

Happy Thanksgiving

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Delta College women's soccer repeats as NJCAA Division III national champions with overtime thriller

SPORTS, PG 41

Longtime Saginaw school board member Mattie Thompson dies at 80

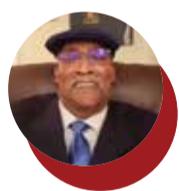


MATTIE THOMPSON

turing and administrative transitions.

Visitation for Thompson will be held Friday, Nov. 21, 2025, from 9 to 11 a.m. at Paradise Funeral Chapel on South Washington Avenue in Saginaw. A Celebration of Life will follow at 11 a.m. at the same location, with Pastor Kareem Bowen officiating.

Her passing marks the loss of one of the district's most committed and enduring public servants.



Former OIC Executive Director Frederick Douglas Ford dies at 80

COMMUNITY, PG 13



Hunger Solutions Center receives \$386K grant to boost major expansion

COMMUNITY, PG 16

BY MB STAFF

SAGINAW, Mich. — Mattie Thompson, one of the longest-serving members in the history of the Saginaw Public Schools Board of Education, has died at age 80.

Thompson passed away Tuesday, Nov. 11, 2025, at her home in Saginaw.

Her service on the school board began in late 2005, when she was appointed to fill the vacancy created by the

death of her husband, Willie Thompson. She was sworn into office on Jan. 4, 2006, and later won her first full term in November 2007. Her current term was scheduled to run through 2026. The couple's son, Jason, also was a school trustee.

During nearly two decades on the board, Thompson became a steady voice in district leadership, helping guide Saginaw Public Schools through academic planning efforts, financial restruc-

A Thanksgiving Message from The Michigan Banner



This Thanksgiving, The Michigan Banner extends heartfelt gratitude to our readers, partners and the communities we proudly serve across the Great Lakes Bay Region and beyond.

We are thankful for the storytellers, leaders, families, businesses, educators, and everyday residents who continue to shape the vibrant fabric of our communities. Your voices, your resilience, and your commitment to lifting one another up are what inspire our work each day.

As we gather with loved ones to reflect on the blessings of the season, may your homes be filled with warmth, peace, and meaningful connection. We also honor those who are serving others today, and we hold in our thoughts the individuals and families facing hardship or loss this year.

From our family to yours, The Michigan Banner wishes you a safe, joyful and restorative Thanksgiving. May this season remind us of the power of gratitude and the strength we find in community.

Happy Thanksgiving!

**THIS DAY IN
MICHIGAN
HISTORY**

NOVEMBER 16, 1979

On November 16, 1979, Cesar Chavez Visited Michigan Legislature.

Cesar Chavez visited the Michigan Capitol to promote a UFW boycott of “Red Coach” lettuce, speaking to just over 20 lawmakers — mostly liberal Democrats — while staff and supporters filled the rest of the chamber. He noted Michigan was only the second state recently to invite him to address its legislature. Chavez warned that without collective bargaining, migrant farm workers would remain vulnerable to “avarice and injustice.”

MICHIGAN BANNER

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MISSION

The Michigan Banner, Latino Banner and Youth Banner operates and serves as a print and online media venue committed to educating, informing and enlightening our readership regarding events and news that directly and indirectly affect the communities regionally and globally. Furthermore, to serve as a catalyst and a link for cultivating young adults as entrepreneurial and business leaders for the future.

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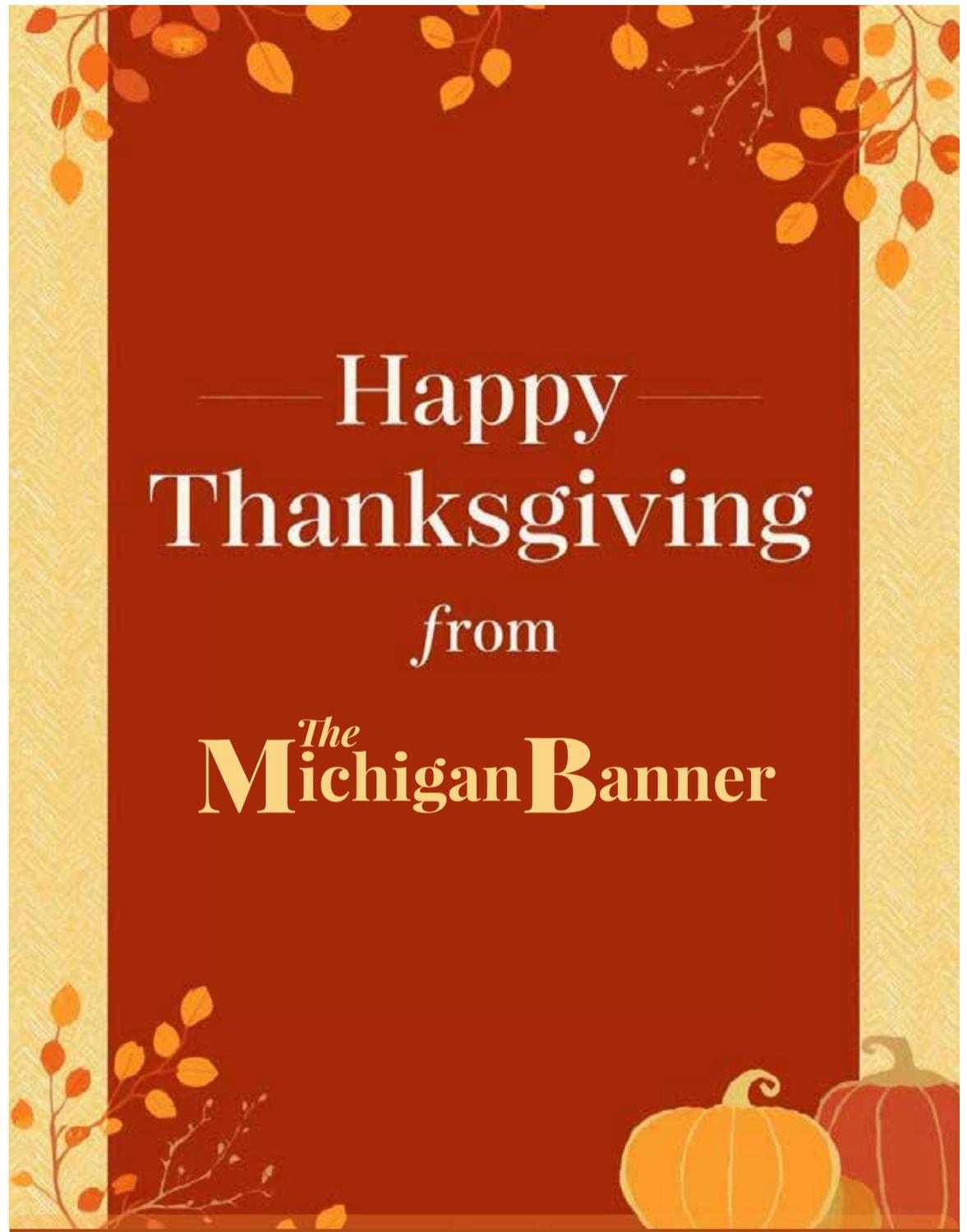
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Happy Thanksgiving

from

The Michigan Banner

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MICHIGAN YOUTH BANNER

VOLUME 7 • NUMBER 22



Saginaw Community Foundation opens 2026 scholarships *New awards available for career training students*



FILE PHOTO

BY MB STAFF

SAGINAW, Mich. — If you're planning for college, community college, trade school or a career training program, the Saginaw Community Foundation (SCF) has officially opened its 2026 scholarship applications — and there are more opportunities than ever to get help paying for your education. Applications are due Feb. 13, 2026.

SCF offers 255+ different

scholarships, and with just one online application, you can be considered for multiple awards — including big ones like the Saginaw Promise Zone scholarship. Many scholarships go to more than one student, and it's possible to earn several awards at once.

You can find instructions, start your application or browse scholarships at saginawfoundation.org/scholarships. Scholarships are available not only for Saginaw County students, but

also for students from Bay and Midland counties and even other parts of Michigan.

"Education is vital to the growth and future of every community," said Reneé Johnston, SCF president and CEO. "Scholarships can help people in our region obtain a degree, certificate or other training that will help further their aspirations and goals."

This year alone, SCF awarded 898 scholarships totaling \$1.74 million to 518 students — the

most in the foundation's history.

Program officer Chamika Ford said those awards are possible because of generous local donors. "Our donors are individuals, families, civic groups and businesses who believe in the value of education," she said. "They make the dream of higher education come true for so many students."

New scholarship for career training programs

If you're thinking of a hands-on career — HVAC, EMT, cosmetology and more — SCF now offers a new scholarship specifically for Career Training Program (CTP) students. These classes move fast, so the scholarship opens five times a year, with awards up to \$2,000.

Application windows include:

- Oct. 15 – Nov. 1
(Deadline: Nov. 30)
- Dec. 15 – Jan. 1
(Deadline: Jan. 31)
- Feb. 15 – Mar. 1
(Deadline: Mar. 31)
- June 15 – July 1
(Deadline: July 31)
- Aug. 15 – Sept. 1
(Deadline: Sept. 30)

To learn more about the CTP scholarship or any SCF scholarship, visit saginawfoundation.org/scholarships or contact scholarship program officer Chamika Ford at (989) 755-0545 or chamika@saginawfoundation.org.

Since 1987, SCF has awarded more than \$12.4 million in scholarships to help local students achieve their education and career goals.

So... it's Thanksgiving.

Again.

Here's how to survive the annual chaos.

BY MB STAFF

Ah yes, Thanksgiving — that magical time of year when your entire family gathers to eat way too much food and ask you deeply personal questions you absolutely did not consent to. A national holiday built around gratitude, turkey, and pretending you didn't already have three slices of pie.

If you're a teen, here's what you can expect heading into the big day:

1. The interrogation begins the moment you walk in.

Before you even get your coat off, someone will hit you with: "So, how's school?" Translation: "Give me a full report on your academic, emotional, and social life in under five seconds." Bonus points if they follow up with: "Do you have a boyfriend/girlfriend yet?" Double bonus points if your answer is "No," and they respond like you've just announced your retirement at age 16.

2. The kid table is eternal.

It doesn't matter if you're basically an adult, drive a car, have a job, and file taxes (okay maybe not taxes, but still). If you once sat at the mini plastic table with the wobbly legs in 2009, congratulations — you will never graduate. Ever.

3. Someone will volunteer you for chores you did not agree to.

You came for food. You came for warmth. Yet suddenly you're peeling potatoes, setting the table, and being reminded how "teenagers don't understand hard work." Right. Because opening 47 college emails a day isn't exhausting at all.

4. Football will take over the living room like a natural disaster.

You'll attempt to watch something normal, like literally anything else, and be ignored. "WE ONLY WATCH FOOTBALL TODAY," says your uncle who emotionally bonds with the TV more than other humans.

5. Your relatives will comment on your appearance like it's their full-time job.

"Oh, you got taller!", "You look tired!", "You look different... is it the hair?" No, Aunt Lisa. It's the crippling academic stress. Pass the rolls.

6. The food will be amazing... until you hit hour five.

Turkey? Great. Mashed potatoes? Life-changing. Dressing? A spiritual experience. But by evening, you've consumed so many carbs you're basically 78% bread and regret.

7. Black Friday planning will begin before dessert is even served.

Your family will turn into tactical strategists: "We hit Target at 4 a.m., then Best Buy at 5:30, then we sprint to the mall like our lives depend on it." Meanwhile, you are silently planning which leftovers you'll take home.

8. In the end... it's actually kinda nice.

Yes, it's chaotic. Yes, it's awkward. Yes, someone will bring up politics even though everyone agreed not to. But it's also the one day everyone shows up, eats together, and remembers to be grateful — even if half that gratitude is just for pumpkin pie.

So hang in there. Smile. Nod. Avoid eye contact with anyone over 40. And may your Thanksgiving be just the right blend of fun, food, and mild emotional chaos.

Seen on the Scene: The Flint Public Health Youth Academy (FPHYA), a program designed to engage urban youth and introduce them to careers in public health, medicine, and research, attended and presented on community violence from a youth perspective at the American Public Health Association Conference in Washington, D.C.



FACEBOOK.COM/FPHYA



Latino Banner

LIDER EN LA
DIVERSIDAD

VAMOS ADELANTE

Registration extended for 36th Annual Gala Hispana at MGM Grand Detroit

BY MB STAFF

DETROIT, Mich. — The Michigan Hispanic Chamber of Commerce has extended registration for its 36th Annual Gala Hispana, giving attendees extra time to secure their seats for one of the most anticipated cultural and business celebrations of the year. Registration will now remain open through Wednesday, Nov. 19.

The gala, set for Saturday, Dec. 6, 2025, at the MGM Grand Detroit, will bring together leaders, innovators and community champions for an evening dedicated to celebrating heritage, honoring achievement and strengthening Michigan's Hispanic business community. The black-tie event features fine dining, live entertainment, awards and high-profile networking that draws business executives, entrepreneurs, and regional influencers.

This year's program will be headlined by Tom Pesce, a nationally recognized speaker, educator and motivational entertainer whose client roster includes NASA, Amazon, Google, Microsoft, Nasdaq, and Formula 1. Pesce has toured as a headliner for Princess Cruises and has worked with professional sports teams and Fortune 500 companies around the world. Recently named "Entertainer of the Year" by WinWin Charity, he brings more than 20 years of experience as an educator and leadership

specialist.

