



#### WHAT'S INSIDE → → →

**Michigan Banner** highlights achievements of local women

#### CELEBRATING WOMEN'S HISTORY MONTH



ANGELIA WILLIAMS

## Former mayor's son **seeks justice** under the law

#### By MIKE THOMPSON

lan Crawford's inspiration to become A criminal defense attorney came from his father, Larry, a civic leader who was mayor during the middle 1980, and his mother, Winnie, the chief librarian when Webber Middle School still was open.

"They both instilled the importance of giving back to the community and helping those who are underserved, and I decided the best use of my talents would be within the law," he says.

#### **CONTINUES ON PG 2, A. CRAWFORD**

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**School social** work is her other form of teaching

### COMMUNITY, PG 27



African American Librarians – **Culture Keepers** 





Saginaw educator will influence statewide K-12 action

**COMMUNITY, PG 52** 



## Mayor makes history during tough times

#### By MIKE THOMPSON

**D** renda Moore's tenure as the first African **D**American woman to serve as president of the 120-year-old Michigan Municipal League came during the best of times.

After all, it's never the wrong time for civil right progress. As the saying goes, "If not now, when?"

But it also came during the worst of times, during on onset of Covid-19.

Meetings of the 19-member MML board? Covid restrictions.

Lobbying on the floors of the U.S. Congress for more federal aid to cities? Covid.

Just about any activity? Covid, covid, covid.

"Yes, it was important in terms of history," says Moore, who last November began a two-year term as the City Council-appointed mayor. "But because of the circumstances, it turned out to be mostly ceremonial."

#### **CONTINUES ON PG 2, MOORE**



#### **Cover**, Moore

The Michigan Municipal League is basically a lobbying group that represents the interests of the state's cities, townships and villages. Unlike the federal government, local communities are not allowed to run budget deficits. But they increasingly face cuts from D.C. and from Lansing in funding, better known as revenue sharing. This affects basics that range from police and fire personnel to streets and bridges, even snow removal in winter and parks mowing in summer.

Mayor Mooresays she had opportunities to communicate with U.S. Rep. Dan Kildee and Michigan's pair of senators, Debbie Stabenow and Gary Peters. But as Democrats, they generally are supporters of urban aid. She had scant chance to try to win favor among Republicans who lean toward less financial support for the nation's cities.

"But at least we were able to be heard," she reflects. "This always is needed, even

when we feel we are banging our heads against the wall."

She grew up in the Houghton School area as one of five children of Edward and Janie Louise Moore, parents she credits for inspiring her passion for public service. She still resides in the family home on Ninth Street across from the old Mershon Pool site. She graduated from Saginaw High School in 1973, followed by social work studies at Delta College and Saginaw Valley State University, followed by a labor union career with Service Employees International Union, SEIU Local 517-M.

Brenda does not allow her head to selfishly get in the clouds over her landmark achievements, musing that "most people don't even know what (the Michigan Municipal League) is, anyhow."

Indeed, she is best regarded in town for her neighborhood-based and grassroots volunteerism, which she emphasized upon her mayoral election with a strong pitch for residents to get involved as volunteers, anything from community cleanups to help with events such as Ojibway Island festivals or Friday Night Live concerts.

For example, former Mayor Carol Cottrell, now president of the Covenant HealthCare Foundation, thinks of Moore not only as a history-making pioneer, but as someone who volunteered to help neighborhood elders with grocery purchases when the covid epidemic first began.

Speaking of covid, Brenda sees potential for Pontiac Mayor Deirdre Waterman as a Michigan Municipal League leader, possibly following her footsteps as the second black woman at the MML helm, the first post-covid.

"Maybe Mayor Waterman will have opportunities that did not exist for me," Mayor Moore says.

#### Cover, A. Crawford

He is a 2004 honors graduate of Arthur Hill High School who matriculated to University of Michigan, his parents' alma mater where they first met, for his bachelor's of arts. He then achieved his law degree at Howard University.

In his choice of Howard, the school of Thurgood Marshall and many luminaries to follow, Crawford showed one of the first signals that his career would focus on civil rights.

"At U-M, there might be more than 100 students in a class and only two or three would be minorities," he recalls. "I wanted to move on to a more personal instructional environment where individuals looked like myself, and among the HBCU's, Howard University is the one with the best reputation."

His office at 120 North Michigan is across from the county's Borchard Gazebo Park, kitty corner from the courthouse, but he tries many of his cases in federal and state venues from Bay City to Detroit to Lansing.

He receives these cases both from word-ofmouth reputation and from count-appointed assignments. His website states that he has defended "alleged terrorists (and) drug dealers," along with government officials accused of wrongdoing. Some, facing the death penalty, which he vigorously opposes. Locally, he has represented defendants in a number of high-profile cases. Among the most prominent is Dominique Ramsey, acquitted on a complex 2015 first-degree murder charge. Darnell Jackson, now chief circuit judge, overruled a jury verdict

Recently, Alan Crawford's name became more familiar among Saginaw's white population when he took the case of the Rev. Robert "Father Bob" Deland, a Catholic priest who was 70 years old in February 2018 when he faced charges of criminal sexual conduct based on testimony from two 17-year-old male accusers and a third who was 21 at the time. Deland was acquitted in two of the cases and pled no-contest in the third while proclaiming his overall innocence, landing a 2- to 15-year state prison sentence. He was granted parole on Feb. 12 of this year, after serving the minimum two years.

