

THE MICHIGAN BANNER

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Stronger Together, in these Challenging Times



First Ward Community Center wins HUD 'EnVision' support, but no direct funds



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2020 PRESIDENTIAL ELECTION
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One civic leader, two tax proposals



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Schools, parents face Covid-19 dilemma



Education, pg 40



What is your 2020 story?

Kimberly Houston



courtesy photo

January 2020 seems far away. It was a new year with fresh dreams, goals, plans and expectations and has unfolded like no other year in recent history. A presidential election year, political gulfs, mistrust, militias and a plot to kill the Michigan Governor. A time of global warming, historic local floods, western fires, multiple gulf hurricanes, earthquakes and the invisible, deadly global Corona virus.

Impacting businesses, organizations and lives. Business meetings, workshops, parties and family time via video chat and phone. Record unemployment, economic stress on women, people, of color and their loved ones. Living in quarantine, business closures and kids at home.

Racial tension and deaths, broadening support

for social justice and equity for African Americans, people of color and all marginalized groups. Norms of social distancing, limited gatherings, face masks. Fund raisers, parties, weddings cancelled. 2020 will be one for the record books. And each individual will have a story about their life this year.

Early in 2020, I received an invite to keynote the Michigan Banner's Heart of the City Awards. Like many local and regional events, the November luncheon was cancelled for public safety. A powerful vision resides in the 2020 Awards' theme "Living Together and Respecting Differences". The theme relevant and amplified after the unforeseen nature of 2020. I appreciate the opportunity to share a word with Michigan Banner readers.

To family and friends, I am a curious learner, possibility thinker, creator and collaborator. A change agent of 40 years with time, talent, and treasure vested in family, individuals, groups and Michigan communities. The statue, style and prose of the late Dr. Maya Angelou have provided enduring motivation and reassurance to me. Her wise words persist now as a humble reminder. "Do the best you can until you know better and when you know better, do better" she states simply.

Dr. Angelou, The Michigan Banner and the Heart of the City Awards inspire lifelong

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learning and strategic agency with a keen focus on long term improvement. The Banner's diverse stories, perspectives, and insights expand thinking and encourage hearts. As a media vehicle it lifts community accolades, increases awareness and boosts diverse voices to shape increasingly robust discourse on pertinent issues in Saginaw and beyond. It showcases citizens, neighbors, businesses, organizations, colleagues and friends. The Michigan Banner's spirit and energy stimulate intentional growth and collective action for better communities.

A favorite book, *The Leadership Challenge* describes the five practices of exemplary leadership. These include Modeling the Way, Inspiring a Shared Vision, Challenging the Process, Enabling Others and Encouraging the Heart. Launched in 2017 the Heart of the City Awards identifies passionate, committed community leaders who at their best exemplify these behaviors. Since inception, the award has produced a fresh image of civic stewardship and serves as a tribute to the montage of servant leaders and dynamic role models in the region.

A resounding applause is lifted for the 2017-2019 Heart of the City Award recipients for their outstanding leadership and civic contributions to strengthen Saginaw County. Our region is indebted for your passion, gifts and motivation to build a pioneering legacy. Leadership author John Maxwell states, "Success asks, how can I add value to myself? Significance asks, how can I add value to others?" These Heart of the City Awardees are a testament to exponential, significance in our community.

2020 also gave us new Heroes and Heroines: Brave social justice leaders, tireless healthcare professionals, honorable first responders, passionate teachers, committed scientists, loving parents, kids and supportive families. Thank you for leading courageously in a changing world.

The global events of 2020, Dr. Angelou's words and the Michigan Banner's invite triggered reflection and query. "What do I know now? What have I learned new? Are there blessings here? Is there an upside? How do I positively influence agency and advocacy toward creation of a more just society?

Born in 1958, this year evoked historical

markers, forgotten memories and a myriad of feelings. I attempted to make sense of this historic time through introspection, study and discussion. My beliefs about leadership remain constant. Leadership is motivated by a need for power. Outcomes from this drive for leadership will either be positive or negative.

Positive leadership is determined by principled character, strong values and demonstrated integrity: what we say aligning with what we do. Positive leaders bring their spirit, energy and attitude to life by acting for causes larger than themselves. Leadership is always relational not just positional. It's reflects how well we do our work with others. Leaders are learners who respect and challenge new and familiar voices and also question their own narrative and mindsets. Leaders build trust and authentic connections with diverse people through consistent, honest communications. Business research shows leaders who trust their diverse, teams outperform competitors.

What is the world calling leaders to do better? There's a need for increased openness, vulnerability and transparency in the mind and heart. Real conversations which express respect for all voices and create new ways of being together. Leaders actively listening, seeking to understand, hearing, affirming and magnifying what is "really" being said, even when it's uncomfortable. Humble leaders who invite diversity and learn to act without defensiveness. Leaders who collaborate and innovate to create equitable communities.

2020 reinforced there is only one race - a globally connected human race. The Corona virus, technology and the changing, emotional nature of 2020 paint a picture of a globally connected world. We are living as a global community fighting a common enemy. Do we understand the fragility of human life? Regardless of world geography the killing or death of a family member produces the same human emotions - anguish, trauma, sorrow and grief. Do you feel a human connection and share a family's grief when you hear of a death, a killing, a loss of human life? Are some lives more valuable than others? Do we justify the death of people in some groups and feel less compassion for their families? Has our empathy been diminished given that the deaths of 230,000 Americans seems somehow normalized?

Genome research shows humans are 99.9%

identical in their genetic makeup regardless of perceived differences in physical appearance or ability, financial or socio-economic class, country, city, town, age, gender identity, sexual orientation, race, culture or ethnicity. People have similar desires for their lives, families and communities coupled with individual mindsets based on life experiences.

This historic time was created over centuries. Our perspectives and attitudes encompass remnants of societal and communal history, degrees of unconscious bias, unfounded beliefs and constructs about the abilities and intelligence of different groups. Our cultural competency speaks to the variety and depth of our experiences. Everyone has blind spots which hinder our ability to see the historical, societal and structural inequities of our systems and practices which underpin stereotypes about people from unfamiliar groups, different cultures and backgrounds. Are leaders asking, "What do I believe about groups of 'other' people? What do they believe about me, my group and people like me?"

What is 2020 calling leaders to do better? Actively commit to questioning, listening and increasing awareness of personal biases and blind spots. Everyone has them. Engaging with people different than ourselves to understand perspectives and deconstruct systemic inequities and build better community. Recognizing that big and small changes in our efforts today will create significance tomorrow and for decades to come.

What is your 2020 story? What lessons have you learned? Inspired by Dr. Angelou, the Michigan Banner and the Heart of the City theme how will your 2020 experience affirm new ways of our "Living Together and Respecting Differences" in Saginaw and the region? What will you do better for yourself, your loved ones and the community?

And finally, what are you grateful for now? How have you been blessed in 2020? What spirit, energy and gifts will you bring as a leader and as a citizen to shape the trajectory of a new, significant community legacy over the next 5 years?

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

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DEADLINES
2 weeks before each publication date of the 1st and 16th of each month

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Mailed or e-mailed
Preferred format: Jpeg or PDF

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A message from the Publisher: The stakes are high



I've been known to place a wager or two in my time. I've occasionally found myself in a squeeze where I had to keep a 'poker face' and bluff my way out of very precarious situations. Never actually in harm's way – usually friendly bets among life-long friends where the real victory is bragging rights. They may recall things differently, but my recollection is that I have reigned as champion far, far more often than not. Games such as poker, black jack and slot machines can be high stakes for professional players but especially challenging for newcomers to the games. High stakes is a term commonly used to describe something of value at risk of being lost. When the stakes are high, one is betting that the outcome will be in his or her favor. People have been known to gamble extremely large sums of money, homes, cars, even placing their safety and well being on the table in hopes of the desired outcome. There are services available to support individuals who venture too far beyond the 'bragging rights' level of placing bets.

I'd like to talk for a few moments about a very high stakes event that is rapidly approaching – the November 3, 2020 Presidential election. The stakes couldn't be higher. There are very tangible stakes on the table such as how to get a handle on and manage the global pandemic which has caused the deaths of almost 250,000 Americans (there are estimates that the world-wide numbers exceed an astounding 1,000,000 deaths to COVID 19); the Affordable Care Act (Obama Care) which could make insurance coverage for everyone (including those with pre-existing conditions) the law of the land; decisions regarding women's reproductive rights will be made; the rights and fair treatment of individuals whose gender identity and life/love choices differ from that which society deems the 'right' and only way to live and love; fair and humane treatment of citizens (adults and children) who are undocumented and last but certainly not least, equality and justice in the legal system and law enforcement. These are just a few of the issues - stakes on the table - which will be addressed over the next few years.

There are other less tangible but very high stakes side bets on the table with this election. The safety and well-being of American citizens on opposing teams is at stake. Those who perceive the election as a 'winner takes all' event have come to believe that winning by any means necessary is the only option and are willing and ready to cause harm if the outcome isn't in their favor. We find ourselves in a high stakes game where even in the presence of children the unsuitable language used and the absence of any semblance civil discourse has become the norm. There is much to win and much to lose in this game.

I challenge this community to make a pledge to yourselves to be the best role model that we can possibly provide for the children who are listening to and watching us. The principles of integrity, fairness and respect of our fellow citizens have recently taken a few major losses right before their eyes. It's easy to say and do the right thing when there is nothing at stake. But right now, the stakes are high – the short list of possible gains or losses is listed above. The short list – there is so much more. No matter what the outcome is on November 3rd, we have to move forward, work together and promote peace in communities nationwide. Our children's' future depend on it. We are in a tenuous position and the stakes are high – there is a lot riding on this one. But we can all win. If we play our hand right, we get beyond the conflict and strife to a civil and supportive community which will need all of us to recover and rebuild after battling a pandemic, a devastating economic decline and a crippling level of divisiveness which may be the greatest obstacle to overcome. I've placed a few wagers in my time and this time I'm betting on us Saginaw, the entire Great Lakes Region and prayerfully, the nation as a whole. I think we will win.

Jerome Buckley
Publisher, The Michigan Banner

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THE MICHIGAN BANNER NEWS IN PARTNERSHIP WITH AT&T

A dramatic night scene featuring emergency vehicles with flashing red, blue, and yellow lights. The scene is dark, with the lights creating a sense of urgency and activity. The text is overlaid on this background.

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THE LATINO BANNER



LIDER EN LA DIVERSIDAD

Vamos Adelante



Michigan Hispanic Chamber of Commerce will host virtual 10th annual supplier diversity and career fair



LB Pg. 2

Submit your news at
themichiganbanner.com

Even during a pandemic Día de los Muertos is a celebration



courtesy photo

Here in the USA, we mourn our loved ones when they pass with funeral services and wearing dark solemn clothing. It's usually a sad time in our families when we have to say goodbye to grandpa forever. Different cultures grieve and treat death differently with traditions that have been around for centuries.

One culture that has created a unique and interesting way to face death and the deceased is Mexico. Mexico is colorful, noisy, and lots of fun. The people, the food, and the celebrations are bright, loud, and unequalled. So when it comes to death, in true Mexican style, Mexicans celebrate with color, food, and music.

Day of the Dead is a 2-day celebration where it is believed that the passageway between the real world and the spirit world is open so our deceased loved ones can come back to visit us. What do we do when grandpa comes back from the land of the dead? We make his favorite meal and we offer him his favorite drink. We sing, dance, and rejoice before he heads back to the underworld for another year.

Day of the Dead is celebrated on November 1st and 2nd. It is sometimes confused with Halloween because of the symbolic skulls but is not related at all.

It is said that on November 1st the children who

have passed come back to visit and celebrate as angelitos and on the following day, November 2nd, it's the adults (Difuntos) turn to show up for the festivities.

Family members prepare for several weeks in advance for the tradition by creating altars, decorating burial sites, and cooking specific Day of the Dead food.

Origins of Dia de Muertos

When the Spaniards came to Mexico and introduced Catholicism to the indigenous people they blended traditions and beliefs to create their own customs.

Dia de Muertos came to be from a mixture of the Aztec festival dedicated to the goddess, Mictecacihuatl, with the Catholic influence. Mictecacihuatl is the "lady of the dead" and it is said that she watches over the bones of the dead and swallows the stars during the day.

The church rejected the Aztec's beliefs and turned it into All Saints' Day and All Souls' Day making it on 2 days to fall into the catholic calendar. Mexicans have since transformed it into a truly unique holiday that they honor every year.

Today's customs regarding Day of the Dead festivities have morphed over the years to become the distinct tradition it is now. Flowers, altars, food, and music are all integral parts of the holiday.

Families will gather during the night at the cemeteries (panteons), light candles, and place flowers on the burial sites of their lost loved ones. There is festive music and definitely no crying or grieving. This is a reflective and lively get-together honoring the deceased back to celebrate life and enjoy all the human things again.

Michigan Hispanic Chamber of Commerce will host virtual 10th annual supplier diversity and career fair



Virtual 10th Annual Michigan Hispanic Chamber of Commerce Diversity Matchmaker and Career Fair

OPENING REMARKS
9:30AM - 10:00AM

EXHIBIT HALLS OPEN FOR
MATCHMAKER AND CAREER FAIR
10:00AM - 12:00PM

LUNCH SESSION
12:00PM - 1:00PM

EXHIBIT HALLS REOPEN FOR
MATCHMAKER AND CAREER FAIR
1:00PM - 3:00PM

CLOSING REMARKS
3:00PM - 3:30PM



Thursday, November 12, 2020 | 9:30AM - 3:30PM |

The Michigan Hispanic Chamber of Commerce exists to promote and advocate for small and minority-owned businesses in this highly diverse environment, with a focus on Hispanic entrepreneurs. We help to champion, amplify, support and create new opportunities for our members, seeking to remove barriers to socioeconomic progress for Hispanics in business and throughout our communities.