Serving as Mistress of Ceremonies is Priya Mann, morning reporter and anchor for WDIV Local 4. With more than a decade of reporting experience, Mann has covered breaking news and human-interest stories across Michigan. She is the youngest recipient of the Neal Shine Award for Media Commitment, part of a Murrow Award-winning news team, and an active volunteer with Habitat for Humanity.

The Gala Hispana will also spotlight distinguished awardees whose contributions have shaped Michigan's Hispanic community.

JoAnn Chávez, CEO and director of the Michigan Hispanic Collaborative, will receive the Lifetime Achievement Award. Chávez is a former senior vice president and chief legal officer at DTE Energy and an international tax partner at KPMG. She is widely recognized for her advocacy on behalf of underserved communities and has earned honors from Forbes 50 Over 50 and Crain's Detroit 100 Most Influential Women.

Comerica Bank will be recognized as Corporate Member of the Year for its integrated financial services and longstanding support of business and community development.

Alejandra Peláez Restrepo, president and CEO of UP Digital Marketing, will also receive a Corporate Member of the Year Award. Peláez Restrepo, a multicultural marketing leader with more than 23 years of experi-

36TH ANNUAL GALA HISPANA

ence, founded UP Advertising in 2013, growing it into a certified woman- and minority-owned firm serving national and international clients. Her background includes multicultural marketing work at The Coca-Cola Company and leadership in major cultural campaigns, including the FIFA World Cup 2014. She was named the 2025 Women-Owned Busi-

ness of the Year by the Georgia Hispanic Chamber of Commerce.

Sponsorship opportunities are available for companies seeking to align their brands with the chamber's most prestigious event of the year.

Tickets and registration information can be found at www.mhcc.org/fiesta-hispana-gala.

THE LATINO BANNER IS PROUDLY SPONSORED BY GREAT LAKES BAY HEALTH CENTERS

Michigan advocates warn deportation policies are harming children

BY MB STAFF

DETROIT, Mich. — Michigan lawmakers, child advocates and immigration-rights leaders are raising alarms about the impact of the Trump administration's mass deportation agenda on children and families across the state, saying fear of detention and family separation is disrupting schools, traumatizing young people and undermining public safety.

During a press call Friday, Nov. 14, speakers shared first-hand accounts of how enforcement tactics and policy changes are affecting immigrant communities. Participants included State Sen. Stephanie Chang (D-06); Grace Rowley, legislative director for State Sen. Mary Cavanagh (D-06); Dr. Keenan King, executive director of the Kent School Services Network; Molly Huffaker of the Michigan Immigrant Rights Center; a former refugee foster mother identified as Lauren; and Jennifer Vanegas of the Young Center for Immigrant Children's Rights.

Speakers described a climate of fear that forces families to make difficult decisions as immigration enforcement increasingly reaches schools, health clinics and other community spaces. They cited reports of children being returned to federal custody, longer detentions for parents and attempts to detain an unaccompanied minor with a pending case.

Schools across Michigan, advocates said, are preparing staff for possible enforcement actions on school grounds and working to help families understand district protocol. Families are being encouraged to learn their rights and develop safety plans.

In response to these concerns, state lawmakers are backing legislation — Senate Bills 508,



FILE PHOTO

509 and 510 — aimed at protecting due process and establishing basic safeguards for all Michigan residents regardless of immigration status.

“Senate Bills 508-510 would strengthen public safety, privacy rights, and dignity for the benefit of all Michigan residents,” Sen. Chang said. “Policies that prioritize children's wellbeing and keep families together strengthen our communities and economy for everyone. Our commonsense solutions aren't just good for immigrant families — it's good for all of us.”

Rowley echoed those concerns, emphasizing that fear undermines safety. “Public safety depends on trust,” she said. “We can't build safer communities if communities are too afraid to call for help, interact with the jus-

tice system, go to school, or seek care.”

Dr. King warned that immigration actions targeting children at school have broader ripple effects. Fear of removal, he said, leads to absenteeism, which can push students into truancy systems and other state services. “Kids not going to school is bad for business. It's bad for our community and bad for our society, whether the fear is real or not real,” he said.

Huffaker described the administration's policies as “attack after attack on children and families,” arguing that Michigan must ensure children's rights are upheld under state law.

Lauren, a former refugee foster mother, said nearly every immigrant child she has cared for had been forcibly separated from

family. She called the experience “horribly traumatizing” and urged state action to ensure children have access to safety, education, worship and medical care without fear.

Vanegas said these issues extend far beyond the border. “This is not just a border story, this is a Michigan story,” she said. For many Michigan families, she added, the threat of separation has become a constant part of life.

Advocates say the stakes remain high for thousands of immigrant families across the state and are urging the Legislature to move quickly on reforms designed to protect children and restore trust in schools, social services and the justice system.



TERCER JUEVES EVENTS

Date	Event & Location	Sponsor
Thursday January 15th	Tercer Jueves Business Networking Event Barton Malow. 26500 American Dr. Southfield, MI 48034. 5:30 - 7:30PM	Barton Malow
Wednesday January 28th	Annual Membership Meeting MHCC office. 1700 Harmon Rd. Suite one Auburn hills, MI 48326. 5:30 - 7:30PM	MHCC
Thursday February 19th	Tercer Jueves Business Networking Event TBD 5:30 - 7:30PM	Detroit Pistons
Thursday April 16th	Tercer Jueves Business Networking Event 91 N Saginaw St, Pontiac, MI 48342. 5:30 - 7:30PM	Centro Multicultural La Familia
Thursday June 18th	Tercer Jueves Business Networking Event TBD 5:30 - 7:30PM	Yanfeng
Thursday July 16th	Tercer Jueves Business Networking Event TBD 5:30 - 7:30PM	General Motors
Thursday September 17th	Tercer Jueves Business Networking Event SMTAutomation. 14100 33 Mile Rd. Bruce Township, MI 48065. 5:30 - 7:30PM	SMTAutomation

Dates and locations are subject to change without notice.



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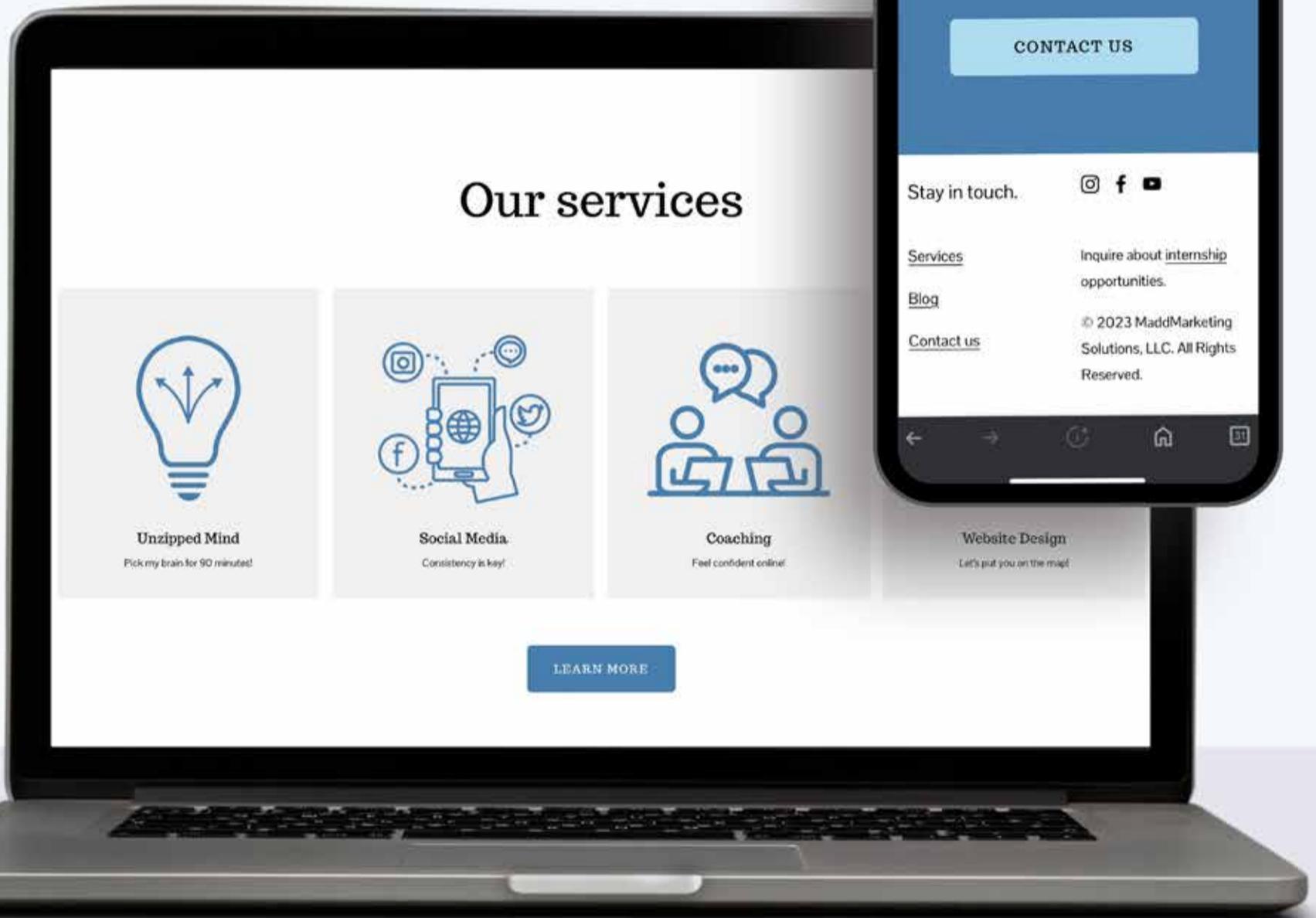
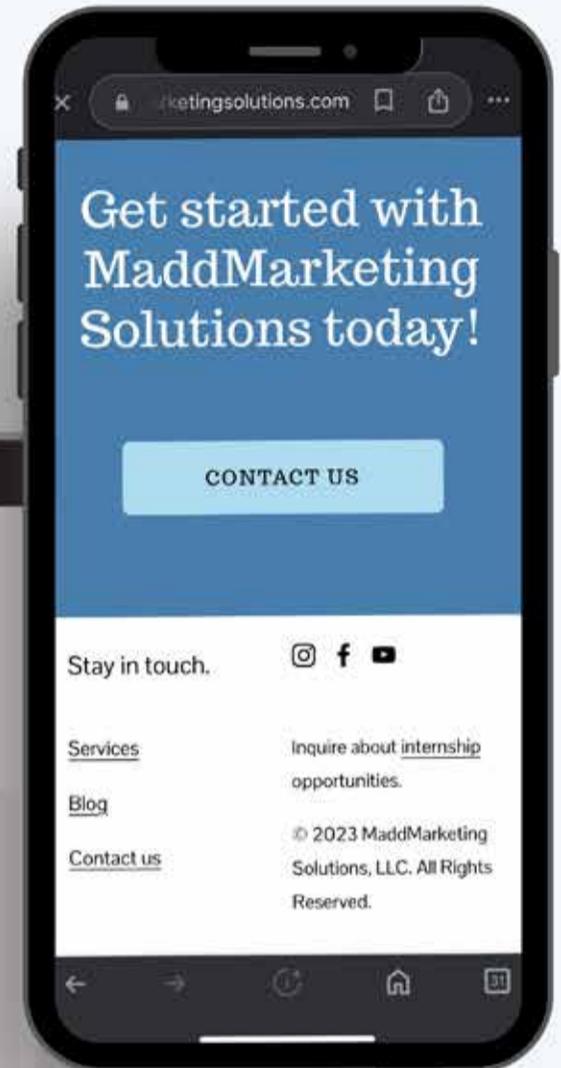
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COMMUNITY

Former OIC Executive Director Frederick Douglas Ford dies at 80

BY MB STAFF

SAGINAW, Mich. — Frederick Douglas Ford, a longtime community leader whose vision helped shape workforce development in Saginaw and beyond, died Nov. 5, 2025. He was 80.

Born June 10, 1945, Ford served more than two decades as executive director of the Opportunities Industrialization Center of Metropolitan Saginaw, where he led efforts to expand training and economic opportunities for thousands of residents. His leadership was acknowledged at the federal level; the U.S. Congressional Record notes that under his direction, OIC grew into a nationally recognized job training program and opened a state-of-the-art facility featuring classrooms, a science lab, day care, auditorium and other resources designed to strengthen economic mobility in the region.

Ford later served as president and CEO of Executive Management Consulting Company (EMCSquared). In recent years, he had been living in the Charlotte, North Carolina area.

His impact on Saginaw drew heartfelt tributes from those who worked alongside him. Terry Pruitt, president of the NAACP Saginaw Branch, shared his condolences publicly, writing that Ford was “my friend and associate to many in the Saginaw community” and asking the community to join him in prayer for Ford’s family. Pruitt said he last spoke with Ford in July while attending the NAACP national convention in Charlotte and described his contributions to Saginaw as “numerous,” noting that many residents were touched by OIC’s work.