The young lawyer is following in his father's footsteps in his pursuit of criminal justice reform. The former Mayor Crawford was in office when a City Council-approved investigation found that Saginaw's police operation, evidence controls and bookkeeping were "almost non-existent" in the vice unit, that officers were "exonerated" in all 33 citizen complaints of excess force, and in summary, that "we are not convinced that the Saginaw Police Department is capable of policing itself." Reforms were adopted, including steps to increase ethnic integration among the ranks.

A generation later, Alan Crawford is outspoken. In general, he joins growing opposition to cash bail, saying low-income and minority prisoners feel economic pressure to plea bargain on cases in which they ultimately are innocent, Specifically in Saginaw, he says suspects and everyday citizens "are treated differently on the East Side than on the West Side," citing anecdotal testimonies and stories that he encounters. He chides the Michigan Legislature for failing to require state troopers to don body cameras.

Too many individuals are charged with armed crimes, assaults, and even murders, he says, based on "hearsay" testimony that they were rivals with the victims or "looked like" artist renderings, among other bogus reasons. He vows to continue his pursuits of justice.

"I feel," Crawford says, "like I've been preparing for these moments for my whole life."

#### MARCH 1, 2021

#### MICHIGAN BANNER First Great Lakes Bay Regional Newspaper

CLARA BUCKLEY SMITH

1900 - 1989

#### PAGE 3

#### **MESSAGE** FROM THE PUBLISHER

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#### MISSION

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

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### 'When You find A Good Leader - Follow Her'

The Michigan Banner celebrates women throughout the year but takes great L pride in acknowledging the strength and accomplishments of many great leaders during Women's History Month. Activists fought for several years for a day, a week, a month, almost anything to be set aside to honor and value the countless contributions of women past and present. Finally, in 1980, then

President Jimmy Carter with the very strong presence and encouragement from The National Women's

History Project, established a week of celebration. The month-long observance was launched in 1987. The 2021 theme, "Valiant Women of the Vote: Refusing to Be Silenced", is an extension of last year (2020). Unfortunately, due to the COVID 19 pandemic, most celebrations had to be modified and, in many instances, restricted or cancelled. This year, while still respecting the need to practice safety, valiant women nationwide are sharing their stories, accomplishments, creativity, skills, and resources with a focus on the future.

While always present and active, remarkable women in leadership roles have emerged on the forefront. For the first time in the history of the United States of America, a woman has been elected and is serving as Vice President of the United States. It is entirely possible, in fact likely, that another woman of great strength and character laid the foundation for that door to be opened and secured. We will be hearing from them and about them through all forms of media this month. They, along with countless others who serve in essential but less visible roles will be featured for generations to come in honor of Women's History Month and the invaluable contributions of women worldwide.

I will take this opportunity to acknowledge the strongest and most brilliant woman I have ever known, my paternal grandmother, Clara Buckley Smith whom we affectionately called, our loving 'Mama Clara'. One of the necessary qualities of any person worthy of honor is their willingness to sacrifice for the good of the cause. Mama Clara was an entrepreneur. She raised my father to be an entrepreneur as he in turn instilled in me an entrepreneurial spirit. The sacrifice? For many years, Mama Clara owned and operated a very successful restaurant in Mississippi. When our mother passed away, Mama Clara traveled to Saginaw Mi., - the cold, cold north, to help her son (my Dad) raise four young children. This would be in the early sixties, at a time when employment opportunities for her were limited. After having herself been a successful business owner

and employer, she worked for many years without complaint as a domestic to ensure that her rambunctious grandchildren were properly supervised as my father held a fulltime night shift position. She served in this capacity with a very strong hand guiding myself, my brother and sisters well into my adulthood. She was still the disciplinarian in the household with the youngest child and a great grandchild, when I left for the military! She passed the hard work ethic down to future generations. Leaders are usually called upon to sacrifice and she did so without hesitation, complaint, and perhaps most importantly without her name in lights.



The Michigan Banner celebrates the women whose contributions and achievements continue to make the world a better place. The vast majority will not be named and featured in public forums however we do not have to look far to see or experience their impact on the world. Thanks for all you do.

Jerome Buckley Publisher, Michigan Banner

#### **IN THIS ISSUE**

Latino Banner	LB 1 - LB 5
Community	11
Politics & Public Policy	
Health	
Education	41
Business & Wealth	48
Sports	
Youth Banner	56 - 57



MARCH 1, 2021

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**THE LATINO BANNER** First Great Lakes Bay Regional Newspaper

MARCH 1, 2021

# **LatinoBanner**

### LIDER EN LA DIVERSIDAD



PRI.ORG

### Gentrification and Latina/o/x communities

LB, pg 2

The United States Hispanic Chamber of Commerce condemns Congresswoman Lesko's racist remarks restricting COVID-19 vaccine access

LB, pg 4



ANA HIDALGO AT ADELANTE AWARDS

### Neighborhood concerns spark community action

#### By MIKE THOMPSON

In 1980, Ana Hidalgo and her husband Rolando moved with their two daughters to a beautiful historic home, built in 1909 in one of the East Side's most attractive areas, along Holland and Remington crisscrossed by Jefferson, Owen and Cedar.

Ana is not satisfied to simply maintain the family home. She is a longtime leading organizer with the Cathedral District Neighborhood Association.

"It's a challenge," Hidalgo says. "People are getting older, and some no longer have the same mobility to get out and do things.

#### VAMOS ADELANTE

At the same time, it is invigorating because in recent years, we see younger families coming into the neighborhood."

