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Celebrating Diversity, Empowering Communities



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Ferris State opens new Jim Crow Museum in Big Rapids



FERRIS STATE UNIVERSITY CELEBRATED THE OPENING OF ITS NEW \$22 MILLION JIM CROW MUSEUM SEPT. 30 IN BIG RAPIDS. THE 26,000-SQUARE-FOOT FACILITY HOUSES MORE THAN 30,000 ARTIFACTS. (PHOTO | FERRIS STATE UNIVERSITY)

BY MB STAFF

BIG RAPIDS, Mich. — Ferris State University has

opened a new \$22 million Jim Crow Museum, giving one of the nation’s largest collections of racist memorabilia a significantly larger home and broader educational mission. The university celebrated the opening Sept. 30 and Oct. 1 on its Big Rapids campus.

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Regional STEM competition offers \$77,500 in scholarships and school grants

YOUTH BANNER, COVER



Delta College to feature Michigan migrant farmworker story in October author events

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Salvation Army in Saginaw reopens community center after major renovation

COMMUNITY, PG 16





Saginaw adopts new rules for future data centers

POLITICS, PG 25



Free breast cancer screenings offered in Mid-Michigan

HEALTH, PG 28/30

From cover, Jim Crow Museum

The new 26,000-square-foot facility houses more than 30,000 artifacts documenting racist imagery, segregation, discrimination and the history of the Jim Crow era. It also highlights Black achievement, resistance and the civil rights movement.

Museum founder Dr. David Pilgrim began collecting racist objects decades ago as a way to confront the history behind them and use them as educational tools.

The museum's approach is built around three themes: Witness, Understand, Heal.

The expanded facility includes a 7,500-square-foot exhibit gallery, archive and research space, interactive displays, a reading room, seminar space and a recording studio where visitors can share family and community stories connected to the Jim Crow era.

The new building is a major step up from the museum's earlier spaces. Its first version occupied about 500 square feet before moving in 2012 to a roughly 3,500-square-foot location inside Ferris State's FLITE library.

The larger museum allows the university to display more of its collection while creating additional space for school groups, researchers, community organizations and visitors from across the country.

Ferris describes the museum's mission as using "objects of intolerance to teach tolerance."

The facility also examines the ways African Americans challenged segregation and racist stereotypes through activism, culture, education and everyday acts of resistance.

The Jim Crow Museum is located at 630 S. Michigan Ave. in Big Rapids.



THIS DAY IN MICHIGAN HISTORY

OCTOBER 1, 2023

On Oct. 1, 2023, Michigan observed Miguel "Miggy" Cabrera Day in honor of the Detroit Tigers star as he played the final game of his Major League Baseball career at Comerica Park.

Cabrera joined the Tigers in 2007 and became one of the most accomplished hitters in franchise and baseball history. During his career, he won two American League MVP awards, captured the 2012 Triple Crown and joined the exclusive 500-home run and 3,000-hit clubs.

Gov. Gretchen Whitmer issued the proclamation recognizing Cabrera's achievements on the field as well as his community and philanthropic work.

Cabrera's final game came against Cleveland before thousands of fans who gathered to celebrate the end of his 16-season career in Detroit.



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MISSION

The Michigan Banner, Latino Banner and Youth Banner operate and serve 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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DEADLINES

1 week before each publication date of the 1st and 16th of each month

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MICHIGAN YOUTH BANNER

VOLUME 8 • NUMBER 19



Regional STEM competition offers \$77,500 in scholarships and school grants



HIGH SCHOOL STUDENTS FROM BAY, MIDLAND, SAGINAW AND TUSCOLA COUNTIES CAN ENTER THE 2026-27 A.H. NICKLESS INNOVATION AWARD COMPETITION THROUGH OCT. 9. UP TO \$77,500 IN STUDENT SCHOLARSHIPS AND SCHOOL STEM GRANTS IS AVAILABLE. (FILE PHOTO)

BY MB STAFF

UNIVERSITY CENTER, Mich. — High school students across the Great Lakes Bay Region still have time to enter a competition that challenges them to turn real-world problems into innovative solutions while competing for college scholarships and grants for their schools.

Phase One of the 14th annual A.H. Nickless Innovation Award closes at 4 p.m. Oct. 9.

The competition is open to high school students ages 13 to 18 in Bay, Midland, Saginaw and Tuscola counties. Students work

in teams to identify a problem and develop an idea that could help solve it.

Projects can focus on a wide range of subjects, including science, technology, engineering, health care, alternative energy and other areas where students see an opportunity for innovation.

During the first phase, teams must register and submit a two-page abstract explaining the problem they want to address and their proposed solution.

Up to 20 teams will be selected to advance to Phase Two. Each advancing team will receive \$1,000 to conduct research and

develop its project.

The teams will then have several months to refine their ideas before submitting final project reports by March 31, 2027.

Finalists are scheduled to

present their work April 24, 2027, during a public competition at Saginaw Valley State University.

As much as \$77,500 is available through the competition each year.

Members of the first-place team can receive scholarships of up to \$5,000 each, while their school receives a \$20,000 STEM education grant. Second-place students can receive up to \$2,500 each, along with a \$10,000 school grant, and third-place students can receive up to \$1,000 each, with a \$5,000 school grant.

The competition has awarded more than \$815,000 in scholarships and school grants during its first 13 years.

Last year, teams from Herbert Henry Dow High School in Midland and Saginaw Arts and Sciences Academy were the top three finishers. Together, the teams received \$18,000 in student scholarships and \$35,000 in school STEM grants.

Students interested in participating can register through the A.H. Nickless Innovation Award website before the Oct. 9 deadline.



A.H. NICKLESS
INNOVATION
AWARD

Saginaw youth invited to help create community Día de los Muertos ofrenda

BY MB STAFF

SAGINAW, Mich. — Young people can help create a community Día de los Muertos display at Hoyt Main Library during a drop-in art program Oct. 1.

The Public Libraries of Saginaw will host Drop in Ofrenda Decorations from 4 to 6 p.m. in the Hoyt Library Auditorium.

Children, teenagers and adults are invited to help create decorations for a community ofrenda, or altar.

Participants will make marigolds, photo frames and papel picado, the colorful cut-paper decorations commonly associated with Día de los Muertos celebrations.

The finished pieces will become part of the library's community ofrenda.

Día de los Muertos, or Day of the Dead, is a tradition with deep roots in Mexico and other Latin American communities. Families use ofrendas to honor and



HOYT MAIN LIBRARY IS INVITING CHILDREN, TEENS AND ADULTS TO CREATE MARIGOLDS, PHOTO FRAMES AND PAPEL PICADO OCT. 1 FOR A COMMUNITY DÍA DE LOS MUERTOS OFRENDA. (FILE PHOTO)

remember relatives and other loved ones who have died.

Traditional displays often include photographs, flowers, candles, food and objects that hold meaning for the people being remembered.

Marigolds are among the flowers most closely associated with Día de los Muertos, while

papel picado is frequently used to add color and symbolic decoration to altars and celebration spaces.

The Hoyt program gives Saginaw residents an opportunity to participate in the creation of the display rather than simply viewing the completed ofrenda.

It also comes during Hispanic

Heritage Month, which continues through Oct. 15.

The activity is open to all ages and is designed as a drop-in program, allowing participants to stop by during the two-hour period.

Hoyt Main Library is located at 505 Janes Ave. in Saginaw.

Saginaw Chippewa Tribe creates work-school opportunity for high school students

BY MB STAFF

MOUNT PLEASANT, Mich. — High school juniors and seniors who are members of the Saginaw Chippewa Indian Tribe have a new opportunity to gain job experience while continuing their education.

The tribe's Human Resources Department announced a new Co-op Youth Worker position Sept. 28 designed specifically for Saginaw Chippewa Indian Tribe students in 11th and 12th grade.

The position is intended to give young people practical work experience while they remain enrolled in school.

The program adds another option for teens interested in learning workplace skills before graduation and exploring possible career paths within tribal government and its operations.

Cooperative education programs typically combine classroom learning with structured employment experience, allowing students to become familiar with workplace expectations

while completing their high school studies.

The Saginaw Chippewa Indian Tribe already offers a variety of youth, education, workforce and career-development programs.

The tribe also has a history of providing employment opportunities to young people through seasonal youth worker programs.

The new co-op position extends that effort into the school year, giving older high school students an opportunity to balance education with employment

experience.

Information about the position is available through the tribe's Human Resources Department at the Black Elk Building, 7500 Soaring Eagle Blvd. in Mount Pleasant.

Tribal members interested in employment opportunities are also encouraged to create a profile with Human Resources containing their employment and educational history.

The tribe's employment center can be reached at 989-775-5600.

Freeland graduate honored for leadership, service and STEM mentorship

BY MB STAFF

SAGINAW, Mich. — A recent Freeland High School graduate has been recognized by the Saginaw Community Foundation for a record of community service, leadership and mentoring younger students.

Brendan Chislea received the 2026 Joseph W. Madison Youth Award during the foundation's Annual Celebration held Sept. 14 at Saginaw Valley State University.

The award recognizes a Saginaw County-area young person who goes beyond what is expected to serve others.

Chislea, a 2026 graduate of Freeland High School, was nominated for the award by school counselor Jessica Harrold.

Harrold credited Chislea with an extensive commitment to community service throughout high school, along with leadership and mentorship of younger students in Saginaw County and



BRENDAN CHISLEA, A 2026 FREELAND HIGH SCHOOL GRADUATE, RECEIVED THE SAGINAW COMMUNITY FOUNDATION'S JOSEPH W. MADISON YOUTH AWARD FOR HIS COMMUNITY SERVICE, LEADERSHIP AND MENTORSHIP OF YOUNGER STUDENTS. (PHOTO | NEXTEER AUTOMOTIVE)

Freeland Community Schools.

His volunteer work has included involvement in robotics and STEM experiences, an area in which he plans to continue volunteering.

The Joseph W. Madison

Youth Award was established in 2007.

It is named in honor of long-time community volunteer Joseph W. Madison, who was known for encouraging residents to use their individual skills and

talents to serve others.

The award focuses on qualities including service, cooperation, generosity of time and willingness to contribute to the community.

Chislea was among several residents recognized during this year's Saginaw Community Foundation celebration.

Matthew Berchert of the Saginaw Career Complex received the Mridha Foundation Teacher of the Year Award, Scott Ellis was named Volunteer of the Year, and Terry Duperon and Tammy Bernier received the Frank N. Andersen Spirit of Philanthropy Award.

The foundation also announced a \$40,000 Community Improvement Initiative grant during the event.

The Joseph W. Madison Youth Award has been presented annually to students and recent graduates from schools throughout Saginaw County.

Flint writing workshop gives teens space to create and be heard

BY MB STAFF

FLINT, Mich. — Flint-area teens interested in creative writing will have an opportunity to develop their voices during a youth workshop at the Gloria Coles Flint Public Library.

Next Gen Pen: 1st Ward Project will be held from 2 to 4 p.m. Saturday, Oct. 3, in the Friends of the Flint Public Library Room.

The program is open to tweens and teens.

Library organizers describe Next Gen Pen as a creative writing workshop designed to empower young people by strengthening critical thinking and creativity.

The workshop gives participants an opportunity to explore ideas through writing in a setting specifically designed for young people.

Next Gen Pen is part of a growing lineup of programs at the Gloria Coles Flint Public Library aimed at providing teens

with creative, educational and social opportunities outside of school.

The library is also hosting other youth-focused programs during the first week of October.

On Oct. 1, teens can participate in a Teen Lounge karaoke and open-mic night, where young people can perform a favorite song or share an original piece.

The library also hosts the Rough Draft Café Community Writing Center in partnership

with the University of Michigan-Flint. The program provides writing assistance to teens, adults and other community members.

Additional October programming includes workshops in writing, meditation and STEAM.

The Gloria Coles Flint Public Library is located at 1026 E. Kearsley St.

Next Gen Pen will take place in the library's Friends of FPL Room.

Michigan moves youth work permits online beginning Oct. 2

BY MB STAFF

LANSING, Mich. — Michigan teenagers looking for jobs will use a new statewide online system to obtain work permits beginning Oct. 2, replacing the process that has traditionally been handled through local schools.

The Michigan Department of Labor and Economic Opportunity will launch the Youth Employment Permit Portal, known as YEPP, for workers younger than 18 and the employers who hire them.

Beginning Oct. 2, schools will no longer issue youth work permits. Instead, permits will be processed through the state-operated online portal.

A minor who already has a valid school-issued permit before the change takes effect will not need to obtain a new permit simply because the system has changed.

However, a new permit will be required if the young worker changes employers or begins working at a different worksite.

Teens will access YEPP through MiLogin, the state's online account system. A young worker will need a unique email address or mobile phone number to create an account.

Employers who hire minors will also register with the system.

The portal is designed to do more than process permits. Young workers can also use it to learn about workplace rights, search for employers, report possible violations and access assistance.

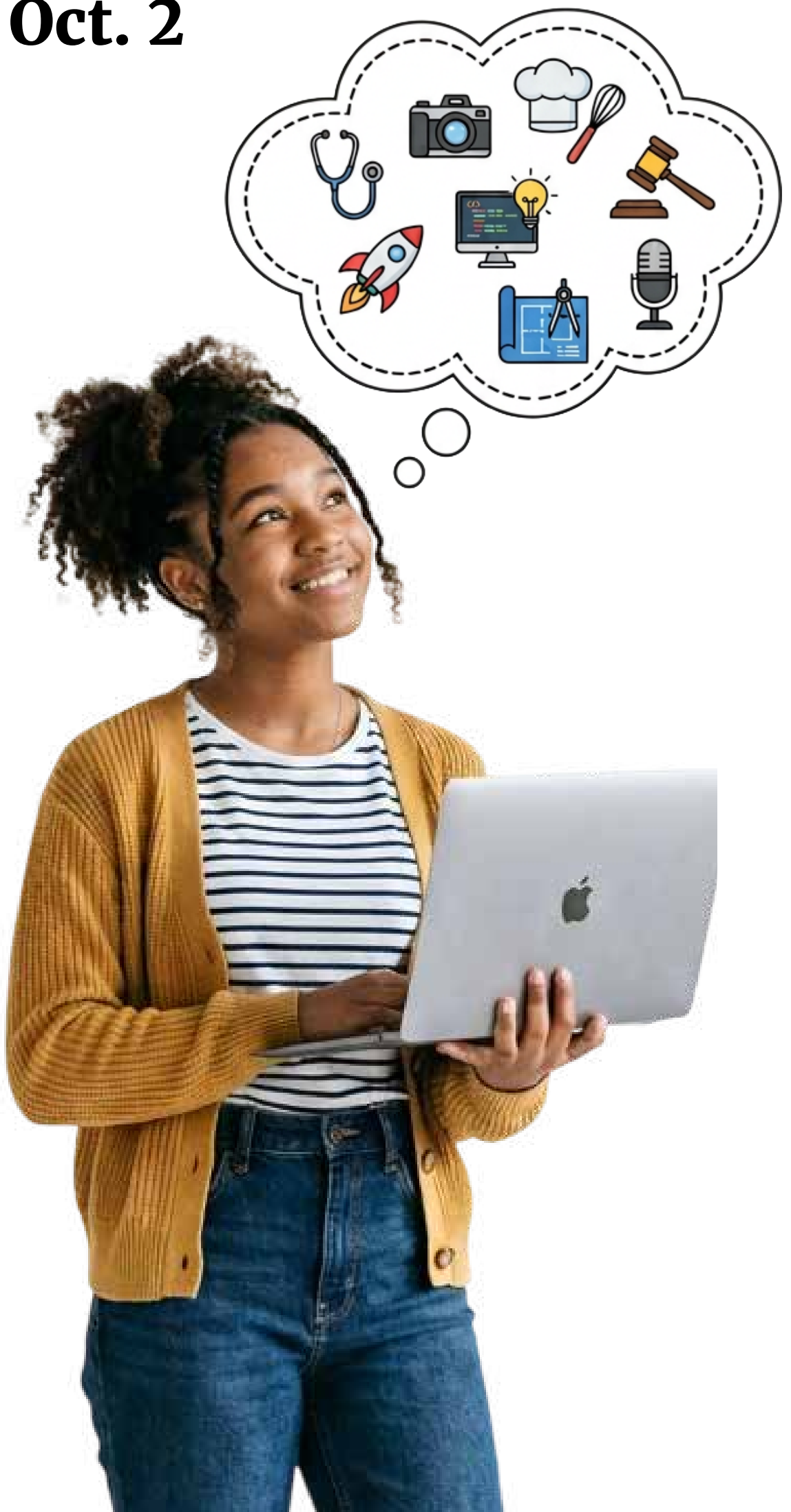
Michigan generally requires workers younger than 18 to obtain a work permit before beginning employment unless they fall under an exemption.