FREDERICK DOUGLAS FORD

Ford’s son, Joel D. McClure Ford, wrote that his father “lived a full life—one filled with love, laughter, and purpose,” and leaves behind two children, Fredericka Ford and Joel, as well as daughter-in-law Deborah and

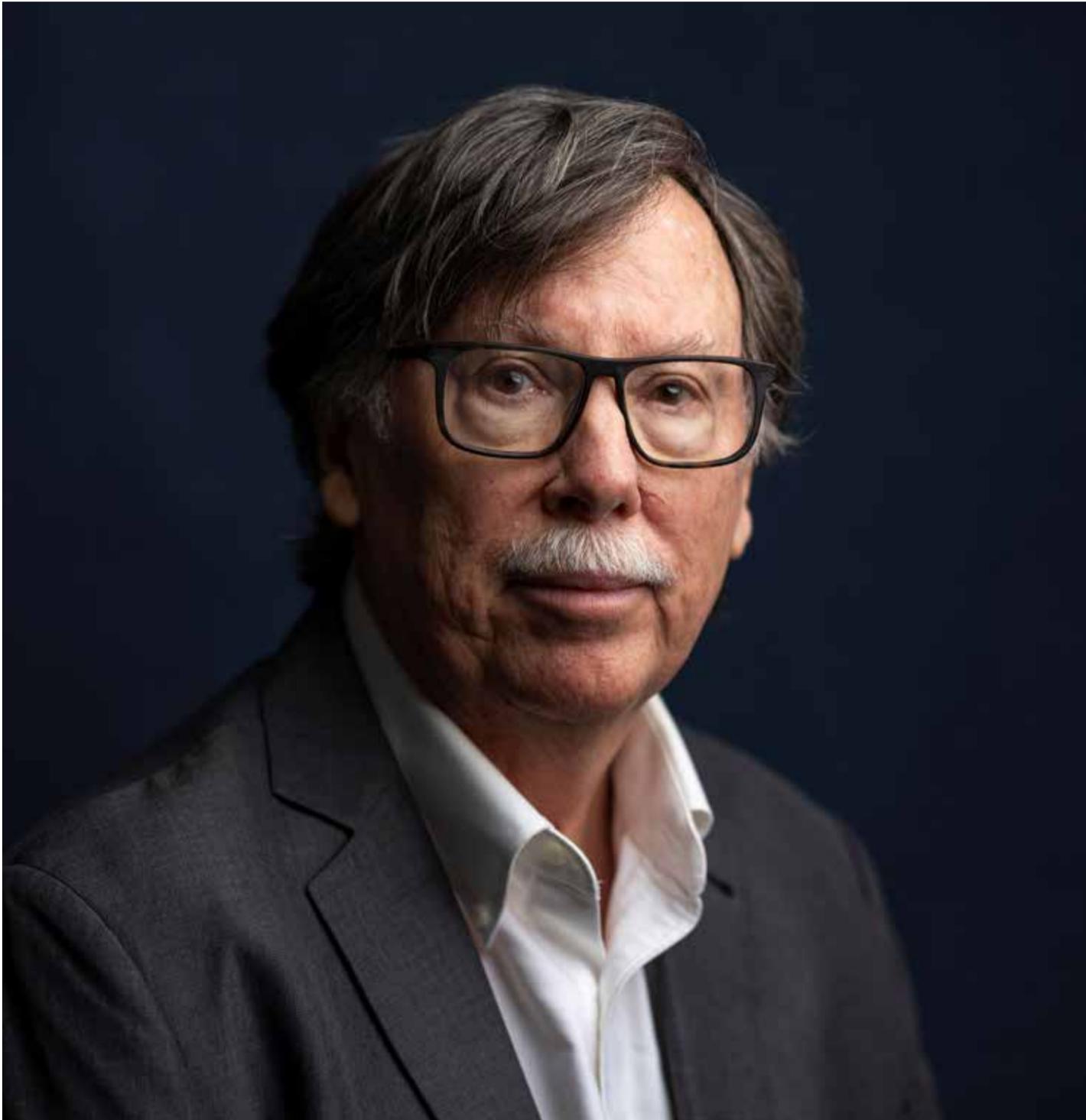
granddaughter Noelle. The family shared that Ford requested no traditional funeral or memorial service, instead asking for a private dinner with close relatives and friends to celebrate his life “with good food, his favorite

music, and lots of stories.”

In keeping with his lifelong dedication to service, the family is encouraging contributions in his honor to the Southern Poverty Law Center, an organization committed to racial justice.

COMMUNITY

SVSU awards Literature Prize to journalist John Gallagher



JOHN GALLAGHER

shifting landscape of American print journalism, as well as an urban history that explores political, economic and demographic challenges in Detroit during the 1980s and 1990s. Gallagher also weaves in a personal narrative reflecting on newsroom life and the evolution of the industry.

The Gross Award for Literature, established in 1994 by the late Stuart D. Gross and his wife, Vernice, is administered by SVSU and traditionally honors work in regional history or historical fiction and drama. Preference is given to projects with strong Michigan themes or ties. Since 1997, the award has been presented annually with few exceptions.

Winners are chosen by a panel of SVSU faculty and staff. This year's judges included English professor M. Patricia Cavanaugh; history professor Jules Gehrke; research and collection development librarian Tiler Jewell; Carlos Ramet, associate dean of the College of Arts and Behavioral Sciences; and Michelle Strasz, research and online course support librarian.

Stuart D. Gross, for whom the award is named, worked for many years as a journalist at *The Saginaw News* before joining SVSU during its early development. He served in several public affairs positions and earned recognition as a regional historian, publishing works such as *Saginaw: A History of the Land and the City*, *When Timber Was King*, and *Where There Is a Will*. After retiring, he wrote and produced the play *Let's Have Lunch Sometime*. Gross died in 1996; Vernice Gross passed away in 2001.

Gallagher's recognition adds to the award's enduring legacy of celebrating Michigan's literary and historical voices.

BY MB STAFF

SAGINAW, Mich. — John Gallagher, a longtime journalist best known for his 32-year career at the *Detroit Free Press*, has been named the recipient of Saginaw Valley State University's 2025-2026 Stuart D. and Vernice M. Gross Award for Literature. The award recognizes outstanding publications connected to Michigan and will

honor Gallagher's memoir, *Rust Belt Reporter*.

Gallagher will visit SVSU in winter 2026 to accept the award and its accompanying \$1,000 prize. During his visit, he will meet with classes and student groups to discuss his work and experiences in journalism.

"I am delighted to receive the Stuart D. and Vernice M. Gross Award for Literature because it brings attention to two causes I deeply believe in — good writing

and urban innovation in our cities," Gallagher said. "I've always tried to use the first to advance the second, and I'm pleased that the judges agree."

His memoir traces a decades-long career that began at the famed City News Bureau of Chicago, continued through reporting roles in New York, and culminated in more than 30 years covering Detroit's transformations. *Rust Belt Reporter* provides a detailed account of the



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COMMUNITY

Hunger Solutions Center receives \$386K grant to boost major expansion



FROM LEFT TO RIGHT: JESSICA LARSEN, PRESIDENT GREG BOSS, PRESIDENT JOHN LOWRY, TYLER KRING, JIM DWYER, KERI WITHERS, STEVE MCGOWAN, ELDER BRENT L WARD. (PHOTO COURTESY OF THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS)

BY MB STAFF

SAGINAW, Mich. — The Hunger Solutions Center, home to Hidden Harvest and the East Side Soup Kitchen, has secured a \$386,000 humanitarian grant from The Church of Jesus Christ of Latter-day Saints to support its ongoing \$8.2 million capital expansion — a project aimed at strengthening food security across the Great Lakes Bay Region.

The funding will be used to purchase and install a commercial-grade refrigeration system, a critical upgrade that will expand the center's ability to collect, store and distribute fresh,

perishable food. With improved cold-storage capacity, both Hidden Harvest and the East Side Soup Kitchen expect to rescue more donated food, reduce waste and increase the number of nutritious meals reaching families in need.

The broader \$8.2 million expansion is designed to enhance the shared operations of the two organizations, which together serve thousands of residents facing hunger each year. The new refrigeration system addresses one of the project's most urgent infrastructure needs, ensuring that larger quantities of healthy food can be safely maintained and delivered to pantries, shelters and soup kitchens through-

out the region.

The grant continues a long-standing partnership between the local Latter-day Saint community and the two hunger-relief agencies. Past collaborations have included volunteer initiatives and the 2024 Light the World Giving Machines campaign, which directed donations to local food-security efforts.

The Church's support is part of its broader humanitarian mission. Through Latter-day Saint Charities, the Church funds initiatives around the world that focus on food assistance, clean water, healthcare and disaster relief — all rooted in the principle to “feed the hungry and care for the poor.”

Local leaders emphasized the impact of the grant on the center's ability to meet rising community needs.

“Because of limited cold storage, Hidden Harvest hasn't always been able to accept all the frozen food offered to us,” said Samantha McKenzie, executive director of Hidden Harvest. “Thanks to this incredible gift... we'll be able to rescue and share even more healthy food with families across the region.”

Diane Keenan, executive director of the East Side Soup Kitchen, said the gift will “have a powerful impact on individuals and families struggling with food insecurity throughout the Great Lakes Bay Region,” adding that the partnership “strengthens our mission to provide meals and hope to our neighbors in need.”

Jessica Larsen, communication director for the Midland Michigan Stake, described the donation as “an investment in stability for our entire region,” noting that more than 190 agencies rely on the Hunger Solutions Center to help feed local families.

John Lowry, stake president for the Midland Michigan Stake, said the contribution reflects the Church's commitment to service. “Our members look for ways to lift others — both globally and locally,” he said. “Partnering with Hidden Harvest and the East Side Soup Kitchen allows us to serve our neighbors and support a mission that aligns closely with our faith.”

Jim Dwyer, chair of the center's capital campaign, called the grant a gift that “helps us feed not just one — but thousands,” expressing gratitude for the Church's “compassion in action.”

To learn more about The Hunger Solution Center Building Expansion Project, visit <https://hungersolutioncenter.org>.

COMMUNITY

Whitmer appoints Flint-area early childhood leader to statewide council

BY MB STAFF

SAGINAW, Mich. — Gov. Gretchen Whitmer announced a new round of board and commission appointments this week, with one Flint-area leader named to a key statewide council focused on early childhood development.

Among dozens of appointments across state boards, Flint resident Nerita Adams-Spillers was reappointed to the Michigan Interagency Coordinating Council for Infants and Toddlers with Developmental Disabilities, known as the MICC. She will continue to represent Head Start programs for a term begin-

ning Nov. 6, 2025, and ending Oct. 31, 2029.

Adams-Spillers serves as the Early Head Start Program manager for the Beecher Community School District. She holds a bachelor's degree in public health education from Central Michigan University and a master's degree in early childhood education from Oakland University.

The MICC advises and assists in developing Michigan's statewide system of early intervention services for infants and toddlers with disabilities. Its work is required under Part C of the federal Individuals with Disabilities Education Act.

Her appointment is not subject to Senate advice and consent.



NERITA ADAMS-SPILLERS

Saginaw Club to host seventh annual Harry Hawkins Award

BY MB STAFF

SAGINAW, Mich. — The region's top high school senior football players will be in the spotlight this winter when the seventh annual Harry Hawkins Award is presented Thursday, Dec. 4, 2025, at the historic Saginaw Club in downtown Saginaw.

The Heisman Trophy-like honor, first awarded in 2019, recognizes the top senior football player in Saginaw County. The Saginaw Club serves as presenting sponsor in partnership with MLive Media Group.

This year's finalists are John Carlson of Nouvel Catholic Central High School and Freeland High School standouts Tristan Comer and Zander Wheatley. The winner will receive a \$4,000 scholarship, while the two runners-up will each be awarded \$2,000.

Selection for the Hawkins Award is based on more than on-field performance. Criteria include athletic achievement on



HARRY HAWKINS AWARD

the gridiron (50 percent), community service (25 percent) and academic performance measured by grade-point average and ACT score (25 percent).

The award is named for Harry Hawkins, a former Arthur Hill High School and University of Michigan football standout and the first All-America football player from Saginaw County. In

addition to his football career, Hawkins excelled in track and field at Michigan, winning both Big Ten and national titles in the hammer throw.

Beyond athletics, Hawkins built a successful career as an engineer and executive in the automotive industry and was a member of the Saginaw Club, making the venue a fitting setting for the

award that bears his name.

Since its debut, the Hawkins Award has highlighted some of the region's most accomplished student-athletes. Past recipients include Brady Devereaux of Hemlock High School (2019), Christopher Parker of Heritage High School (2020), Cole Lindow of Frankenmuth High School (2021), Gabe Blanchard of Freeland High School (2022), Braylon Isom of Heritage High School (2023) and Derrick Simmons of Frankenmuth High School (2024).

This year's ceremony will be held at the Saginaw Club, 219 N. Washington Ave. A social hour begins at 6 p.m., followed by the award presentation at 7 p.m.

Tickets are \$20 per person. Hors d'oeuvres will be served, and a cash bar will be available. To RSVP, attendees are asked to call the Saginaw Club at (989) 754-8404.

For more information about the event or the award, contact Jack Tany at (989) 737-4725.



KYLE KUZMA FAMILY FOUNDATION

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Questions may be directed to info@kylekuzmafoundation.com

Community resources available from:



COMMUNITY

Michigan's firearm deer season opens Nov. 15 with strong outlook



FILE PHOTO

BY MB STAFF

SAGINAW, Mich. — Michigan's highly anticipated firearm deer season opened Saturday, Nov. 15, kicking off two weeks of hunting on public and private lands across the state. The Department of Natural Resources is projecting another strong season after hunters harvested nearly 180,000 deer during last year's regular firearm period — about half of the statewide total for all seasons combined.

This year's season runs through Sunday, Nov. 30, followed by late archery, muzzle-loader, and late antlerless firearm opportunities in December. The DNR's 2025 deer season forecast notes that many areas of Michigan are expected to mirror the robust harvest seen in 2024, though conditions may vary based on habitat, weather and localized herd impacts.