This event provides another great opportunity

to support our Mission of promoting entrepreneurship, collaboration and excellence among our membership and beyond. By incorporating the Career Fair, we expand our involvement in creating connections and job opportunities for college students, those seeking skilled trades positions, individuals unemployed and those in transition.

This year's event also incorporates a Career Fair that supports our commitment to the

economic prosperity of our citizens and the revitalization of businesses across our state. It allows job seekers and employers a similar chance to connect in a virtual environment, affording initial conversations that support the recruitment and talent acquisition needs of our corporate and small to mid-size businesses, while offering job seekers important introductions with prospective companies to aid in their employment search.

What is your current COVID-19 Status? It is important to know.

NEW TESTING HOURS

STAY VIGILANT - STAY SAFE - GET TESTED!

ANYONE is welcome to our drive-thru sample collection sites for COVID-19 testing. There are no longer symptom requirements to be tested at our sites. You do not need a doctors order.

****You need to bring your ID and insurance card.****

If you are uninsured, you can still be tested.



Saginaw County

The Saginaw COVID-19 drive thru testing location has moved to:

1417 Cumberland (across from the post office)
Saginaw, MI 48601

Monday - Friday 9:00a.m. – 1:00pm

Drive-thru hotline (989) 293-3492



Bay County

Behind Bayside health center

3884 Monitor Rd., Bay City, MI 48706

Monday - Friday 8:00am - 12:00 noon

**Drive-thru hotline (989) 280-0725
(Bay County & Imlay City)**



Huron County

Thumb Area parking lot

876 N. Van Dyke Rd., Bad Axe, MI 48413

Mon., Wed., Fri. 10:00am -12:00 noon

Drive-thru hotline (989) 284-0076

Please call (989) 921-5353 for assistance with health insurance enrollment

Hispanic Latino Commission of Michigan (HLCOM) has selects 2020-2021 Future Leaders Scholarship program recipients



The Hispanic Latino Commission of Michigan (HLCOM) has selected the recipients of their 2020-2021 Future Leaders Scholarship program, awarding \$35,000 in scholarships to 35* higher-education students of Hispanic/Latino descent currently enrolled in a Michigan-based college, university or other recognized higher education institution.

“We are committed to making sure all Michiganders have a pathway to education and economic opportunities that help them reach their full potential,” Michigan Department of Labor and Economic Opportunity Acting Director Susan Corbin said. “By providing these opportunities, we are helping these hard-working individuals on their journey to meaningful careers that offer bigger paychecks and long-term economic stability.”

Scholarship recipients from across the state are as follows:

- **Paulo Alcalá**, Hope College
- **Alondra Alviso**, Wayne State University
- **Jairo Arias**, Glen Oaks Community College
- **Betzabeth Arredondo**, Wayne State University
- **Diana Bernal Carisco**, University of Michigan-Dearborn
- **Kirstie Carrasco**, Calvin University
- **Cristian Casanova**, University of Michigan

- **Melissa Chavez**, Western Michigan University
- **Hector David de la Rosa**, University of Michigan-Ann Arbor
- **Nixon Kevin de León**, Grand Rapids Community College
- **Diego Javier Dionne**, Grand Valley State University
- **Carlos Paniagua Emiliano**, Albion College
- **Joaquin Fernandez**, Central Michigan University
- **Celeste Fuentes**, University of Detroit Mercy
- **Luz Lozada Gonzalez**, Glen Oaks Community College
- **Yolanda Gonzalez**, Michigan State University
- **Jocelyn Gonzalez**, Michigan State University
- **Guadalupe Guzman**, Western Michigan University
- **Yumeri Jimenez**, University of Michigan-Dearborn
- **Javier Jimenez**, Grand Rapids Community College
- **Rolando Linares**, Lansing Community College
- **Allison Rose Fierro Lopez**, Central Michigan University
- **Gerardo Lucena**, Michigan State University
- **Casandra Aguilar Mena**, Washtenaw Community College

- **Amanda Osuna**, Michigan State University
- **Rafael Paz**, Michigan State University
- **Susana Perez**, Lansing Community College
- **Lizette Ramirez**, University of Detroit Mercy
- **Rosaura Domínguez Rebollar**, Michigan State University
- **Laura Salas**, Michigan State University
- **Brian Tejada Sandoval**, Grand Rapids Community College
- **Francisco Santos**, Michigan State University
- **Omar Augustine Tomas**, Ferris State University
- **Francesca Wojda**, Michigan State University

Over 160 applications were submitted, and selections were made based on student’s submitted essay, grade point average and community service experience. Each of these students will receive \$1,000 in scholarship funding to support their educational attainment goals.

“We had an incredible pool of applicants to choose from, each with an impressive submission,” said Executive Director Felipe Lopez Sustaita, “By supporting their educational goals, we can help equip Hispanic graduates with the skills, knowledge and opportunities they need to succeed in the long-term.” Please join us in congratulating our awardees next week as well, as we begin to highlight them in a series of posts!

The Hispanic Latino Commission of Michigan was created in 1975 to represent the interests of Michigan’s Hispanic and Latino population – one of the fastest-growing ethnic groups in the state. The Commission, made up of 15 individuals appointed by the Governor, advises the Governor and state legislature on policy matters and serves Michigan’s Hispanic and Latino population by fostering and celebrating their achievements and promoting their development and welfare.

**The name of one of the award recipients was withheld*

Community Board

Submit your announcements and events at themichiganbanner.com/submit

**DAY OF THE DEAD
CELEBRATION**

NOVEMBER 2, 2020
12PM-6PM

YOU ARE INVITED TO VIEW THE "OFRENDAS"
DISPLAYED AT THE SAGINAW ART MUSEUM,
EACH ONE TELLS A DIFFERENT STORY.
FEEL FREE TO DRESS UP IN DÍA DE LOS
MUERTOS MAKEUP & ATTIRE.

**PRESENTED BY:
MARILU GONZALEZ
& DIANE MULVANEY**

**SAGINAW ART MUSEUM
1126 N. MICHIGAN AVE.
SAGINAW, MICH 48602**

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We encourage readers to send letters, story ideas, comments and questions.



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COMMUNITY

First Ward Community Center wins HUD 'EnVision' support, but no direct funds

By Mike Thompson



courtesy photo

First Ward Community Center's new status as a HUD EnVision Center, a "one-stop shop" for an array of programs to uplift low-income people, led to quite a celebration.

Saginaw Mayor Floyd Kloc spoke. So did County Board of Commissioners Chairman Michael Webster, along with state Rep. Vanessa Guerra.

Joseph Galvan, Midwest field administrator for the U.S. Department of Housing and Urban Development, flew in from Chicago to deliver the keynote. He was introduced by Michael Polsinelli, HUD Detroit field office director.

The only thing missing was a HUD check to take to the bank. That's because EnVision Centers are unfunded designations. And that's fine with First Ward CC Director Michelle McGregor, who joined Galvan in



*Michelle McGregor -
Executive Director, First
Ward Community Services*

cutting a ribbon to close the ceremony.

"The main benefit is that this gives us leverage with other federal programs, and with local and community resources," McGregor says, noting that FWCC teamed with city government and the Saginaw Housing Commission to submit the application. "It's like taking what we do now, and putting it on steroids."

First Ward CC, entering its 90th year as a local civic cornerstone, offers programming for general anti-poverty needs, for youth after-school and summer activities, for employment skills training and for senior citizens outreach.

Elsewhere, not so popular

In some other cities and towns across the nation, reaction to the HUD EnVision Centers has not been as well-received as in Saginaw, revealed in a Michigan Banner investigative analysis.

An NBC News report that pops up prominently via a simple Google search for "hud envision" is headlined, "Ben Carson's 'signature' HUD initiative has gone nowhere." This is a major indictment of EnVision Centers.

Carson, of course, is the famous surgeon named as HUD secretary by President Trump upon the January 2017 inauguration. Later

**Continues on pg 12, First Ward
Community Center**

Continues from pg 11, First Ward Community Center



First Ward Staff

Ward Center director Edith Baillie and her green bench for youth discipline, followed by Ruben Daniels, and later by Charles and Sheilda Braddock. As the First Ward area gradually became abandoned, the center along North Washington Avenue has adjusted, often relying on buses to transport patrons who in the old days lived within walking distance.

Webster says he considered HUD's lack of EnVision funding as he prepared his ribbon-cutting remarks, but he opted to look on the bright side.

the congressman was not invited to the ribbon-cutting and placed emphasis on "safe and affordable housing" and foreclosure prevention during the Covid pandemic for "every family, regardless of their zip code."

The spokesman, who asked to remain "on background,": added: "Regarding the current administration, Congressman Kildee believes that much more could be done to strengthen communities and support affordable housing. Secretary Carson and the Trump administration have consistently sought to cut successful programs like the Community Development Block Program."

HUD leaders go silent

The NBC report aired a year ago. Since then, HUD officials have reported they have designated five EnVision sites in Michigan, including Saginaw, among 69 nationwide.

At The Michigan Banner, we attempted to call both Chicago's Galvan and Detroit's Polsinelli for their reactions to the Saginaw no-HUD-funding feedback. On six calls during a four-day span, we were blocked by their telephone answering machines and our recorded inquiries, including our phone number and email, reaped no responses. Banner readers are invited to try yourselves: Galvan (312) 353-5680; Polsinelli (313) 226-7900.

Carson, who grew up in public housing, is well known for his "bootstraps" approach for families and individuals to combat hardship. He has identified the EnVision mission as "households empowered to self-sufficiency." His four categories are economic empowerment, educational advancement, health and wellness, along with character and leadership.

A 31-page budget summary at hud.gov makes no specific mention of EnVision Centers. However, Secretary Carson writes in his cover letter, "The President's Budget bolsters HUD's efforts to break the cycle of poverty by requesting \$190 million for self-sufficiency programs."

This \$190 million sum comprises a fraction of 1 percent of HUD's \$45 billion overall budget.

that same year, Dr. Carson was a guest at the Boys & Girls Club in his Detroit hometown, where he launched his pitch for Envision Centers.

But Shaun Wilson, CEO of Boys & Girls Clubs of Southeastern Michigan, later told a member of the NBC News team, "After due diligence and understanding what resources were needed to make it successful, we decided not to participate."

Another outreach provider, Chad Williams of the Southern Nevada Regional Housing Authority, said, "Nobody knows what (EnVision Centers) are supposed to do," adding, "Where is the funding?"

McGregor responds that while EnVision status does not bring direct extra HUD funds to Saginaw, the designation will help plant some seeds.

She offers the hypothetical example of urban agriculture and gardening, with open land aplenty in abandoned areas of the First Ward. An approach to the U.S. Department of Agriculture could carry much more weight with FWCC represented as an EnVision Center, she explains.

"The USDA people are the farmers," McGregor notes. "We're not."

Regardless, support for FWCC

Many longtime residents recall original First

"I set the political backdrop aside, meaning the 'characters' from Washington, and simply questioned, can this do any good symbolically, socially or even motivationally in our community?" Webster says, "My response to this question framed the short comments that I made during the event.

"Bottom line, I believe the event was more about the history and impact First Ward CC has had on Saginaw. Can this organization remain relevant to have a similar impact on 'EnVisioning' our future?"

Guerra offers a similar outlook, expressing concerns about "empty promises" from Carson and from HUD.

"First Ward does amazing work in our community," Guerra says. "That is why they were chosen by HUD. While we appreciate the federal recognition, I know that this work will go on not because of federal support, but because of First Ward's commitment to Saginaw.

"I am not a fan of Ben Carson or the current administration, but I know the leadership at FWCC will knock this out of the park, as they have done with all other programs they have utilized."