She says her activism began soon after the couple moved into their home, when one of their new neighbors was the victim of a break-in. Her response was to organize the small Holland Court Neighborhood Watch group. She continues to recruit neighbors for united efforts, nonpolitical and nonpartisan but often creative.

For example, when it's time for a meeting, Ana introduces herself house-to-house to potential new members and invites them to tag along as she continues down the street. This forms new bonds among the residents.

Still, it's not about meetings, which can pile up endlessly. Another strategy is to form "telephone trees," If children or adolescents are misbehaving, the phone calls are intended to rally neighbors who peacefully will intervene.

As a result of her grassroots efforts, Hidalgo has been designated to serve on ALPACT, Advocates & Leaders for Police And Community Trust, a group co-chaired by Bishop Larry Camel and by Police Chief Bob Ruth.

Her work is not restricted to law enforcement. She organizes community cleanups and efforts to maintain abandoned properties. Neighbors have obtained vacant lots from the Saginaw County Land Bank Authority to expand their household yard space or their gardens.

"We understand that City Hall is lacking in financial resources," she says, "and so we're going to do what we can to help."

Ana is an Arthur Hill High School product who moved with her family to Saginaw at age 3. She volunteers with St. Joseph Catholic Parish and the Saginaw Community Foundation.

"But I prefer to stick with the smaller groups," she concludes. As her neighbors know and appreciate.

#### LATINO BANNER SPONSORED BY GREAT LAKES BAY HEALTH CENTERS

## **Gentrification and Latina/o/x communities**

#### By ØSCAR MEDINA

uring a trip to San Jose, Costa Rica, in **D**2016, I took a taxi from my hostel to the airport to pick up my cousin Tania because I arrived a day earlier. While heading to the airport, I struck up a conversation with Roberto, the taxi driver, and asked about life in San Jose. As he told me about life in the city, I received an email on my phone that my cousin's flight was delayed an hour. To make up for the extra hour, we went to eat at a soda, a Costa Rican local restaurant. While eating a traditional Costa Rican plate Gallo pinto (black beans and white rice), we continued talking and exchanging experiences between Costa Rica and the United States. As we walked out the soda, he pointed to a red fence on the corer that stood well over 15 feet, which wrapped around the block in both directions. He then added that the owner of that location was from the U.S. and that many foreigners were coming into many Costa Rican cities and buying prime real estate. His statement made explicit the connection between the U.S. and Costa Rica. My thoughts quickly centered around gentrification, and I couldn't believe that this phenomenon was global. Global in the sense that foreigners were buying land and property outside of their countries. Gentrification was displacing people of color in the U.S.'s inner cities; it was also displacing Latina/o/x communities in Latin America.

Gentrification was first coined in 1964 by British sociologist Ruth Glass. She noted that the upper and lower-middleclass were taking over working-class neighborhoods in London. She argues that once gentrification starts, it won't stop until "all or most of the original workingclass occupiers are displaced, and the social character is changed."

Thinking about Glass's notion of gentrification, I found it essential to examine how institutions play a part in the displacement of historically marginalized communities. These institutions serve the middle and upper class at the expense of displacing many Latina/o/x working-class communities.

After that trip to Costa Rica, I started looking up gentrification in other Latin American countries. I found that my



parents' homeland was not spared. My father's home state of Guanajuato, Mexico, was a victim similar to Costa Rica but with deeper roots. San Miguel De Allende is a gem of Mexico with its attractive smalltown feel and Neo-Gothic church built 200 years ago. San Miguel De Allende has a history of attracting foreigners from the U.S. In 1937, Stirling Dickinson arrived, co-founded, and directed the Escula Universitaria de Ballas Arte. Mr. Dickinson fought during WWII and recruited hundreds of American veteran artists, painters, and sculptors, by encouraging them to use the GI Bill to study at the Balles Artes. The GI Bill helps pay for university schooling for returning veterans. Through this example at San Miguel De Allende, it is clear how U.S. institutions are at the foundation of the gentrification of Latina/ o/x communities abroad.

Looking at the gentrification in the U.S. through an institutional context, it is clear that universities and sporting arenas are examples of institutions displacing many Latina/o/x communities within the U.S.

While universities uplift students by providing them education for careers, a closer look reveals that many universities are also at the forefront of oppressing many Latina/o/x communities by displacing them. Some examples include the University of Southern California (USC) in Los Angles, Temple University in Philadelphia, DePaul University in Chicago, and the University of Illinois in Chicago (UIC)

With the help of then-Mayor Richard Daley, many Mexican families (5000 people) and 200 businesses were displaced to make way for UIC's new campus in the early 1960s.

In addition to universities, sporting arenas have been displacing communities of color for some time now. Some examples include but are not limited to the Pittsburgh Penguins hockey team, which currently plays at the PPG Paints Arena. The PPG arena's construction displaced many black families from the Hill District (a total of 8,000 people). Another example is the Los Angeles Dodgers which displaced 1,800 Mexican American families from the Chavez Ravine neighborhood. Another example is the Los Angeles Dodgers which displaced 1,800 Mexican American families from the Chavez Ravine neighborhood.

While these institutions displaced tens of thousands of families of color, many middle and upper-class families, mostly whites, are educated at these universities and entertained at these arenas. When thinking about gentrification, it's necessary to see that wealthy families and institutions are both at play in displacing Latina/o/x communities.