Northern Lower Peninsula hunters advised after severe ice storm

Hunters in the northern Lower Peninsula may encounter downed trees and altered terrain due to the March 2025 ice storm

that damaged forests across 13 counties. The DNR is encouraging hunters to review the full season forecast before heading out.

Harvest reporting required

All hunters who successfully take a deer must report their harvest online through the DNR's Hunt Fish app or at Michigan.gov/DNRHarvestReport. Real-time statewide totals are available on the DNR's reporting dashboard.

Regulations and disease monitoring

The 2025 Deer Hunting Regulations Summary is now available and includes season dates, license details, bag limits and baiting rules. The guide can also be downloaded through the Hunt Fish app for offline use.

The DNR continues to monitor epizootic hemorrhagic disease (EHD), which has been confirmed in wild deer across 16 southern Michigan counties in 2025, including Saginaw and Gratiot. Early frost and snowfall in November killed off the adult midges that spread the virus, limiting further transmission.

EHD impacts can be localized, with some herds experiencing heavy losses while nearby areas are unaffected. Hunters in highly impacted areas may choose to reduce pressure while local populations rebound, though most hunters statewide do not need to alter their plans.

The DNR is also conducting focused surveillance for chronic wasting disease (CWD) in 11 Upper Peninsula and northern Lower Peninsula counties, and for bovine tuberculosis in another 11 counties of the northern Lower Peninsula. Free CWD testing is available through drop boxes or staff-supported submission sites, while TB samples can be submitted at DNR check stations and partner processors.

Safety reminders for firearm season

With more hunters in the woods beginning Nov. 15, the DNR stresses that safety remains a priority. Hunters are urged to:

- Treat every firearm as if it is loaded.
- Know their target and what lies beyond it.
- Unload firearms before crossing obstacles or climbing into stands.
- Respect "no trespassing" signs and obtain permission to retrieve game on private land.
- Wear hunter orange clothing visible from all directions.

The DNR also encourages hikers and others outdoors near hunting areas to wear bright colors.

Managing deer numbers by harvesting does

State wildlife managers con-

tinue to encourage hunters to help reduce deer overpopulation in parts of the Lower Peninsula by harvesting antlerless deer. Large deer populations can increase vehicle collisions, crop damage and disease spread.

A universal antlerless license is available for \$20 through eLicense, the Hunt Fish app or retail license agents.

Donation drives, appreciation events and deer patches

Hunters looking to support local families can donate whole, legally tagged and field-dressed deer through the Hunters Feeding Michigan program. Drop-off events will take place Nov. 21–23 at locations including Linwood, Clare and Howard City, with additional collection dates in January.

The DNR will also host Hunter Appreciation: Deer Drop-In Mondays on Nov. 17 and Dec. 1, offering opportunities to meet staff, age harvested deer and pick up free hunting items such as patches and hand warmers.

Hunters can purchase a successful hunter deer patch for \$10 through the eLicense system.

Pure Michigan Hunt applications open

Applications for the annual Pure Michigan Hunt — which provides winners with a suite of multispecies licenses, including elk, bear, turkey and deer — are available for \$5 each with no limit on the number of entries.

For more information on regulations, safety and disease testing, visit Michigan.gov/DNR.

COMMUNITY

Midland ranked No. 1 in U.S. as best place to retire

BY MB STAFF

MIDLAND, Mich. — Midland has been named the best place to retire in the United States for 2026, according to U.S. News & World Report, earning the top spot among 859 evaluated cities and becoming one of 11 Michigan communities to land in the top 100.

The annual ranking examines key factors important to retirees, including affordability, health care access, quality of life, volunteer engagement, and outdoor and cultural amenities. Midland rose to the top based on its economic stability, extensive recreation opportunities, walkability and strong community involvement.

“This recognition reflects the dedication of our residents, staff, community leaders, and organizations who work every day to make Midland a place where people can thrive at every stage of life,” City Manager Brad Kaye said in a statement. “Midland’s sense of connection, access to nature, and commitment to quality services make it not only a wonderful place to retire, but a wonderful place to live.”

Midland residents over 65 make up 20% of the population, and nearly a quarter of the community is over the age of 45. Retired city councilman Steven Arnosky said the city’s overall quality of life — the most heavily weighted factor in the ranking — was what initially drew him to stay. He moved to Midland to work for The Dow Chemical Co. and remained after retirement, noting the city’s welcoming environment even without nearby family.

Affordable and tax-friendly living

Ranked No. 11 nationally for affordability, Midland’s median



MIDLAND, MI SIGN

home value of \$206,142 falls well below the national average. The city imposes no local income or sales tax, and Michigan does not tax Social Security income while phasing out taxes on pensions, 401(k)s and IRAs.

Midland’s distinctive midcentury modern architecture — influenced heavily by Alden B. Dow — sets it apart, with many homes offering both character and reasonable cost, said Tony Stamas, president and CEO of the Midland Business Alliance. He added that Midland also offers several senior living communities designed for older adults seeking low-maintenance housing.

Outdoor recreation and active living

A key draw for retirees is Midland’s access to nature. The community is home to Dow Gardens and its 1,400-foot canopy walk, the Chippewa Nature Center and its 19 miles of trails, and the land-preserving efforts of the Little Forks Conservancy.

The 30-mile Pere Marquette

Rail Trail remains one of the area’s most popular outdoor features among seniors, while the Greater Midland Community Center offers swimming, fitness classes, pickleball, basketball, dance, games and social clubs specifically designed for older adults.

Cultural amenities and quality of life

Midland ranked No. 8 nationally for quality of life, which factors in crime rates, weather, environmental risks, air quality, cultural access and walkability.

Residents enjoy strong cultural offerings at the Grace A. Dow Memorial Library and Midland Center for the Arts, which hosts concerts, theater productions and classes.

“There’s a strong social heartbeat for seniors here in Midland,” Parks and Recreation Director Marcie Post said in an email. Community programs — from the Commons Live Music Series to local sporting events — help foster connection across genera-

tions. Post noted that the presence of the Great Lakes Loons also provides residents with easy access to minor league baseball.

Supportive services and community care

Local health care resources include a University of Michigan-affiliated hospital offering a full range of specialty services. The Senior Services Council on Aging and the city’s Dial-A-Ride curb-to-curb transit system provide additional support to help older adults maintain independence.

City leaders say Midland remains intentional in planning an age-friendly environment, prioritizing accessible parks, safe living options and inclusive community engagement.

“Retirees bring a wealth of experience and energy to Midland,” Kaye said. “There’s a genuine culture of engagement here — people participate, volunteer and show up for their community.”

Volunteerism and community pride

With a population of roughly 40,000, Midland “punches above its weight,” Arnosky said, crediting the generosity of its residents. While Dow remains a major presence, part-time work and volunteer opportunities allow retirees to stay active and involved across local nonprofits, service groups and community events.

Stamas said Midland’s flexible volunteer programs give older adults many avenues to remain connected, share their skills and contribute to the community’s ongoing success.

As retirees increasingly weigh quality of life over cost alone, Midland’s blend of affordability, culture, natural beauty and civic engagement appears to have set a new national standard.

State invites public to help shape Michigan's next plan on aging



FILE PHOTO

BY MB STAFF

LANSING, Mich. — Michigan residents are being asked to weigh in on the needs of older adults as the state develops its next long-term roadmap for aging services.

The Michigan Department of Health and Human Services' Bureau of Aging, Community Living, and Supports is hosting a series of Community Conversations across the state and online to gather input for the new State Plan on Aging, a multi-year blueprint required under the federal Older Americans Act.

State Units on Aging are responsible for crafting these plans to set goals and objectives that support older residents, their

families and caregivers. The plan outlines how state agencies will coordinate services, advocate for older adults and build capacity for long-term care efforts in coming years.

MDHHS is seeking feedback on what is working, where gaps exist and what older Michiganders need to maintain quality of life in their communities. Community Conversations are scheduled through Wednesday, Nov. 20, at various locations, with a separate online forum available for those who cannot attend in person.

Residents, caregivers and service providers can also share their views through a survey that will remain open through Monday, Dec. 15. The survey is offered both online and in paper

form and is available in English, Spanish and Arabic.

"Michigan is home to more than 2.4 million older adults, representing about one-quarter of the total state population," said MDHHS Director Elizabeth Hertel. "The voices of Michigan's older adults are critical to the development of a state plan that effectively addresses the needs of older adults and caregivers. These conversations provide the opportunity to hear directly from the public about their experiences related to aging, including their knowledge of available supports and services."

Comments collected at the forums and through the survey will be used to identify priorities for supporting the health and well-being of older adults statewide.

A draft State Plan on Aging will go before the Michigan Commission on Services to the Aging for approval before it is submitted to the federal Administration for Community Living by July 1, 2026. If approved, the plan would take effect Oct. 1, 2026, and guide state efforts during Fiscal Years 2027 through 2029.

A current list of Community Conversation locations, dates and times, along with a link to the survey, is available on the State Plan on Aging webpage. Space at some events may be limited, and organizers are asking participants to RSVP to the host locations listed in the schedule and to contact those sites with any accessibility questions.



presents **FREE** Holiday Events for the Entire Family!



Friday, November 21, 2025 - 5:30 to 8:30 pm

Holidays in the Heart of the City

- 5:45-6:00** Lighting Ceremony at the **Water Treatment Plant** featuring Santa Claus and the Saginaw Youth Choir, begins at 5:45 pm - lights on at 6:00 pm
- 5:00-5:45** Enjoy a Musical Open House at **First Presbyterian Church, Court St.**
- 5:00-7:00** Maker's Market: Sip & Shop in the **SVRC Marketplace** - Intimate shopping experience with a full bar
- 5:30-8:30** Food vendors offering hot dogs, pizza, popcorn, mexican cuisine, coffee, hot chocolate, cookies, and more
- 5:30-8:30** Open house at **The Montague Inn** featuring music by Saginaw Bay Symphony Orchestra members and a Live Nativity by Nouvel Catholic Central High School students on the front lawn
- 5:30-8:30** Open house at the **Mexican-American Council** with music, vendors, and treats
- 5:30-8:30** Free admission to the **Saginaw Children's Zoo** (carousel ticket sales end at 8:00 pm) ZOOletide wreath raffle
- 5:30-8:30** **Andersen Enrichment Center** -  Cookie House Competition, Hoyt Library Story Time, and READ Association book giveaway
- 5:30-8:30** Downtown Saginaw Farmers' Market "Holiday Market" on the Andersen Enrichment Center lawn
- 5:30-8:30** **Borchard Park** in Old Town Saginaw - Santa, Pony Rides, and Castle Museum Cookie Stroll
- 5:30-8:30** Special Events in **Old Town Saginaw** - Business Specials, Holiday Lights, and Window Displays
- 5:30-8:30** * **Holy Cross Lutheran Church, Court St.** - Music, children's crafts, free cookies, hot cocoa, and bake sale
- 5:30-7:30** Free horse-drawn wagon rides on Ezra Rust. Sponsored by the Frank N. Andersen Foundation - starting at Andersen Enrichment Center
- 5:30-8:30** Complimentary transportation over the Court St. Bridge provided by First Student
- 6:00-7:30** * **Michigan Avenue Baptist Church** concerts performed by the Saginaw Strings and the Saginaw Area Concert Band
- 7:00-8:15** * **Holy Family Catholic Church** presents Sacred Music in the Grove (doors open at 6:30 pm)
- * (Donations of new hats, gloves, and scarves for infants to teenagers will be collected at these locations)
- 5:30-8:30** Saginaw Fire Dept - aerial truck, fire safety house, Saginaw Libraries Bookmobile on Court St. from Michigan to Hamilton
- 8:30** **FIREWORKS** from Ojibway Island!