When HUD or another federal agency makes an important announcement, the local congressman or a staffer almost always attends, but U.S. Rep. Dan Kildee was not present at the ribbon-cutting. A Kildee spokesman told The Banner that

COLORS

Please don't judge me by the color of my skin
Dig a little deeper, search my soul within

None of us were born with a multiple choice
Black, White, Red, or Yellow, We all have a voice

Today's society is full of crime, all our people doing
time

What is the lesson, we're teaching our children today
To Fight First, ask questions later, Demand to have it
their way

I don't think this is how God intended it to be,
For our babies to be watching all this violence on
National TV

We all need to stop, look, and listen, and hear all the
cries
Stop killing, Stop Raping, Put a stop to all the drive-
bys

There are innocent people dying, on a day to day
basis
They are White, They are Black, and they are all
different races

Why can't we solve our problems, by sitting down and
talk

Learn to start stepping, add a little speed to our walk

Let's stop all the nonsense, let's put down the guns
Let's learn to relax, let's have some safe fun

Let's stop abusing our Women, Give them back their
sense of pride

Whether the answer be yes, whether it be no, Respect
and Abide

Let's teach our children values, and to look pass skin
Let's give them a sense of direction, Let them choose
their own Friends

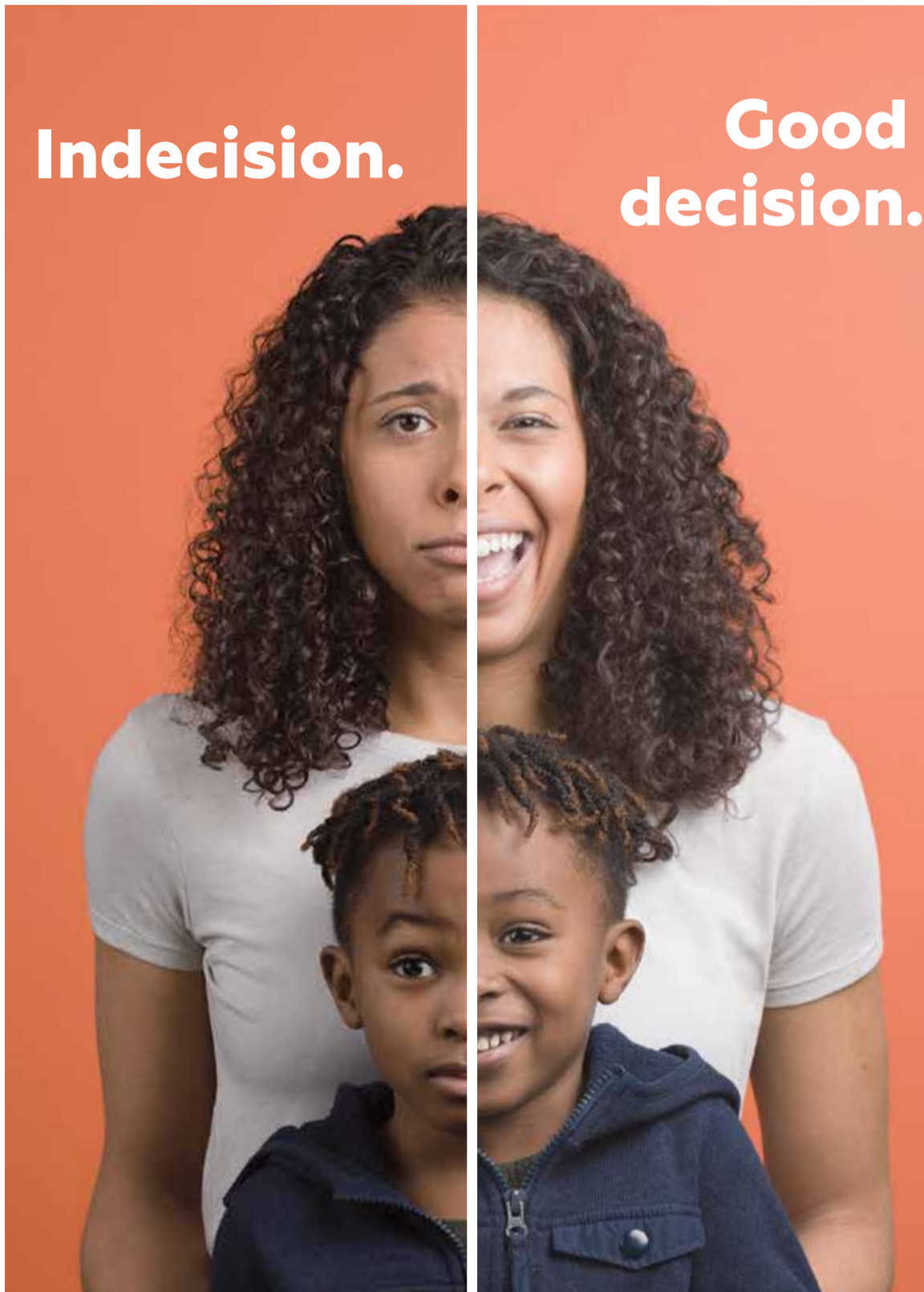
And when we lay down at night, let's be quiet and still
And know that peace, Can someday be real!



Brigitte Johnson

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Thanksgiving: virtual gathering, giving and learning tips

By Staff Writer

Countless families in the United States set aside the fourth Thursday of every November for fellowship or expressions of gratitude. Celebrations of this day can look very different. Activists might organize on the National Day of Mourning to acknowledge past and present suffering of Native American people, and to recognize their continued resilience. Church members might work together to feed hungry people in their community as a way to share the joy of fall transformations and abundance. Other families observe privately together and refer to the day as Thanksgiving. No matter how you've celebrated in years past, the COVID-19 pandemic will likely reshape your November traditions. Finding ways to center thanks, hope, history and safety will require changes for many people as we enter into the holiday season.

Gathering: Virtual celebrations are the safest option if you plan to share the day with those outside of your immediate family or quarantine bubble. Create a shared atmosphere by curating a family playlist, choosing special scented candles or incense, sharing recipes, dropping off dishes or coordinating place settings across homes. Using video conferencing apps or speakerphone can also help navigate the distance before, during or after the meal. If a member of your family traditionally speaks grace over the meal, come together virtually

to hear their words of thanks or record the prayer and send it with loved ones to listen to during their celebrations. Families and friends can also mail or email greetings and open them over the holidays. This is a great time to go through family albums and talk about celebrations and traditions of years past!

Giving: Many families integrate some form of charitable contribution into their November observation. As families confront the economic and psychological challenges associated with the pandemic, this is a wonderful time to give resources or time to our neighbors in need. Free ways to give include starting a phone tree with friends to call those on the 'sick and shut-in' list or volunteering for a crisis phone or text service in your area. You can also partner with others for a social media fundraiser, or finally take those bags of gently used clothes to Goodwill or the Salvation Army. Whether it's sending plates of food to community elders, donating cooking utensils to a women's shelter or bringing canned goods to a food pantry, our intentional focus on giving during November is evidence of the best our community can be.

Learning: November is Native American Heritage month, and a powerful time to learn

or remind ourselves of stories of displacement and genocide that continued to affect the Native American community. Parents, teachers and other educators in our community can center Native American sacrifices and achievement during this time, and express gratitude for the immeasurable contributions to our shared history. Reading or listening to works by Native authors, checking out virtual local or national museum exhibits and trying recipes from Native cultures are learning opportunities that compliment any curriculum. Outside of classroom time, giving to initiatives led by the Saginaw Chippewa Indian Tribe of Michigan, purchasing holiday gifts or decorations from Native owned businesses, and participating in demonstrations that honor Native American people are additional ways to learn about and recognize these communities.

If our virtual gathering, giving and learning tips aren't enough for you, please still celebrate safely! The Center for Disease Control and Prevention recommends that families consider community levels of COVID-19 and possible exposures to the virus for everyone on your guest list. Families who plan to welcome others into their homes should consider shorter gatherings, outdoor gatherings, continued social distancing and mask wearing during any events.



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SVSU theatre to stream play that explores race relations



Jahari Essex, an art major from Saginaw who is playing the role of Felix, and Jared Kaufman, a communication and theatre education major from Bay City who plays the role of Kelly, are shown in the photos. (Photo credit: Tommy Wedge, SVSU)

As conversations about social justice and race relations are in the forefront of American culture, a Saginaw Valley State University theatre director hopes his latest production provides valuable perspectives for a constructive conversation.

SVSU will host a movie-style play, titled “No. 6,” available virtually to audiences at 7:30 p.m. Wednesday through Saturday, Nov. 4-7; and 3 p.m. Sunday, Nov. 8.

The \$10 tickets must be purchased online. One hour before the play begins, attendees will be emailed a link where they can watch the pre-recorded production online.

Written by playwright TJ Young, “No. 6” centers on a fictional African-American family's experience during a real-life tragedy that struck the Cincinnati community in 2001. Following the shooting death of an unarmed African-American teen, protests and civil unrest shook the community for five days. “No. 6” takes place in the midst of that period, when one member of the family brings home an unconscious white man and the civil unrest creeps closer to the family's home.

The real-life unrest from 2001 in many ways mirrors elements of the modern-day Black Lives Matter movement, said Tommy Wedge,

an SVSU assistant professor of theatre who is directing “No. 6.”

“These are issues we wanted to explore,” Wedge said. “We want the audience to be thinking about what is happening today and how it relates to what happens in ‘No. 6.’”

Wedge is no stranger to shedding light on topics of race relations and spotlighting SVSU's strong community of African-American student-actors. He directed SVSU's recent productions of “A Raisin in the Sun” in 2016 and “Stick Fly” in 2018. “No. 6,” similarly, will feature a largely African-American cast.

“It's important to elevate actors of color with roles written by and for them,” Wedge said. “That has to continue as we work toward strengthening ties with the diverse community in Saginaw and the Great Lakes Bay Region.”

Jahari Essex, an art major from Saginaw who is playing the role of Felix, is looking forward to engaging the audience in thought-provoking material.

“This play is an opportunity to tell a story that isn't as often told – or at least it's not told from a different perspective,” he said. “The ending starts a conversation, showing more

hope than hurt.”

Jared Kaufman, a communication and theatre education major from Bay City, also was looking forward to providing audiences with engaging ideas. Kaufman plays the role of Kelly.

“Everyone has the opportunity to learn something from watching the show,” Kaufman said. “The audience can make a connection with any of the characters and the stories they have to tell.”

Wedge is experienced leading nontraditional plays. For SVSU, he directed a Zoom-based production of “Macbeth” in April. He also was the director of the 2019 production of “Mamma Mia,” which utilized the combined resources of three local community theaters in the Great Lakes Bay Region.

For “No. 6,” Wedge directed his student actors as if they were performing on a theater set, and then his team began recording them one scene at a time with a three-camera set-up. Filming began on Oct. 16, and video and audio will be edited together in the production's opening. This recorded production then can be accessed by patrons at the times of the performances via a livestream, similar to a streamed movie.

Wedge said the production at all times will observe practices that ensure the safety of all cast and crew members during the filming and production of “No. 6.” Along with practicing social distancing, actors will be wearing clear face masks.

To aid in their film movie production, five SVSU students were selected as video interns. Wedge said the unique nature of the production required extensive support from other SVSU faculty and staff. Among the chief contributors to that process were Peggy Mead-Finizio, SVSU assistant professor of theatre, as technical theatre supervisor; and Andy Sharrow, an event and theatre technology specialist with SVSU, as the video and editing supervisor of “No. 6.”

For more information about “No. 6” and to purchase tickets, go to the SVSU Department of Theatre website at svsu.edu/theatre/showschedule.

Houghton Jones Neighborhood Association renames resource center to Mrs. Christina Jones, renames resource center in her name



courtesy photo

On October 7, the Houghton Jones Neighborhood Association paid tribute and honor to Mrs. Christina Jones by renaming the resource center in her name.

Christina's involvement as president, vice-president, and board of director with Houghton-Jones Neighborhood Association began in 1992 because as she puts it, "I didn't want to be a couch potato after retiring from Bell Telephone and I like to talk," she proudly says.

The former Christina Wilson was born in Saginaw in 1934 and attended Crary Lincoln Elementary, the old Central Junior High and Saginaw High Schools. Her career at Bell Telephone, and selling life insurance on the side, started in 1969. Christina and her late husband, Frederick Jones, have six children: Patricia Qualls, Frederick, Jr., Denise, Charles, Angie and Stephanie Jones.

The Houghton-Jones Neighborhood

Association for which Christina Jones was very instrumental in establishing (named for the schools, not for Christina) to tackle housing and crime issues, like many citizen groups in other sections of town. The emphasis shifted to hosting anything from substance abuse meetings, job training, neighborhood empowerment and social services providers. Almost 20 years ago, the association received a donated new building currently known as the Houghton-Jones Resource Center. Foremost, Houghton-Jones became one of Saginaw's top providers of youth activities, including the Sis. Lois Ann Sheaffer After-School program, Summer Youth Enrichment program, as well as establishing two community gardens which featured the Saginaw County Youth Farm Stand and yearly community festivals.

Christina says, "My decision to step down from the Board was simply because it was time. I have no regrets about my time on the Board or anything I've done in trying to make

the community a better place for everyone, especially the children".

Some of Christina's past recognition includes the Christina Jones Service Award Luncheon, the Zeta Phi Beta Sorority Women of The Year Award, NAACP Heroes Award, Mother of the Year Award from Alpha Kappa Alpha Sorority, Inc., Eta Upsilon Omega Chapter, the National Dorothy Richardson Award for Resident Leadership and many letters of commendation.

Christina's affiliation with Houghton-Jones led to her involvement with CAC as a Board of Director, Neighborhood Renewal Services Board of Director, Saginaw County Human Services Collaboration Body, Good Neighbors Mission Volunteer, Area Police Advisory Council, Elder for GAP, volunteer with Saginaw Habitat for Humanity and numerous other boards and committees.