State youth employment laws also place limits on the hours minors may work and prohibit them from performing certain hazardous jobs. Those restrictions can include operating some power-driven machinery, working with certain hazardous chemicals and using equipment such as meat slicers.

Workers under 16 are subject to stricter limits on work hours than those ages 16 and 17.

Michigan law also requires minors to be supervised by an adult while working.

The state has published guides, instructional materials and other information to help students, families and employers make the transition to the new system.



Bay County library's LitLoot boxes bring books and surprises to teens

BY MB STAFF

BAY CITY, Mich. — Bay County teenagers can get more than a library book with their next checkout through a program that packages reading with treats, crafts and a book they can keep.

The Bay County Library System's Teen LitLoot program returns Oct. 5-10 for students in grades nine through 12.

Registration for the October boxes closes at 11:45 p.m. Oct. 1.

Each LitLoot box includes a library book selected around a monthly theme, another book for the teen to keep and several treats or a craft connected to the box.

Participants read and enjoy the materials before returning the library book and reusable box.

The program is offered through the Bay County Library System as a subscription-style experience intended to make reading more interactive for teenagers.

Because the program is in high demand, it is limited to Bay County resident cardholders.

Registration is required, and families are asked to notify library staff of any food allergies.

Students select their preferred library branch when registering and later pick up their box at that location.

Participating locations include the Alice & Jack Wirt Public Library in Bay City, Auburn Area Branch Library, Pinconning Branch Library and Sage Branch Library.

Curbside pickup can also be arranged by contacting the selected branch.

The library system offers Teen LitLoot throughout the year, with new boxes and themes offered during different months.

A separate Middle Pages Loot Box program is offered for students in grades six through eight.

The next teen LitLoot session after October is scheduled for Nov. 2-7, with registration opening Oct. 2.



BAY COUNTY LIBRARY SYSTEM'S TEEN LITLOOT PROGRAM COMBINES A LIBRARY BOOK, A BOOK TO KEEP AND TREATS OR CRAFTS IN A SUBSCRIPTION-STYLE BOX FOR STUDENTS IN GRADES NINE THROUGH 12. (PHOTO | BAY COUNTY LIBRARY SYSTEM)



SAGINAW PROMISE SCHOLARSHIP

*A Promise
Made and Kept!*

Helping families and students plan for and achieve their educational dreams. A scholarship for Students who live in, attend school, and graduate from a high school in the Saginaw Promise Zone. For 15 years the Saginaw Promise has Invested in Saginaw's Future, its Economy, and its students with a "place based" Scholarship!

 \$1,515,062 has been awarded to over 804 scholars!	 2026/27 academic year awards: \$4,000
 Available for 2 years	 Apply Annually

▶ BACKGROUND

The Saginaw Promise is an economic initiative that is working to change a community, its economy and lives through information and a postsecondary education scholarship. The Saginaw Promise scholarship is both a benefit for and incentive to retain and grow the population while assisting students to earn a program certificate or degree from a technical/trade school, college, or university, which will provide an educated workforce to support local business and attract new businesses.

▶ WHO IS ELIGIBLE

Students who live in, attend school and graduate from a high school in the Saginaw Promise Zone.

▶ WHAT IS THE SAGINAW PROMISE ZONE?

The Saginaw Promise Zone is the geographic area that consists of the cities of Saginaw, Zilwaukee, Kochville and that area of Buena Vista designated to the Saginaw Public School District).

▶ HOW MUCH IS THE SCHOLARSHIP AWARD

The scholarship award for the 2026/27 academic year is \$4,000. The scholarship is available for two years and must be applied for annually.

▶ WHEN TO APPLY?

Senior year of high school

▶ HOW TO APPLY?

Students must complete the online Saginaw Community Foundation Scholarship Application and FAFSA (Free Application for Federal Student Aid). Saginaw Promise scholars have up to six years to use their scholarship.

▶ PLANNING A MOVE

Contact the Saginaw Promise office to confirm if you will still be in the Saginaw Promise Zone. **Important Note:** To be eligible for the Saginaw Promise Scholarship, a student must reside in, attend school and graduate from a high school within the Saginaw Promise Zone.

VISIT SAGINAWPROMISE.ORG FOR MORE DETAILED INFORMATION.

Saginaw Promise / 1 Tuscola St., Suite 200, Saginaw, MI 48607 / (989) 607-3428



Latino Banner

LIDER EN LA
DIVERSIDAD

VAMOS ADELANTE

Saginaw libraries celebrate Hispanic heritage with history, food, stories and Día de los Muertos traditions

The Hispanic Community's Impact on Saginaw with Christiana Malacara

Hoyt Library Auditorium
Saturday, October 3
2:30-3:30PM

Register at
saginawlibrary.org/events



CHRISTIANA MALACARA WILL PRESENT 'THE HISPANIC COMMUNITY'S IMPACT ON SAGINAW' OCT. 3 AT HOYT MAIN LIBRARY AS PART OF THE PUBLIC LIBRARIES OF SAGINAW'S HISPANIC HERITAGE MONTH PROGRAMMING. (GRAPHIC | PUBLIC LIBRARIES OF SAGINAW)

BY MB STAFF

SAGINAW, Mich. — The Public Libraries of Saginaw will continue celebrating Hispanic Heritage Month into October with a series of programs highlighting local history, bilingual literacy, traditional food and Día de los Muertos customs.

The activities begin Thursday, Oct. 1, when Hoyt Main Library invites residents to help create decorations for a community ofrenda.

From 4 to 6 p.m., children, teens and adults can drop in to make marigolds, photo frames and papel picado that will become part

of the library's Día de los Muertos display. The program is open to all ages.

Two days later, Saginaw's Hispanic history will take center stage.

Christiana Malacara will present "The Hispanic Community's Impact on Saginaw" from 2:30 to 3:30 p.m. Saturday, Oct. 3, in the Hoyt Library Auditorium.

The Hispanic Heritage Month presentation is open to adults and teens, and registration is required.

Programming will continue Tuesday, Oct. 6, at Zauel Memorial Library with a special bilingual toddler storytime.

Public Libraries of Saginaw Director Johana Orellana Cabrera will join the program, which begins at 10:30 a.m. and is being presented in recognition of Hispanic Heritage Month. The storytime is designed for babies and young children.

Older students will have their own opportunity to explore Hispanic and Latino culture through food.

Hoyt Main Library will host "Mug Meals for Teens: Arroz con Leche" from 3 to 4 p.m. Saturday, Oct. 10.

Students in grades six through 12 will learn to prepare arroz con leche using a mug and

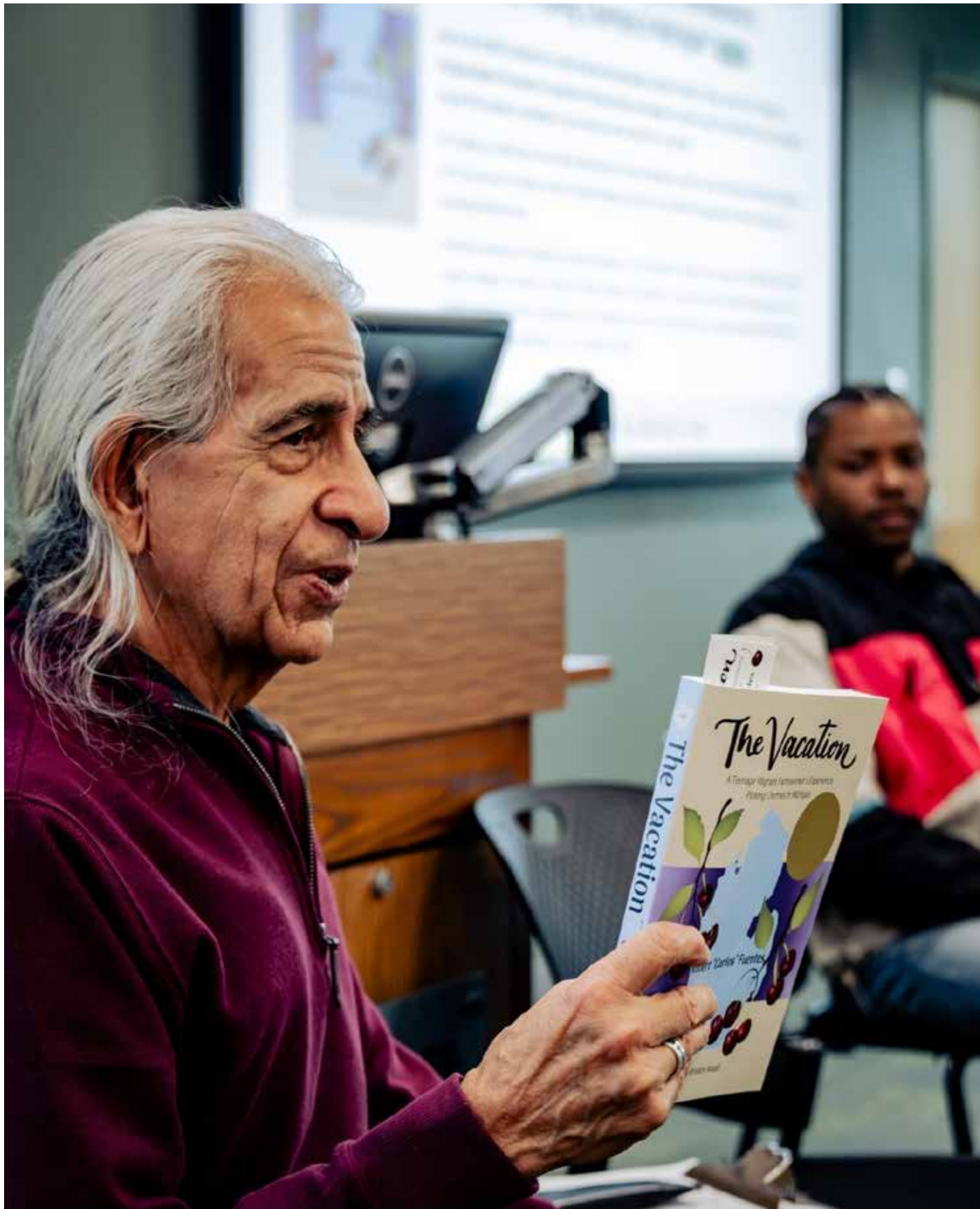
microwave. The library describes the rice pudding as a dish that dates to eighth-century Spain and later became popular throughout Latin America.

Registration is required and closes Oct. 8. All supplies will be provided, although the library notes that the recipe contains dairy.

The programs are part of the library system's broader Hispanic Heritage Month observance, which continues through Oct. 15.

Hoyt Main Library is located at 505 Janes Ave. in Saginaw. Zauel Memorial Library is located at 3100 N. Center Road.

Delta College to feature Michigan migrant farmworker story in October author events



AUTHOR ROBERT "CARLOS" FUENTES WILL VISIT DELTA COLLEGE'S DOWNTOWN SAGINAW CENTER OCT. 12 AND MAIN CAMPUS OCT. 14 TO DISCUSS THE VACATION, A BOOK CENTERED ON THE EXPERIENCE OF A TEENAGE MIGRANT FARMWORKER IN MICHIGAN. (PHOTO | MSU LIBRARIES)

BY MB STAFF

SAGINAW, Mich. — Delta College will continue its Hispanic

Heritage Month celebration in October with two appearances by author Robert "Carlos" Fuentes centered on a story about a teenage migrant farmworker in

Michigan.

Fuentes will visit Delta College's Downtown Saginaw Center from 6 to 7:30 p.m. Monday, Oct. 12, for an author talk and ques-

tion-and-answer session.

A second event, an Author Talk Lunch and Learn, is scheduled from noon to 1:30 p.m. Wednesday, Oct. 14, at Delta College's main campus in University Center. Lunch will be provided at the main-campus event.

Both programs will focus on Fuentes' book, *The Vacation*, which follows the experiences of a teenage migrant farmworker in Michigan.

The events give students and community members an opportunity to examine a part of Michigan's agricultural story that has long included migrant and seasonal farmworkers, including Hispanic and Latino families.

The author programs are among several events Delta College has organized for Hispanic Heritage Month, which is observed nationally from Sept. 15 through Oct. 15.

Delta's programming has included discussions about Hispanic and Latino cultures, college access, mental health and traditional food. A Hispanic and Latino art exhibit featuring local artists is also scheduled to remain on display in the college's S Wing from October through December.

The Oct. 12 program will be held in Room 101 of the Downtown Saginaw Center. The Oct. 14 Lunch and Learn will take place in Room N007 on the main campus.

Delta College's Downtown Saginaw Center is located at 319 E. Genesee Ave. in Saginaw. The main campus is located at 1961 Delta Road in University Center.

Whitmer appoints Steve Benavides to Hispanic/Latino Commission

BY MB STAFF

LANSING, Mich. — Gov. Gretchen Whitmer has appointed Detroit business professional Steve Benavides to the Hispanic/Latino Commission of Michigan, which advises state leaders on issues affecting Hispanic and Latino residents.

Whitmer announced the appointment Sept. 21.

Benavides is a strategy manager at Ford Credit and previously worked as a brand advertising manager and marketing chief of staff at Cadillac and as a product marketing manager at General Motors.

He earned both a Bachelor of Business Administration and a Bachelor of Arts in psychology



STEVE BENAVIDES OF DETROIT HAS BEEN APPOINTED TO THE HISPANIC/LATINO COMMISSION OF MICHIGAN FOR A TERM CONTINUING THROUGH DEC. 10, 2027. BENAVIDES IS A STRATEGY MANAGER AT FORD CREDIT. (PHOTO | LINKEDIN)

from the University of Michigan.

Benavides succeeds Jose Sanchez, who resigned from the commission.

His term began Sept. 21 and

is scheduled to continue through Dec. 10, 2027. The appointment is subject to the advice and consent of the Michigan Senate.

The Hispanic/Latino Commission of Michigan is a 15-member state commission housed within the Michigan Department of Labor and Economic Opportunity.

Its responsibilities include advising the governor, Legislature and state agencies on policies, programs and issues affecting Michigan's Hispanic and Latino population.

The commission also works to identify needs in areas including education, employment, economic development and representation in public and private leadership.

State law calls on the commission to maintain contact with Hispanic and Latino organizations, community leaders and residents across Michigan.

That work includes holding meetings in communities throughout the state rather than limiting commission business to Lansing.

Michigan's Hispanic and Latino population has grown substantially in recent decades. The 2020 census counted more than 564,000 Hispanic residents in the state.

Benavides joins commissioners representing communities across Michigan, including members from the Great Lakes Bay Region.

Latino mental health conversation highlights access, stigma and family communication

BY MB STAFF

SAGINAW, Mich. — A recent discussion at Delta College placed mental health in Michigan's Hispanic and Latino communities at the center of a broader conversation about access to care, stigma, representation and the role families can play in helping people seek support.