Saturday, November 22, 2025 - 11:00 am

Annual Christmas Parade "A Golden Christmas"

**** Route begins in Downtown Saginaw traveling south on South Washington from Johnson, then west on Ezra Rust Drive to Ojibway Island ****

Grand Marshal - Dan Streever, Rescue Ministries of Mid-Michigan

Girls on the Run 5k 'Reindeer Run' (run/walk) - Registration and Festivities held at Saginaw YMCA 9:00 am;

Runs begin and end at Andersen Enrichment Center. Reindeer Run (open to all runners) 10:30 am, Girls on the Run 5K 10:35 am;

Morley Plaza on S. Washington Avenue will have the Saginaw Public Schools reviewing stand and visits with Santa before the parade

Free parking 8:00 am to 2:00 pm provided by **EZ Park** at the corner of N. Washington and Johnson Avenues

Come Celebrate the Holidays with activities, crafts and more for all ages at **Hoyt Library** 1:00 pm to 4:00 pm

 **Cookie House Competition** continues at **Andersen Enrichment Center** 10:00 am to 1:00 pm

Downtown Saginaw Farmers' Market Holiday Market at **Andersen Enrichment Center** 10:00 am to 1:00 pm

Maker's Market is offering free hot cocoa inside the historic lobby on Saturday, November 22 11:00 am to 5:00 pm

Old Town Saginaw Businesses Open until 5:00 pm

Saginaw Eddy Band Concert at **Temple Theatre** 7:30 pm

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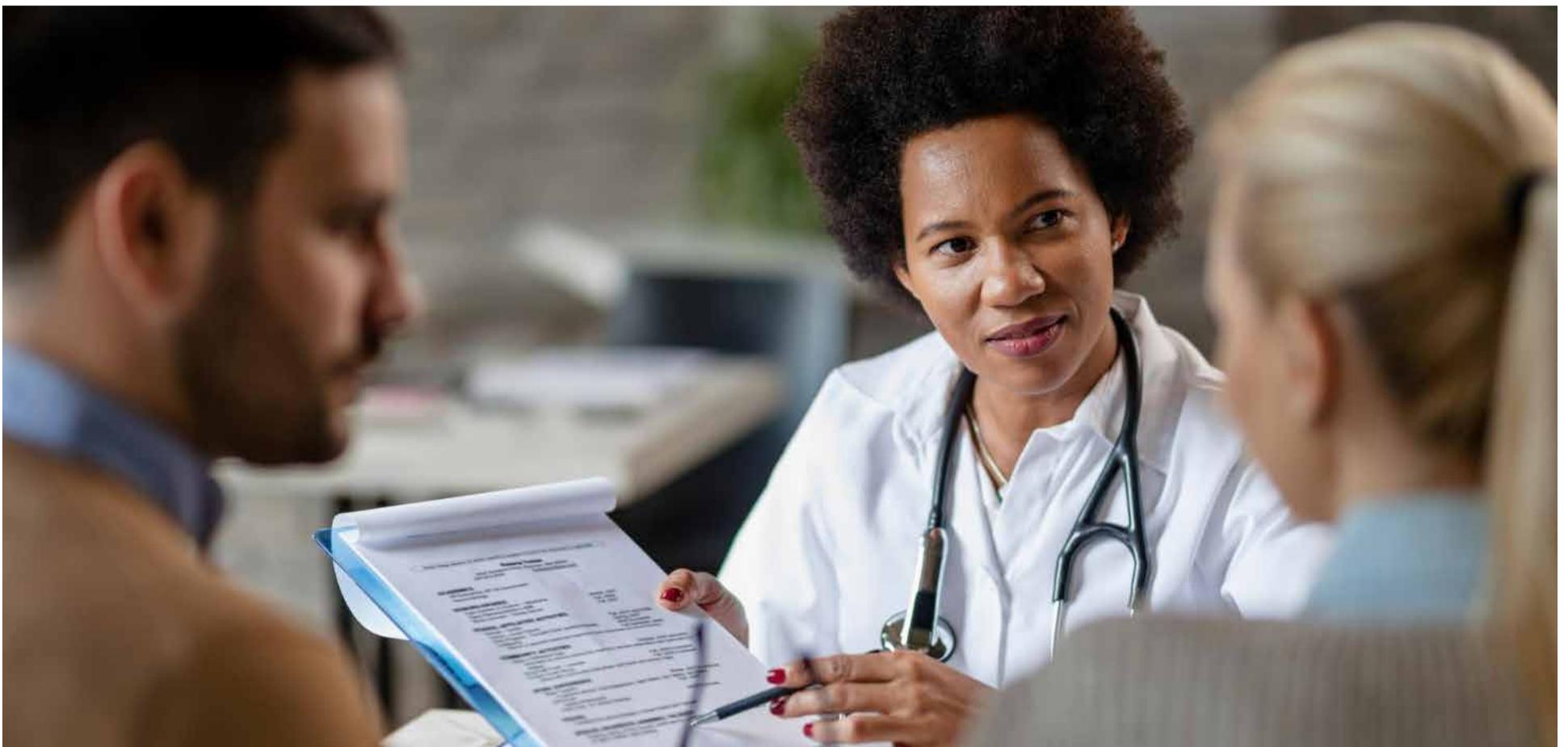


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HEALTH

Open enrollment begins amid rising health insurance premiums in Michigan



FILE PHOTO

BY MB STAFF

LANSING, Mich. — Michigan residents preparing for the 2026 health insurance open enrollment period may encounter significantly higher premiums as national and statewide rates climb at their fastest pace in years.

Open enrollment runs Nov. 1 through Jan. 15, 2026, marking the annual opportunity — barring qualifying life events — for people to enroll in or change their marketplace health coverage. To start benefits on Jan. 1, shoppers must select a plan by Dec. 15.

But many consumers browsing plans this year will face steep increases. Rick Notter, vice president of Individual Business for Blue Cross Blue Shield of Michi-

gan, described 2025 as “an unprecedented year,” noting a national average rate hike of about 20%. Michigan’s increase is even higher.

“Our latest filing that we had approved is a statewide average of 24%, so that is a significant increase for both our PPO and our HMO,” Notter said.

He attributed the rise to several factors, including a higher volume of claims, the escalating cost of prescription drugs, and the expiration of certain tax credits that had helped stabilize premiums in previous years. Notter warned that with some subsidies disappearing, rates could “double or even triple” for some individuals.

To avoid navigating the marketplace alone, Notter recommends consumers seek as-

sistance from trained experts. Central Michigan 211 is among the resources available to help connect residents with enrollment specialists.

Program Supervisor Evelyn Mercer said the service frequently hears from callers struggling to balance rising insurance costs with other essential expenses.

“We’ve had callers that are like, ‘If I pay my insurance premium, I can’t pay to get groceries in my house,’” Mercer said. “So we can look at these other resources too to help, maybe clear up some funds to help with those types of bills, like the insurance premiums.”

The Michigan Department of Insurance and Financial Services (DIFS) is urging residents to begin reviewing their options early. In a recent notice, the agen-

cy reminded consumers that information about 2026 premiums may not be included in renewal notices sent by insurers. DIFS advises all current marketplace participants to log into HealthCare.gov well before Dec. 15, 2025, to review plan details and ensure accurate re-enrollment.

Looking ahead, the 2026 open enrollment period will be shortened, running from Nov. 1 to Dec. 15 instead of extending to mid-January, compressing the timeframe for shoppers to compare plans and complete their applications.

Residents seeking assistance can contact Central Michigan 211 or visit HealthCare.gov for more information on plans, subsidies and enrollment requirements.

HEALTH

Michigan wraps up statewide contraception access campaign, distributing 460,000 free health resources

BY MB STAFF

LANSING, Mich. — The Michigan Department of Health and Human Services has concluded its yearlong Take Control of Your Birth Control campaign, which provided free contraception and reproductive health supplies across all 83 counties.

Launched in November 2024, the initiative partnered with more than 440 community sites to distribute 460,000 items, including 60,000 doses of emergency contraception, 60,000 oral contraceptive pills, 340,000 condoms and 7,300 pregnancy tests — all without cost or insurance requirements.



FILE PHOTO

“Everyone, no matter how much money they make, deserves to make their own decisions about their own reproductive health and future,” Gov. Gretchen Whitmer said, calling

the campaign an example of expanding access and empowering residents.

Supplies were available in community centers, libraries, salons, LGBTQ+ centers, coffee

shops and other local organizations to reduce barriers and meet residents where they are. Many sites reported high demand, particularly for emergency contraception and oral contraceptive pills.

The campaign also boosted awareness of Plan First!, a Medicaid benefit offering free family planning services. Applications for Medicaid and Plan First! rose by more than 14% in November 2024 compared with the previous year.

While the campaign has ended, some locations may still have remaining supplies. A list of sites is available at Michigan.gov/TakeControl.

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*National Accreditation Program for Breast Centers

MyMichigan Medical Center Mt. Pleasant earns Stroke Ready certification



FILE PHOTO

BY MB STAFF

MT. PLEASANT, Mich. — MyMichigan Medical Center Mt. Pleasant has been designated a Stroke Ready facility by the Accreditation Commission for Health Care (ACHC), a national nonprofit that has certified health care quality and safety since 1986.

The certification recognizes the hospital's ability to deliver rapid, high-quality emergency stroke care — a critical resource for rural communities where immediate access to treatment can determine patient outcomes.

“Our team is incredibly proud to have earned this certification, which reflects our unwavering commitment to stroke care and to meeting the needs of our commu-

nity,” said Marita Hattem-Schiffman, F.A.C.H.E., C.P.M.S.M., president of MyMichigan Medical Centers in Alma, Clare and Mt. Pleasant. “Access to life-saving treatment is vital for rural communities, especially in emergencies like a stroke. Every emergency room, including the ER at MyMichigan Medical Center Mt. Pleasant, functions as a short-term critical care unit — a life-saving resource — and it's always important to go to the nearest ER in an emergency. Attaining these certifications demonstrate our dedication to ensuring emergency stroke care is both high-quality and technologically advanced.”

Hattem-Schiffman said the recognition reinforces the system's mission to serve residents of Mt. Pleasant, Isabella County

and surrounding areas.

Stroke remains the second-leading cause of death worldwide and a major cause of long-term disability, according to the American Stroke Association. Often referred to as “brain attacks,” strokes disrupt blood flow to the brain, making swift diagnosis and treatment essential to saving lives and reducing permanent damage.

ACHC certification confirms that a health care organization meets national standards for performance, patient safety and clinical quality. Facilities undergo a rigorous review process to demonstrate compliance with those benchmarks.

Patients who require additional care can be transferred within the MyMichigan Health

network, including to MyMichigan Health's Neuroscience Centers in Midland and Saginaw. MyMichigan Medical Center Saginaw is the region's only Comprehensive Stroke Center, equipped for the highest level of stroke intervention using rapid diagnostic tools, advanced technology and specialized expertise for complex cases.

Across the system, MyMichigan Health offers a team of physicians and surgeons experienced in treating brain, spine and cerebrovascular conditions, giving patients access to specialized care close to home.

More information about stroke prevention and treatment, including free online assessments, is available at www.mymichigan.org/neuro.

HEALTH

November marks American Diabetes Month



FILE PHOTO

BY MB STAFF

November marks American Diabetes Month as health leaders urge awareness amid rising cases

As American Diabetes Month gets underway, health organizations across the country are calling attention to a growing public health crisis affecting more than 38 million people in the United States.

Diabetes — the eighth leading cause of death in the nation — continues to rise, with the Centers for Disease Control and Prevention reporting that 1 in 10 Americans now lives with the disease. Another 97 million adults, or about 1 in 3, have prediabetes, and the vast majority don't know it. Health experts say early detection and lifestyle changes remain critical to slowing the trend.

American Diabetes Month, recognized each November, aims to raise awareness, improve education and encourage families to understand their risk. The campaign highlights warning signs, preventive steps and the importance of screening, especially for those with a family history, high blood pressure, obesity or limited physical activity.

Type 2 diabetes accounts for roughly 90%–95% of all cases, making it the most common form of the disease. Rates are rising fastest among young adults and children, a shift the American Diabetes Association has called “deeply concerning.” Type 1 diabetes — an autoimmune condition — affects about 1.6 million Americans, including more than 200,000 youth.

Michigan mirrors national trends. According to the Michi-

gan Department of Health and Human Services, an estimated 912,000 adults in the state have diabetes, and another 2.7 million have prediabetes. Diabetes-related complications, including kidney disease, heart disease and vision loss, continue to strain residents and the health care system.

Advocates say raising awareness during American Diabetes Month is critical to encouraging regular screenings and promoting healthier lifestyles. They note that diet, physical activity and routine medical care can prevent or delay up to 80% of type 2 diabetes cases.

This year's nationwide campaign also emphasizes health equity. Studies show diabetes disproportionately affects Black, Hispanic, Native American and low-income communities, who

face higher rates of diagnosis and complications. Improving access to screenings, nutritious foods, diabetes education and affordable medications remains a top priority for health leaders.

As the month continues, organizations are offering educational events, free screenings, nutrition workshops and online resources to help residents understand their risk and take action. Families and individuals are encouraged to speak with their health care providers about testing, symptoms and prevention.

More information about diabetes, risk factors and support programs is available through the American Diabetes Association at diabetes.org and the CDC's National Diabetes Prevention Program.

EDUCATION

Saginaw County voters reject school bond proposals in Saginaw Township, Birch Run

BY MB STAFF

SAGINAW, Mich. — Voters turned down major school bond requests in two Saginaw County districts Tuesday, rejecting proposals aimed at modernizing aging school buildings and upgrading critical infrastructure.

Unofficial election results from the Nov. 4 vote show that Saginaw Township Community Schools' \$169.2 million bond proposal was defeated, with 62% voting no. Birch Run Area Schools' bond proposal also failed to secure enough support.

Saginaw Township Superintendent Jamie Kraatz thanked residents for engaging in the process but emphasized that the district's facility needs remain.

"Thank you to everyone who took the time to learn about, discuss, and vote on the bond proposal," Kraatz said. "Even though the bond wasn't approved, the needs within our district remain. Our buildings are decades old and require important updates. In the months ahead, we will review the results of the election and begin discussing next steps. Above all, we remain focused on providing high-quality educational experiences in a safe, modern environment for every student, every day."

A push to address aging buildings

The Saginaw Township proposal, approved earlier this year by the Board of Education and

the Michigan Treasury to appear on the ballot, sought funding for renovations and improvements across all eight district schools. Most district buildings are more than 60 years old — with Hemmeter Elementary reaching 85 years — and officials have long noted concerns ranging from outdated infrastructure to classroom spaces built without walls or doors.

Kraatz previously pointed to safety, noise and learning disruptions as key issues in these open-classroom designs, saying the scope and cost of the bond were shaped by feedback from families, educators and community members.

The proposed bond would have required a 2.85-mill tax increase, amounting to about

\$142.50 per year — or \$11.88 per month — for the owner of a \$100,000 home with a taxable value of \$50,000. Some residents would have paid less depending on eligibility for the Michigan Homestead Credit.

Projects beyond the sinking fund

District leaders argued that the scale of needed improvements extended well beyond what the existing sinking fund could support. The proposal included plans for secure entrance upgrades, restroom renovations, major HVAC overhauls, classroom modifications and other long-deferred capital projects.

Next steps uncertain

The election marks the second time in recent years that a large-scale bond proposal in the region has faced resistance from voters, reflecting continued debate over tax impact, school funding priorities and long-term facility planning.