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#### The United States Hispanic Chamber of Commerce condemns Congresswoman Lesko's racist remarks restricting COVID-19 vaccine access

WASHINGTON, DC /PRNewswire-HISPANIC PR WIRE/ – The United States Hispanic Chamber of Commerce (USHCC), America's largest Hispanic business organization, condemns the racist remarks by U.S. Congresswoman Debbie Lesko (R-AZ) about Hispanic Americans at the recent Energy & Commerce hearing on Thursday February 11, 2021. Hispanic Americans contribute \$2.6 trillion to the U.S. economy each year and collectively are the world's seventh largest economy.

"We condemn all racism, including remarks that cast negative stereotypes on the Hispanic community and imply Hispanic Americans do not belong in our country. To date, Hispanic Americans have been disproportionately impacted by this pandemic, with higher infection and mortality rates. This is due to the number of essential Hispanic workers providing healthcare, food service, and logistics in every American community. It is important that everyone has access to COVID-19 vaccines and we encourage Congress to promote equitable distribution of vaccines for all," said Ramiro A. Cavazos, USHCC President & CEO. "We hope for a sincere apology from Congresswoman Lesko for her remarks so that we can get back to the important work of ending this pandemic and economic recovery."

"We denounce Representative Lesko's statement and any language that negatively portrays our Latino community and belies our substantial contributions to this country," said Alice Rodriguez, Chair of the USHCC Board of Directors. "The data trends show that Latinos are the most represented among our frontline essential workers as well as our national economic growth and recovery process. These statements are unacceptable."

Lesko made this statement on a proposed amendment to prioritize citizens for vaccines:

"Arizona is a border state. We are compassionate people too. We have a lot of different varieties of people that live here. It's very diverse. I worked with people that are Hispanic. I mean they're very good workers. We're compassionate people, but for goodness sakes, we have to take care of American citizens, or people that are here legally, first. I'm just not going to be able to explain to my senior citizens that we're giving away the vaccines to people that [are] here illegally. I just think that's totally wrong."

The abhorrent comments came days before the United States reached the sad milestone of 500,000 deaths from the COVID-19 virus, affecting so many families from all walks of life.

"We agree with the Department of Homeland Security that 'equal access to the COVID-19 vaccines... for undocumented immigrants... is a moral and public health imperative.' Further, we invite Congresswoman Lesko to engage in a discussion about how to best protect all lives in Arizona, regardless of age or status," said Monica Villalobos, President & CEO, Arizona Hispanic Chamber of Commerce.

"Arizona and our entire country have experienced great loss due to the pandemic. The statements made by Congresswoman Lesko regarding Hispanic Arizonans with the second highest impacted community at 30% infection rate and 29% in deaths, is both inhumane and ill-informed. These types of comments by a leader of our state only serve to disenfranchise and create distrust at a time when we must work together. This is not the language of someone who is working for all their constituents during a time of true life and death circumstances," added Isabel Georgelos, President & CEO, Tucson Hispanic Chamber of Commerce.

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- Must be able to attend classes/training once a month, 8 am 5 pm. (Schedule is provided in advance).

#### glbhispanicleadership.org/application

#### THE LATINO BANNER First Great Lakes Bay Regional Newspaper

PAGE 5

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PAGE 11

## E + COMMUNITY ≡



SVSU PRESIDENT DONALD BACHAND & LIANA BACHAND

# **Global health at SVSU: Children's clinic at the Royal Seed Home of Ghana** *Visions of two women*

This story begins with the vision of two **L** women: the first, Naomi Esi Amoah, who is the founder of the Royal Seed Home. Naomi began her humble mission by taking in children who had been orphaned and or abandoned, providing them shelter, food and security. This humble mission quickly grew from four children to now 133 children. At its new site, the Royal Seed Home has male and female dormitories with lodging to accommodate all of its children. The Royal Seed Home provides housing and education to these children and to date, several of them have moved on and are now matriculating in neighboring universities and trade schools. What began as a humble dream blossomed into a beautiful campus that safely houses some of Ghana's most vulnerable children.

In May 2016, the second woman, Liana Bachand and her husband, SVSU President Donald Bachand, visited the Royal Seed Home as part of their visit to Ghana. Liana, a nurse by profession, noted the lack of a clinic at the Royal Seed Home and proposed building a primary care pediatric clinic, which included a site for women as well.

Upon returning home to Michigan, she called together a team to discuss the possibility of building and funding a clinic at the Royal Seed Home of Ghana. This was a great undertaking, but a passion and goal that Liana felt needed fulfilling. The SVSU team, who met and discussed how this vision could be realized, included:

- Liana Bachand, SVSU First Lady
- Brian Thomas, associate vice president for Academic Affairs
- Joseph Ofori-Dankwa, Harvey Randall Wickes Endowed Professor of Business
- Ava Lewis, professor of nursing

- Jenna Briggs, senior director of Advanced Studies & International Student Services
- Dawn Hinton, director of the Center for Academic Innovation & Online Learning
- Andrew Bethune, executive director of the SVSU Foundation

#### Groundbreaking for the Royal Seed Clinic

In August 2017, a team from SVSU sojourned to Ghana for the groundbreaking of the clinic at the Royal Seed Home. In addition to Thomas, Ofori-Dankwa, Hinton and Lewis, the members of this



#### Continued from pg 11, children's clinic



delegation also included Judith Ruland, dean of the College of Health & Human Services, and Lauren Kreiss, president of SVSU Student Association.