Delta College hosted a Latino Mental Health Panel Sept. 24 at its Downtown Saginaw Center as part of the college's Hispanic Heritage Month programming.

The discussion focused on barriers that can make mental health services harder to access and the importance of having resources that reflect the communities they serve.

Those issues are also receiving attention from researchers in Michigan.

A University of Michigan-led study published this summer examined how Latino adolescents and their parents approach conversations about mental health and seeking professional help.

Researchers conducted six focus groups involving 56 Latino parents and adolescents living in Michigan and Texas.

The study found that negative perceptions surrounding mental health could discourage conversations between teenagers and their parents. Some young participants reported concerns that their symptoms would be minimized or that they would be judged if they discussed what they were experiencing.

Parents participating in the research expressed a desire for more information about recognizing mental health symptoms, understanding treatment options and knowing how to begin conversations with their children.

The young participants identified trust, confidentiality and acceptance from their families as important factors when deciding whether to ask for help.

The research does not suggest that every Latino family has the same experience. Hispanic and Latino communities include people from many national, cultural, linguistic and economic backgrounds.

National data similarly show that mental health needs and the use of services do not follow a single pattern.

Data from the federal Substance Abuse and Mental Health Services Administration found that about 20.8% of Hispanic adults experienced some form of mental illness based on combined 2021-23 survey data. The agency has also cautioned that combining all Hispanic and Latino residents into one category can obscure differences among individual communities.

A separate 2026 study examining more than 4,400 Hispanic and Latino adults found that factors including health insurance, income-related resources, citizenship status and language use were associated with differences in whether people obtained mental health treatment.



The poster features a central shield logo with the text "AMERICAN GI FORUM" and "TM". Below the logo, the text "AGIF SAGINAW CHAPTER CELEBRATING 70 YEARS" is prominently displayed in gold. The background is a collage of images: colorful silos on the left, a gazebo on the right, and a group of people in red AGIF shirts at the bottom. The event details are listed in a table at the bottom, and a quote is at the very bottom.

**AGIF SAGINAW CHAPTER
CELEBRATING
70
YEARS**

OF SERVICE • COMMUNITY • LEGACY
★ Celebrating Together with the AGIF Bay City Chapter ★

October 17, 2026

Bay City Country Club
7255 3 Mile Road
Bay City, MI 48706

★ Tickets: \$50.00 Per Person	★ Dinner: 6:00-7:30 p.m.
★ Table of 8: \$390	★ Introductions: 7:30 p.m.
★ Social Hour: 5:30 p.m.	★ Los G Notes Band: 8:00 p.m.-12:00 a.m.

— Formal Attire • Cash Bar —

*Education is Our Freedom and Freedom
Should Be Everybody's Business®*

LLEAD statewide summit to bring Latino leaders to Lansing Oct. 9

BY MB STAFF

LANSING, Mich. — Latino leaders, advocates, professionals and community members from across Michigan will gather in Lansing Oct. 9 for the 2026 LLEAD Michigan Biennial Conference, a daylong summit focused on civic engagement, advocacy, culture and economic impact.

The conference, titled “Mi Voz | Mi Pueblo,” will be held at the Clarion Hotel and Conference Center in Lansing. Programming is scheduled from 8:30 a.m. to 3:45 p.m.

Latino Leaders for Equity Advocacy & Development, known as LLEAD, holds the statewide gathering every two years. The organization says the conference has grown since its first statewide event in 2020 into one of Michigan’s largest gatherings of Latino advocates, professionals and community members.

The day will begin with registration and breakfast from 8:30 to 9:30 a.m., followed by a welcome from Al Flores and Yesenia Murillo.

A legislative roundtable featuring elected and appointed officials from across Michigan is scheduled from 9:45 to 10:45 a.m. The discussion is expected to give participants an opportunity to hear from public officials and engage with issues affecting Latino communities around the state.

Morning breakout sessions will begin at 11 a.m. under the theme “Desde el Pueblo / From the Ground Up.”

Participants will be able to choose from several sessions, including a Latino music and dance workshop led by Lorenzo Lopez; a discussion on community voice, advocacy and equity in Latinx communities; and a session examining disability advocacy, mental health and its impact on the

Hispanic community featuring Priscilla Cano, Sandra Ruiz and Shana Bagdley.

Another breakout, “Preserving Nuestra Cultura,” will be presented by LLEAD statewide committee members and staff.

The conference will also place arts and culture alongside policy and leadership.

Lunch programming from 12:15 to 1 p.m. will include entertainment, poetry and music, with performances representing Casino Rueda from Cuba and Ballet Folclórico from Mexico.

A special keynote appearance is scheduled from 1 to 1:30 p.m. LLEAD is keeping the identity of that speaker a surprise for now.

The afternoon will continue

with a plenary on Latino businesses and their impact on Michigan’s economy, led by Marcelo E. Siles of the Julian Samora Research Institute.

That will be followed by “Poder Cívico y Participación Comunitaria / Claiming Voice, Shaping Democracy,” which will include a documentary screening and discussion related to proof-of-citizenship policies and a citizen voting ballot petition. The session will be presented by Voters Not Politicians.

Yesenia Murillo will close the conference with a call to action from 3:15 to 3:45 p.m.

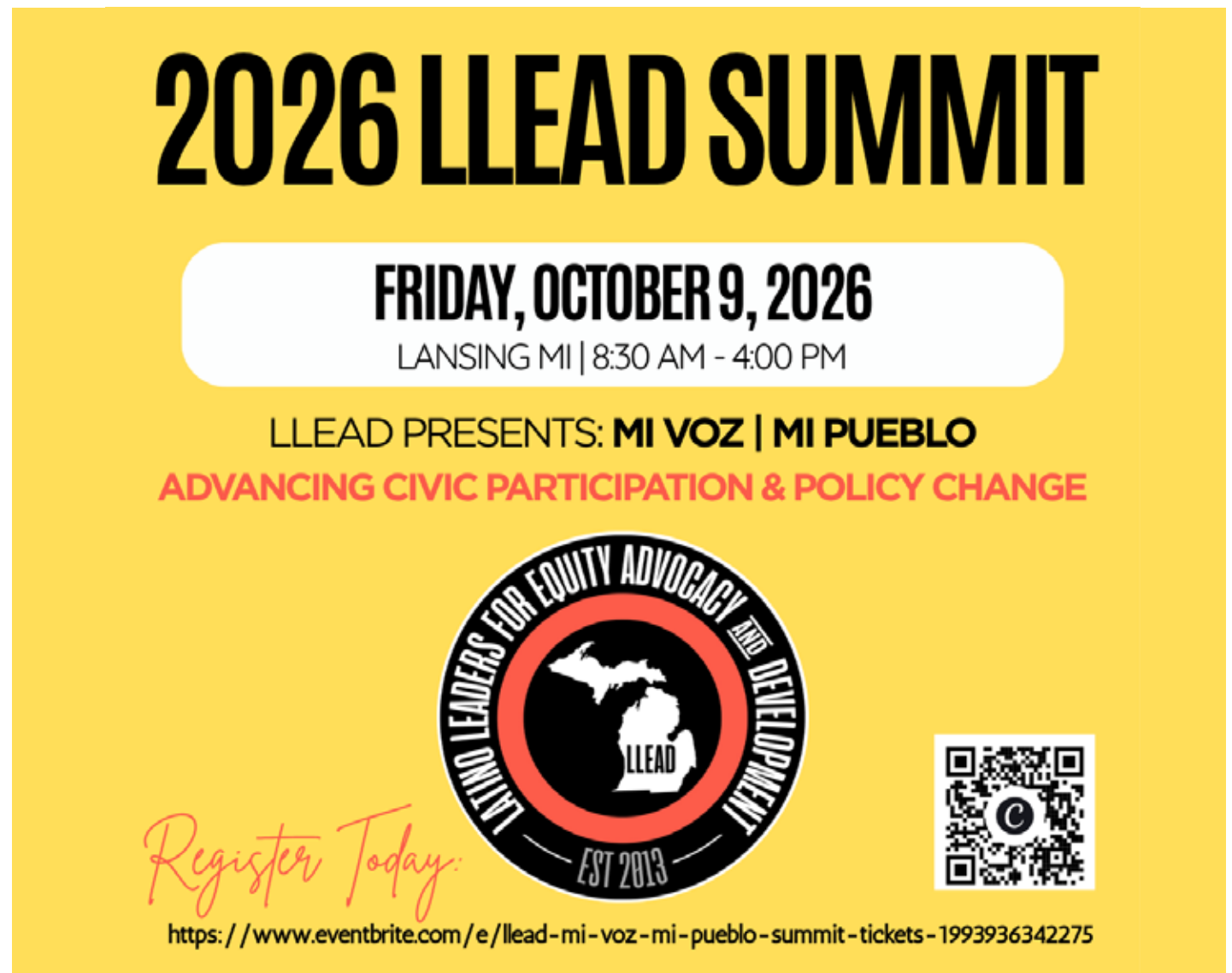
LLEAD says representatives from all eight of its Michigan chapters are expected to partici-

pate. The organization currently lists chapters in Adrian, Bay City, Flint, Grand Rapids, Holland, Mid-Michigan, Saginaw and Southeast Michigan/Greater Detroit.

Past LLEAD conferences have featured nationally recognized speakers including U.S. Rep. Joaquín Castro, former U.S. Labor Secretary Thomas Perez and former White House Deputy Chief of Staff Maria Echaveste.

The Oct. 9 gathering falls during the final week of Hispanic Heritage Month, which is observed nationally from Sept. 15 through Oct. 15.

Registration is open through LLEAD.



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COMMUNITY

Salvation Army in Saginaw reopens community center after major renovation



THE SALVATION ARMY IN SAGINAW CELEBRATED THE GRAND REOPENING OF ITS COMMUNITY CENTER SEPT. 28 FOLLOWING RENOVATIONS TO 95% OF THE FACILITY. (PHOTO | THE SALVATION ARMY SAGINAW)

BY MB STAFF

SAGINAW, Mich. — The Salvation Army in Saginaw has reopened its community center following an extensive renovation that officials say will allow the organization to expand programming and partnerships serving local families.

The organization celebrated the reopening Sept. 28 with a ribbon-cutting ceremony, tours

of the renovated facility and previews of programs and activities planned for the building.

The community center is located at the corner of State and North Carolina streets.

Salvation Army officials said approximately 95% of the building was renovated.

The improvements are intended to provide updated spaces not only for Salvation Army programs but also for organizations looking for places to collab-

orate and serve residents.

Jacob Tripp, co-officer of The Salvation Army in Saginaw, said the organization sees the renovated center as a resource that can complement the work already being done by other agencies throughout the community.

The Salvation Army provides assistance to individuals and families through a range of programs that can include food support, emergency assistance, seasonal programs and other

services.

The renovated center also creates additional opportunities for activities designed to bring residents together.

The Sept. 28 reopening included walk-through tours allowing community members to see the changes and learn about programs expected to be offered in the updated facility.

The Saginaw community center is open from 9 a.m. to 4 p.m. Monday through Friday.

COMMUNITY

Seen on the Scene: Saginaw NAACP honors community leaders at 55th Freedom Fund Celebration

BY MB STAFF

SAGINAW, Mich. — The Saginaw Branch NAACP brought community members, civic leaders, educators and clergy together Sept. 27 for its 55th annual Freedom Fund Celebration at Horizons Conference Center.

The event came as the Saginaw branch marks 107 years of service in the community.

This year's celebration carried the theme "The Fierce Urgency of Now" and recognized residents whose work has contributed to the Saginaw community.

Community hero honorees included Dr. Pamela Pugh, Demona Reed and Senior Pastor Dr. Craig Tatum.

The organization also recognized a group of young professionals: Charles Allen, Christopher Allen, Dafina Allen, Adrienne Broadus, Lena Houston, Stephen Houston, Kaylynn Martin, Lauren Reed, Jamaiya Ryan and Jeremy Tatum.

The evening's keynote speaker was Dr. Glenda Glover, former president of Tennessee State University and immediate past international president of Alpha Kappa Alpha Sorority Inc.

The annual Freedom Fund Celebration is one of the Saginaw NAACP's signature events and provides an opportunity to recognize service while drawing attention to issues affecting the community.

This year's program highlighted work in areas including criminal justice reform, health care access, education, economic opportunity and civic participation.

The branch has also continued efforts related to nonpartisan voter education, voter registration and encouraging residents to participate in elections.

The Saginaw Branch NAACP traces its history back more than a century and remains involved in civil rights advocacy, education and community engagement throughout the region.



THE SAGINAW BRANCH NAACP RECOGNIZED COMMUNITY HEROES AND YOUNG PROFESSIONALS DURING ITS 55TH ANNUAL FREEDOM FUND CELEBRATION SEPT. 27 AT HORIZONS CONFERENCE CENTER. (COURTESY PHOTOS)

The Saginaw County Chamber of Commerce presents:

EPIC

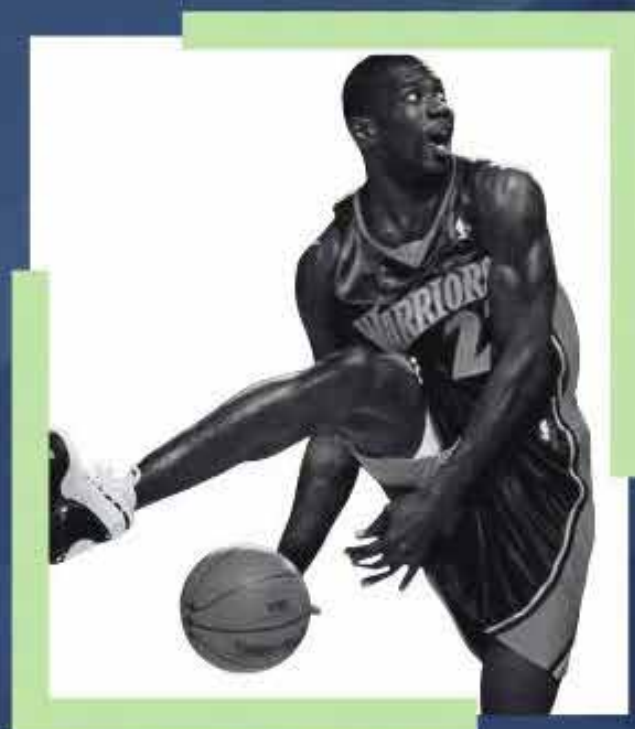
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October 8, 2026 | 9 a.m. - 1 p.m. | SVSU's Curtiss Hall

The EPIC Leadership Conference is designed for area professionals looking to strengthen leadership skills, foster individual growth, and advance their careers, knowledge, and professional networks.

KEYNOTE PRESENTER

Jason Richardson



BREAKOUT SESSION SPEAKERS

J.J. Boehm
Saginaw Valley State University



Beth Charlton
Covenant HealthCare



Dick Garber
Garber Management Group



Save \$25 when you register by August 31, 2026. Early-bird registration is just \$75 and includes access to all featured speakers, breakout sessions, continental breakfast, and lunch. Starting September 1, registration increases to \$100.

COMMUNITY

Kids Rule Now! to celebrate 10 years of youth entrepreneurship at anniversary gala

BY MB STAFF

FRANKENMUTH, Mich. — Kids Rule Now! Inc. will celebrate a decade of helping young entrepreneurs build confidence, develop businesses and gain real-world experience during its 10th Anniversary Gala on Friday, Oct. 16.

The event, themed “A Decade Delivered — Celebrating Legacy & Vision,” will be held from 6 to 9 p.m. at Bavarian Inn Lodge in Frankenmuth.

Organizers describe the gala as an evening honoring 10 years of young entrepreneurs and the families, supporters and community partners who have helped make the organization’s work possible.