Saginaw Township officials say they will study the results before determining how to proceed, while reaffirming their goal of ensuring safe, updated and effective learning environments.

Both districts are expected to revisit their facility strategies in the months ahead as they assess what parts of their long-term needs can still be addressed without the failed bond measures.



HERITAGE HIGH SCHOOL

EDUCATION

Michigan updates K-12 health education standards for first time since 2007

BY MB STAFF

LANSING, Mich. — Michigan's State Board of Education has approved the first update to the state's health education standards in nearly two decades, giving public schools access to modernized guidance that reflects significant changes in student health concerns since 2007.

The newly adopted Michigan Health Education Standards Guidelines account for issues that were not part of classroom discussions when the last standards were approved, including social media, vaping and the effects of legalized recreational marijuana for adults. The standards continue to serve as guidance, with local school districts maintaining full authority over their health curricula.

As in previous versions, parents retain the right to decide whether their children participate in sex education instruction. Michigan law requires districts to notify parents in advance of sex education lessons, and schools must continue offering opt-out options. Local boards of education determine the curriculum, and any sex education component must be reviewed by advisory boards with at least 50 percent parent representation.

Interim State Superintendent Dr. Sue C. Carnell said the update was essential given how much has changed in the past 18 years. "Much has changed in the world and our students will benefit from the updated health standards given that the previous standards were nearly 20 years old," she said. "These revised standards maintain the rights of all parents to have a say in their children's education when it comes to health and are consistent with state law that requires parents to be able to opt their



FILE PHOTO

children out of sexual education lessons."

The update follows months of public engagement. MDE staff presented proposed changes during a public meeting in September, followed by a 30-day public comment period promoted through press releases and social media. The department reviewed comments submitted during and after the comment window, along with feedback delivered at the September and October board meetings. Concerns from parents about retaining opt-out options led to additional clarifying language in the final standards.

Dr. Diane Golzynski, deputy superintendent for Business, Health, and Library Services, said the goal was to ensure the standards better address health issues affecting students today while reaffirming Michigan's local-control approach. "Students need to learn how to be healthy if they are to succeed in school," she said. "We took seriously public comments and revised the ear-

lier draft version of the standards to make it clearer that local control and parent opt-outs remain, as required by law."

State Board of Education President Dr. Pamela Pugh said the revised standards support students' long-term well-being by providing age-appropriate guidance across mental and emotional health, safety, healthy relationships, nutrition, substance use and misuse, sexual health, personal wellness, and environmental health. She called the review process "transparent and inclusive," grounded in research and shaped by input from parents, educators and communities.

The Michigan Parent-Teacher Association, representing more than 24,000 members statewide, also supports the revised standards. Michigan PTA President Dr. Tonya Whitehead said the update offers a "long-overdue, evidence-based approach" to meeting students' health needs and aligns with the organization's mission to support chil-

dren's emotional, intellectual and physical development.

MDE officials noted that Michigan's requirements for parental involvement in sex education remain among the strongest in the nation. Advisory boards review student data and curricula before making recommendations to local school boards for approval.

Aimee Alaniz, director of MDE's Office of Health and Safety, said lessons included in the standards relating to gender identity can be important tools for preventing bullying, which can hinder student achievement.

The update supports Michigan's broader Top 10 Strategic Education Plan, which identifies improving student health, safety and wellness as one of the state's key education goals. Schools may begin reviewing and adapting their local curricula to reflect the updated standards, while continuing to uphold parental rights outlined in state law.



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EDUCATION

Public school academies: What is the difference?



FILE PHOTO



BY CRAIG DOUGLAS

The State of Michigan has had “Charter Schools” for more than two decades, yet they remain a mystery to some. Let us compare “Charter Schools” with traditional public schools. Honestly, this could take pages and pages, so I will keep it short and simple.

First, “Charter Schools” are officially known as Public School Academies (PSAs). The key takeaway: Charters are public schools—not private schools.

Because they are public, both types are governed by school boards. But here is an important difference:

- Traditional public-school boards are elected by local voters.
- Charter-school boards are appointed by their authorizers, not elected by the community.

That means traditional public schools are accountable to

their communities, while Charter Schools are accountable to their authorizers—often colleges and universities such as Central Michigan University (CMU) and Saginaw Valley State University (SVSU).

Another distinction lies in boundaries. Traditional public schools serve students who live within their district lines. Charter Schools, however, have no boundaries—any Michigan student can apply.

There are also differences in funding, staffing, and accountability. Charter Schools were designed to have more flexibility in curriculum and staffing. Many focus on elementary grades and

offer specialized learning themes.

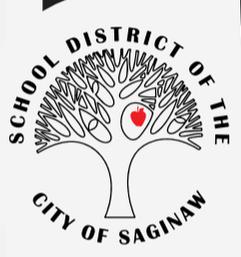
For example, Chatfield School in Lapeer emphasizes outdoor, hands-on science education and uses a team-based approach. Chatfield limits enrollment to two classrooms per grade—something traditional public schools typically cannot do, since they must serve all resident students and cannot maintain a waitlist.

I am not suggesting one model is better than the other. Both serve roles for parents, students, and staff. Most important is that parents have choices—traditional public schools, Charter Schools, homeschooling, private schools, or online learning.



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EDUCATION

Frankenmuth teacher honored with national Award, featured in new state video



LUKE KANINE (PHOTO COURTESY OF MILKEN FAMILY FOUNDATION)

BY MB STAFF

FRANKENMUTH, Mich. — A Frankenmuth teacher is the focus of Michigan's latest #proudMIeducator video after receiving one of the nation's top honors for excellence in education.

Luke Kanine, a Spanish and physical education teacher at E.F. Rittmueller Middle School, was named a 2024 Milken Educator Award winner — a prestigious national recognition given to early- and mid-career educators demonstrating exceptional achievement and strong promise for future impact.

Kanine teaches grades 6-8 and also serves as an interventionist, where he is known for a personalized approach that centers on social and emotional learning. Colleagues and students featured in the three-minute video highlight his ability to challenge students while giving them the tools and encouragement to reach their goals.

In his physical education classes, Kanine emphasizes personal growth over competition, urging students to focus on setting and achieving their own performance records. The video shows a classroom environment

designed to make every child feel supported and capable.

"Mr. Kanine is truly a proud Michigan educator," Interim State Superintendent Dr. Sue C. Carnell said in the announcement. "We appreciate his commitment, his dedication and his passion. Children truly benefit from his innovative efforts."

The #proudMIeducator video series is part of statewide efforts to draw more people into the teaching profession. Michigan is investing in a range of programs — from educator scholarships and student-teacher stipends to loan repayment, tuition reim-

bursement and "Grow Your Own" initiatives — aimed at strengthening the teacher pipeline. Increasing the number of certified teachers in shortage areas is a key objective of Michigan's Top 10 Strategic Education Plan.

Since 2016, the campaign has highlighted educators across the state who exemplify passion and excellence in the classroom. The full #proudMIeducator playlist is available on YouTube.

The Michigan Department of Education encourages the public to nominate future featured educators by emailing MDE-PME@Michigan.gov.

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CONTACT US NOW

Ericka M. Taylor, Ph.D.
Executive Director
of Early Childhood

989-399-7423

etaylor@sisd.cc



EMPLOYER REQUIREMENTS AND CONSIDERATIONS

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- Submit employer and employee payments via ACH.
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- Allow for flexibility as family situations and needs vary.

MI Tri-Share Program Eligibility 2025

Household Size	Minimum	Maximum Income	Household Size	Minimum	Maximum Income
2 People	\$42,300	\$ 84,600	6 People	\$86,300	\$172,600
3 People	\$53,300	\$106,600	7 People	\$97,300	\$194,600
4 People	\$64,300	\$128,600	8 People	\$108,300	\$216,600
5 People	\$75,300	\$150,600	9 People	\$119,300	\$238,600

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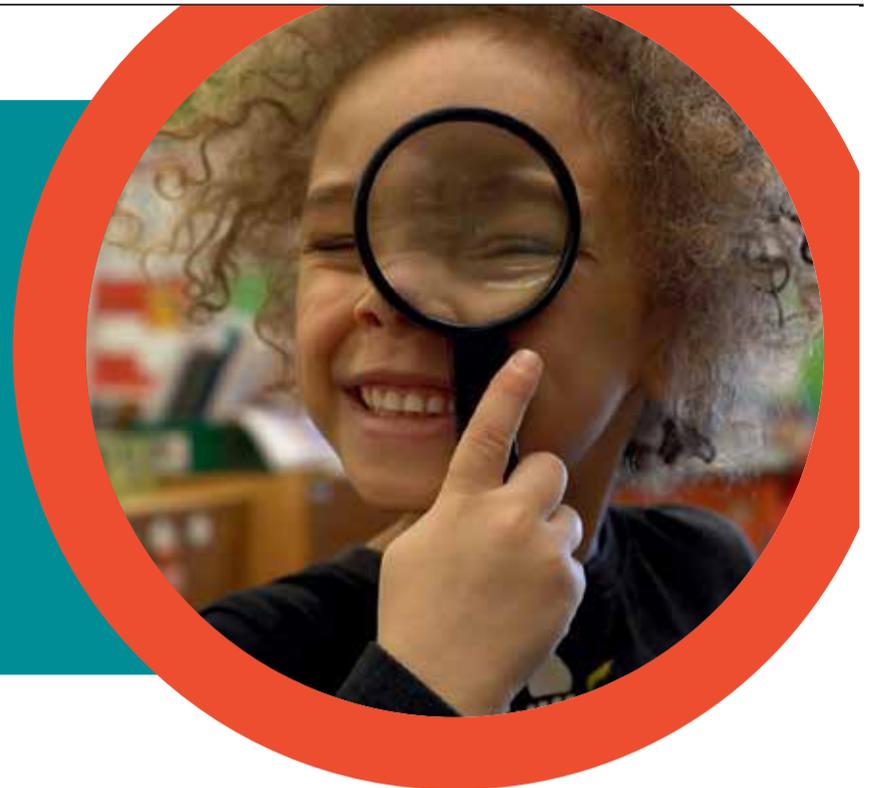
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About Saginaw ISD HE/EHS

Established in 1965, Head Start promotes school readiness for children, ages three to five, in low-income families by offering educational, nutritional, health, social and other services.

Head Start programs promote school readiness by enhancing the social and cognitive development of children through the provision of educational, health, nutritional, social and other services to enrolled children and families.

Early Head Start, launched in 1995, provides support to low-income infants, toddlers,

pregnant women and their families.

EHS programs enhance children's physical, social, emotional, and intellectual development; assist pregnant women to access comprehensive prenatal and postpartum care; support parents' efforts to fulfill their parental roles; and help parents move toward self-sufficiency.

Together Head Start and Early Head Start have served tens of millions of children and their families.

At Saginaw ISD Head Start our attentive staff is available Monday through Friday to answer all your questions and make every effort to ensure you are 100 percent satisfied.

Saginaw ISD Head Start
Claytor Administrative Building
3200 Perkins Street
Saginaw, MI 48601
Phone 989.752.2193
Fax 989.921.7146

Office Hours
Monday: 8 AM - 4:30 PM
Tuesday: 8 AM - 4:30 PM
Wednesday: 8 AM - 4:30 PM
Thursday: 8 AM - 4:30 PM
Friday: 8 AM - 4:30 PM
Saturday: 8 AM - 4:30 PM
Sunday: 8 AM - 4:30 PM

For additional information concerning Saginaw ISD Head Start visit: www.saginawheadstart.org

Source: www.saginawheadstart.org



Sabrina Beeman-Jackson

Saginaw ISD Head Start/Early Head Start Program Director

“Head Start graduates are more likely to graduate from high school and less likely to need special education, repeat a grade, or commit crimes in adolescence.”

Joe Baca, former Dem. California Congressman

“Our mission is to provide high quality services, developing school readiness and family empowerment for prenatal to age five children and families by working in partnership with parents and the community.”
-Saginaw ISD HE/EHS

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BUSINESS + FINANCE

Flint & Genesee Group honors local leaders and businesses

BY MB STAFF

FLINT, Mich. — Nearly 700 community members filled the historic FIM Capitol Theatre on Thursday night as the Flint & Genesee Group recognized standout businesses, professionals and organizations during the 11th annual Art of Achievement Awards.

The ceremony, which drew almost 200 public nominations, celebrated 17 honorees across business, hospitality and special award categories. The event is designed to highlight the individuals and organizations shaping the economic, cultural and social vitality of Genesee County.

“If you ever wonder about the direction of Flint & Genesee and where our region is headed, I encourage you to attend the Art of Achievement Awards,” said Tim Herman, CEO of the Flint & Genesee Group. “You’ll see the dedication and innovation that define our community. From local business leaders and hospitality professionals to nonprofits and businesses making a positive impact, the honorees represent the very best of what Flint & Genesee has to offer.

“I always leave the event feeling proud and inspired.”

Herman noted that nominations undergo review by two independent committees — one concentrating on business and the other on hospitality — made up of local industry leaders. The panels evaluate submissions on the quality and strength of each nomination.

“Some honorees represent smaller, lesser-known organizations, while others are more established and visible,” Herman said. “In every case, they exem-



ANNUAL ART OF ACHIEVEMENT AWARDS

plify the excellence and dedication that make Flint & Genesee such a great place to live, work, and visit.”