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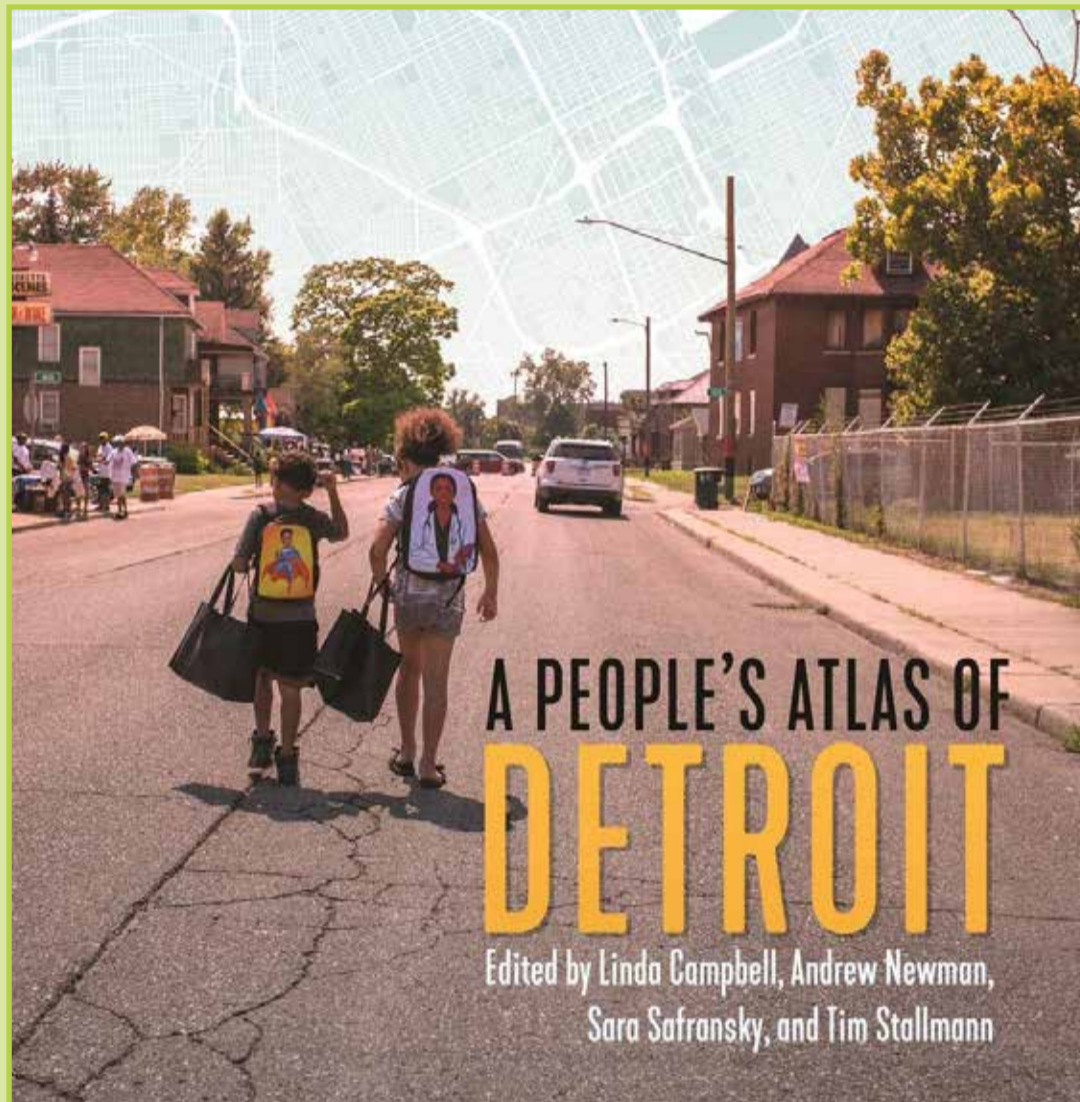
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BOOK REVIEW

'Getting down on Detroit' without getting down on Detroit

By Mike Thompson



Countless narrative and documentary books about Detroit's demise have come along during the past 40 years from an array of sources, but "A People's Atlas of Detroit" is different.

This review, published in 2020 but assembled since the turn of the millennium, explores the historical downfalls but still brings enough hope to seek a game plan for the future. Some readers will define the perspective as progressive, while others will say far left. A summary on the rear cover states, "Only by confronting racial injustice and capitalism head-on can communities overcome the depths

of economic and ecological crises afflicting cities today."

The lead editor and organizer is Linda Campbell, in her fifth decade as a Detroit civic activist. The team of contributors is comprised of an array of Motor City-ites, young and elder, who bring their varied perspectives to the table. If you're looking for a "slant" that Ms. Campbell may offer, consider that her Google bio shows a photo of her with Congresswoman Rashida Tlaib. Hint, hint.

We won't find People's Atlas on the best-seller list. Its production was

foundation-grant funded and the publisher is Wayne State University Press.

Still, I wouldn't use The Banner's pages to recommend you request this book from your library if it seemed to be only for scholarly urban policy wonks. Anyone who is interested in urban affairs will find something, including parallels with Saginaw's own "Little Detroit" history.

Six sections keep us focused and organized:

1. Detroit and the Long Struggle for Liberation.
2. This Land Is Ours: Toward a New Urban Commons.
3. Growing a Revolution.
4. Suspending Democracy Is Violence.
5. Gentrification Is Only Part of It: Race and Displacement.
6. The Right to the City.

I took special interest in the second chapter, because Saginaw (like Detroit) has such an excess of idle vacant land. Unity Park, Morley School Park, Vet's Park, Wickes Park. We could add big neighborhood chunks of the abandoned First Ward. Come to think of it, we now have the Malleable Iron land on the river's west bank. And don't forget north of Riverview Plaza. What are we to do with all that land?

Anyways, give the People's Atlas of Detroit a try, and possibly you will find your own niche on the shelf.



Thank You.

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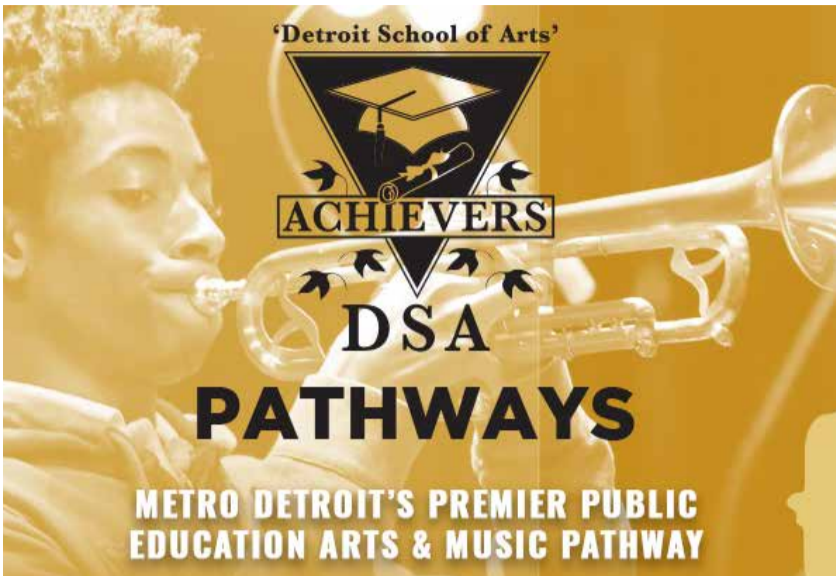
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April 1, 2020 is Census Day. It is important that everyone is counted – and here's why.

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I'm Just Thinking..... with Pastor Hurley J. Coleman, Jr., World Outreach Campus Church

The Importance of Now!!

A wise man once told me these words: "Yesterday is a cancelled check, Tomorrow is a promissory note, Today is cash money!" It was more than 40 years ago and I have never forgotten it. I refer to it often in conversations with younger people, other faith leaders, and even the myriad of professional people that I interact with. I ask the question, how are you spending your cash?

It seems that so often we get caught up in the challenges of the deficiencies in our institutions that we forget that the institutions are people, and represent people, and serve people. The core ingredient in "institutions" is people. Institutions are under attack by those who do not wish for them to change toward correcting long term issues.

Institutions are under attack by those who want to manipulate the purpose of these people serving institutions toward ends that do not serve the people who need the service most. The pressure on these institutions that provide structure for our society is creating a sense of urgency for me.

There is a powerful verse in the Bible, the book of Hebrews, chapter 11 verse 1. It says, "*Now faith is the substance of things hoped for, the evidence of things not seen.*" I love the power of the immediacy of this verse, as well as the strength of its prophetic message.

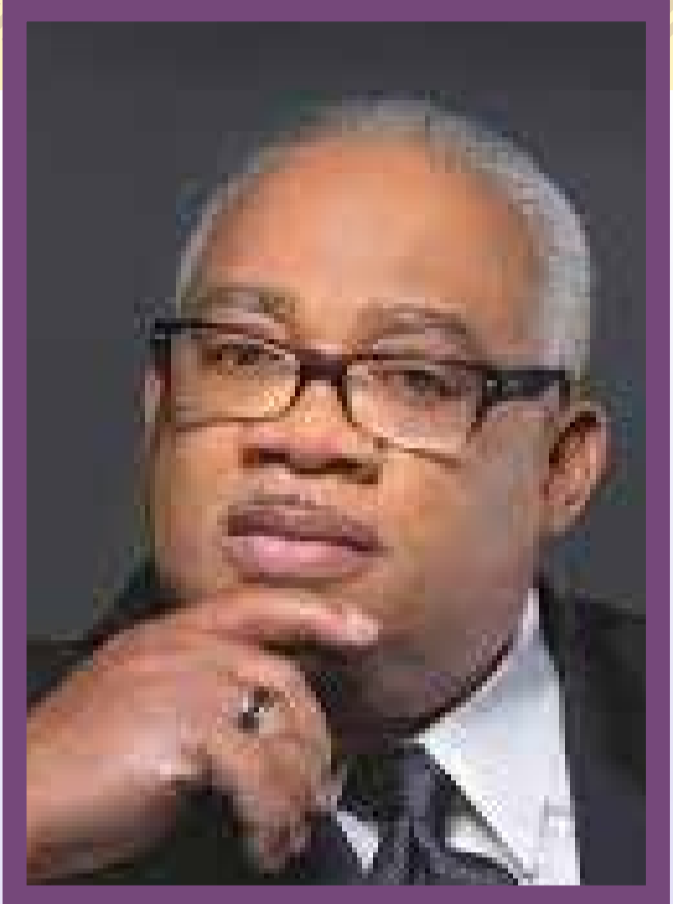
The verse suggests that

something as intangible as "faith" is solid enough to build hopes and dreams upon, as well as provide vision for a future that we can describe but not truly see. It is a faith in each other, a faith in our God, a faith in our institutions, and a faith in our own abilities.

I cannot stress the importance of NOW, especially in light of the present political environment. If we are not invested in "now", we will have no room to complain about the perils of tomorrow, or the "what if's" of yesterday. I hear the criticism of the generations of today when my generation spends time in the "would have, should have, could have" conversations.

I also hear my generation challenging them not to make the same mistakes, take advantage of all of the accomplishments, and move things further ahead. It is a "now" moment that we are in. This election "now" will affect the futures of everyone living, and those yet to be born. There is something urgent about this moment.

The Merriam Webster dictionary defines now with three important tenses. Now- at the present time or moment, as in "*Now is the time for action.*" Now- in the time immediately before the present, as in "*I*



thought of them just now." Now- in the time immediately to follow, as in "*Come in Now!*"

All of these tenses speak to where we are, where you are. You cannot afford to think that your actions don't matter NOW! There is so much at stake, for the present time, for the moments that just passed, and for the moments that will follow. NOW!

I cannot stress the urgency of your personal involvement, NOW! It is time now to vote. It is time now to get involved in your community. It is time now to get involved with your family. It is time now to get engaged with the next generation.

There has never been a more important NOW! You have probably heard this before, but you must understand that it is true. There has never been a more important NOW!



It takes a village: the importance of a sense of community and how to find it

By Margaret McBride



courtesy photo

What is community?

Community Scientist Dr. Chavis and Dr. Lee says community is all about people. It is relationships with people to work towards needs, such as influencing an environment, raising a child, or providing a service.

There are two major forms of community: geographical (e.g., neighbors, Michiganders) and relational (e.g., professional, spiritual). They can range from a religious community to Black twitter to a group chat with friends.

Research typically measures people's sense of community belonging and social support. Community belonging generally includes how welcomed or connected one feels to their community. When measuring social support, researchers ask people about who they go to for help (e.g., family, friends, neighbors, co-workers) and how satisfied they are with that help.

Certain aspects of life impact your sense of community. For example, transitioning from middle school to high school may be challenging for some students. In 8th grade, students have spent three years developing friendships; however, in 9th grade, they may need to make new friends.

What are the benefits of community?

Community benefits everyone. There are many positive aspects to having a good sense of community belonging and social supports, such as:

- More positive relationship quality
- Better Mental Health (e.g., anxiety, depression, PTSD)

- Better Physical health
- Higher Academic Aspirations
- Higher Grades
- Parenting Satisfaction
- Engagement in the Political Process (e.g., voting)

Barriers to community

While there are many benefits, people often face obstacles when trying to find their community as well. For example, Black men have several barriers to seeking help from their community, such as fear of judgment, perceived ineffectiveness, and masculine social norms. For LGBTQ+ youth, lack of support visibility is a barrier, causing them to use an online community to cope, feel stronger, and find community. Other barriers can include perceived hostile environment, how you look (phenotype), different identities you hold, and colonization history.

How do I find or build community (in COVID)?

You have to take the initiative! You can only get what you give. Before COVID, someone could come up to you and start a conversation at a college campus. Now, you may have to put yourself out there to find your community.

In School. There are many things you can do in the school setting to build or foster community. You can join a student organization or take an online class in something you like (e.g., art and play an instrument). In the classroom, you can message other students online, attend office hours, or even ask a teacher or leader to connect you with others with similar interests.

Go Outside. Being outdoors is a great way to practice healthy habits and build community. Go for a walk and bike ride. You may get a wave and or smile from your neighbors. You can also have socially distanced fun with friends. Planning a picnic, going sightseeing, or planning an outdoor scavenger hunt is a great way to get active, have fun, and get fresh air.