Kids Rule Now! was founded by Rhonda Alexia Webb and is based in Saginaw. The nonprofit focuses on youth entrepreneurship and has created opportunities for children and teens to develop business ideas, sell products, interact with customers and learn skills connected to

entrepreneurship.

The anniversary gala will mark a milestone for the organization as it looks back on its first decade while also highlighting its plans for the future.

General admission tickets are \$50. Kids Rule Now! families — parents and guardians of participating young entrepreneurs — can purchase a special Family Legacy ticket for \$25. Tables of eight are available for \$360.

Duperon Education is serving as the event sponsor.

Kids Rule Now! is also offering community partnership opportunities for businesses and organizations that want to support the anniversary celebration.

Gold Community Partner sponsorships are \$350 and include a full-page program advertisement, two complimentary tickets and a logo on digital promotions.



Silver sponsorships are \$250 and include a half-page advertisement, two complimentary tickets and digital recognition. Bronze sponsorships are \$150 and include a quarter-page advertisement, one complimentary ticket and digital recognition.

The organization is also offering Kids Rule Now! families an opportunity to place a business-card advertisement in the gala program for \$25.

The gala program is expected to be distributed to approximately 100 to 125 guests and will provide additional visibility for businesses supporting the organization.

Webb, who describes herself as “The Kidpreneurship Expert,” founded Kids Rule Now! around the idea that children do not have to wait until adulthood to begin learning how to create, operate and grow businesses.

Over the years, the organization has hosted youth business fairs, entrepreneurship expos, awards programs and other events designed to give young business owners opportunities to showcase their products and ideas before the public.

The event is scheduled for Friday, Oct. 16, from 6 to 9 p.m. at Bavarian Inn Lodge in Frankenmuth.

Saginaw invites businesses to join annual community trunk-or-treat

BY MB STAFF

SAGINAW, Mich. — The City of Saginaw is inviting local businesses and organizations to help fill Celebration Park with decorated vehicles and Halloween treats for the fifth annual “We Love Saginaw Businesses” Trunk-or-Treat.

The free community event is scheduled from 4:30 to 6:30 p.m. Tuesday, Oct. 20, at Celebration

Park.

Residents of all ages are invited to attend.

The event pairs a traditional trunk-or-treat with an opportunity for local companies and organizations to introduce themselves to families in the community.

Participating businesses decorate vehicles and distribute candy, promotional items and other treats to children and fami-

lies attending the event.

The City of Saginaw, Saginaw Downtown Development Authority and Saginaw Economic Development Corporation have used the event in previous years to encourage residents to support local businesses while providing a free family activity.

Celebration Park offers space for numerous businesses and organizations as well as activities for trick-or-treaters.

The city is currently encouraging Saginaw businesses to register to participate.

There is no admission charge for families attending the event.

The fifth annual celebration continues an event that has grown since its launch, bringing businesses, entrepreneurs and residents together outside the traditional storefront setting.

Celebration Park is located at 1830 Fordney St. in Saginaw.

COMMUNITY

Midland Neighboring Week brings community together through Oct. 3



MIDLAND COUNTY'S NEIGHBORING WEEK CONTINUES THROUGH OCT. 3 WITH COMMUNITY GATHERINGS AND ACTIVITIES DESIGNED TO STRENGTHEN CONNECTIONS AMONG RESIDENTS. (PHOTO | MIDLAND AREA COMMUNITY FOUNDATION)

BY MB STAFF

MIDLAND, Mich. — Midland County residents are spending the first days of October connecting with neighbors through community gatherings, family activities and acts of kindness as Neighboring Week continues through Oct. 3.

The annual celebration began Sept. 27 and is organized by the Midland Area Cultural Awareness Coalition.

Neighboring Week encourages residents, neighborhoods, businesses, churches and orga-

nizations to find simple ways to strengthen relationships and help people feel that they belong in the community.

The effort began in 2011 with local faith leaders and eventually expanded into a broader community initiative.

This year's activities have included community gatherings, open houses and other events organized independently by businesses and organizations throughout Midland County.

Several events remain on the calendar for Saturday, Oct. 3.

Chippewa Nature Center will host its Fall Harvest Festi-

val from 10 a.m. to 4 p.m. at the Homestead Farm, 400 S. Badour Road.

We Love This City will hold a Fall Festival from noon to 4 p.m. at 1534 E. Letts Road.

The Unitarian Universalist Fellowship of Midland will host an ice cream social from 1 to 3 p.m. at 6220 Jefferson Ave., while Salt Spring Ice Cream in Sanford will hold another Neighboring Week ice cream social during the same hours.

Residents can also participate in Midland Parks and Recreation's Neighbor Chase scavenger hunt through Oct. 4. The

mobile activity sends participants throughout the community to complete photo, video, trivia and GPS challenges while competing for prizes from local businesses.

Neighboring Week also serves as a lead-in to October's Global Diversity Month in Midland.

The Cultural Awareness Coalition describes the week's broader goal as encouraging intentional kindness and connection, whether that comes through an organized event, meeting someone new or simply helping a neighbor.

Saginaw Promise

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PROGRAM STARTS AT 11:30 AM

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**Luncheon Event, Entertainment, Program & Scholar
Highlights and 2025 Scholar attainment Report!**



KEYNOTE PANEL

President George Grant (SVSU), President Neil MacKinnon (CMU), Dr. Marcia Mastracci Ditmyer (SVSU), Dr. Joshua Nosanchuk (CMU) Discuss CMU and SVSU Plans for the Medical Diamond.

PANEL MODERATOR: Art Lewis

Event proceeds support Saginaw Promise programming to impact Saginaw's future, its economy, population, and quality of life through postsecondary education.

**Promotional
Partner:**



Online Registration: <https://saginawpromise.org/events>

For questions and Information contact Deborah Sanchez at dsanchez@saginawpromise.org or (989) 607-3428.

COMMUNITY

ITC seeks Midland-area input on major transmission line project



MICHIGAN ELECTRIC TRANSMISSION COMPANY IS SEEKING COMMUNITY FEEDBACK ON THE COPPERTON PROJECTS, A MAJOR EXPANSION OF MICHIGAN'S HIGH-VOLTAGE TRANSMISSION NETWORK THAT INCLUDES PROPOSED LINES THROUGH MIDLAND COUNTY. (PHOTO | ITC HOLDINGS)

BY MB STAFF

MIDLAND, Mich. — Residents will have an opportunity Oct. 6 to learn more about a major electric transmission project proposed for Mid-Michigan and offer input as planners begin narrowing potential routes.

Michigan Electric Transmission Company, an ITC Holdings subsidiary, will hold a community listening session for its Copperton Projects at the Great Hall Banquet and Convention Center.

The meeting is part of the second phase of the company's public engagement process.

The proposed project would

add hundreds of miles of new high-voltage transmission infrastructure intended to strengthen Michigan's electric grid.

Plans include adding 345-kilovolt equipment to the Salt River substation, which would become the Copperton substation, in Midland County.

The proposal also includes an approximately 159-mile double-circuit transmission line connecting the Ludington and Copperton substations; an approximately 55-mile line between the Nelson Road substation in Gratiot County and Copperton; and an approximately 40-mile line connecting the Tittabawassee and Copperton substations in Mid-

land County.

The projects are part of a broader regional transmission plan approved by the Midcontinent Independent System Operator, which manages the electric grid across a large portion of the central United States.

ITC says the improvements are intended to increase reliability and resilience as electricity use and energy production change.

The Oct. 6 listening session will use an open-house format rather than a formal presentation.

Project representatives are expected to be available to discuss potential routing, construction, design and other aspects of the proposal. Residents will

also be able to review the proposed route network and provide feedback.

ITC officials have said community input will be considered as the company evaluates potential routes and works to minimize impacts on property owners and communities.

The Midland session is one of several Copperton Projects listening sessions scheduled between Oct. 5 and Oct. 22.

Construction is not expected to begin until later in the planning process, with the larger project anticipated to move toward construction around 2030.

COMMUNITY

Michigan author Johnathan Rand to headline family literacy events across Mid-Michigan

BY MB STAFF

FLINT, Mich. — Flint residents across Mid-Michigan will have opportunities throughout the 2026-27 school year to meet Michigan author Johnathan Rand through a series of literacy events organized by the Region 5 MiFamily Engagement Center.

Rand, best known for the Michigan Chillers and American Chillers series, will visit schools and community locations across Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland and Saginaw counties.

The events are designed to give students and families a chance to meet an author, learn about the writing process, ask questions and spend time reading together.

"Family engagement doesn't always have to happen around a meeting table," said Niki Napolitano, director of communications, strategic marketing and community engagement with



MICHIGAN AUTHOR JOHNATHAN RAND, BEST KNOWN FOR THE MICHIGAN CHILLERS AND AMERICAN CHILLERS SERIES, WILL VISIT SCHOOLS AND COMMUNITY SITES ACROSS MID-MICHIGAN DURING THE 2026-27 SCHOOL YEAR AS PART OF A REGION 5 MIFAMILY ENGAGEMENT CENTER FAMILY LITERACY INITIATIVE. (PHOTO | REGION 5 MIFAMILY ENGAGEMENT CENTER)

Bay-Arenac ISD. "Sometimes it looks like families coming together, meeting an author, and seeing their children excited about reading. These events give us another way to build positive connections between families, schools, and literacy."

During each appearance, Rand will share stories from his career, talk about how he creates his books and encourage students

to explore reading and writing in ways that interest them.

Many of the events will also include book signings, family activities and free books for students and families.

Participating school districts during the 2026-27 school year include Chesaning Union Schools, Birch Run Area Schools, Pinconning Area Schools, Mt. Pleasant Public Schools, Carrollton Public Schools, Bangor Township Schools, Bay City Public Schools, Essexville-Hampton Public Schools and St. Louis Public Schools.

Community-based events are also planned, including programming at the Sunrise Community Resource Center in Arenac County.

Some events will be limited to families within participating school communities, while others will be open to the public. Families are encouraged to watch for announcements from their local school district or hosting organization for dates, registration information and other details.

The next public event, Thrillers & Chillers, is scheduled from 5 to 7 p.m. Wednesday, Oct. 7, at the Sunrise Community Resource Center in Arenac County.

The Halloween-themed family literacy event will feature Rand along with family activities and opportunities for children to meet the author and have books signed.

The author visits are part of the Region 5 MiFamily Engagement Center's broader effort to strengthen connections among families, schools and community organizations.

The center works with families and school partners across the eight-county region to support student learning, development, attendance, literacy and well-being.

School districts and community organizations interested in hosting a future Johnathan Rand event can contact the Region 5 MiFamily Engagement Center for additional information.

Flint adds local option for residents to pay Consumers Energy bills in person

BY MB STAFF

FLINT, Mich. — Flint residents who prefer to pay their utility bills in person will soon have another local option as the city prepares to accept Consumers Energy payments at its Clio Road service center.

The City of Flint announced Sept. 24 that the Flint City Services Center, 4813 Clio Road, will become an authorized location for Consumers Energy bill

payments.

The partnership comes as Consumers Energy prepares to permanently close its payment office at 3201 E. Court St.

The Court Street location's final day of operation is scheduled for Nov. 30.

City officials said providing a new payment location is intended to maintain access for customers who do not use online or automated payment systems or who simply prefer making pay-

ments face to face.

The Clio Road center already serves as a neighborhood location for a variety of city services.

Current services include drive-thru payment of city tax and water bills Tuesday through Friday from 10 a.m. to 6 p.m. and Saturday from 10 a.m. to 2 p.m.

Public health navigator services are also available at the center Tuesday through Friday.

The city has not yet announced the exact date when

Consumers Energy payments will begin at the location.

Additional information, including hours and details about the payment process, is expected to be released before the service launches.

The arrangement will give Consumers Energy customers an in-person payment option on Flint's north side after the utility's own Court Street payment office closes.

COMMUNITY

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POLITICS

Saginaw adopts new rules for future data centers as moratorium nears end



THE SAGINAW CITY COUNCIL APPROVED NEW ZONING RULES GOVERNING DATA CENTERS AT THE CITY'S SEPT. 28 COUNCIL MEETING. (FILE PHOTO)

BY MB STAFF

SAGINAW, Mich. — Saginaw has adopted new zoning rules governing data centers before any such development is proposed in the city, addressing concerns ranging from electricity and water use to noise and the distance between large facilities and residential neighborhoods.

The Saginaw City Council approved the ordinance Sept. 28 as the city approaches the end of a temporary moratorium on new data center development. No data center projects are currently under development in Saginaw.

Under the ordinance, data

centers will be permitted only as special land uses in light industrial and general industrial districts. That means a developer could not simply build a facility by right on industrial property and would instead have to go through the city's special-use approval process.

Applicants will have to provide information about expected water and electricity consumption, wastewater management and anticipated noise.

Data centers and most equipment associated with them generally must be at least 500 feet from homes and residential zoning districts. Noise measured near residential areas will be lim-

ited to 55 decibels. Developers also will be required to hold at least two neighborhood meetings as part of the review process.

The regulations follow months of discussion about how Saginaw should respond if companies begin looking at the city for large data center projects.

The council imposed a six-month moratorium earlier this year to give city officials time to develop rules before accepting a potential application. The move came amid growing development of data centers nationally and in Michigan, particularly facilities needed to support cloud computing and artificial intelligence.

Data centers can contain hun-

dreds or thousands of computer servers operating around the clock. Large facilities can require significant electrical infrastructure and cooling systems, leading communities around the country to examine their effects on utility capacity, water consumption, noise and nearby land uses.

Saginaw's ordinance does not prohibit data centers. Instead, it establishes conditions developers would have to meet before receiving approval.

The city's moratorium remains in place through the end of 2026, while the new ordinance is expected to be added to Saginaw's code of ordinances Oct. 9.

POLITICS

Saginaw voters revisit 47-year property tax cap in eighth repeal attempt

BY MB STAFF

SAGINAW, Mich. — Nearly half a century after Saginaw voters placed an unusual fixed-dollar ceiling on the city's general operating property tax revenue, residents will once again decide whether that restriction should remain in the city charter.

The Nov. 3 ballot proposal would remove the approximately \$3.8 million annual revenue cap created in 1979 while leaving a separate 7.5-mill maximum operating tax rate in place. The City Council voted unanimously June 8 to place the issue before voters. It will be the eighth attempt to eliminate the limitation.

The distinction between the dollar cap and the millage limit is central to understanding the proposal.

One mill equals \$1 in tax for every \$1,000 of taxable value. Saginaw's charter authorizes an operating levy of no more than 7.5 mills, but the 1979 amendment added another restriction: If property values increase, the city's operating tax rate must be reduced enough to keep the gross property tax yield at essentially what it produced in fiscal year 1979 — \$3,828,778.

As a result, growth in the city's taxable property base does not automatically produce the same kind of additional general operating property-tax revenue it would in a community without that fixed-dollar limit.

How the cap began

The debate predates the 1979 vote.

In 1976, Saginaw United Taxpayers Inc. sponsored a petition that would have capped the city's property tax levy at 8 mills. Voters rejected that proposal, 11,924 to 8,899, according to the offi-

cial history contained in the City Charter.

The organization returned three years later with another petition.

Filed with the city clerk July 19, 1979, the proposal required the city budget to be adopted at least 30 days before the start of the fiscal year, limited both the tax rate and the amount of revenue the levy could produce, and established a procedure for exceeding the limit during a declared emergency.

Voters approved the charter amendment Nov. 6, 1979, by a vote of 6,729 to 3,484. It took effect Dec. 5 of that year.

The amendment reduced the maximum city operating levy from 10 mills to 7.5 mills. More unusually, it required that if assessed property values increased in later years, the 7.5-mill maximum be reduced so the city's gross operating property-tax revenue would not exceed the 1979 yield of \$3,828,778.