Hospitality Awards

Presented by Explore Flint & Genesee

- **Attraction of the Year:** FIM Capitol Theatre & Flint Drop Fest
- **Bryant “BB” Nolden Community Champion:** Antonio Riggs
- **Certified Tourism Ambassador of the Year:** Anthony Walter, CTA
- **Frontline Ambassador of the Year:** Paula Forbush, CTA, Flint School of Performing Arts
- **Hotel Ambassador of the Year:** Sheryl Champine, CTA, Hilton

Garden Inn Flint Downtown

- **Hotel of the Year:** Knob Hill Bed & Breakfast
- **Restaurant of the Year:** Timothy’s Pub

Business Awards

Presented by the Flint & Genesee Chamber

- **Business Impact Award:** NorthGate
- **Claire M. White Award:** Lottie L. Ferguson
- **Diversity, Equity & Inclusion Champion:** Communities First, Inc.
- **Economic Development Project of the Year:** Miller Industries
- **Minority-owned Business Award:** Healthy Just Feels Right

- **Nonprofit Impact Award:** Prism Project
- **Small Business Award:** Pawpaws Pickles
- **Young Professional Leader Award:** Nikki Koliopoulos

Special Awards

Presented by the Flint & Genesee Group

- **Art Hurand Award:** The Cramer Family
- **Charles Stewart Mott Award:** George Wilkinson

Blue Cross Blue Shield of Michigan and Blue Care Network served as the presenting sponsor. Additional sponsors included Huntington Bank, Al Serra Auto Plaza, Choice One Bank, Flatrock, NorthGate, and WJRT ABC12. Seat section sponsors included Andrews Hooper Pavlik, Dort Financial Credit Union, Mott Community College, Team One Credit Union and Yeo & Yeo.

Individual award sponsors ranged from local nonprofits to major institutions, including Communities First, Inc.; Community Foundation of Greater Flint; Consumers Energy; ELGA Credit Union; University of Michigan-Flint; Flint Bishop Airport; Food Bank of Eastern Michigan; Genesee Health Plan; Huntington Bank; Mass Transportation Authority; MLive; Randy Wise Automotive Team; United Way; and Wildfire Credit Union.

The annual ceremony continues to spotlight the people and organizations driving progress in Flint and Genesee County — a reminder, Herman said, of the “dedication and innovation” that define the region.

BUSINESS + FINANCE

XALT Energy to close Midland and Auburn Hills facilities as demand for heavy-duty EV batteries declines

BY MB STAFF

MIDLAND, Mich. — XALT Energy will shut down its manufacturing facilities in Midland and Auburn Hills over the coming months, ending an operation once seen as a key piece of Michigan's efforts to expand its electric vehicle supply chain.

The company, owned by Freudenberg e-Power Systems, employs about 230 workers at its Midland site. While an exact closure date has not been announced, layoffs are expected to unfold gradually as production winds down, according to state filings. Freudenberg issued federally required WARN notices ahead of the shutdown.

Freudenberg finalized its full acquisition of XALT in early 2023 and had previously signaled plans for long-term investment in the company's battery



XALT ENERGY MIDLAND BATTERY PARK

technology operations, including proposed expansions at both Michigan locations. Those plans have since shifted amid a downturn in demand for heavy-duty electric and hybrid vehicles in

North America.

Company officials cited the reduced market demand as the primary reason for ending operations.

XALT Energy had once been

touted as part of Michigan's broader strategy to bolster its presence in the EV manufacturing sector, with its work focused on lithium-ion battery systems for commercial and industrial applications. The closure marks another adjustment in the evolving landscape of domestic battery production, which has seen fluctuating demand alongside changing federal incentives, supply-chain pressures and slow adoption rates in certain vehicle categories.

Midland city officials said they were not notified of the decision ahead of the WARN filing, though XALT does not currently hold any active incentive agreements with the city.

The company has not released further details about transition plans for employees or timelines for winding down operations.

Saginaw County seeks business input as it updates long-term materials management plan

BY MB STAFF

SAGINAW, Mich. — Saginaw County is asking local businesses and institutions to participate in a new survey that will help shape the county's updated Materials Management Plan, a state-required document aimed at improving recycling, composting and other non-hazardous materials systems.

The plan, formerly known as the Solid Waste Plan, must be completed by July 2027 under changes to Michigan law. Once finalized, it will guide how the county manages all non-hazard-

ous materials, identify current and future infrastructure needs, outline siting guidelines for facilities, and define long-term goals for a more sustainable approach to waste and resource recovery.

County officials said input from the business community is critical. The MMP Business/Institution Survey is designed to gather information about current disposal, recycling and material-handling practices, as well as challenges and opportunities businesses face. Responses will help ensure the county's updated plan reflects local industry needs and supports a stronger recycling

economy.

The survey is brief and responses are confidential and anonymous. Officials say the feedback will play a key role in developing a practical, community-driven plan that aligns with local employer priorities.

Through the survey, the county hopes to:

- Identify challenges and opportunities in waste and materials management
- Strengthen recycling and resource recovery systems

- Shape an MMP that reflects the needs of local businesses and industries

The survey can be accessed at <https://forms.office.com/r/Wfv907aP8H>.



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BUSINESS + FINANCE



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SPORTS

Great Lakes Loons' Johnny Dukes named Midwest League Home Clubhouse Manager of the Year



JOHNNY DUKES

BY MB STAFF

MIDLAND, Mich. — Great Lakes Loons Home Clubhouse Manager Johnny Dukes has been named the Midwest League's Home Clubhouse Manager of the Year, Minor League Baseball™ (MiLB™) announced Tuesday, recognizing his decade of leadership, consistency and service within the organization.

MiLB honored winners across all full-season leagues, spotlight-

ing excellence among clubhouses and grounds crews throughout the 2025 season.

"Minor League Baseball is proud to recognize 33 outstanding individuals and their staffs for exceptional contributions during the 2025 season," said Peter Woodfork, Major League Baseball's senior vice president of Minor League Operations and Development. "Their commitment to delivering the best possible playing conditions and clubhouse experiences for our players

and coaches is truly appreciated."

Dukes joined the Loons' clubhouse staff in 2014, becoming a steady presence and respected leader within an operation that had seen frequent turnover before his arrival. He previously worked in several roles throughout the organization, gaining insight into the demands of creating a professional, supportive environment for players and staff.

His work has earned consistent praise from across the Los

Angeles Dodgers system — the Loons' Major League affiliate. Carly Todd, player care coordinator for the Dodgers, noted Dukes' impact through feedback gathered in end-of-season surveys. "Johnny Dukes received several unsolicited call-out compliments for his attitude and helpfulness," Todd said. "His overall treatment of players and their guests was unmatched."

Players echoed that sentiment. "Dukes wasn't just a clubhouse, he was family," Loons pitcher Payton Martin said. "Day in and day out, he was working 110% to provide a comfortable atmosphere and a positive vibe for those around him. Never a bad day with Dukes as your clubhouse manager."

Award recipients were selected through surveys of league managers, players and executives conducted during the 2025 season.

The Loons celebrated Dukes' recognition, noting that his reliability and approach to clubhouse operations reflect the standards the organization strives to uphold. His combination of structure, service and steady leadership has made him a central figure at Dow Diamond for more than a decade.

The Great Lakes Loons have been affiliated with the Los Angeles Dodgers since the team's inception in 2007. Dow Diamond, the Loons' home ballpark, also houses the Michigan Baseball Foundation, a nonprofit public charity, and Sports Radio 100.9 The Mitt.

More information about the Loons is available at Loons.com or by calling 989-837-BALL.

SPORTS

Delta College women's soccer repeats as NJCAA Division III national champions with overtime thriller

BY MB STAFF

UNIONDALE, N.Y. — The Delta College Pioneers women's soccer team captured its second straight NJCAA Division III National Championship on Saturday, edging Dallas-Brookhaven 1-0 in overtime to complete an undefeated season and cement its place among the nation's elite junior college programs.

The championship was decided in dramatic fashion when Isabella Workman buried the game-winner in overtime, finishing a perfect scoring chance that broke open what had been a tightly contested defensive battle from start to finish.

Delta goalkeeper Mia Warner delivered one of the defining performances of the tournament, making seven saves to shut out the Bears and preserve the Pioneers' title hopes. Warner's effort anchored a back line that held firm under pressure, extending a season-long trend of defensive excellence.

The victory capped an extraordinary 18-0-1 campaign in which Delta outscored opponents 106-5, showcasing dominance on both sides of the ball throughout the year.

The Pioneers' postseason success was reflected in national honors as well. Abigail Hendy, Brooke Swartz, and Alahna Beckett were named to the All-Tournament Team. Workman earned Offensive MVP, and Warner was recognized as the tournament's Overall MVP.

The back-to-back national championships mark another milestone for a Delta program that has become a powerhouse at the NJCAA Division III level, pairing an explosive attack with one of the strongest defensive units in the country.



THE DELTA COLLEGE PIONEERS WOMEN'S SOCCER TEAM POSES WITH THE CHAMPIONSHIP TROPHY AFTER COMPLETING AN UNDEFEATED 18-0-1 SEASON AND WINNING THEIR SECOND STRAIGHT NJCAA DIVISION III NATIONAL TITLE. (PHOTO CREDIT: DELTA COLLEGE)



DELTA COLLEGE PLAYERS CELEBRATE IN THE FALLING SNOW AFTER SECURING THE NJCAA DIVISION III WOMEN'S SOCCER NATIONAL CHAMPIONSHIP WITH A 1-0 OVERTIME WIN AGAINST DALLAS-BROOKHAVEN ON SATURDAY. (PHOTO CREDIT: DELTA COLLEGE)

FAITH IN FOCUS



MINISTRY WITHOUT WALLS - 3783 MANNION RD, SAGINAW, MI 48603

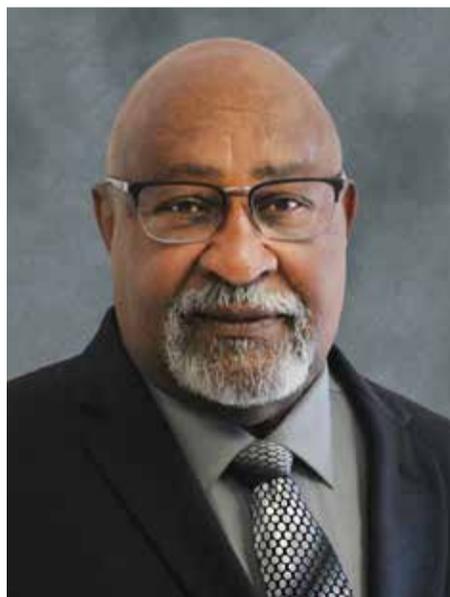
Ministry Without Walls expands vision with community-focused mission

BY PASTOR JOHN DUNN

Ministry Without Walls has recently returned to its location at 3783 Mannion Road with a renewed vision, shaped by recent global events and the ongoing impact of the COVID-19 pandemic. Seeking divine guidance, the organization has embraced a broader mission: to make the church an integral part of the community.

The new direction for Ministry Without Walls is centered around the theme of "Breaking Down Walls." This initiative aims to bridge gaps between spiritual life and community service, uniting church members, volunteers, and local professionals in a shared mission.

The organization's vision includes several key objectives:



PASTOR JOHN DUNN

- Creating a space where the spirit, soul, and body can achieve wholeness.
- Providing resources to those in need.
- Fostering collaboration

between the church, volunteers, and community professionals.

- Ensuring a welcoming environment where love prevails and judgment is absent.
- Maintaining privacy and prioritizing safety.
- Emphasizing the importance of the whole person.

Ministry Without Walls will continue to offer various teachings and seminars on topics such as outreach, spiritual growth, mental health, healthy living, finding purpose, financial management, entrepreneurship, and more. These programs are designed to address diverse needs and support personal development.

Recognizing that the mission field is close to home, not far

away, the organization is committed to a collaborative approach, knowing that achieving this vision will require the collective effort of many. Ministry Without Walls is dedicating its resources, talents, and connections to dismantle barriers and connect with the community more deeply.

Those interested in learning more or getting involved are encouraged to visit the church on Sundays at 11:00 AM. This offers an opportunity to meet Pastor John Dunn, ask questions, and experience the ministry's mission firsthand.