The group met with Pentecost University leadership. Pentecost University played an important role in conceptualizing and providing suggestions for the clinic. The leadership group included the rector, (President of the university) Apostle Dr. Daniel Walker, (who retired November 2020) and former rector, Apostle Professor Peter Kyei. Other members of the leadership team



included nurse leader, Dr. Abigail Kyei, Naomi Amoah, community leaders such as, The Chief and Elders, the government leaders, Municipal Chief Executive, and partners, including the Ofori-Dankwa and the Pro Patria team. Pro Patria is a philanthropic based organization helping small businesses to substantially scale up. The Pro Patria team coordinated and supervised the building of the clinic.

On the day of the groundbreaking, community and university leaders, including area chiefs and elders were in attendance. The children of the Royal Seed led a processional with the chiefs, Thomas (who represented SVSU's administration) and Naomi Amoah. The program included ceremonial dances performed by youths from the Royal Seed Home and speechesfrom community leaders and SVSU teamrecognizing the significance of this project for the Royal Seed Home and neighboring community.

#### **The Clinic Plan**

Liana Bachand envisioned this clinic to be equipped to serve several significant purposes. The initial purpose was to have a positive influence on the health of the children of the Royal Seed Home and surrounding communities. The second purpose would be to foster a strong collaborative relationship between SVSU and Pentecost University. Thirdly, consistent with SVSU's global emphasis in this vision and mission, such a development could enable nursing students associated with the College of Health & Human Service's Global Health Institute to carry out study abroad experiences and to carry out practical nursing assignments. Finally, it is expected this will enable Pentecost University College nursing students to visit SVSU in an exchange program.

Liana Bachand initially envisioned first funding to cover the building for the clinic and guest house and an endowment that annually provides funding to cover student trips and medical equipment.

The plan was for a pediatric clinic to be located on the 10-acre Royal Seed Home

#### CONTINUES ON PG 13 CHILDREN'S CLINIC



#### Continued from pg 12, children's clinic



COURTESY PHOTOS

land where housing for the children is currently under construction. It is proposed that while the clinic will be primarily for the Royal Seed Home children, it could also serve the community children, and in particular, students who attend a nearby Catholic school.

The clinic was completed. The foundation is solid to easily accommodate two additional stories, should more rooms be needed in the future. On November 24, 2020, a formal opening ceremony was conducted at the Royal Seed Clinic. On December 7, 2020, a dedication service was held virtually at SVSU. The clinic was dedicated to the honor of Liana Bachand and was named "The Madam Liana Bachand Infirmary and Clinic" at the Royal Seed Home.

Currently, it operates as an infirmary and only Royal Seed children are being treated. In a year from now, the clinic is expected to formally be opened to the community and general public.

#### **Global Health Institute at SVSU**

SVSU is developing a Global Health Institute that will help students who are interested in global studies and health receive further education, recognition and certification in this area of study. As one of its requirements for either a certificate or a minor, the Global Health Institute requires participating students to complete a domestic or study abroad experience and conduct a service-learning project during their trip. The goal is to have this institute developed and implemented in the near future so that students may develop knowledge, skills and attitudes to equip them in their navigation of our global society.

Formoreinformation on the Royal Seed Home, visit royalseedhome. org.



PAGE 14



CHRISTINA JONES RESOURCE CENTER RENAMING CEREMONY

## **A voice** for Saginaw's longestlasting neighborhood group

#### By MIKE THOMPSON

We usually don't match being modest to being outspoken. And then along comes Christina Jones.

When asked if she envisioned becoming a volunteer leader for the Houghton-Jones Neighborhood Task Force when she started 30 years ago, she answers with a hearty laugh, "Heck, no!"

But when quizzed further, she acknowledges that she indeed had served as a union steward during her 20-year career downtown at Bell Telephone.

She also was volunteering for Good Neighbors Mission in 1991 when the founder, Hazel Wilson (who since has returned home to rural Mississippi) recruited her for more challenging service.

"I didn't want to be a couch potato after retiring," Christina explains, again modestly downplaying the thousands of hours that she has contributed.

She adds, simply, "I like to talk."

The former Christina Wilson was born in Saginaw in 1934 and attended Crary-Lincoln Elementary and the old Central Junior High. She dropped out of Saginaw High when she married Fred Jones at age 16, achieving a G.E.D years later at Delta College. Her career at Bell, and selling life insurance on the side, started in 1969, after she was well along the patch of raising the couple's six children. They are Patricia (Qualls), Frederick Jr., Denise, Charles, Angie and Stephanie.

Christina's home, yard and flowers on South 12th Street are beautifully maintained, a bright light amid the inevitable spread of blight. Still, when Hazel Wilson asked her to join a neighborhood group, she acknowledges she was acquainted with a scant few of them. The Houghton-Jones association (named for the schools, not for her) originally tackled housing and crime issues, similar to many citizens groups in other parts of town,

However, especially near the turn of the millennium, the emphasis shifted to social needs, anything from hosting advisory sessions to AA and NA meetings. Foremost, Houghton-Jones became one of Saginaw's top providers of youth activities, including an "All Around the Neighborhood" summer program that has featured a pair of gardens operated through the Saginaw County Youth Farm Stand project.

"Everyone wants to maintain a peaceful, serene, eye-appealing community," Christina says, "but in our case, we have so many issues with children that we have to focus on them.When we see some of them reach the point where they are carrying guns, then we are at risk of a lost generation."

She remains highly active at age 86. She has given up her first love, bowling, but still plays an occasional nine holes of golf with her "big sister," Dorothy Harris, now 92. She's also a regular presence at the Houghton-Jones Center, Johnson at North 10th, which the group recently named in her honor, in spite of her protests.

"But I'm not too good at helping the grandkids with their homework," she laments, with another of her tell-tale laughs. "Some of the stuff these kids have to learn is beyond me."