The charter contains an emergency exception. The city can levy up to an additional 3 mills if the mayor declares a specific emergency and three-fourths of the full City Council agrees.

Voters have repeatedly kept the restriction

City leaders have asked voters several times to remove the limitation.

A 1983 repeal proposal failed 1,677 to 4,849. Another attempt failed in 1988, 4,172 to 5,058. In 2000, a City Council proposal to eliminate the tax limitation was rejected 1,077 to 4,690, and another attempt failed in 2002. The city's records also document later efforts to change the limitation.

Voters have rejected seven attempts to eliminate the cap since 1979. The most recent direct vote

was in 2009, when about 74% voted to keep it.

The 2026 proposal therefore returns voters to a debate Saginaw has revisited for decades.

What supporters of repeal say

City Manager Tim Morales has said the limitation prevents Saginaw from fully benefiting when new development increases the city's taxable value.

Morales estimated that without the cap, the city would have collected roughly \$600,000 more in operating property taxes during the current fiscal year. He said that amount could support services such as additional police officers or firefighters, while the longer-term effect could become greater if development increases the tax base.

Mayor Brenda Moore has also argued that the fixed-dollar restriction makes it harder for the city to keep pace with rising costs and infrastructure needs.

The city's proposed fiscal 2027 budget confirms that the charter still holds the operating property-tax yield to \$3,828,778 and describes the mechanism requiring the authorized rate to fall when property values rise.

What opponents have raised

Residents who favor keeping the cap have focused largely on the burden higher property taxes could place on homeowners and on whether the city needs additional tax revenue.

Saginaw property owner and business operator Adan Mosqueda told WCMU that an increase would make expenses more difficult for some property owners and said he was satisfied with infrastructure work already taking

place.

Other residents have argued that the city receives revenue from sources besides its general operating property tax and should manage within those resources.

The city's overall budget is not frozen at 1979 levels. The limitation applies specifically to the general operating property-tax yield. For fiscal 2027, the city's proposed budget says local income taxes account for about 39% of General Fund revenue and state revenue sharing accounts for about 24%.

What a yes or no vote would mean

A yes vote would remove the fixed \$3,828,778 gross-revenue ceiling. The city's operating millage would still be subject to the charter's 7.5-mill limit as well as applicable state constitutional and statutory restrictions.

A no vote would leave the existing charter limitation in place, continuing the system under which the operating property-tax levy must be adjusted to stay within the fixed-dollar limit.

The proposal does not by itself determine how any additional revenue would be spent. Annual spending decisions would continue to be made through the city's budget process.

The question will appear on the Nov. 3 general election ballot.



POLITICS

Michigan lawmakers consider allowing 17-year-olds to earn EMT licenses



MICHIGAN LAWMAKERS ARE CONSIDERING LEGISLATION THAT WOULD ALLOW QUALIFIED 17-YEAR-OLDS TO OBTAIN EMERGENCY MEDICAL TECHNICIAN OR MEDICAL FIRST RESPONDER LICENSES WITH PARENTAL PERMISSION. (FILE PHOTO)

BY MB STAFF

LANSING, Mich. — Michigan lawmakers are considering bipartisan legislation that would allow some 17-year-olds to become licensed emergency medical technicians or medical first responders with parental permission.

House Bills 5488 and 5489 were taken up Sept. 23 by the Michigan House Health Policy Committee.

The bills were introduced by state Reps. Angela Witwer, a Delta Township Democrat, and David Prestin, a Cedar River Republican and licensed paramedic.

Under current rules, applicants generally must be at least 18 to obtain the licenses targeted by the legislation.

The bills would lower that threshold to 17 for the state's two entry-level emergency medical licenses — medical first responder

and emergency medical technician — when a parent or guardian signs the application.

Supporters have presented the legislation as a way to connect students completing high school career and technical education programs with EMS jobs without requiring them to wait until their 18th birthday.

Prestin told the committee that medical first responder training can be completed in about 60 hours, while EMT training can be completed over the course of a semester. EMT training also requires at least 32 hours of clinical experience involving direct patient care in hospital emergency departments.

The legislation comes as ambulance agencies and other emergency medical services continue to face staffing challenges in parts of Michigan.

Prestin said students increas-

ingly receive emergency medical training through community colleges and high school career and technical education programs but can find themselves unable to immediately obtain a state license because of their age.

Allowing licensure at 17 would not mean those workers could automatically perform every task available to an older EMS employee.

Prestin said 17-year-old licensees would not be permitted to drive ambulances. Ambulance agencies generally set higher minimum ages for drivers — often 18 or 21 — and require additional driver training.

The proposal also does not eliminate professional training requirements. A 17-year-old applicant would still have to complete an approved program and meet the testing and licensing requirements associated with the

credential.

Questions raised during consideration of the legislation have included whether younger workers are prepared for the emotional demands of responding to traumatic emergencies. Prestin argued that students encounter real-world emergency situations through required training and clinical experience before becoming licensed.

The Michigan Department of Health and Human Services has said it remains focused on addressing health care workforce shortages.

House Bills 5488 and 5489 remain under consideration in the Legislature. Committee consideration does not make the proposals law; they would have to complete the legislative process and be signed by the governor before the age requirement could change.

HEALTH

Free breast cancer screenings offered in Mount Pleasant, Flint and Bay City



FREE BREAST CANCER SCREENING OPPORTUNITIES ARE SCHEDULED IN MOUNT PLEASANT, FLINT AND BAY CITY DURING OCTOBER, WITH SERVICES AIMED PARTICULARLY AT WOMEN WHO ARE UNINSURED OR UNDERINSURED. (FILE PHOTO)

BY MB STAFF

MOUNT PLEASANT, Mich. — Women who are uninsured or underinsured will have several opportunities to receive free breast cancer screenings across Mid-Michigan in October as McLaren Health Care and Karmanos Cancer Institute mark Breast Cancer Awareness Month.

Events are scheduled in Mount Pleasant, Flint and Bay City, although eligibility and the services provided vary by location.

Mount Pleasant — Oct. 9

McLaren Central Michigan will offer free breast screenings from 9 to 11:30 a.m. Friday, Oct. 9, at 1221 South Drive in Mount Pleasant.

The event is intended for

women age 40 and older who do not have health insurance and have not received a mammogram during the previous 12 months.

Participants will receive a clinical breast exam from Stephanie Leslie, FNP, along with a free digital mammogram.

Pre-registration is required by calling 989-779-5606.

Flint — Oct. 13

The McLaren Flint Comprehensive Breast Care Center will offer free clinical breast screenings from 4 to 6 p.m. Tuesday, Oct. 13, at 1314 S. Linden Road, Suite B, in Flint.

Breast surgeon Dr. Ashley Richardson and physician assistant Carrie Lovik will perform clinical breast exams.

Women who qualify can be referred for additional testing.

The event particularly en-

courages women who are uninsured or underinsured to participate.

Appointments can be made by calling 810-342-1799.

McLaren Flint also uses breast cancer risk-assessment technology that combines mammogram results with information about personal and family history to help identify women who may benefit from additional screening or genetic testing.

Bay City — Oct. 15

McLaren Bay Region will offer free digital mammograms from 11:45 a.m. to 4 p.m. Thursday, Oct. 15, at the McLaren Health Pavilion, 3175 W. Professional Drive in Bay City.

The screening is intended for women ages 40 to 64 who do not have health insurance and have not received a mammogram

within the previous 12 months.

Pre-registration is required.

Appointments can be made by calling 1-877-411-2762.

Health professionals continue to emphasize early detection because breast cancer is often easier to treat when found before it has spread.

Breast cancer cases have been increasing gradually among women, including women younger than 50, while the breast cancer death rate has fallen substantially over the past several decades.

Clinicians credit screening and improvements in treatment as important factors in that decline.

Because eligibility requirements differ among the three October events, residents should contact the location where they plan to be screened before attending.

HEALTH

CMU Street Medicine returns to Saginaw Oct. 10

BY MB STAFF

SAGINAW, Mich. — Central Michigan University's Street Medicine program will return to Saginaw Oct. 10 as medical students and health professionals continue efforts to bring care directly to people who may face barriers to traditional health services.

The Oct. 10 outreach is scheduled to begin at 8:30 a.m., according to Central Michigan University's Mobile Health Central calendar.

CMU Street Medicine focuses primarily on people experiencing homelessness, unstable housing and other circumstances that can make regular medical care difficult to obtain.

Rather than waiting for patients to come to a traditional medical office, the program brings health services into shelters and other locations where underserved residents can more easily access them.

The program was established in 2018 and includes medical students from multiple stages of their education working alongside faculty and health professionals.

Services offered through Street Medicine can include basic health assessments, preventive care, treatment of some acute conditions, health education, referrals and connections to social resources.

The program has also treated conditions including minor

wounds, skin problems, cold-like illnesses, headaches and other concerns while providing blood pressure and other basic health checks.

Street Medicine's approach is built around reducing practical barriers to care while developing trust between health professionals and patients who may not have a regular source of medical care.

Central Michigan University's nearly 39-foot Mobile Health Central vehicle helps support that outreach.

The mobile unit includes an examination room, space for screenings, storage for medications and vaccinations, an accessible lift and other equipment that allows students and clini-

cians to provide services away from a traditional clinic.

Mobile Health Central was created through support from The Herbert H. and Grace A. Dow Foundation and is used for preventive health education, health assessments, screenings and other outreach programs.

Residents seeking additional details can contact CMU Street Medicine or Mobile Health Central.



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*National Accreditation Program for Breast Centers

HEALTH

Covenant offers free mammograms for qualifying uninsured women

BY MB STAFF

SAGINAW, Mich. — Women who have delayed breast cancer screening because they do not have insurance may qualify for a free mammogram through Covenant HealthCare's Breast Health Center.

The program is available by appointment to qualifying women age 40 and older who are uninsured, have not received a mammogram within the past 12 months and meet household income requirements.

The screenings are particularly timely during October, which is recognized as Breast Cancer Awareness Month.

Mammograms can detect some breast cancers before a lump or other physical symptom can be felt, making regular screening an important part of

early detection.

Covenant offers digital mammography as well as 3D tomosynthesis, which takes multiple images of the breast and allows radiologists to examine breast tissue layer by layer.

The health system also provides additional diagnostic services when needed, including breast ultrasound, MRI and minimally invasive biopsy procedures.

Covenant's Breast Health Center operates at three locations in the region.

The Mackinaw location is at 5400 Mackinaw Road in Saginaw. Another Saginaw location is at 5570 State St., while the Frankenmuth center is located at 600 N. Main St.

Appointments are required.

Women interested in determining whether they qualify for a free screening should contact

Covenant's Breast Health Nurse Navigators at 989-583-5154 or 989-583-5263.

The navigators can review eligibility requirements and help patients understand the screening process.

Covenant recommends regular breast cancer screening beginning at age 40 for women at average risk. Women who have a strong family history of breast cancer, known genetic risk or other factors that increase their risk may need a different screening plan and should discuss their circumstances with a health care provider.

A typical screening mammogram takes approximately 15 to 20 minutes.

During a mammogram, each breast is briefly compressed between plates while images are taken. The compression can be uncomfortable but lasts only a

few seconds for each image.

After the examination, the images are reviewed by a physician. Some patients may be called back for additional images or another test. A callback does not necessarily mean cancer has been found; additional views may be needed to examine an area more closely.

Covenant also offers nurse navigation to help patients who need additional testing or breast cancer treatment connect with care and community resources.

The Breast Health Center provides services throughout the year, meaning eligible uninsured women do not have to wait for a special one-day screening event to seek assistance.

Appointments for regular mammography services can also be made through Covenant Central Scheduling at 989-583-6279.

Covenant Kids Gala to fund newborn cooling equipment

BY MB STAFF

SAGINAW, Mich. — Covenant HealthCare Foundation will turn its annual Covenant Kids Gala toward some of the region's smallest and most vulnerable patients this year, raising money for specialized equipment used to protect newborns who experience a lack of oxygen around the time of birth.

The sixth annual Covenant Kids Gala will begin at 6 p.m. Friday, Oct. 9, at Horizons Conference Center in Saginaw.

The black-tie event will feature musical entertainment, a four-course dinner and other festivities while raising awareness

and financial support for Covenant Children's Hospital.

Proceeds from this year's gala will be used to purchase an ArcticSun system for Covenant's Regional Neonatal Intensive Care Unit, or RNICU.

The equipment provides targeted therapeutic hypothermia for certain newborns who experienced a lack of oxygen before or during birth.

The treatment uses soft, water-filled pads to carefully lower an infant's body temperature. Cooling the baby for a controlled period can help protect the brain following an oxygen-deprivation injury. The equipment then gradually warms the newborn back to a normal body temperature as

treatment concludes.

The gala will also highlight stories of children and families whose lives have been affected by Covenant's pediatric care teams.

Covenant Kids is a fund administered by the Covenant HealthCare Foundation. Money donated to the fund supports medical programs, equipment and other needs for Covenant patients younger than 18 and their families.

Since 2010, Covenant Kids has raised more than \$1 million for pediatric health care needs.

Covenant Children's Hospital provides services ranging from neonatal and pediatric intensive care to trauma, rehabilitation, cardiology, home health and

other specialty programs.

The hospital is home to a Level III Regional Neonatal Intensive Care Unit and a Regional Pediatric Intensive Care Unit serving critically ill infants and children.

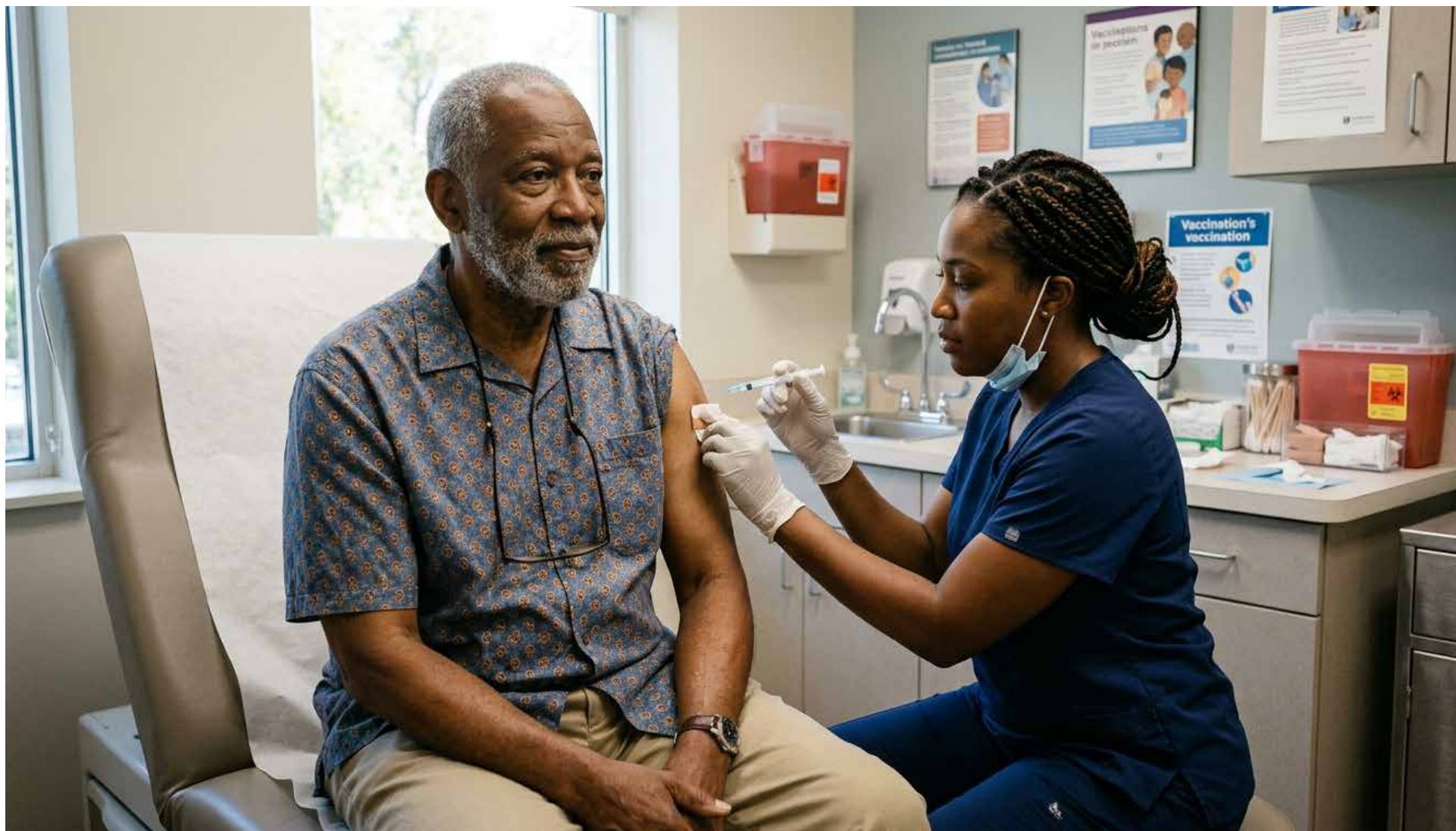
Money raised through previous Covenant Kids galas has also been directed toward specialized medical technology.