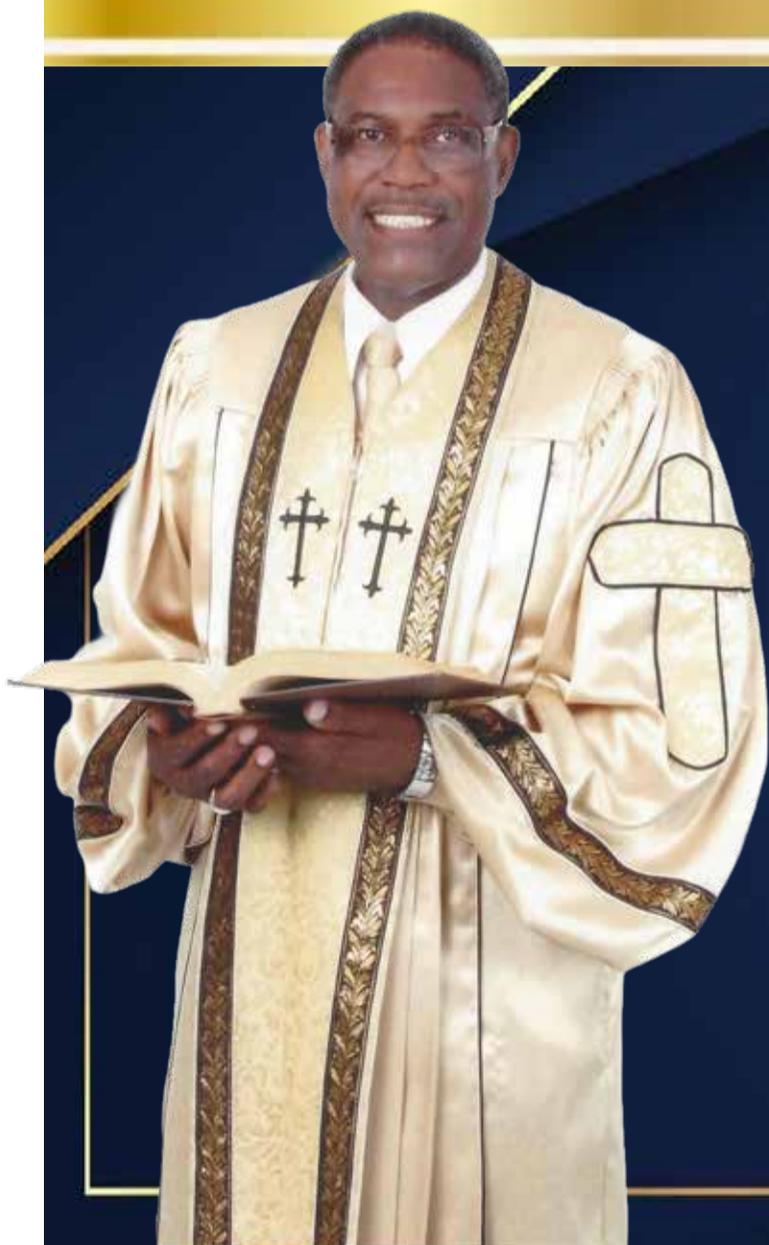
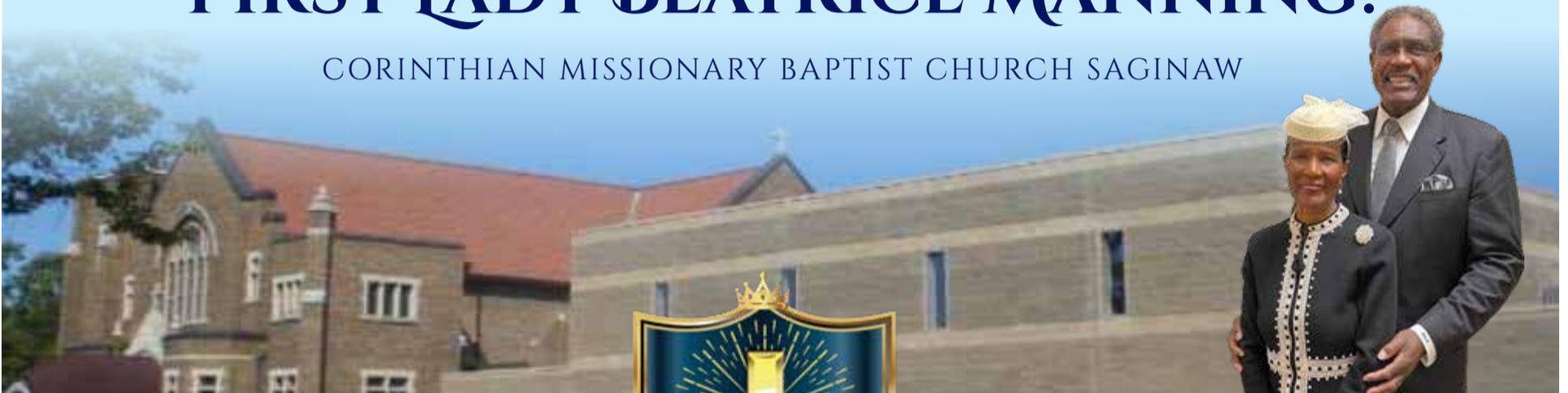
For more information, visit Ministry Without Walls at 3783 Mannion Road, Saginaw, MI 48603.

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Your ministry has been a beacon of light, and your legacy will continue to inspire generations to come. Your example of humility and grace has strengthened the community. As you enter this new chapter of life, may God continue to bless you abundantly with joy, peace, and fulfillment, knowing that your labor in the Lord has not been in vain.

FAITH IN FOCUS

SERMONETTE SERIES

The weapon may form, but it will fail*No weapon that is formed against you shall prosper.**Isaiah 54:17*BY MINISTER CAROLYN
CARTER TOWNSEL

Every Believer walking with purpose will face warfare. Some battles come from the outside-people, pressure, or circumstance. Others come from within fear, doubt, or the wounds of your past. But God gives us a promise that stands taller than every attack. The weapon may form, but it will not prosper.

God never said the weapons wouldn't be made. He never said the enemy wouldn't try. He never promised life would be free from battles. But He did promise this - nothing the enemy designs, develops, or delivers will succeed against you. Why? Because His hand is on your life, His favor surrounds you, and His purpose overrides every plot.

The weapon may show up, but it cannot win. The storm may rise, but it cannot destroy. The attack may sting, but it cannot stop what God ordained.

When God declares protection over you, He is not just shielding you - He is securing your destiny. Every assignment of the enemy becomes an announcement of your elevation. Every trial becomes a testimony in the making. Every attack becomes evidence that you are carrying something worth fighting.

Beloved, stand firm today and lift your head. Whatever weapon has been whispering fear, failure, or defeat - declare God's Word louder. Your life is in His hands. Your steps are ordered. Your future is covered. The weapon may form, but it will fail.

The battle may come, but you will win. Because God Himself has spoken victory over you.

Blessings To All,
Carolyn



Finding gratitude at the center of Thanksgiving



FILE PHOTO

BY MB STAFF

As families across Michigan prepare for Thanksgiving, many are busy planning menus, polishing silverware and arranging travel. But for Christians, the holiday offers something deeper than a well-set table or the perfect pumpkin pie: it is an annual invitation to pause, reflect and return our hearts to the One from whom all blessings flow.

Thanksgiving's roots reach far beyond parades and football games. For centuries, believers have used this day to gather in worship and gratitude, echoing the words of Scripture: *"Give thanks to the Lord, for He is*

good; His love endures forever" (Psalm 107:1). It is a reminder that thankfulness is not simply a feeling but a practice — one that steadies faith, shapes character and brings families closer together.

This year, many churches across the region will hold special Thanksgiving services, offering congregations a moment of stillness before the bustle of the holiday season begins. Pastors often reflect on themes of provision, humility and God's faithfulness, encouraging worshippers to recognize blessings both big and small. For some families, these services are as central to the holiday as the turkey itself.

Around countless tables,

traditions will continue. Some families read a passage of Scripture before the meal. Others take turns sharing what they are most grateful for — answered prayers, new opportunities, unexpected strength during hardship. Many remind their children that gratitude isn't something we express once a year, but a posture Christians are called to carry daily: *"In everything give thanks"* (1 Thessalonians 5:18).

For those facing difficult seasons, Thanksgiving can also be a moment of renewed hope. Faith communities often emphasize that gratitude doesn't ignore pain but reframes it, pointing believers back to God's constant presence. Local ministries and churches

continue to serve neighbors in need throughout the week, delivering meals, hosting community dinners and offering prayer to anyone seeking comfort or connection.

Families will bow their heads across the country on November 27, the traditions may vary, but the heart of the day remains the same: acknowledging God's goodness and giving thanks for His provision. Whether the table is full or modest, whether the gathering is large or small, Christians mark Thanksgiving as a reminder that every blessing — seen and unseen — comes from a faithful God who never stops giving.

CHURCH DIRECTORY



Christ Disciples Baptist Church

Founder: Pastor Eddie Benson
Pastor Genevieve Benson
3317 Lapeer Street
Saginaw, MI 48601
989-754-2444



Ministry Without Walls

Pastor, John Dunn
3783 Mannion Road
Saginaw, MI 48603



New Life Baptist Ministries

Dr. Craig Tatum
1401 Janes Ave.
Saginaw, MI 48601
989-753-1151
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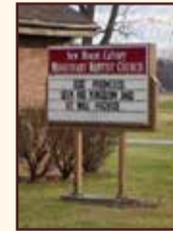
Faith Ministries Church

Rev. Dr. Anthony Revis
Prophetess Linda J. Kemp Revis
3420 E Ashman St.
Midland, MI 48642
989-837-7777
faithministrieschurch.org



World Outreach Campus

Bishop Hurley J. Coleman Jr.
2405 Bay Road
Saginaw, MI 48602
989-752-2955
worldoutreachcampus.com



New Mt. Calvary Baptist Church

3610 Russel St.
Saginaw, MI 48601
989-754-0801



Glory House Ministries

Pastor Jim House
3660 Hermansau Rd.
Saginaw, MI 48603
(989) 752-4769



New Beginnings Ministries

Pastor Augustine Delgado
701 Hess Avenue
Saginaw, MI 48601
newlife3881@gmail.com



Saint Paul Baptist Church

Rev. Dr., Vincent D. McMillon
120 North 15 St.
Saginaw, MI. 48601
stpaul2@yahoo.com



Holy Communion Gospel Center

Pastor Charlene Washington
1245 E. Genesee
Saginaw, MI 48607
989-752-3993



New Birth Missionary Baptist

Bishop Larry D. Camel
3121 Sheridan
Saginaw, Michigan
989-327-1755



Victorious Belivers Ministries Church

Pastor Chris V. Pryor
624 S. Outer Dr.
Saginaw, MI
989-755-7692



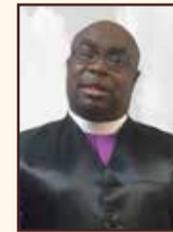
Jacob's Ladder

Pastor Dennis Barlow
1926 Fairfield Street
Saginaw, MI 48602
989-799-6601



New Covenant Christian Center

Pastor Ron Frierson
2395 S. Outer Drive
Saginaw, MI 48601
989-752-8485



Anointed Temple ministries

Bishop Tim D. Holden, Sr.
612 Millard St.
Saginaw, MI 48607
901 Melbourne
Detroit, MI 48211



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FUNDRAISING GOOD TIMES

Accessing Capital

BY MEL AND PEARL SHAW

When is the right time for a nonprofit to begin investigating access to capital, otherwise known as a loan? Ron Brooks, President of River City Capital, suggests you start the process long before you need funding. You don't want to start the process of looking for money when you're ready to expand or need gap funding. During our recent conversation with Brooks, he shared his insights and suggestions. We hope they will help you as you chart the path for your nonprofit.



RON BROOKS, PRESIDENT OF RIVER CITY CAPITAL

Saad&Shaw: What are three things small business owners and nonprofit leaders need to understand about accessing capital today?

Ron Brooks: First, capital follows readiness. Lenders want to see that you understand your financial story—how money flows through your business or nonprofit, and how you plan to repay or sustain funding. Second, relationships matter more than ever. Build ongoing relationships with mission-aligned lenders, bankers, and Community Development Financial Institutions (CDFIs) before you need the capital. Third, the capital landscape has expanded beyond traditional banks—CDFIs, crowdfunding, impact investors, and loan participation programs now play a major role. The key is knowing

which source fits your growth stage and purpose.

Saad&Shaw: What has stayed the same? How should businesses and nonprofits prepare to apply for a loan—years or months in advance?

Brooks: What hasn't changed is the importance of sound financial management and documentation. You still need accurate financial statements, tax returns, and a clear plan for how funds will strengthen your operations. Years before applying, focus on keeping clean books, separating personal and business finances, and maintaining healthy credit. Months before applying, tighten your budget, verify that your reporting is current, and prepare to explain your story

with both numbers and narrative. A well-organized borrower is always more fundable.

Saad&Shaw: What size loans does RCC make?

Brooks: River City Capital offers loans typically ranging from \$10,000 to \$250,000, with flexible terms tailored to business and nonprofit borrowers in low- to moderate-income com-

munities. Our sweet spot is often between \$35,000 and \$75,000, where capital can make a measurable difference—whether that's stabilizing cash flow, expanding operations, or funding real-estate improvements.

Saad&Shaw: What is a Community Development Financial Institution (CDFI), and how is working with one different from working with a bank?

Brooks: A CDFI is a mission-driven financial institution certified by the U.S. Treasury to provide capital in communities that traditional lenders often overlook. Like a bank, we underwrite loans and expect repayment. But unlike most banks, we pair lending with technical assistance—helping borrowers strengthen their credit, financial systems, and business strategy. Our goal isn't just to make a loan; it's to build long-term capacity and economic impact in the community. You can find a CDFI near you using the CDFI locator.

You can reach Brooks at ron@rivercitycapital.org. River City Capital, like other CDFIs, has a diversity of lending programs with one sure to meet your needs. As always, we ask that God protect America and the world we all live in together.



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Mel and Pearl Shaw are authors of four books on fundraising available on Amazon.com. For help growing your fundraising visit www.saadandshaw.com or call (901) 522-8727.



PICS OF THE WEEK

On Nov. 15, Women of Colors hosted their annual Warm a Child for Winter event at Kempton Elementary in Saginaw, distributing more than 700 coats to local children along with gloves, scarves and other cold-weather essentials.



(PHOTOS COURTESY OF THE CITY OF SAGINAW)

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*Brittany Saunders is ready to pay it forward. The Chicago native enrolled at SVSU with ambitions to pursue a teaching career. Brittany was encouraged and invigorated by other passionate educators who worked closely with her to ensure she would accomplish her goals. And she is. Even before she was set to graduate, Brittany could boast a résumé with a paid internship in a school district along with K-12 classroom experience. **Now she can't wait to begin a professional career, inspiring students with the same kind of one-on-one attention she received from her professors at SVSU.***



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