Join an organization. Finding a common interest group can help you build skills and community. Book clubs, workout groups, student organizations, and painting parties are great examples of skill-based group activities. Using social media is another way to join a group that can span across the country and beyond, such as Facebook groups. The more specific the organization, the better. For example, there are several Black Animal Crossing Facebook groups. These groups are for Black people who play that particular game. In the group, they share culturally-relevant memes, tips, and help each other progress.

Use of Technology. Technology is a fantastic tool to maintain a community. You can keep a sense of community by periodically checking in on friends and family through text, phone call, or video chat. There are also many ways to build a community with technology. Apps, like MeetUp, encourage people to connect based on interest, such as riding bikes. You can start your own community by sharing what you are doing or what you like on social media. For example, if you like working out, you can create a workout challenge. In this challenge, you can encourage your social media friends to join and use hashtags or record themselves. You can also join already established online communities. Video game streamers often have discords and use live-chat to connect with their community. They may even play live with the other members of their community.

With COVID bringing feelings of isolation, finding a community to feel connected has never been more critical. Everyone benefits from being in a community. What next steps will you take to maintain or find your own?

SVSU student-run fundraiser launches; Bay Area Women's Center to benefit

In a year of unknowns, one thing remained certain for Olivia Nelson and a group of her fellow student leaders at Saginaw Valley State University: their commitment to enriching the community would not be obstructed. Despite challenges presented by a global pandemic, their dedication will power SVSU's annual student-run fundraiser known as Battle of the Valley, which kicked off Sunday and concludes Saturday, Oct. 24.

"This will give a sense of normalcy that students may not get with other parts of their college experience this year," said Nelson, the chairperson of the fundraiser organized by SVSU's student government.

Battle of the Valley has remained a proud tradition at SVSU since students organized

the first fundraiser in 2003. Each year, a student-selected nonprofit benefits from funds collected during a series of fun activities often hosted on campus. This year, Bay Area Women's Center will benefit from Battle of the Valley.

Participants can donate to the fundraiser and view the lineup of events online at svsubattle.com.

"We still plan to do all our big events — just outside and socially distanced," said Nelson, a psychology major from Highland.

She said students this week will organize many of the beloved events that made Battle of the Valley one of SVSU's signature traditions, including a "car smash," ice cream

social and T-shirt sales.

Bay Area Women's Center serves Bay and Arenac counties, where the nonprofit works to prevent domestic violence and sexual assault while supporting its victims. Founded in 1975, the organization provides free-of-charge crisis intervention, advocacy and safe haven to victims of domestic violence and sexual assault, and violence prevention education to the community.

From Battle of the Valley's conception in 2003 until 2018, the annual event was a fundraising competition between SVSU and Grand Valley State University students. The two sides raised \$652,385 for various nonprofits and organizations over the years. In total, SVSU raised \$445,959 of that total.

Change

Police Commissioners say chokehold ban, other reforms will improve Detroit Cops
Detroit Free Press - July 2020

Keeps

Chokeholds banned by Detroit police board, among use-of-force policy changes
MLive - September 2020

Happening!

The reforms approved were part of proposals made by the Board back in June and submitted to the Department and community amid global protests sparked by the killing of George Floyd by Minneapolis police.
WXYZ-TV 7 Breaking News



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POLITICS & PUBLIC POLICY

Black voter turnout is key to 2020 election

By Terry Pruitt, President NAACP Saginaw Branch



courtesy photo

Let me start with a short story to give this article a little more context. Most of you will connect with the relevance shortly. Recently, I was shopping at the Kroger store and encountered a rather unusual incident. To set it up, I enter the store with my NAACP cap on (of which I was not fully cognizant) after attending an event which warranted some identification with the NAACP.

As I was canvassing one of the aisles, looking for a can of salmon (had a taste for salmon croquettes) I passed an older white gentleman I'd say 70+ years old and heard him speak with an open-ended question statement, "So what do you think?" At first, I didn't realize he was talking to me, so I didn't respond and continued to peruse the shelves for my can of salmon. Once again, I hear him repeat his question, "So what do you think?" Could it be he's talking to me? I inquire, "sir are you speaking to me?" He said, "yes". I quickly responded, "sir what is it you are referring to. What do I think about what?" He responded, "what do you think

about what's going on in Washington with President Trump and everything?" Like a slap in the face I immediately knew what this is all about. There are a least 200 people in this store shopping with at least 25 percent being African-American and I get targeted by a 75-year old white man to discuss 45. Of course, by now I realize that he recognized the lettering on my cap, and this is what prompted him to engage me. I asked if he were a supporter of the President and he stated that he was a strong supporter of Trump. Well clearly, he was baiting me into a totally futile discussion. At this point, I introduced myself as President of the local branch of the NAACP and handed him a business card. I went on to explain to him that if he really wanted to have a conversation about 45 or the state of civil rights in this country, I would be glad to oblige him. I explained that I was on an important mission to secure my can of salmon and that it would better serve both our interest if he who schedule an appointment with me to have the conversation. He looked at me with a very quizzical glance. I closed the encounter by saying to him, "give me a call if you really want to have the conversation but I have a feeling that you've got your mind made up about the President and the NAACP and no amount of discussion is going to change your position." I moved on.

Not only does this encounter suggest how much polarization there is in the nation, but it also, for me, underscored the inability of many to address the "elephant in the room". I'm not second guessing myself at all. I had enough of these encounters to know what his intent was. He didn't want to have a legitimate discussion. He simply wanted to defend the President and assail the NAACP. Frankly speaking, I don't need four more years or four more months of this.

This brings me to my main point. At the time of my writing this piece, nearly 80 million ballots had already been cast, and with only a

few days left until the election is over, every single vote counts. One thing is clear to me, the Black vote can decide this election.

If we ignore the idea that this is the most important election that any of us (and likely our children) will experience in our remaining lifetime, then we probably deserve what we get.

Simply stated, concerned black, brown, and white voters who genuinely care about the level of polarization and racism that still exists in this country must vote to accomplish the change we are looking for. Further, the name of the game is "Turnout". Data from several sources indicate that 65 percent of white citizens cast ballots in the last presidential election, up from 64 percent four years earlier.

But the turnout among African-American voters dropped sharply. Only 59 percent of black citizens voted in 2016, down from 66 percent in 2012 and 65 percent in 2008. Keep in mind that Hillary Clinton won the popular vote by 3 million votes but lost the key swing state of Michigan by less than 11,000 votes while 227,000 black voters failed to cast a vote in the 2016 presidential election.

In my view there are a couple things that ought to drive the decision to vote this time around:

1. Racial injustice continues to plague this nation. Inequities in education, healthcare, criminal justice, and societal inclusion continue to be significant barriers due to our inability to effectively deal with the elimination of racism and discrimination. The fact is no president can win without the Black vote; therefore, we must elect someone who is willing to fight for the empowerment and economic sustainability of our people.

Continues on pg 26, Black voter turnout

Continued from pg 25, Black voter turnout

- COVID-19 remains a major threat to communities of color. From rising disparate death rates of essential black workers, we, and this nation cannot continue to live or die with COVID-19. We need leadership with a real plan to safeguard our communities from this pandemic.
- Important local issues deserve our support in the effort to improve the quality of life for all of our citizens. The NAACP encourages a yes vote on the Saginaw School District Bond Proposal, the Saginaw County Health Millage, and the Delta College millage.

Make no mistake, our recovery and development as a community— as a nation— is dependent on who we elect to office to represent our interest.

I need you to vote like our collective lives depend on it. I need you to abide by the adage, “Take our souls to the polls. Vote as though our lives depend on it because it does”.



courtesy photo

Some still vote the old-fashioned way

By Mike Thompson



courtesy photo

Not everyone has early-voted, though things may seem that way.

For those who have opted to wait until Nov. 3, here's what you should know:

-- The Michigan Banner's main election preview reports may be found in our archives for Oct. 1 and Oct. 16, and we will give you a brief summary within this article. Another good source is vote411.org, the League of Women Voters' long-time guide.

-- Your voting precinct will include social distance guideposts, and election workers will be wearing covid-protection masks and shields. You are encouraged to do the same, although by law you legally are allowed to act as a selfish jerk and not wear a mask. Your right to vote is considered important and sacrosanct even to this degree.

-- We have no idea whether assertive and antagonistic "poll watchers" may be present, but steps will be taken to ensure your safety.

-- Our local clerks say they do not anticipate excessive delays in counting absentee ballots, nothing like the weeks and months that President Trump has predicted.

-- If you arrive with a sample ballot or your choices simply written on a piece of paper, this will limit your time in the booth and your exposure to the elements, and also will help to shorten the waiting lines that may form in your precinct.

-- Concentrate on filling in your ovals of choice with full coatings of ink, and be sure to limit yourself to the maximum number of candidates in each category.

-- If you choose to vote straight ticket Democratic or straight ticket Republican, you still should fill in the ballot's nonpartisan sections.

Your first choice is for president, of course, but the next one is for U.S. Senate. Dem incumbent Gary Peters is neck-and-neck with young GOP'er John James, and this result could decide whether Dems regain a majority in the upper chamber.

For Congress, Dan Kildee is a strong favorite over GOP challenger Tim Kelly, whose range may be limited to his home base in Saginaw Township.

For state rep, Amos O'Neal seems a shoo-in for the city-based 95th. The tighter race will occur in the suburban and outcounty 94th, with Demond Tibbs challenging GOP first-term incumbent Rodney Wakeman.

The Michigan Supreme Court is just as far right-wing as the new U.S. Supreme Court. The ballot officially is nonpartisan, but the political parties still are heavily involved. Voters are limited to two choices. Dems endorse incumbent Bridget Mary McCormack and Elizabeth Welch, while Repubs back Meg Kelly and Brock Swarzle.

For Saginaw City Council, 11 hopefuls are seeking five open seats. This marks an uptick, considering that two years ago, there almost were not enough candidates to fill the local governing body.

Finally, the three tax proposals at the close of the Saginaw ballot's flip side may be easily missed and skipped. Prop 20-1 is for an 0.48-mill county health tax mostly put forward on account of Covid-19 concerns, Prop 20-2 is 7 mills for a consolidated city high school, and the third is for an 0.5-mill Delta College renewal.

One civic leader, two tax proposals

By Mike Thompson



courtesy photo

For the pair of local tax proposals on the Nov. 3 ballot, nobody has more of a personal stake than Joyce Seals.

Saginaw's former mayor now serves on the Board of Education, which is seeking 7 mills for an array of building projects that would include a new combined high school.

And her daughter is Dr. Delicia Pruitt, medical director for the Saginaw County Health Department, whose leaders are asking 0.48 mill in order to better combat Covid-19 and other long-time afflictions ranging from cancer to heart disease.

Mayor Seals has her twin pitches nearly memorized, one after the other. As a breast cancer survivor from nearly two decades ago, she begins with the health referendum, which would cost 24 cents per year for each \$1,000 of a property's sale value, which is

double the SEV taxable statement. This would be \$7.20 on a \$30,000 home, \$14.40 on \$60,000 value, or \$24 on \$100,000.

"People are having a revelation (with the virus) that the health of our community is the responsibility of all of us," she says. "Our Health Department has become stretched to the limit because they suddenly have to put so much into covid. They have done a tremendous job, with the drive-through testing sites and all that, but to continue on, they will need our support."

The former Joyce Aldridge is a 1967 graduate of Saginaw High School, and the family eventually

moved to a Webber Street home adjacent to the parking lot entrance. She recalls when the capacity of 2,000 pupils was nearly full. Today the count has dropped below 500. A similar scenario, while not quite as severe, has taken place at Arthur Hill.

Another reason the two schools are too big is because they no longer receive students from the suburbs and surrounding small towns, which did not have their own high schools until the 1960s.

"If a high school becomes too small, the curriculum suffers in many ways," she notes. "Saginaw High had so much more to offer when I was a student. A unified high school will allow us to expand our academic offerings with modern and updated technical support."

A homeowner would pay \$3.50 annually for

every \$1,000 in sales value. For example, \$105 on a \$30,000 property, \$210 on a \$60,000 house, or \$350 on a \$100,000 showcase.

The highlight of the \$99.95 million plan would demolish the riverfront Saginaw Arts and Sciences Academy, SASA, leaving only the gymnasium and auditorium as portions of a new, yet-unnamed high school that would open in fall of 2023 with a 1,200-student capacity.

SASA would move to a portion of Arthur Hill, while a wing of Saginaw High would become a middle school to replace the former Central Junior. Large sections of the World War II-era buildings would be demolished.

A new Handley Elementary would be erected at the Arthur Hill site, combining education for the gifted and talented at a single location. This would lead to the closing of Handley at the former South Intermediate School, which was by far the district's oldest building at age 110.

"We have known for a time that these are steps that we need to take," Seals says. "In fact, they are long overdue."

She is retired from a career with the Michigan Department of Education in Lansing.

"We are among the few districts in the state that has not consolidated our schools," she asserts, "one of the only ones that have not adjusted to the economics of scale. That's because we were emotional about Saginaw High and Arthur Hill. Combining the two should have been done long ago."

Joyce and her husband, Dr. Eugene Seals, a 1966 Trojan product, have moved from the 150-year-old northeast Saginaw home where they raised their eight children to a northwest luxury model near the Veteran's Hospital, the fruits of their hard-working careers. With an estimated sales value of \$130,000, they would pay \$455 per annum for the schools tax and \$31 per year for the health department levy.