This year's gala continues the Foundation's effort to use the annual event to fund equipment that directly supports pediatric care.

Additional information is available through the Covenant HealthCare Foundation at 989-583-7600.

HEALTH

Midland County takes flu and COVID-19 vaccine clinics into the community



THE MIDLAND COUNTY DEPARTMENT OF PUBLIC HEALTH IS TAKING SEASONAL FLU AND COVID-19 VACCINE CLINICS TO COMMUNITY LOCATIONS THROUGHOUT OCTOBER, INCLUDING HOMER TOWNSHIP, THE HOLIDAY INN CONFERENCE CENTER AND MIDLAND MALL. (FILE PHOTO)

BY MB STAFF

MIDLAND, Mich. — Midland County residents will have multiple opportunities to receive seasonal flu and COVID-19 vaccines at community locations throughout October as the county health department prepares for respiratory virus season.

The Midland County Department of Public Health has scheduled clinics at township facilities, the Midland Mall and other locations in addition to its regular Tuesday vaccine services.

The fall schedule begins Oct. 1 with a clinic at the Homer Township Fire Department beginning at 3 p.m.

Two clinic sessions are scheduled Oct. 5 at the Holiday Inn Conference Center, with start times of 8 a.m. and 3 p.m.

One of the largest scheduled clinics will be held from 9 a.m. to 7 p.m. Wednesday, Oct. 7, at Midland Mall, 6800 Eastman Ave.

The mall clinic is open to individuals 6 months and older.

Additional clinics are planned Oct. 14 at Ingersoll Township Hall beginning at 4 p.m. and Oct. 15 at the Homer Township Fire Department beginning at 4 p.m.

The health department will also continue Tuesday walk-in vaccine services during October at the Midland County Services Building, 220 W. Ellsworth St.

Tuesday walk-in clinics are scheduled Oct. 6, 13, 20 and 27 beginning at 10 a.m.

Another community flu and COVID-19 clinic is scheduled Oct. 23 at the Midland County Services Building.

The county health department says it accepts a wide range of insurance plans for vaccination services, including Medicare, Medicaid and several commercial insurance carriers. Residents should check the requirements for the individual clinic they plan to attend.

Adults can also use regular Tuesday walk-in hours for other recommended vaccines, including shingles, RSV, tetanus-diphtheria-pertussis, pneumonia and

hepatitis vaccines.

For children ages 6 months through 17, the department asks families to call ahead so staff can prepare for the visit.

Flu, COVID-19 and other respiratory illnesses typically circulate more widely during the fall and winter months.

Vaccination does not prevent every infection, but health officials use seasonal vaccines as one tool to lower the likelihood of severe illness and complications among people who become infected.

Residents can contact the Midland County Department of Public Health at 989-832-6380 for clinic information.

EDUCATION

Northwood alumnus pledges up to \$30 million for housing, scholarships and education

BY MB STAFF

MIDLAND, Mich. — Northwood University alumnus and automotive entrepreneur Jim Koons has pledged up to \$30 million to the Midland university, the largest philanthropic commitment in Northwood's history.

The commitment includes \$20 million in direct support and another \$10 million in challenge funding tied to undergraduate enrollment growth and future fundraising milestones.

Koons, a 1973 Northwood graduate, announced the pledge Sept. 18 during the university's Center for Automotive & Mobility Studies Industry Summit, held ahead of the 63rd Northwood University International Auto Show.

The first \$10 million will support the transformation of Miner and Dubois halls into an integrated residential living and learning community for first-year students.

Another \$5 million will support the redevelopment of the existing N.A.D.A. Hotel and Conference Center and the connected R. Gary Stauffer Academic Building into Wildstein Hall.

The project will create a new academic facility named in honor of Dr. Alan Wildstein and will include a conference facility supported by Reynolds and Reynolds.

An additional \$5 million will support student scholarships through a fundraising challenge backed by entrepreneur and longtime Northwood supporter Dr. Rita Case, president and CEO of The Rick Case Automotive Group.

The remaining \$10 million



NORTHWOOD UNIVERSITY ALUMNUS JIM KOONS, LEFT, HAS PLEDGED UP TO \$30 MILLION TO SUPPORT STUDENT HOUSING, ACADEMIC FACILITIES, SCHOLARSHIPS AND UNIVERSITY GROWTH. THE COMMITMENT IS THE LARGEST IN NORTHWOOD'S HISTORY. (PHOTO | NORTHWOOD UNIVERSITY)

will become available through challenge funding linked to undergraduate enrollment and fundraising milestones.

Northwood officials said the pledge is intended to strengthen several areas at once, including student housing, academic programs, scholarships and the university's longstanding connection to automotive education.

Koons is the former CEO of Jim Koons Automotive

Companies.

Founded in 1964, the company grew into one of the largest privately owned automotive dealership groups in the country. By the time it was sold to Asbury Automotive Group in 2023, it included 20 dealerships representing 29 franchises in Virginia, Maryland and Delaware and employed more than 2,500 people.

The transaction was valued at approximately \$1.2 billion.

Koons has previously supported Northwood projects, including the Timberwolf Learning Center and Koons Hall in the university's North Village Apartments.

The new commitment is part of Northwood's When We Are Free campaign, a \$100 million fundraising initiative supporting faculty, scholarships, facilities and academic programs.

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EDUCATION

SVSU approves new three-year agreement with faculty union

BY MB STAFF

UNIVERSITY CENTER, Mich. — Saginaw Valley State University and its faculty union have reached a new three-year labor agreement that includes salary increases and additional university contributions toward health insurance.

The SVSU Board of Control approved the collective bargaining agreement with the SVSU Faculty Association during a special meeting Sept. 28.

Faculty members had ratified

the agreement Sept. 24.

The contract covers the period from July 1, 2026, through June 30, 2029.

Under the agreement, faculty salaries will increase 4% during the first year, 4% during the second year and 3.25% during the third year.

Faculty members will also receive an additional \$300 increase during the first year.

SVSU said the additional amount recognizes the university's move from a tuition system based on individual credit hours

to a block tuition structure because provisions of the previous faculty contract had been connected to credit hours.

The university also agreed to increase its contribution toward faculty health insurance.

Jennifer Chaytor, a chemistry professor and president of the SVSU Faculty Association, said the agreement moves faculty forward financially while taking student tuition into consideration.

SVSU President George Grant Jr. thanked faculty members for their work with students

and pointed to recent enrollment gains at the university.

The agreement comes as SVSU reports an increase in new students for the fall 2026 semester.

The university enrolled 1,970 new students this fall, up from 1,924 a year ago, its largest number of new students since 2019.

Total enrollment stands at 6,849.

The Faculty Association is affiliated with the National Education Association and Michigan Education Association.

CMU joins Lansing Promise, expanding scholarship path for Lansing students

BY MB STAFF

MOUNT PLEASANT, Mich. — Central Michigan University has joined the Lansing Promise scholarship program, creating a new pathway for eligible Lansing students to receive as much as \$20,000 toward tuition and fees while pursuing a bachelor's degree at CMU.

University and Lansing Promise leaders formally signed the partnership Sept. 29 in Lansing.

Students who attend ninth through 12th grades at schools within the Lansing School District and live within district boundaries during all four years can qualify for a Lansing Promise Scholarship worth up to \$20,000 toward tuition and fees at CMU.

Students who live and attend high school within the district for at least one year may instead qualify for the Lansing Guarantee Scholarship, which provides up to \$10,000 toward CMU tuition and fees.

Students eligible for either



CENTRAL MICHIGAN UNIVERSITY AND LANSING PROMISE LEADERS SIGN A NEW PARTNERSHIP SEPT. 29 THAT WILL PROVIDE ELIGIBLE LANSING STUDENTS WITH UP TO \$20,000 TOWARD TUITION AND FEES AT CMU, ALONG WITH AN ADDITIONAL ANNUAL UNIVERSITY AWARD. (PHOTO | CENTRAL MICHIGAN UNIVERSITY)

scholarship will also receive an additional \$1,000 per year through the CMU Promise Scholars Award.

Jennifer DeHaemers, CMU vice president for student recruitment and retention, said the partnership is intended to reduce financial barriers that can make earning a four-year degree more difficult for students and

their families.

Lansing Promise Executive Director Jayme A. King said adding CMU gives Lansing students another choice when deciding where to continue their education.

Sixteen CMU students have already been approved to receive Lansing Promise scholarships for the fall semester, according

to the university.

Students must complete the Free Application for Federal Student Aid each year to receive a Lansing Promise or Lansing Guarantee scholarship.

The Lansing Promise is a place-based scholarship program designed to expand postsecondary opportunities for students who live and attend school within the Lansing School District.

Similar Promise programs operate in other Michigan communities, including Saginaw, where the Saginaw Promise provides scholarships to eligible students who live in, attend school in and graduate from a high school within the Saginaw Promise Zone.

CMU is also waiving application fees for domestic freshman and transfer applicants through Oct. 31 as part of Michigan College Month.

Students interested in the Lansing Promise partnership can contact CMU's Office of Scholarships and Financial Aid for eligibility and application information.

EDUCATION

The importance of parent-teacher conferences



PARENTS MEET WITH TEACHER (FILE PHOTO)



BY CRAIG DOUGLAS

Why do schools have parent-teacher conferences? Likely it is because they are an important part of a student's education.

Conferences give parents and teachers a chance to talk about a student's progress, behavior, and areas that need improvement.

When parents and teachers communicate, they can work together to help the student do the best they can.

Teachers can share information about how a student is doing in class. Parents can also explain what they notice at home, such as changes in study habits or challenges with homework. This communication helps both sides better understand the student's needs. According to the U.S. De-

partment of Education, strong family involvement in education can support students' learning and development.

Parent-teacher conferences can also help students set goals. Parents and teachers can agree on steps the student can take to improve grades, stay organized, or build better learning habits. When students know that the adults in their lives are working together, they may feel more

supported and motivated.

Overall, parent-teacher conferences are valuable because they create a partnership between families and schools. Open communication can help parents understand their child's education and help teachers better support each student.

Resource:
<https://www.ed.gov/birth-grade-12-education/resources-families/family-partnership-and-engagement>

EDUCATION

Michigan student attendance improves for fourth straight year

BY MB STAFF

LANSING, Mich. — Michigan students attended school more consistently during the 2025-26 academic year, continuing a four-year improvement in attendance following sharp declines earlier in the decade.

The statewide attendance rate increased to 91.5%, up two-tenths of a percentage point from the previous year, according to the Michigan Department of Education.

Attendance has now improved for four consecutive school years.

In 2021-22, Michigan's statewide attendance rate stood at 88.8%. It has increased 2.7 per-

centage points since then.

The state also recorded another decline in chronic absenteeism.

Michigan's chronic absenteeism rate fell to 27.2%, a decrease of seven-tenths of a percentage point from the previous school year.

The rate has fallen 11.3 percentage points since 2021-22.

Michigan considers a student chronically absent when the student misses 10% or more of the school year, regardless of whether those absences are excused or unexcused.

Despite the improvement, the latest numbers mean more than one in four Michigan public school students still met the definition of chronically absent.

State Superintendent Dr. Glenn Maleyko credited local school districts, families, students and community organizations with helping improve attendance while acknowledging that additional work remains.

School districts have used a variety of approaches to address chronic absenteeism, including phone calls to parents, family conferences, mental health interventions and home visits.

The Michigan Department of Education has also expanded its support for local districts.

That includes an Early Warning Intervention and Monitoring System designed to identify students who may be falling off track and connect them with interventions before attendance

problems become more severe.

Twenty coaches have been trained to help districts implement the system.

MDE also released new Student Attendance and Engagement Guidance this summer to help schools identify the underlying reasons students are missing class.

Transportation, physical and mental health, housing instability, family responsibilities, school climate and academic struggles can all contribute to attendance problems.

Attendance information for individual districts and schools is available through the state's MI School Data portal.

Michigan College Month puts FAFSA, college applications in focus

BY MB STAFF

LANSING, Mich. — Michigan high school seniors and their families are being encouraged to use October to complete college applications and begin the financial aid process as Michigan College Month gets underway.

The 2027-28 Free Application for Federal Student Aid, or FAFSA, opened Oct. 1, allowing students planning to attend college or career training between July 2027 and June 2028 to apply for federal, state and institutional financial aid.

Completing the FAFSA can determine eligibility for grants, scholarships, work-study programs and federal student loans.

It is also required for several major Michigan financial aid

programs.

Those programs include the Michigan Achievement Scholarship, which can provide thousands of dollars toward tuition and fees for eligible recent high school graduates, and the Community College Guarantee, which allows eligible recent Michigan graduates to attend their local community college tuition-free for at least two years.

Michigan College Month encourages high school seniors to work on postsecondary applications during October. Many Michigan colleges and universities also waive application fees during the month.

State officials say students should complete the FAFSA even if their families believe they earn too much money to qualify for assistance because financial aid

eligibility is determined by multiple factors.

Families completing the 2027-28 FAFSA will generally need 2025 income and tax information, along with Social Security numbers and other identifying information.

Students and required contributors must also have StudentAid.gov accounts.

State officials estimate that many families can complete the FAFSA in 30 minutes or less.

Michigan has made gains in FAFSA participation in recent years.

More than 68,000 students in Michigan's Class of 2026 completed the FAFSA, representing about 60% of high school graduates.

As of Aug. 21, Michigan ranked 16th nationally for

FAFSA completion among the Class of 2026.