That's Christina Jones. Always modest, never shy.







# From the **band room** to the **school board room**

#### **By MIKE THOMPSON**

**R**uth Ann Knapp's election to the Saginaw Board of Education did not make her name locally well-known. This already was true beforehand, through her music teaching career and her volunteer leadership within the Saginaw NAACP.

She was born in Highland Park but her family soon moved west to southern Idaho. She grew up to achieve her pair of teaching degrees at the University of Idaho.

Her link to Saginaw took root during the 1960s, when she had moved near Traverse City to serve as summer music librarian at the well-known Interlochen Academy, host of the annual National Music Camp. Saginaw voters had approved a millage for Project BRITE, which included expanded art, music and physical education. School administrators were recruiting beyond our town's borders and they found Ruth Ann, who in turn found a lifelong hometown.

Knapp launched a career of 40-plus years as what was known as a "traveling" elementary music instructor, beginning back when the district was home to a peak of two dozen K-6 schools. Through the years, she was visiting staffer a at virtually all of them, and she still laments declines "art, music in and P.E.," caused mainly by funding cuts and declining enrollment. She eventually became the district's music coordinator and then overall fine arts coordinator.



RUTH ANN KNAPF

Her involvement in the Saginaw Education Association teacher union led to a friendship with Bernice Barlow, a union leader who also was serving as the Saginaw NAACP's longtime president. Ruth Ann has filled roles as an NAACP board officer and education chair, and also as a volunteer coach and chaperone with ACT-SO, the Saginaw branch's award-winning team in national cultural, technology and science prize competitions.

Upon her retirement, she won election to the school board in 2011 and has held

office since then, including a recent term as board president while the district emerged from financial debt and state oversight, ultimately achieving last November's millage approval. The property tax will support building plans that include a new riverfront high school to unify the half-empty Saginaw High and Arthur Hill landmarks.

+ COMMUNITY

Her numerous teaching honors include the Michigan Education Association's Anne Sullivan Award for the schooling of children with special needs, along with the Multicultural Award for a "Bridge to Friendship" project that transported students from Houghton Elementary and St. Charles Elementary to one another's schools for combined concerts. The MEA state teacher union, for which she was board president for two years, also has named its Advocacy for Music Education Award in her honor.

Saginaw's sesquicentennial 150th anniversary was in 2007, and Ruth Ann helped organize "S is for Saginaw," a children's book that marks the historical event.





## A small step for city citizens/ police advisory panel

#### By MIKE THOMPSON

Latinos, LGBTQ citizens, mental health patients and criminal ex-offenders are four groups that sometimes claim exclusion and bias.

However, in the formation of a new Saginaw city Citizens/Police Advisory Commission (CPAC) neither population segment has produced a single applicant or nominee, even though slots are reserved for them.

The nine-member panel will help to collect citizen complaints (or compliments, as the case may be) regarding their treatment in encounters with law enforcement officers. City Council members created CPAC by ordinance last October in response to protests, both nationwide and in Saginaw, after police slayings of George Floyd in Minneapolis and Breanna Taylor in Louisville, among many notables.

Applicants quickly emerged for CPAC seats representing black citizens, at-large status, neighborhood associations and the police chaplain. A fifth member, appointed by the council on Feb. 22, will speak for teenagers.

With five commissioners, the quorum will allow CPAC to commence as soon as this spring. However, even a single absence would end the quorum, leading to further delays.

Will any representatives of Latinos, LGBTQ, mental health or former felons finally step up?

Any Saginaw resident interested in applying may contact the City Clerk's office, 399-1311.

SaginawCitizensUnited for Equity and Social Justice is also seeking members, countywide instead of restricted to

the city limits. Visit SCUEJ on Facebook at facebook.com/ SCUEJ.





#### **CREATIVE** PERSPECTIVES

#### 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** 

**MICHIGAN BANNER** First Great Lakes Bay Regional Newspaper

## He said to them, "It is not for you to know times or seasons that the Father has fixed by His own authority" (Acts 1:7).

#### **By PASTOR RODRICK A. SMITH** ZION MISSIONARY BAPTIST CHURCH

Ceasons are the main periods of the year **O** in which each have their own distinctive weather. They are examples of God's perfect order in the world, and represent the balanced cycle of creation and human life which is sustained by God. Seasons are appointed, created, and sustained by God. There are also seasons of life. These are appropriate and appointed periods of time which are part of the variety and development of human life and experience, and which influence human affairs. The times and seasons for individuals and

nations are set by God, who works all things together toward the final fulfillment of His purposes. The seasons of life are not self-appointed. If it is not for us to know the times and seasons that the Father has fixed by His own authority, then certainly it is not for us to appoint the times and seasons of our life. We live in a time when people who profess to be Christians believe they can control the seasons of life, or live perpetually in only one season by the words they speak. It is now popular to hear people say, "I declare," or "I decree." Many professing Christians often declare it to be a certain "season" in their life. This is error and possibly heresy! Heresy is a position or doctrine at variance with established,



+ COMMUNITY

PASTOR RODRICK A. SMITH

orthodox church doctrine. John Piper says, "Bad theology will eventually hurt people and dishonor God in proportion to its badness." William Gurnall said, "Compare Scripture with Scripture. False doctrines, like false witnesses, agree not among themselves." When the Scripture makes plain sense, it makes no sense to seek any other sense, lest we come to nonsense. I'm trying to help somebody.