"In both cases, we would consider this well worth the investment," she says.

Biden releases plan for Black America, looks to invest in Black businesses and entrepreneurs

Recently, presidential hopeful Joe Biden and running mate Kamala Harris released a comprehensive agenda for African Americans with ambition that matches the scale of the challenge and with recognition that race-neutral policies are not a sufficient response to race-based disparities.

The Biden Plan for Black America includes the following:

- Advance the economic mobility of African Americans and close the racial wealth and income gaps.
- Expand access to high-quality education and tackle racial inequity in our education system.
- Make far-reaching investments in ending health disparities by race.
- Strengthen America's commitment to justice.
- Make the right to vote and the right to equal protection real for African Americans.
- Address environmental justice.

To advance the economic mobility of African Americans and close the racial wealth and income gaps the Biden Administration plans to invest in African American businesses and entrepreneurs.

Approximately 4% of small business owners are African American, even though African Americans make up approximately 13% of the population. To build wealth in African American communities, we must invest in the success of African American businesses and entrepreneurs.

Ensuring equal access to credit and capital. African American businesses often lack the capital they need to succeed. African American businesses are rejected at a rate nearly 20% higher than the white-owned firms. Even worse, African American businesses that do get funding receive only 40% of the funds requested as compared to 70% for white businesses. To increase investment and access to capital, Biden will:

- **Double funding for the State Small Business Credit Initiative.** The Obama-



courtesy photo

Biden Administration created the State Small Business Credit Initiative (SSBCI) to support small businesses, driving \$10 billion in new lending for each \$1 billion in SSBCI funds. Biden will extend the program through 2025 and double its federal funding to \$3 billion, driving close to \$30 billion of private sector investments to small businesses all told, especially those owned by women and people of color.

- **Expand the New Markets Tax Credit, make the program permanent, and double Community Development Financial Institutions (CDFI) funding.** The New Markets Tax Credit has helped draw tens of billions of dollars in new capital to low-income communities, providing tax credits to investors in community development organizations that support everything from supermarkets to real estate projects to manufacturing plants. As part of his plan to reinvest in communities across the country, including

in rural areas, Biden will also double funding for the Community Development Financial Institutions (CDFI) Fund, which supports local, mission-driven financial institutions in low-income areas around the U.S. This builds on Biden's proposal to support entrepreneurs in small towns and rural areas by expanding both the Rural Microentrepreneur Assistance Program and the number of Rural Business Investment Companies, to help rural businesses attract capital.

- **Improve and expand the Small Business Administration programs that most effectively support African American-owned businesses.** The Small Business Administration's (SBA) programs have been and remain one of the most effective ways of accessing capital for African American-owned businesses.

To learn more about the Biden Plan for Black America visit <https://joebiden.com/blackamerica>.

MAKE YOUR VOICE HEARD

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There are many voting locations open, and early voting is open this weekend **in every community.**

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iwillvote.com/MI

IF YOU HAVE ANY QUESTIONS, CALL US AT 1-833-MI-VOTES (648-6837)

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HEALTH

Community Health Centers adjust COVID-19 testing hours, provide outreach event

The Great Lakes Bay Health Centers (GLBHC) recently announced they have three drive-through COVID-19 testing sites available in Saginaw, Bay City and Bad Axe.

Important updates include:

- The Saginaw drive-thru site has moved to 1417 Cumberland while updates are happening at the downtown Gamez health center testing site. The new hours at the Cumberland site are 9 am to 1 pm starting Monday, Nov. 2.
- Demand at the sites has been very high and our resources are limited. The adjustment in hours is required to protect the safety of staff and those coming. Anyone in line at 1pm will be seen.
- The new hours at the Bay County site at 3884 Monitor starting Monday are 8am to Noon.
- The Bad Axe hours haven't changed.
- GLBHC also is working to promote COVID-19 testing with community partners in an effort to reach more residents. We are hosting a popup testing event from 10 am to noon on Saturday, Nov. 14, at Bethel AME church in Saginaw. This event will also include a produce giveaway, flu shots and HIV testing.

The mission of Great Lakes Bay Health Centers is to provide excellent health care to individuals and communities, especially those who are underserved, uninsured or underinsured. The services provided are sensitive to the needs of the community, are not based on ability to pay and are offered without regard to criteria such as race, religion, national origin, sexual orientation or gender identity.




COVID-19 & HIV Testing, Flu Vaccine & FREE Food Giveaway Event!

Flu season is here! Protect yourself and your family by getting the flu vaccine. Know your COVID-19 & HIV status. Stay safe and get tested!

ANYONE can get tested and is welcome to our drive-thru for COVID-19 testing, flu vaccine and HIV testing. There are no longer symptom requirements to be tested at our sites. You do not need a doctors order. To be tested you will need to bring your **ID and insurance card**. If you do not have insurance:

- **Walk-up testing is available. Testing is done outside in a tent or in your vehicle.**
- **Even if you don't have symptoms, you could have the virus and be spreading it.**
- **Find out your status so you can better protect your family and your community!**

FREE HIV screening will also be offered
For help with health insurance enrollment please call (989) 921-5353 for assistance.



WHERE: Bethel AME Church
535 Cathay St. Saginaw, MI 48601

WHEN: Saturday, November 14, 2020
10:00am - 12:00 noon

Also Free, Fresh Produce Available For Everyone!




All are welcome to free, fresh produce and other food items during this event.
Keeping your family safe and healthy all in the comfort of your own car.
Times are tough and Great Lakes Bay Health Centers is here to help.

GLBHC is one of the largest community health centers in the state. It is a non-profit Federally Qualified Health Center operating in 32 different locations throughout the Great Lakes Bay Region and beyond, providing medical, behavioral health and dental care to everyone regardless of their insurance coverage. For information on all GLBHC sites go to www.GreatLakesBayHealth.org. GLBHC is a Health Center Program grantee under 42 U.S.C. 254b, and a deemed Public Health Service employee under 42 U.S.C. 233 (g) – (n). The health centers

are supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) under grant #H80CS00689 titled Health Center Cluster for \$6,948,777 with about 87% funded with nongovernmental sources. This information or content and conclusions are those of Great Lakes Bay Health Centers and should not be construed as the official position or policy of, nor should any endorsements be inferred by HRSA, HHS or the U.S. Government. We are an equal opportunity provider and employer.

MDHHS Extends Emergency Orders in Continued Effort to Contain Spread of COVID-19

Lansing, MI - The Michigan Department of Health and Human Services (MDHHS) revised and extended its epidemic order to contain the spread of COVID-19, as Michigan continues to see a surge in cases, hospitalizations, and deaths. Although most of the order is unchanged, new provisions target indoor gatherings where COVID has spread most rapidly. Michigan presently has 172 cases per million people and positivity of tests has increased from about 2% to 5.5% and both indicators have been increasing for over four weeks. Hospitalizations for COVID-19 have doubled over the last three weeks while the state death rate has increased for five consecutive weeks.

“The only way to beat COVID is to act on what we’ve learned since March,” said MDHHS Director Robert Gordon. “Wear masks. Keep six feet of distance. Wash hands. And avoid the indoor get-togethers where we have seen COVID explode.”

As part of the newly extended orders, MDHHS today reduces from 500 persons to 50 persons the maximum gathering size for indoor gatherings such as weddings, parties, and banquets which occur in nonresidential settings without fixed seating. This change responds to global evidence that COVID’s explosive growth is powered by events where large-scale outbreaks have occurred, and that indoor settings are as much as 20 times likelier to drive outbreaks than outdoor settings. Currently Michigan counts 34 outbreaks related to social events such as trips by families/friends, bridal showers and weddings (3-10 cases); funerals (9-22 cases); and outings at social clubs and bowling parties (6-19 cases). An additional 19 outbreaks of up to 52 cases are linked to church services, which are exempt from enforcement under the order.

For bars, restaurants, and social events outside private homes, indoor party sizes at a single table are now restricted to six people. Because individuals remove their masks while eating and drinking in indoor settings, seated tables with people from different households create high risks of spread. Like many other businesses in Michigan, bars and restaurants will also be required to take names and contact information to support effective contact tracing if necessary. Research published by the Centers for Disease Control and Prevention has shown

that visiting restaurants is a risk factor for COVID positivity, and currently there are 12 outbreaks in Michigan associated with bars or restaurants with currently active clusters up to 12 cases.

“The orders that MDHHS has issued are centered on keeping the public safe and following best practices to reduce the spread of this deadly virus,” said Dr. Joneigh Khaldun, chief medical executive and chief deputy for health at MDHHS. “The alarming surge we are now seeing is exactly why we were so worried about the fall season. We must remain vigilant, so we prevent long-term health consequences and unnecessary deaths, and protect our hospital capacity and the health of our frontline health workers.”

“With a dramatic increase in the numbers of cases, number of inpatients in the Munson Healthcare system and increasing community spread, Director Gordon’s order provides much-needed clarity about how to control the pandemic in our community,” said Dr. Christine A. Nefcy, MD, FAAP, Chief Medical Officer, Munson Healthcare. “These measures are critical to ensuring our success in keeping our workforce healthy, our schools and businesses operational, and our community safe from this serious infectious disease.”

Traverse City Region Moves to Phase 4

Because cases are now at a high level statewide, the order treats all regions of the state the same. The Traverse City region previously had fewer restrictions due to lower COVID-19 rates and has now been moved into Phase 4 of the MI Safe Start system, joining the rest of the state.

Stronger Recommendations for Indoor Social Gatherings Permitted Under the Epidemic Order

Alongside the rerelease of today’s order, MDHHS today published strong recommendations for indoor social gatherings, including at Thanksgiving. Because no one measure confers complete protection in a gathering, the guidance recommends that individuals take multiple steps together:

- Get together outside whenever possible. You have up to 20 times higher risk of getting sick
- inside.
- If you do get together inside, include no

more than two households and 10 people.

- Limit time inside together—greater duration is greater risk.
- Wear a mask – take it off when you eat or drink, then put it back on. Keep six feet apart as much as you can.
- When possible, keep voices down; high volume can increase COVID transmission by 30 times
- Wash hands regularly and try to not to share utensils.

New Measures to Enhance Enforcement

While continuing to focus on encouraging voluntary compliance with its Emergency Orders, MDHHS has also issued rules that set forth fines for violations of these epidemic orders. Violations are punishable by a civil fine up to \$1,000 and may also be treated as a misdemeanor punishable by imprisonment for not more than six months or a fine of not more than \$200, or both. In addition, failure to comply with orders may violate a business or professional’s licensure requirements or present a workplace safety violation. Residents seeking to report violations should consult the COVID complaints page to find the appropriate department. For general failures to wear a mask or physical distance, residents may call their local law enforcement’s non-emergency line.

The orders create a mechanism for law enforcement statewide to enforce the orders if education is unsuccessful. “The Michigan State Police continues to encourage Michiganders to follow all public health guidance and orders set in place to slow the spread of COVID-19,” stated Col. Joe Gasper, director of the Michigan State Police. “It’s important that we each take personal responsibility for our actions and that we also encourage those around us to do the same.”

“We continue to work closely with the Michigan Department of Health and Human Services to support these important public health orders,” said Michigan Attorney General Dana Nessel. “The orders protect the health of people in communities in every corner of our state.”

Information around this outbreak is changing rapidly. The latest information is available at michigan.gov/Coronavirus and [CDC.gov/Coronavirus](https://cdc.gov/Coronavirus).

MDHHS provides recommendations for Michiganders to vote safely during COVID-19



courtesy photo

Lansing, MI – To ensure Michigan voters remain healthy and reduce the spread of COVID-19 during the Nov. 3 general election, the Michigan Department of Health and Human Services (MDHHS) has released recommendations for voters, poll workers and election officials.

“This guidance allows Michiganders to carry out their right to vote while doing it safely during the pandemic,” said Dr. Joneigh Khaldun, chief medical executive and chief deputy for health. “I encourage registered voters to consider voting alternatives to limit the number of people they come in contact with and to help reduce the spread of the virus.”

“Michigan citizens can cast their ballots safely and with confidence in this election,” said Secretary of State Jocelyn Benson. “All election workers are required to wear masks and all voters are strongly encouraged to do so. Voters who already have absentee ballots can drop them off at their city or township clerk’s office or ballot drop box. Voters can also go to their local clerk’s office through

Nov. 2 to vote early by requesting and submitting an absentee ballot.”

All registered voters may vote early by visiting their city or township clerk’s office through Nov. 2. There they can request, fill out and submit an absentee ballot all in one trip, or take their ballot home to fill out and sign the envelope before returning it to one of their jurisdiction’s ballot drop boxes by 8 p.m. on Nov 3. Election workers, who are required to wear masks, will ask voters to show photo ID.

Eligible citizens who are not yet registered may register, request and submit an absentee ballot at their local clerk’s office through 8 p.m. on Nov. 3.

When you vote or return your ballot, practice healthy behaviors to protect yourself and slow the spread of the virus. These behaviors include:

- Wearing a mask that covers your mouth and nose.
- Washing hands before entering and after

leaving the polling location.

- While in the polling location, frequently use alcohol-based hand sanitizer containing at least 60% alcohol.
- Covering coughs and sneezes with a tissue or the inside of your elbow.
- Maintain at least 6 feet (about two arms’ length) of distance from others.

If you are sick or concerned you have been exposed to COVID-19, seek medical care. If you don’t have an absentee ballot, contact your local election office for guidance about voting options.