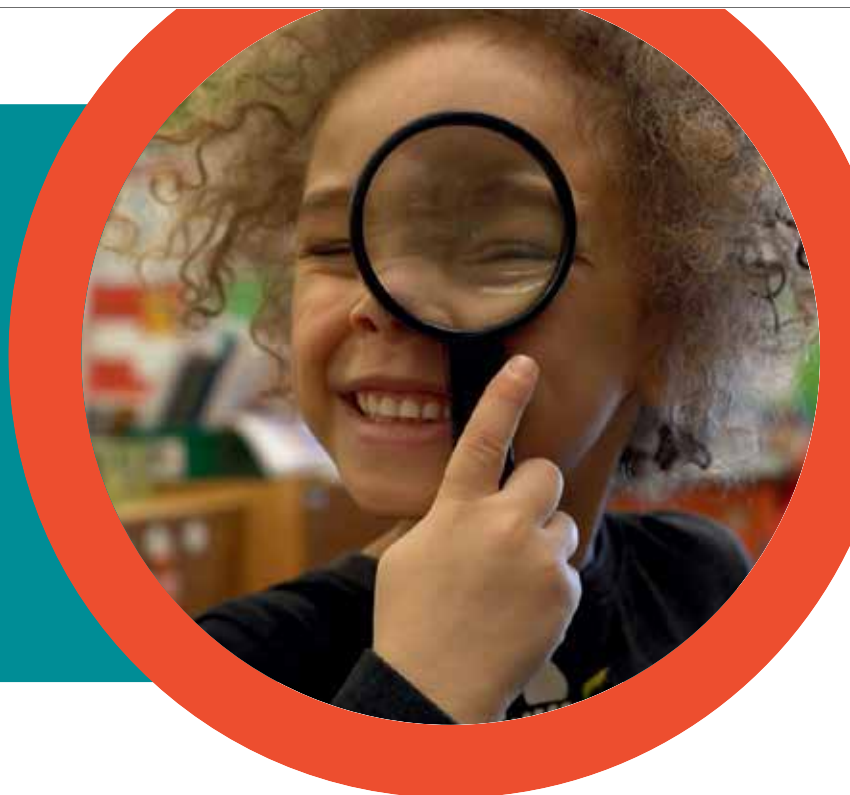
Students and parents who need assistance can seek help from high school counselors, colleges, community organizations and MI Student Aid.

MI Student Aid also offers virtual financial aid presentations covering the FAFSA, federal and state aid programs and scholarship resources.

Families can reach MI Student Aid at 888-447-2687.



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989-752-2193 for more information and apply today!

BUSINESS + FINANCE

Midland Ford Lincoln celebrates 40 years in business



(PHOTO | MIDLAND FORD LINCOLN)

BY MB STAFF

MIDLAND, Mich. — Midland Ford Lincoln is celebrating four decades in business with a public anniversary event Oct. 3 as the family-owned dealership prepares for another period of expansion.

James and Chad Wilson own the dealership at 500 Joe Mann Blvd., which sells new and pre-owned vehicles and provides maintenance, repair and mobile automotive services.

The business began at a smaller dealership on South Saginaw Road.

As the company grew, it eventually outgrew that location and moved into its current Joe Mann Boulevard facility in 2015.

Eleven years later, the owners say the dealership has already outgrown the newer property. Additional land has been purchased for a future expansion.

The Wilson family attributes much of the dealership's longevity to customer

service and long-term relationships with employees and customers.

Some employees have worked with the dealership for decades.

The company also supports community organizations, schools, churches, youth sports, car shows and other activities in Midland. Its involvement includes providing volunteers and vehicles for Midland Blooms.

The dealership will celebrate its 40th anniversary from 9 a.m. to 4 p.m. Saturday, Oct. 3.

The event will include food, giveaways and special offers on new and pre-owned vehicles.

The automotive business has changed substantially since Midland Ford Lincoln opened, with vehicles increasingly incorporating advanced electronics, driver-assistance systems and connected technologies. The dealership has also added services that were uncommon when the business began, including mobile service.

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BUSINESS + FINANCE

New Dairy Queen to open on Tittabawassee Road in Saginaw

BY MB STAFF

SAGINAW, Mich. — A new Dairy Queen restaurant will open Oct. 5 on Tittabawassee Road, adding another national restaurant brand to one of the Saginaw area's busiest commercial corridors.

The restaurant is located at 3402 Tittabawassee Road and will serve Dairy Queen's traditional lineup of hot food, Blizzard treats, ice cream and other menu items.

The new franchise is owned by husband-and-wife business partners Wael Hamade and Mar-



A NEW DAIRY QUEEN WILL OPEN OCT. 5 AT 3402 TITTABAWASSEE ROAD IN SAGINAW. FRANCHISE OWNERS WAEL HAMADE AND MARIAM HAIDAR ALSO OPERATE DAIRY QUEEN RESTAURANTS IN CANTON AND EAST LANSING. (PHOTO | DAIRY QUEEN)

iam Haidar.

Hamade and Haidar are experienced Dairy Queen franchise

operators who also own locations in Canton and East Lansing.

Hamade said the couple is

looking forward to expanding its relationship with the company into Saginaw and creating a gathering place for local families and residents.

The Saginaw restaurant is scheduled to operate from 10:30 a.m. to midnight seven days a week.

The opening adds another restaurant to the Tittabawassee Road retail district near Interstate 675, an area that includes national retailers, restaurants, hotels and Fashion Square Mall.

American Dairy Queen Corp. announced the Oct. 5 opening Sept. 29.

Saginaw businesses invited to discuss federal regulations with SBA ombudsman

BY MB STAFF

SAGINAW, Mich. — Small-business owners, manufacturers and agricultural operators will have an opportunity Oct. 13 to speak directly with the U.S. Small Business Administration's National Ombudsman about federal regulations and enforcement issues affecting their operations.

The SBA Michigan District Office will host a listening session from 9:30 a.m. to 12:30 p.m. at Saginaw Future Inc., 515 N. Washington Ave.

National Ombudsman Robert Bolen is scheduled to participate.

The session is part of a series of Michigan events intended to collect feedback from small entities about regulatory requirements and interactions with

federal agencies.

Organizers are seeking input from farmers and agricultural businesses dealing with compliance requirements and land-use or environmental rules, manufacturers navigating supply-chain, workplace or

domestic-content requirements, and small businesses experiencing paperwork, delays or enforcement concerns.

The program is expected to include a panel discussion, networking and smaller conversations with participants.

The Office of the National Ombudsman was established under the federal Small Business Regulatory Enforcement Fairness Act.

Its role includes providing small entities with a process for raising concerns about what they believe are excessive or uneven federal enforcement actions, audits, inspections, compliance requirements or other regulatory matters.

The office can bring those concerns to federal agencies and reports annually to Congress on how agencies respond.

Using the ombudsman process does not suspend a company's legal or regulatory obligations and is not a substitute for formal legal action.

The Oct. 13 Saginaw event is free.



U.S. SMALL BUSINESS ADMINISTRATION NATIONAL OMBUDSMAN ROBERT BOLEN WILL PARTICIPATE IN AN OCT. 13 LISTENING SESSION AT SAGINAW FUTURE INC. FOR BUSINESSES SEEKING TO DISCUSS FEDERAL REGULATORY AND ENFORCEMENT CONCERNS. (PHOTO | U.S. SMALL BUSINESS ADMINISTRATION)

BUSINESS + FINANCE

7 Brew expands Mid-Michigan footprint with Flint, Bay City and Saginaw locations

BY MB STAFF

SAGINAW, Mich. — Drive-thru coffee chain 7 Brew is expanding across Mid-Michigan, with new locations planned in Flint, Bay City and Saginaw as the fast-growing company builds on recently opened shops in Midland and Mount Pleasant.

The company's first Flint location is planned at 415 Corunna Road, where 7 Brew says the new stand will create approximately 75 jobs.

Another location is under development at 4001 N. Euclid Ave. in the Bay City area, near the intersection of Wilder Road and North Euclid Avenue in Bangor Township. The company expects the Bay County stand to employ about 50 people.

Saginaw is now also part of the chain's regional expansion.

Franchise operator Brewtopia LLC is preparing for a 7 Brew location at 5770 State St. in Saginaw and has begun recruiting management for the new stand.

A current employment listing for the location seeks a stand manager who would be responsible for hiring and training the team, overseeing daily operations and preparing the business for operation.

A total job count and opening date for the Saginaw location have not yet been announced.

The three planned developments follow 7 Brew's rapid expansion across the region.

A Midland location at 7142 Eastman Ave., near Meijer, opened earlier this year. The company also operates a location in Mount Pleasant, while a Grand Blanc location at 12225 S. Saginaw St. opened in September.

The growth means 7 Brew is establishing a presence across much of the Great Lakes Bay Region and Genesee County rather than entering the area with a single location.

The Arkansas-based company uses a different model from traditional coffeehouses. Its stands are built primarily around

drive-thru service rather than indoor seating.

Employees, known as "brewistas," take orders outside in the drive-thru lanes and deliver beverages directly to customers.

The menu extends beyond traditional coffee and espresso drinks. Customers can order teas, smoothies, shakes, lemonades and 7 Energy drinks, with thousands of potential flavor combinations.

Among the company's signature drinks is the Blondie, a breve flavored with caramel and vanilla.

7 Brew was founded in Rogers, Arkansas, in 2017 with seven original coffee drinks on its menu. The company has since expanded rapidly across the United States and now operates hundreds of stands in dozens of states.

Michigan has become part of that expansion. The company's official location directory currently lists 17 operating stands

in the state, including Midland, Mount Pleasant and Grand Blanc, with additional locations in development.

The Flint and Bay City locations alone are expected to create approximately 125 jobs. Employment numbers for the planned Saginaw stand have not yet been released.

Opening dates for the Flint, Bay City and Saginaw locations had not been announced as of Oct. 1.



7 BREW IS EXPANDING ACROSS MID-MICHIGAN WITH NEW DRIVE-THRU COFFEE STANDS PLANNED IN FLINT, THE BAY CITY AREA AND SAGINAW. THE CHAIN ALREADY OPERATES LOCATIONS IN MIDLAND AND MOUNT PLEASANT, WITH ANOTHER RECENTLY OPENED IN GRAND BLANC. (PHOTO | 7 BREW)

Tri-Star Trust prepares to expand into downtown Bay City

BY MB STAFF

BAY CITY, Mich. — Saginaw-based Tri-Star Trust is preparing to establish a downtown Bay City office as the independent trust bank continues expanding its presence across the Great Lakes Bay Region.

The office is planned for the Mill End Building at 812 N. Water St., across from Wenonah Park and the Saginaw River.

The approximately 4,000-square-foot space was previously occupied by the Bay

Area Chamber of Commerce and Bay Future Inc. and was once home to The Bay City Times and MLive.

Tri-Star announced the location in March and said it expected the office to open during fall 2026.

The company's website had not announced a specific opening date as of Oct. 1.

Rob Clark will serve as vice president and Bay City market director.

The office will be staffed by current Tri-Star employees, in-

cluding several expected to relocate from other company locations.

Founded in Saginaw in 2000, Tri-Star Trust has grown to more than 60 employees and manages more than \$3 billion in assets for individuals, families, companies, nonprofit organizations and foundations.

Services include investment management, financial planning, trust administration, corporate retirement planning and philanthropic services.

Tri-Star currently has offices

in Saginaw, Midland, Frankenthum and Lansing.

The Bay City expansion is taking place while the company is also developing a new 15,000-square-foot headquarters in downtown Saginaw. Groundbreaking for that project occurred in October 2025, with completion previously projected for summer 2027.

The company says it donates an average of 10% of its annual earnings to nonprofit organizations in the communities it serves.

BUSINESS + FINANCE

Michigan expands free support program to small manufacturers statewide

BY MB STAFF

SAGINAW, Mich. — Drive-thru coffee chain 7 Brew is expanding across Mid-Michigan, with new locations planned in TROY, Mich. — Small manufacturers throughout Michigan can now apply for free technical, financial and business assistance through a program originally limited to six counties.

The Michigan Auto Supplier Transition Program, or MAST-P, expanded eligibility in September to manufacturers in all 83 Michigan counties.

The program is particularly aimed at very small companies with fewer than 10 employees that are connected to the traditional internal-combustion-engine supply chain.

As the automotive and manufacturing industries change, MAST-P is designed to help those businesses consider additional markets rather than relying entirely on traditional automotive work.

Potential growth areas include aerospace, defense, electric vehicles and advanced energy.

Companies accepted into the program can receive technical

and industry assistance to assess their operations and identify new opportunities.

The program also offers accounting and financial guidance involving pricing, profitability, financial management and readiness for additional capital.

Legal support can help companies identify regulatory and compliance issues, while capital assistance can help manufacturers prepare for loans, investment and other forms of financing.

The three-year initiative has more than \$9 million in funding.

It is administered by the Michigan Economic Develop-

ment Corp. on behalf of the Michigan Strategic Fund and supported with federal funding through the State Small Business Credit Initiative.

Program partners include Automation Alley, the Michigan Manufacturers Association, Michigan Manufacturing Technology Center, Michigan Minority Supplier Development Council and University of Michigan Economic Growth Institute.

Before the September expansion, businesses generally had to be located in Oakland, Wayne, Macomb, St. Clair, Lapeer or Kent counties to participate.

Michigan LIFT aims to connect suppliers with billions in contracts and financing

BY MB STAFF

DETROIT, Mich. — A new public-private manufacturing initiative is seeking to connect Michigan suppliers with major industrial customers, financing and resources needed to move new technologies from prototypes into large-scale production.

Michigan LIFT — short for Michigan Launchpad for Industrial Innovation & Transformation — was announced Sept. 29 by Ford Motor Co., JPMorganChase, Michigan Central, Newlab and the State of Michigan.

The initiative is built around a problem faced by many small and emerging manufacturers: A company may have promising technology but lack the customer commitments, financing, production space or workforce needed to manufacture it at scale.

Michigan LIFT will begin with "Open Calls" identifying specific manufacturing or sup-



BUSINESS, FINANCIAL AND ECONOMIC DEVELOPMENT LEADERS GATHERED SEPT. 29 FOR THE LAUNCH OF MICHIGAN LIFT, A NEW INITIATIVE DESIGNED TO CONNECT INNOVATIVE SUPPLIERS WITH INDUSTRIAL CUSTOMERS, FINANCING AND PRODUCTION RESOURCES. (PHOTO | MEDC)

ply-chain needs from large industrial buyers.

Suppliers and technology companies with potential solutions can then apply to be considered.

Initial focus areas include robotics and advanced manu-

facturing automation; advanced energy, semiconductors and battery storage; mobility and aerospace; critical minerals; and life sciences manufacturing.