## **Lisa Coleman** looks to provide hope for homeless pregnant women



pregnant adult women. It is a Faith-based nonprofit

of

His

Michigan

LISA COLEMAN

spiritual and physical needs are met. Lisa's desire is to help those who don't have a voice and give them hope.

isa Coleman is the

Restoration

where

Ministry

∠Executive Director

Ministries of Saginaw,

they house homeless

where both women's

Lisa, a native of Lake Fenton, Michigan has been happily married to Sammy Coleman for 15 years and they have made Saginaw their home.

Lisa herself was in Foster Care, which gave her a deep desire to help other Children. She became a Court Appointed Special Advocate (CASA) Worker for Saginaw family court, helping create better family units since 2010.

Lisa graduated from Elijah house Inner healing Prayer Ministry in 2019 and has been a licensed Real Estate Agent in Saginaw since 2007. She was in the Lending and Title business for 24 years.

Lisa's greatest desire is to bring hope to other's through the love of Christ.

#### **HIS Restoration Ministries**

HIS Restoration Ministries provides

temporary refuge for homeless pregnant adult women who have chosen Life for their babies or Adoption.

CELEBRATING

Residents are given the opportunity to receive parenting, budgeting and life skills. They can also complete their education and find employment so they will be able to successfully transition into their own place upon leaving HISRM Ministries.

HIS Restoration Ministries welcomes residents as a guests while they await the birth of their baby. HIS Restoration Ministries understands that this is a time of peace and restoration for their residents, knowing a "Baby Changes Everything".

To learn more about HIS Restoration Ministries, visit www.hisrm.us.

## Frankenmuth teen prodigy now is city manager

#### By MIKE THOMPSON

Frankenmuth's Bridget **7**hen Isquierdo Smith became city manager of her hometown in October 2016, she received a surprise from Charlie Graham, her predecessor.

Graham had saved a drawer full of papers with questions submitted by pupils during the annual student government day, and Bridget sorted through the pile until she found her own pre-millennium handwriting. Back around 1990, she had asked about the future of the then-closed Heilmann Brewing factory.

Little did she know that she one day she would be on the opposite end, in charge of answering the same sorts of inquiries.

Smith works for all of the citizens of Frankenmuth, but her immediate bosses are the seven City Council members, elected volunteers who serve in a function similar to a board of directors.

Her role is to provide options for action, but unlike some other administrators who are more cautious, she does not hesitate to provide her own point of view, the same as when she sent the note to Graham as a high schooler.

"There are always at least three options," she says, "but on the option that I prefer, I'm clearly going to express my opinion."

The daughter of Ed Isquierdo, and Joanie and Dick Klouw, moved with her family to Frankenmuth from the city of Saginaw as she was entering 10th grade. She graduated from high school in 1992 and headed for Central Michigan University with no specific career goal in place.

Bridget took an interest in submitting articles to the student newspaper, CMU Life. A major story took root on campus when the men's basketball coach used a racial slur to encourage white players

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BRIDGET ISQUIERDO SMITH

to perform more aggressively, similar in his perception to the blacks on the team. Professional reporters flocked to Mount Pleasant, but she had established early communications with the African American athletes, and her reports were selected for circulation by Associated Press editors. This helped lead to an internship at The Saginaw News.

There was only one problem.

"The big emphasis in journalism at that time was to remain neutral, to not have an opinion," Smith explains, "and that's not me."

She switched to a sociology curriculum and won election as student council president. Her new career aim was in municipal planning. Upon her CMU graduation, she landed employment at Saginaw-based Spicer Group, formerly Spicer Engineering, and then for a full decade in Saginaw Township, with a start as a planner and closing as a top administrator for community development.

When the Frankenmuth manager's job came open five years ago, she hesitated prior to submitting her application at the last minute. Did she really wish to fill such a role in her close-knit home community, where she was best-known as the youthful pre-millennium Bavarian Festival princess, more so than for her career achievements. She already was back home as a resident with husband Todd Smith and their two daughters -- Grace, now a senior at Alma College, and Emma, a senior at Frankenmuth High.

Her response was that she had learned more riding those floats than to wave with a firm wrist, as though wiping a picture window.

"Representing the community," Bridget reflects, nearly 30 years later, "turned out to be similar to being a city manager."



## Run With What You Got, success has nothing to do with what you're not

Duperon Education and Kids Rule Now partnered up to launch Dare to Dream with Terry Duperon. It is an exciting opportunity for young entrepreneurs in the Great Lakes Bay Region to win a cash prize towards their business ideas. As a young dreamer himself, Terry was inspired to help these entrepreneurs take the next step towards their dream. Running with what they've got, these creative innovators were able to share their ideas with Terry Duperon and discover the opportunities awaiting them.

## We are excited to share what they are up to in upcoming issues of Michigan Banner– Stay tuned!



Terry Duperon is the founder and Chairman of the Board of Duperon Corporation in Saginaw, Michigan. His five decades in business have led to a non-traditional approach to viewing opportunity and the development of Duperon Education and its signature program, The Class.

The Class is a curriculum born of his experiences with invention and innovation at Duperon Corporation. It encompasses basic entrepreneurial skills that anyone is able to access and use to bring something into existence that doesn't currently exist by taking small, meaningful steps towards their dream. People report feeling more themselves, connected to their passions and having the tools to create, lead, and fulfill their heart's desire.