Guidance is based on the most current Centers for Disease Control and Prevention (CDC) and MDHHS recommendations for prevention of the spread of COVID-19. Read the “Recommendations for Healthy Voting in Michigan” for more helpful tips for voting this year.

Information around this outbreak is changing rapidly. The latest information is available at Michigan.gov/Coronavirus and CDC.gov/Coronavirus.

2020 CENSUS

It's not too late to be counted in the 2020 census!

If you haven't filled out the census yet, please do so today! Your response matters. Census data determines federal funding that affects everyone in Michigan - from infants to college students to seniors. Every person counted on the census means more funding for things like free and reduced-price school lunches, Medicaid, food assistance, emergency services and more. Which essentially means just one thing: Everyone in Michigan benefits ... if everyone in Michigan is counted.

So, don't wait any longer! Fill out the census today!

 VISIT

my2020census.gov

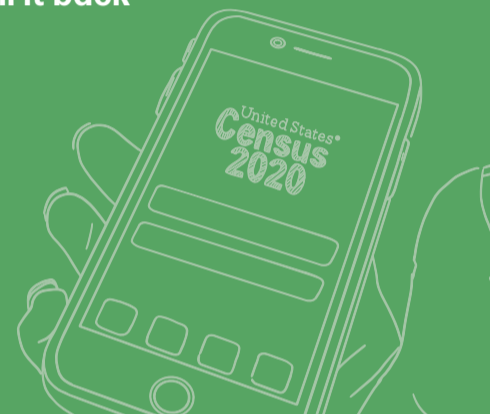
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Covenant HealthCare prides itself on delivering extraordinary care. But lately, we've been on the receiving end. Our community has given us:

- 20,000 N95 masks
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- 10,750 face shields
- 10,000 ear loop/tie masks
- 50,000 gloves
- 2,000 pairs of goggles
- 312 gallons of sanitizer
- 5,000 caps and hair nets
- 4,100 shoe/boot covers
- Thousands of donated meals
- Thousands of dollars in gift cards and monetary donations
- Countless prayers and messages of encouragement

Our heartfelt thanks go to everyone who has supported us. You are all extraordinary.



BUSINESS & WEALTH

GM Invests \$32M Into Flint Plant To Support Chevy Silverado, GMC Sierra Production



courtesy photo

General Motors has announced an investment of \$32 million in its Flint Assembly plant to support the future production of the heavy-duty Chevy Silverado and GMC Sierra.

This investment, which was announced as part of six other GM U.S. facility investments this week totaling more than \$2 billion, comes as both the Chevy Silverado and GMC Sierra full-size pickups continue to gain significant market share in the United States and Canada, the automaker said.

The GM Flint Assembly plant manufactures the Chevy Silverado HD and GMC Sierra HD only. The plant, which was first opened in 1947, employs 4,450 salaried workers and 335 hourly workers. GM has made several

major investments in the facility in recent years, including \$150 million to help support increased production at the facility, \$877 million in 2015 to construct a new body shop and \$600 million in 2013 for a new paint shop and other related upgrades.

Governor Gretchen Whitmer released a statement on the investments after GM's announcement Tuesday.

"This is good news for Michigan families and hardworking UAW workers, providing critical momentum to our economic recovery across the state," Governor Whitmer said. "Since I was sworn in as governor, we have brought in historic investments to our auto plants, creating more than 12,000 Michigan jobs. I

will continue to work closely with GM and every other business that wants to invest in the great state of Michigan."

GM also announced other Michigan plant investments this week, including \$17 million in its GM Romulus Propulsion plant to increase production capacity of its 10-speed automatic transmission and \$100 million into GM Lansing Delta Township to support production of the next-generation GMC Acadia. It also said invest \$3.5 million into GM Orion Assembly and \$750,000 into GM Brownstown Battery to support increased Cruise AV test vehicle production.

Huntington's Lift Local Business Program Focused on Growing Locally Owned Businesses

Huntington offers a program designed to create more opportunities for women, veteran, and racially and ethnically diverse-owned businesses in the hopes that more opportunity generates more possibilities throughout the community.

Huntington is interested in crafting solutions for the unique challenges faced by entrepreneurs from all walks of life. No unnecessary extras—just a streamlined plan aimed at growth.

Here are the features of Huntington's \$20 billion Community Plan:

- Zero origination fees
- Huntington pays your SBA fees
- Lower credit score requirements
- Free financial education courses (\$1,500 value)
- No monthly service fee checking account† with 24-Hour Grace‡ Overdraft Fee Relief
- Longer repayment terms to help avoid high payments in uncertain times



To learn more, visit any Huntington Branch or call (800) 480-2001.

Isabella Bank Corporation Announces Third Quarter 2020 Earnings

Isabella Bank Corporation (the "Corporation") (OTCQX: ISBA) released its earnings results for the third quarter of 2020. The Corporation reported net income of \$4.4 million and earnings per common share of \$0.55 for the third quarter of 2020.

"For the first time in the history of the Corporation, we came very close to reaching a milestone of \$2 billion in assets this quarter," stated Jae A. Evans, President and Chief Executive Officer of the Corporation. "While we continue to assist our customers and communities through these challenging times," he added, "our focus on growing the organization, improving key financial metrics and maintaining strong credit quality, remains a priority to achieve our long term strategic goals. Our high levels of liquidity and capital put us in a position to meet the uncertain economic challenges on the horizon."

Third quarter 2020 highlights include:

- Record assets of \$1.97 billion
- Loan payment deferrals decreased 67.8% to \$98.7 million, or 7.6% of gross loans
- Deposit growth of \$54.4 million, or 4%
- Noninterest income increased \$786,000, or 24%, compared to the third quarter of 2019

Net income for the third quarter of 2020 and nine-month period ended September 30, 2020 was \$4.4 million and \$11.6 million, respectively. Net income

for the third quarter of 2019 and nine-month period ended September 30, 2019 was \$4.4 million and \$12.1 million, respectively.


Net interest income decreased by \$114,000 for the third quarter compared to the same period in 2019. For the three months ended September 30, 2020, provision for loan losses increased by \$323,000 compared to the same period last year as a result of increased economic and environmental risk factors, predominantly driven by the COVID-19 pandemic. Third quarter 2020 noninterest income increased \$786,000 from the same period in 2019, mainly as a result of net gain on the sale of mortgage loans. Third quarter 2020 noninterest expense increased \$330,000 from the same period last year primarily due to a \$440,000 FDIC assessment credit recognized during the third quarter of 2019.

In the first quarter of 2020, the Federal Reserve Bank reduced short-term interest rates 150 basis points. This decline in interest rates largely drove a \$2.7 million decrease in interest income for the first nine months of 2020 compared to the same period in 2019. Interest expense on deposits and borrowings decreased \$2.4 million for the nine-month period ended September 30, 2020 compared to the same period in 2019 primarily due to less reliance on higher-cost borrowings and reduced interest rates. Net interest income decreased by \$285,000 for the nine-month period ended September 30, 2020 compared to the same period in 2019. The provision for loan losses increased

by \$1.4 million for the nine-month period ended September 30, 2020 compared to the same period in 2019 as the result of increased economic and environmental risk factors, predominantly driven by the COVID-19 pandemic. Noninterest income increased \$1.5 million during the first nine months of 2020 compared to the same period in 2019, mainly a result of net gain on the sale of mortgage loans and gains from the redemption of corporate owned life insurance policies. Noninterest expenses for the first nine months of 2020 exceeded the same period in 2019 by \$437,000, primarily due to an FDIC assessment credit recognized during the third quarter of 2019. While this was a 1.4% increase, noninterest expenses year over year were essentially flat when considering the FDIC assessment credit.

The Corporation's fully taxable equivalent net yield on interest earning assets was 2.89% and 2.93% for the three and nine-month periods ended September 30, 2020, respectively. This compares to 3.13% and 3.07% for the three and nine-month periods ended September 30, 2019. The Corporation's banking subsidiary, Isabella Bank (the "Bank"), implemented strategic programs last year to improve the net yield on interest earning assets, which includes enhanced pricing related to loans and deposits and a reduced reliance on higher-cost borrowed funds and brokered deposits as funding sources. While these efforts have helped, the current interest rate environment has had a negative impact on the yields of interest earning assets and future improvement is expected to be gradual.



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EDUCATION

SVSU enrollment shows gains in student retention and graduate programs



courtesy photo

Saginaw Valley State University reported solid enrollment numbers for the 2020 fall semester, given the disruptions caused by the COVID-19 pandemic. SVSU has 8,030 students taking classes this fall, a drop of 2.8% from last year's total enrollment of 8,265. The university saw encouraging improvement in student retention and an increase in the number of graduate students.

SVSU's retention rate improved to 77.4%, an increase from 74.1% last year and 70 percent in 2014. Earlier this year, the university made a concerted effort to contact current students, many of whom left campus abruptly when the pandemic hit in March.

"I would like to thank the many faculty and staff who reached out to students over the

summer months to encourage them to stay on course to finish their degrees. Our region and our state need our students' work ethic and their talents to contribute to Michigan's recovery, and I'm pleased to see so many of them remain on track to complete their degrees and begin their careers," said Don Bachand, SVSU president.

SVSU also recorded a 6.3% increase in graduate students, compared to last year, as the total number of students pursuing advanced degrees rose from 775 to 824. The Master of Public Health program introduced in 2018 continues to show growth, as does the postgraduate program for psychiatric mental health nurse practitioners begun in 2019. SVSU also saw more students pursuing MBA and Education Specialist degrees.

"After careful study and consultation with regional employers, we have added high-demand graduate programs in recent years, and we're pleased to see strong interest for them, particularly in careers that are critical to the health of individuals and communities," Bachand said.

SVSU froze tuition for the current academic year and continues to have the lowest tuition among Michigan's state universities.

The number of incoming freshmen fell from 1,470 to 1,382, a decline of 6%.

Fall classes at SVSU began Monday, Aug. 31 with a mix of in-person, hybrid and online courses offered.

Schools, parents face Covid-19 dilemma

By Mike Thompson

What to do during the corona pandemic?

During the final week of October, Saginaw Board of Education members decided to reopen schools on a gradual basis, beginning with elementary grades.

A few days later, the Carrollton Board of Education voted for a total shutdown until January.

Until then, Carrollton parents could choose between a "hybrid" with half of school time in person and half online. Now they have no choice. It's all online.

The reverse is true in Saginaw city.

Ironically, Saginaw school board members said one of their reasons for partially reopening was because the surrounding districts were doing so, and they feared they would be "left behind" and lose enrollment unless they followed in the footsteps.

And so The Michigan Banner would like to know what you, the reader, believe.



courtesy photo

-- Do you feel the choice on hybrid learning should be entirely in the hands of the parents, either send the children or keep them entirely at home?

-- Or do you feel school board members should feel ultimate responsibility to make the judgment call and shut down when their

professional staff so advises, regardless of parents' opinions?

Email your responses to mwtsaginaw@yahoo.com, placing "schools" in the message box, and The Banner may publish your views in the next edition.

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Brianna Robinson / Saginaw Arts and Sciences Academy / Class of 2012 / Earned Bachelor Degree in Kinesiology in 2016 from Michigan State University

What has the Saginaw Promise meant to her education: *"I remain extremely thankful for receiving the Saginaw Promise Scholarship and support... and I would encourage today's high school students to pursue their assistance"*



Johnnie Johnson III / Saginaw High School / Class of 2016 / Studying Criminal Justice and Law Enforcement with plans to become a Criminal Defense Attorney

What has the Saginaw Promise meant to his education: *"...I don't know if I could have made it without the Saginaw Promise... major props to them"*

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About Saginaw ISD HE/EHS

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

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

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

women and their families.

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

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

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

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

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Tuesday: 8 AM - 4:30 PM
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For additional information concerning Saginaw ISD Head Start visit: www.saginawheadstart.org

Source: www.saginawheadstart.org



Sabrina Beeman-Jackson

Saginaw ISD Head Start/Early Head Start Program Director

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

Joe Baca, former Dem. Calif. Congrmn., Dist. 43.

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

FUNDRAISING GOOD TIMES

Good money, bad money? Beyond gift acceptance policies

Is there such a thing as “good money” or “bad money?” And for a nonprofit, what does this really mean?

In general terms “good money” is defined as gifts from individuals, families, corporations, foundations, or government programs that are congruent with the organization’s values. “Bad money” generally refers to money from sources that are not congruent. These are typically documented in an organization’s gift acceptance policy. The focus is often on gifts a nonprofit will not accept. In the past that could mean not accepting funds from alcohol or tobacco companies; today the focus includes companies who operate for-profit prisons and opioid manufacturers and distributors. The gift acceptance policy is one way a nonprofit lives into its values.

If you don’t have such a policy, we recommend taking the time to create one. If you have such a policy, consider extending the policy – and conversation – to deal with the many issues that organizations and communities are dealing with today.

Activists, religious leaders, and community organizers are raising important questions about social justice, equity, and our shared values. They are forcing a reckoning on race and a conversation about the source of wealth and power. They – and many more – are asking us to look at those aspects of wealth building that are the result of policies and practices that sanctioned slavery, land theft, imprisonment, red-lining, discriminatory lending, and exclusion from decision making.

The story of how America was built is changing, and the “my family worked hard and pulled themselves up by the bootstraps” framework is being challenged by the historical and current day realities of people of color and our communities.