Ford will serve as the program's anchor industrial buyer and says it aspires to award up

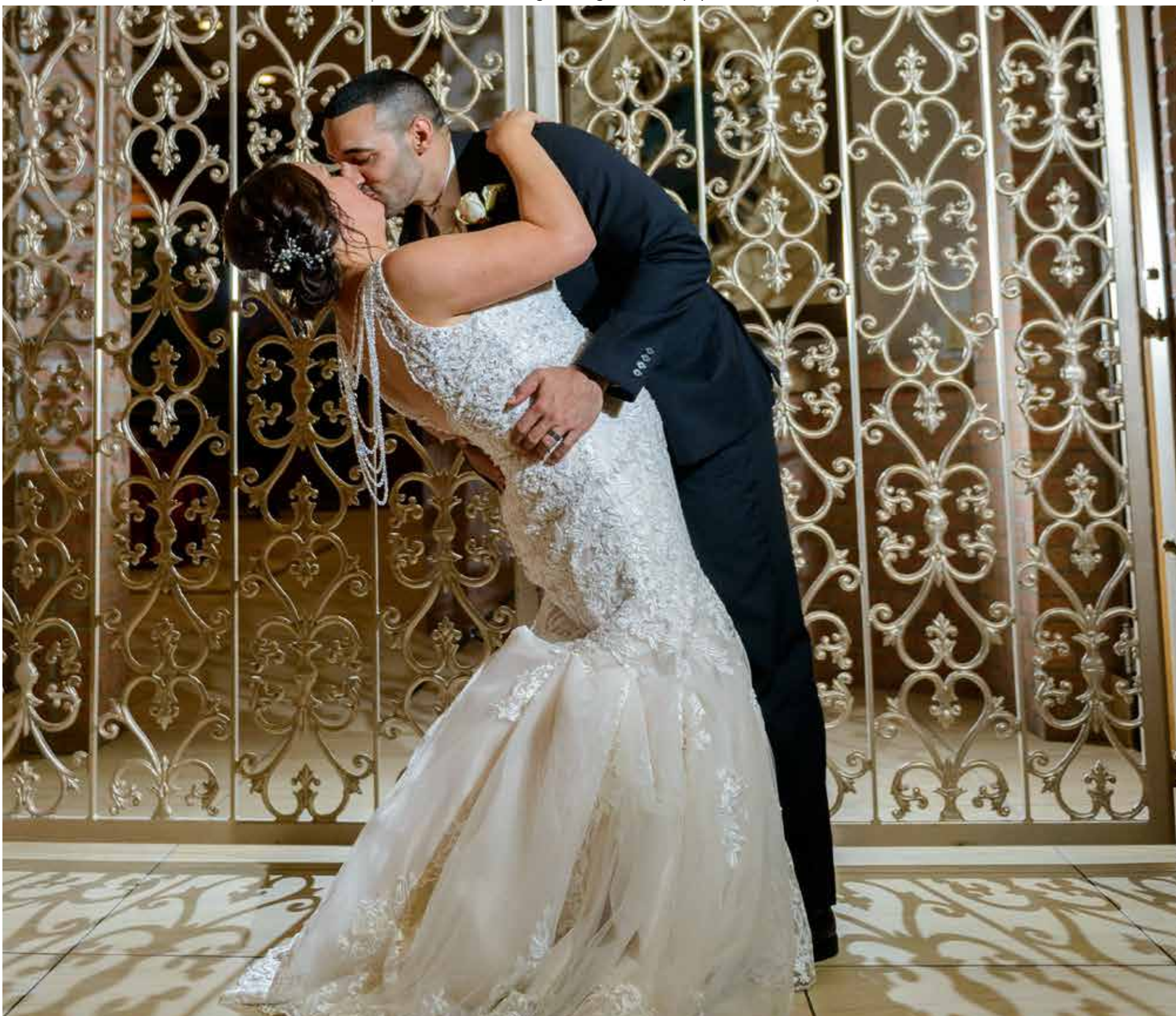
to \$1 billion in business to suppliers through opportunities advanced by Michigan LIFT during the next decade.

JPMorganChase says it aspires to provide up to \$1 billion in debt financing to suppliers participating on the platform.

Newlab plans up to \$20 million in in-kind support, while Michigan Central will provide testing and scaling resources through its 30-acre innovation district.

Michigan Central, Newlab and the Michigan Economic Development Corp. also hope to attract 10 to 20 additional industrial buyers representing more than \$1 billion in annual demand commitments by 2036.

Participation and financing are not automatic. Companies will remain subject to the normal qualification, sourcing and approval requirements of participating organizations.



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SPORTS

Flint Firebirds open season with rivalry win over Saginaw



FLINT FIREBIRDS FORWARD XAVIER TESSIER, RIGHT, CELEBRATES WITH TEAMMATES DURING FLINT'S 5-4 SEASON-OPENING VICTORY OVER THE SAGINAW SPIRIT SEPT. 19 AT THE DOW EVENT CENTER. TESSIER RECORDED HIS FIRST OHL HAT TRICK. (PHOTO | NATALIE SHAVER/OHL IMAGES)

BY MB STAFF

SAGINAW, Mich. — The Flint Firebirds opened their 2026-27 season by winning the first installment of their rivalry with the Saginaw Spirit, taking a 5-4 decision Sept. 19 before a sellout crowd at the Dow Event Center.

Flint forward Xavier Tessier delivered the biggest performance of the night, recording the first hat trick of his Ontario Hockey League career.

He wasted little time getting

started.

Tessier scored just eight seconds after the opening faceoff, setting a Firebirds franchise record for the fastest goal to begin a game.

Saginaw answered quickly.

Brody Pepoy scored on the power play before captain Dima Zhilkin put the Spirit ahead 2-1.

Tessier responded with his second goal to tie the game, and Darian Anderson later gave Flint a 3-2 advantage.

The Spirit closed the first period with consecutive power-play

goals from Drew Bate and Braidy Wassilyn to take a 4-3 lead.

Tessier completed his hat trick early in the second period, weaving through the Saginaw defense before scoring to make it 4-4.

Brady Smith then scored what proved to be the winning goal midway through the second period after Spirit goaltender Egor Sokolov stopped the initial shot.

Neither team scored during the third.

Flint goaltender Mason Cour-

ville made nine saves in the final period and finished with 22 saves on 26 shots.

Cooper Williams recorded two assists in his OHL debut, while Smith finished with a goal and an assist.

The victory gave Flint the early advantage in the annual I-75 Divide Cup rivalry series.

For Saginaw, the loss came one night after a 5-4 overtime defeat against the Soo Greyhounds, leaving the Spirit 0-1-1-0 after opening weekend.

SPORTS

Northwood stuns No. 9 Findlay as Hamby breaks career touchdown record

BY MB STAFF

FINDLAY, Ohio — Northwood University quarterback Ethan Hamby added another entry to the school record book Sept. 26 while leading the Timberwolves to their biggest nationally ranked victory in two decades.

Northwood defeated No. 9 Findlay 34-11, improving to 4-0 overall and 2-0 in Great Midwest Athletic Conference play.

The victory was Northwood's first against a Top 25 opponent since defeating Saginaw Valley State University in 2006 and its highest-ranked win since beating No. 5 SVSU in 2004.

Hamby completed 28 of 31 passes for 273 yards and three touchdowns while adding another



NORTHWOOD QUARTERBACK ETHAN HAMBY BECAME THE TIMBERWOLVES' CAREER LEADER IN TOUCHDOWN PASSES DURING A 34-11 VICTORY OVER NO. 9 FINDLAY. HAMBY THREW THREE TOUCHDOWNS IN THE GAME TO RAISE HIS CAREER TOTAL TO 38. (PHOTO | NORTHWOOD UNIVERSITY)

er score on the ground.

His three touchdown passes increased his Northwood career total to 38, breaking the previous school record of 36 held by Sleep-

ie Tollie.

Hamby's 90.3% completion rate was also the third-highest single-game percentage in GMAC history. He previously set the conference record by completing 20 of 21 passes against Lake Erie last season.

Northwood controlled much of the game against Findlay, outgaining the Oilers 429-171 in total offense.

The Timberwolves ran 77 offensive plays and held the ball for nearly 39 minutes, compared with 43 plays and just over 21 minutes for Findlay.

Trent Hill scored both rushing and receiving touchdowns for Northwood, while Carter Minix and Tony Simmons caught touchdown passes.

Defensively, Joe Lathers and

Aviere Thomas led the Timberwolves with six tackles each.

The performance earned Hamby GMAC Offensive Player of the Week honors.

It also moved Northwood sharply upward in national rankings. The Timberwolves rose to No. 14 in the American Football Coaches Association Division II poll, their highest AFCA ranking since 2006. Northwood was also ranked No. 11 by FloSports and No. 12 by D2Football.com.

Hamby has emerged as one of Division II's most accurate passers. Through four games, he was completing 77% of his passes and averaging 26 completions per game.

Northwood will return home to Hantz Stadium to host Kentucky Wesleyan.

Dow boys tennis extends unbeaten run, completes fifth straight perfect SVL season

BY MB STAFF

MIDLAND, Mich. — Dow High's boys tennis team is heading into the postseason with another dominant regular-season résumé after extending its unbeaten run and completing a fifth consecutive perfect Saginaw Valley League dual season.

The Chargers improved to 22-0-1 after sweeping three opponents at a competitive quad in Rockford Sept. 26.

Dow defeated host Rockford, Grand Rapids Forest Hills Central and Portage Central.

The performance came only days after the Chargers, ranked

No. 3 in Division 2, swept rival Midland High 8-0 to improve to 19-0-1.

At Rockford, Dow continued to receive production throughout both its singles and doubles lineups.

Yassin Elsaadany, Chase Martin and Raymond Chai picked up key singles victories, while doubles teams including Nathan Song and Sullivan Ladd, Ethan Clark and Jashwanth Thamminana and Vettel Xu and Zander Salisbury contributed wins.

Coach Terry Schwartzkopf credited his players with performing well in close situations, particularly in tiebreakers.

The Chargers followed the

Rockford performance by sweeping Lapeer 8-0 Sept. 28 in their final Saginaw Valley League dual match.

That victory continued an unusual run of league dominance.

For the fifth consecutive season, Dow won every flight in every SVL dual match.

Dow used several reserve and junior varsity players against Lapeer and still swept the match.

Chase Martin, Raymond Chai, Elliot Zahn and Danny Schulz won in singles.

Ethan Clark and Sullivan Ladd, Bobby Tribfelner and Arya Karthikeyan, Eric Wahlquist and Siva Thotapalli, and James Su and Ethan Chen won the doubles

flights.

The Chargers were scheduled to compete in the Saginaw Valley League tournament Oct. 1 at the Greater Midland Tennis Center before turning their attention toward regional competition.

Dow finished third in the Division 2 state tournament last year and has established one of Michigan's most consistent boys tennis programs under Schwartzkopf.

Since taking over the program in 2007, Schwartzkopf has led Dow to multiple state championships and a long run of regional and Saginaw Valley League titles.

SPORTS

Otis Caldwell takes over Midland High wrestling program



OTIS CALDWELL HAS BEEN NAMED MIDLAND HIGH SCHOOL'S NEW VARSITY WRESTLING COACH. CALDWELL HAS COACHED WRESTLING FOR 13 YEARS AND HAS WORKED WITH MANY OF THE CHEMICS' INCOMING ATHLETES SINCE THEY WERE IN THE YOUTH PROGRAM. (PHOTO | COURTESY OF OTIS CALDWELL)

BY MB STAFF

MIDLAND, Mich. — Otis Caldwell has spent years introducing young Midland wrestlers to the sport. This winter, many of those athletes will follow him into Midland High School as Caldwell takes over the Chemics' varsity wrestling program.

Caldwell, 41, was recently named Midland High's new varsity wrestling coach.

He succeeds Mike Donovan, who stepped down in the spring after 12 seasons.

Donovan finished his Midland tenure with 209 victories, three Saginaw Valley League championships and 10 district titles.

Caldwell brings 13 years of coaching experience to the varsity position.

He has coached youth wrestling and served as head coach at Northeast Middle School, giving him an established relationship with many athletes entering Midland High.

Several members of this year's freshman class have trained with

Caldwell since they were about 5 years old.

Caldwell grew up in the Chicago area and wrestled at Proviso East High School in Maywood, Illinois.

He later wrestled at the University of West Florida.

After moving to Midland approximately 16 years ago, Caldwell continued competing while becoming involved in coaching and martial arts.

He teaches martial arts at Che Ko Martial Arts in the Midland Mall and works as a paraprofessional for the Midland County Educational Service Agency.

Caldwell also continues to compete in wrestling and martial arts.

His competitive background extends beyond traditional wrestling. Caldwell has competed in Brazilian jiu-jitsu and previously won national-level grappling titles.

He now takes over a Midland program entering a transition year after graduating a large senior class.

Caldwell said his priorities include keeping athletes interested in wrestling, helping them continue developing and building a winning program while making sure the wrestlers enjoy the experience.

His familiarity with Midland's younger wrestlers could help with that rebuilding process.

Instead of meeting a completely new coach when they reach varsity competition, many Chemics already know Caldwell's expectations and training style from their years in the youth and middle school programs.

The high school wrestling season begins later this fall.

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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6:00 P.M.

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FAITH IN FOCUS

SERMONETTE SERIES

Standing firm when Life comes against you

"No weapon that is formed against thee shall prosper; and every tongue that shall rise against thee in judgment thou shalt condemn"

(Isaiah 54:17)



BY MINISTER
CAROLYN CARTER TOWNSEL

There are seasons when it feels as though everything is coming against you at once. Problems arise, doors seem to close, people may misunderstand you, and circumstances can leave you wondering, "How am I going to get through this?" But Isaiah 54:17 gives us a powerful reminder: **what is formed against you does not have the final word.**

Notice that Scripture does not say that no weapon will ever be formed. It says "No weapon that is formed against thee shall prosper." The weapon may be formed, but it does not have permission to determine your destiny.

Sometimes the weapon looks

like disappointment. Sometimes it looks like rejection, betrayal, criticism, fear, financial difficulty, or a situation you never expected to face. The enemy may use circumstances to make you question what God has already spoken concerning your life.

But don't confuse the presence of a weapon with the promise of its victory. The weapon can be real without being victorious. You may have to walk through the battle, but you don't have to surrender your faith in the middle of it. You may shed tears, but your tears do not cancel God's promises. You may experience setbacks, but a setback does not mean God has stepped away from you.

The second part of the Scripture speaks about the voices that rise against us. Not every voice deserves your response. Not every accusation deserves your attention. And not every opinion about you deserves a place in your spirit.

There comes a time when you have to stop defending yourself to everybody and start trusting God with the outcome. Your responsibility is to remain faithful, remain prayerful, remain obedient, and continue walking in what God has called you to do.

The weapon may be formed—but it will not define you.

The battle may come—but it will not have the final word.

The opposition may rise—but God remains greater. So today, stand firm.

Beloved, don't allow what was formed against you to make you abandon what God is forming within you. Because the weapon is not the promise - God's Word is.

Blessings to All,
Carolyn

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FUNDRAISING GOOD TIMES

You Got the Job – Now What?



BY MEL AND PEARL SHAW

Securing a new position can be a “high.” It can represent achievement, a new beginning, opportunity, and more. Take time to bask in the good feelings that come with your new position and then get to work. In a new position, you have the opportunity to introduce yourself, build new relationships, and strengthen existing ones. The question is this: how will you use your first 90 days?

Reactive or proactive? Getting set up for success includes taking time to proactively get to know those you work with or report to, those who report to you, and most importantly those you serve, represent, lead, or advocate for. Ask each person about their areas of expertise, how they make an impact, and what they expect from you. Take notes. These conversations can help you build an effective team – whether or not you are a designated “leader.” Knowing who knows who and who knows what will go a long way. Knowing what different people expect of you can help with prioritizing your work, how you communicate, and when you



FILE PHOTO

may want to temper expectations.

What exactly is your job? Gain a clear understanding of who and what you are responsible for. What is expected during the first 90 or 180 days? How will your performance be measured? Use these metrics as you evaluate your daily and weekly activities. During the interview process you had access to a job description, but once you start work you may find that people's priorities and expectations have changed. If you are asked to take on additional responsibilities, talk with those you report to in order to learn which are urgent, which are important, and to mutually modify timeframes if needed.

What is the environment you are working in? Observe the people in your workplace. How do they interact with each other and with you? How do they interact with your organization's constituents, be they students, donors, community members, local employers, or faith leaders? How

do people outside your workplace perceive your organization, and what are their expectations? You can learn this by taking time to introduce yourself to a cross-section of stakeholders and constituents. Schedule regular times for coffee, zoom meetings, and phone calls. Introduce yourself and ask questions.

Are you responsible for fundraising? If you are starting a position with fundraising responsibilities, make sure you know how you will be evaluated and the metrics that will be used. Request detailed and summary fun-

draising reports for the current and prior year at a minimum with information on funds raised from different sources, donors sorted by gift size, board fundraising, and the top 100 major donors. If you are asked to secure funds from new sources to make up for grants lost over the prior year(s), talk with the CEO and CFO to gain their insights on where the money can come from. Be very wary of accepting sole responsibility for making up for lost gifts and grants. Very few of us are “magicians” who can pull a rabbit out of a hat.



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PICS OF THE WEEK

On Tuesday, September 22, Central Michigan University broke ground on the new MyMichigan Health CMU Medical Education Building in Saginaw, which will become the new home of its Covenant HealthCare College of Medicine at Central Michigan University.





Nathan Hankerson
Senior majoring in
Pre-Medicine/Biology

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