A new model – Community-Centric Fundraising – is emerging within nonprofits and philanthropy. The model grows out of conversations amongst fundraisers of color, and it reflects their current thinking. It is an evolving model with the goal of generating conversation and encouraging the hard work of transforming “fundraising and philanthropy, so that they are co-grounded in racial and economic justice.” This is very different from a model of nonprofits and philanthropy that is rooted in charity. And it challenges many of the processes – conscious and unconscious – that are in play today.

Community-centric fundraising places

the community – and not an individual nonprofit – at the heart of fundraising and philanthropy. Nonprofits are being asked to think about the other organizations in their community; to consider the needs of others and the extent to which they may be receiving funding when others are not, and what is best for the community. That is a ground-breaking approach to “gift acceptance.”

People are digging deep, asking about the source of a gift. It may come from a family foundation, but where did the family get their money from? It may be a corporate gift, but what are the corporation’s priorities and are they aligned with your nonprofit? Conversations about “good money” and “bad money” are expanding. Do not shy away from this – be a part of the conversation and determine what is right for your nonprofit and those you serve.



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

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SPORTS

Don't sell sports short in city schools' millage

By Mike Thompson



courtesy photo

A handbill that promotes a \$99.95 million plan to build and to renovate Saginaw School District school facilities, including construction of a unified high school, states: "Revives Our Tradition of Champions -- SaginAwesome!"

So should one of the reasons for homeowners to tax themselves an added 7 mills, several hundred dollars a year, be to create stronger sports teams?

Some folks view a potential merger of Saginaw High and Arthur Hill through a lens of athletics.

An example took place on Facebook during a conversation among several ex-Saginaw High male athletes and coaches. I asked if their names could be printed in The Michigan Banner and received no response, and so they shall remain anonymous.

The online chit-chat took place during the final minutes of Arthur Hill's 46-19 triumph over Saginaw High in a noontime contest played Oct. 24 on the Trojans' home field.

The opening FB statement asserted, "So much talent between Saginaw High and Arthur Hill on this field. Combining them both would

create a monster and get so many kids into college."

One of the first responses was negative: "What about cultivating our (east) side of town and bringing it back? Why not lead The High back to greatness? We've always had the scraps. If it wasn't for our sports program, we would not have gotten even that."

But then the critic was buried in a flood of support for the original positive poster. Some samples:

-- "It's Saginaw Public Schools, the last time I checked, not a side of town. These kids are what's important, not a rivalry for personal bragging rights."

-- "Once we take out the side of town and bring our city together as a whole, the children will be better off. It's about the children, and the adults need to take their feelings out of it. Then everyone will win."

-- "The better the teams, the better the kids will look, and the more opportunities the kids will have" for scholarships.

-- "Football will be nice but hoops is gonna be a problem for the rest of the state. I'll bet a lof of people will stop going out of the district, too."

Saginaw High has won six state championships on boys basketball, most recently in 2007, 2008 and 2012. Arthur Hill's boys claimed the crown in 2006. The Lady Trojans won it all in 1986 and finished as runnersup the following season. The entire Saginaw area is known statewide as a hoops hotbed.

In football, the Hillites have won a pair of state titles and the Trojans also have a trophy.

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MICHIGAN YOUTH BANNER

VOLUME 2 • NUMBER 20



courtesy photo

San Diego, CA - The Jacobs Teen Innovation Challenge supports middle- and high-school student teams around the world to create solutions to local and global problems and compete in an international challenge to earn up to \$1,000 for charity. The priority signup deadline for teachers and homeschooling parents is November 20th.

Hosted by The Jacobs Institute for Innovation in Education at the University of San Diego, the global competition helps students develop an innovator's mindset and skills that cut across STEAM-sector jobs by using design thinking to engage in social good innovation. Using Pactful®, students learn essential skills such as empathy, critical thinking, community engagement, design, prototyping, and storytelling that benefit them in future-

focused careers. Pactful is a free, patent-pending virtual tool and curriculum that helps educators guide students to develop a project that provides a solution to real-world problems in their community.

From January through April 2021, students will work through three stages of design thinking to develop their social good solution. The challenge will conclude on May 1, 2021 with students submitting their pitches.

"We believe all learners can impact their own communities and beyond when provided the right context, support, and tools. Pactful was designed to recapture the 'Lost Einsteins,' millions of students who might not have access to innovation culture due to race, gender or socio-economic status. Our goal

is to empower learners, educators, and communities to innovate from within to work together and build their better world," said Dr. Lisa Dawley, Executive Director of the Jacobs Institute.

Pactful was developed by the Jacobs Institute for Innovation in Education at the University of San Diego in 2019. Since then, the virtual curriculum has been selected by the internationally renowned organization HundrED as a Learning Forerunners Across America innovation and also highlighted as a Cool Tool finalist in the 2020 EdTech Awards. Pactful is currently being used across 24 U.S. states and 10 countries, generating over 300 innovative, social good projects. The challenge is sponsored through the generosity of Dr. Irwin and Mrs. Joan Jacobs.

Teens Who Vape Are at Greater Risk for COVID-19

E-CIGARETTES: What You Need to Know About Vaping

- 1 Electronic cigarettes are battery-operated devices which produce an aerosol vapor that is inhaled.
- 2 known as vape pens, e-cigs, mods, or by a common brand name, "juul".
- 3 They can look like regular cigarettes, USB sticks, pens, or other everyday items. They can easily be hidden.
- 4 E-cigarettes are a form of smoking.

NUMBERS TO GASP AT:
1 in 5 U.S. high school students said they vaped in 2020.

An epidemic in the U.S.:
3.6 million middle and high school students said they vaped in 2020.
Most commonly used tobacco product among high school students.

E-CIGARETTES ARE NOT HARMLESS:
It is unsafe for young people to use any product containing tobacco or nicotine. Some e-cigarette cartridges have higher levels of nicotine than a pack of cigarettes.

Nicotine:
Causes addiction | Harms the developing brain | Affects memory and attention.

E-cigarette use among young people may:
Lead to chronic cough, bronchitis, and wheezing | Increase heart rate and blood pressure | Increase the likelihood of smoking cigarettes.

SCIENTISTS DON'T KNOW ALL OF THE LONG-TERM SIDE EFFECTS OF E-CIGARETTES.
E-cigarettes are not approved by the FDA as a method to quit smoking. Use only FDA-approved methods to quit smoking.

For help with quitting:
Talk with your doctor | Call the New York State Smokers' Quitline at 1-866-NY-QUITS | Visit SmokeFree.gov

E-CIGARETTES CAN CONTAIN:
High levels of nicotine
Cancer-causing chemicals
Heavy metals, such as nickel, tin and lead.

TRENDS IN E-CIGARETTE USE AMONG HIGH SCHOOL STUDENTS IN NY:
2014: 10.5%
2016: 20.6%
2018: 27.4%

E-CIGARETTES ARE TARGETED TO YOUTH:
Appealing flavors
Widely promoted through social media, TV
Easy to get.

To learn more, visit combataddiction.ny.gov/teenage-vaping or cdc.gov/tobacco

Excelsus BlueCross BlueShield of NY

Rochester, NY - Excelsus BlueCross BlueShield is calling attention to the data that young people who vaped were five to seven times more likely to be infected with COVID-19 than those who did not use e-cigarettes, according to a study of young people who were tested for the virus published in The Journal of Adolescent Health in August 2020. Authors of the study attribute the increased risk to the negative impact on the lungs from vaping.

"The U.S. Surgeon General said youth vaping is at epidemic levels, and we agree," said Gregory Carnevale, M.D., MBA, vice president medical affairs, Medicare and retail markets for Excelsus BlueCross BlueShield. In 2020, 3.6 million young people in U.S. currently use e-cigarettes, according to a study conducted earlier this year by the U.S. Centers for Disease Control and Protection. That includes approximately one in five high school students and one in 20 middle school students.

"Many young people believe that e-cigarettes are less harmful than other tobacco products, but they're wrong," said Carnevale. E-cigarettes can contain dangerous ingredients such as cancer-causing chemicals, chemicals linked to lung disease, heavy metals, ultrafine particles that can be inhaled deep into the lungs, and high levels of nicotine.

JUUL® is a brand of e-cigarette popular among young people. One study showed that 63 percent of JUUL® users between 15-24 years old didn't know the product contains nicotine.

"It is unsafe for young people to use any product containing nicotine because it is addictive and can harm the developing brain, affecting memory and attention," said Carnevale. "Some e-cigarette cartridges have a higher concentration of nicotine than an entire pack of cigarettes."

Research shows that e-cigarette use by young people can have other health impacts, including chronic cough, chronic bronchitis and wheezing, increased heart rate and blood pressure, and an increased likelihood of smoking traditional cigarettes.

"This new study linking vaping to susceptibility for COVID-19 should be a wake-up call for parents and others to intervene," said Carnevale.

"'The Vape Talk' is an important one for parents to have with their kids," said Jennifer Sullivan, Manager of Health Promotions for the American Lung Association and Director of the Asthma Coalition of Erie, Monroe & Niagara Counties. "By having an honest and informed discussion you can help keep your child from beginning a lifelong addiction to nicotine – and all the health risks that come with using tobacco products."

Resources to help someone quit vaping include their own doctor, the American Lung Association at www.lung.org, the NYS Smoker's Quitline at 1-866-NY-QUITS (1-866-697-8487), www.SmokeFree.gov, and the website The Truth Initiative at www.truthinitiative.org.



PICS OF THE WEEK

Saginaw's Mayor Floyd Kloc will retire from the Saginaw City Council when his term expires in November. Mayor Kloc has served on Saginaw City Council since 2011 and as Mayor since 2018. At Monday's City Council Meeting, the members of council took a moment to honor Mayor Kloc for his contributions to our city.





We

empower.

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



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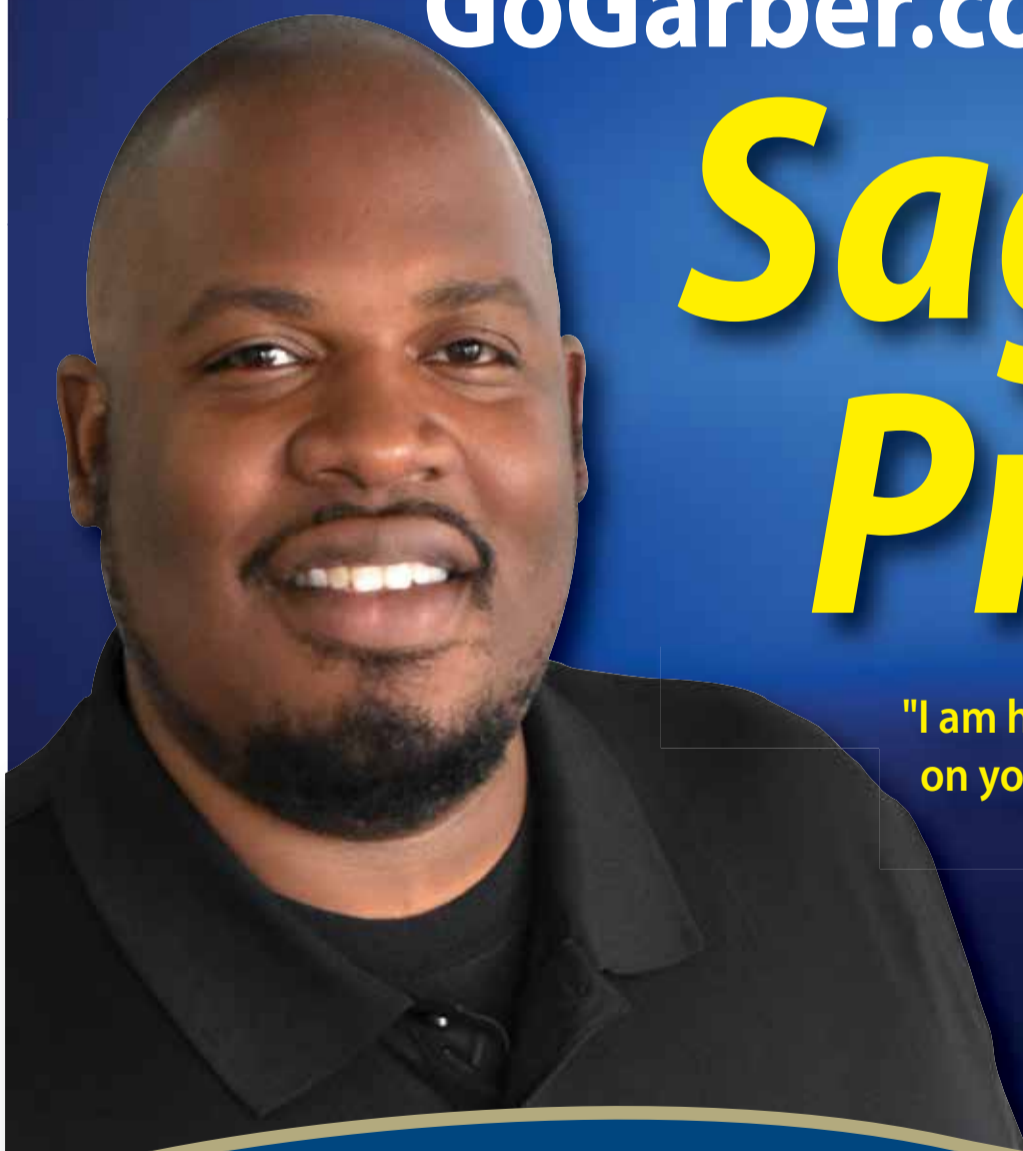
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