REV. VINCENT D. MCMILLON

## This old house

#### By REV. VINCENT D. MCMILLON SENIOR PASTOR, ST. PAUL MISSIONARY BAPTIST CHURCH

"A house divided against itself, cannot I believe this government stand. cannot endure permanently half slave and half free. I do not except the Union to be dissolved; I do not except the house to fall, but I do expect it will cease to be divided. It will become all one thing or all the other. Either the opponents of slavery will arrest the further spread of it, and place it where the public mind shall rest in the belief that it is in the course of ultimate extinction; or its advocates will push it forward, till it shall become lawful in all the States, old as well as new: North as well as South (Chadwick. B., p. 98)"

A braham Lincoln's words are embedded in the soul of a divided America. While the issue of slavery was abolished in the 13th amendment of the Constitution, the *house* Lincoln spoke of remains mournfully conflicted just as the man whose words straddled the moral fences of a divided house. I contend until all Americans are made to see Black History as a common American chronicle whose story is still unfolding as an authentic American narrative, this *house* will remain divided and cannot heal.

Many U.S. Citizen grapple with the notion of a united house. As the remains of slain Capitol Police Officer Brian Sicknick was laid in the Rotunda of U. S. Capitol, it was yet another story of our sordid but common history, that this old house has yet to tell.

Charles Bulfinch was the architect who completed the Rotunda originally made of wood between 1818-1824. The dome was laterreplaced with fireproof cast iron during the Civil War. In 1959 -1960, additional architectural work was done to repair old hidden cracks and fissures, to refurbish and replace ornamentation. Several layers of paint were removed exposing the original metal, before receiving a fresh coat of paint. Each layer represented a shared history. The Rotunda has been described as the Capitol's symbolic and physical heart - the center seat and soul of our democracy. Like any old house, this house has needed constant repairs.

Let us use this metaphor of an old house whose symbolic and physical heart, in constant need of repair, for Lincoln's foreboding notion of a divided America both then and now. We're faced daily with deciding whether or not Black Lives matter, while struggling with the notion of White privilege, its historical and supposed present day advantages. These modern day realities have obvious links to our common history. However, because our ideological world views diverge, how is unity possible? How we've struggled maintaining this old house, lies our common history and uncertain future. In Lincoln's words, "it will become all one thing or all the other."

This old house has a story to tell. How did the body of U. S. Capitol Police Officer Brian Sicknick come to lay in the Rotunda? It is a story to be told whose origins are as old as this house. Would you agree that Sicknick was a patriot who died defending the heart and soul of Democracy; while others who claim this house as their own, might argue that Sicknick was not a patriot, but perhaps, a traitor? Your response may signify our historic division. Although Lincoln was on the immoral fence of indifference, he was right. No nation can stand divided. There must be from the majority class, a virtuous people of good will, willing to risk it all with those who would otherwise continue to nobly and courageously struggle, albeit alone.

In 1833, Lydia Maria Child wrote a treatise entitled, An Appeal in Favor of That Class of Americans Called Child argued, "blacks were Africans. fellow countrymen, not foreigners or a permanently inferior caste. Her writings, challenged not only southern slavery, but the racial proscription that confined free blacks in the North to second class status" (Foner. E. 2005, p. 27). In 1831, William Lloyd Garrison founded his abolitionist newspaper, The Liberator. Garrison gave Fredrick Douglas a platform from which to speak against the pangs of slavery (Foner E. p. 37). In his fight for the liberation and equality of African American's and women's rights, Garrison had once been publicly stripped of his cloths by a Boston mob and almost hanged. Another staunch abolitionist, Wendell Phillips, had nearly been killed at a public meeting in Cincinnati by a bolder hurled down from a balcony" (Dray. P., 2008. p. 20). On May 22, 1856, ardent pro-slavery supporter, Congressmen Preston Brooks of South Carolina, walked into the U.S. Senate Chamber and attacked anti-slavery U.S Senator Charles Sumner of Massachusetts. "Sumner was viciously beat on his head, face and shoulders with a gold tipped walking cane until he passed out in a pool of his own blood, the cane splintering in pieces" (Puleo. S. 2012). The work and personal sacrifices of abolitionists, black and white, are recorded throughout the 18th and 19th centuries of this old house.

Numerous Americans sacrificed all for truth and justice. Michael Schwerner, a 24-year-old white Civil Rights organizer, James Chaney a 21-year-old African American, and Andrew Goodmen a 21 year-old white volunteer, were murdered on June 21, 1964. The three young men volunteered, in the Freedom Summer with the Congress of Federated Organizations (COFO). For their efforts they were singled out and murdered by Klan members who also posed as police officers (U.S. Dept

#### CONTINUES ON PG 21, MCMILLON SERMONETTE



#### PAGE 21

#### + COMMUNITY

#### **Continued from pg 20, McMillon sermonette**

of Civil Right Div.). In 1965, Viola Fauver Liuzzo traveled south to engage in the struggle of Civil Rights. While transporting fellow activists to the Montgomery airport, she was fatally hit by shots fired from a passing car containing Klan members. Liuzzo died at 39.

Recently we've witnessed riots across the divide in response to the assassinations of: George Floyd, 46; Breonna Taylor, 26; Atatiana Jefferson, 28; Philando Castille, 32; Alton Sterling, 37; Freddie Grey, 25; Eric Garner, 43; Tamir Rice, 12; and so many more. This house is in mourning and in need of ideological and moral repair.

Lincoln recited those words, "*A* house divided..., because they were not his own. They were the Words of Jesus. In Matthew's Gospel (12:25), Jesus was responding to religious leaders who accused Him of using demonic authority to bring miraculous healing to a man's life. They were more concerned with maintaining power and control over the dispossessed than seeing one man made whole. Jesus responded by saying:

25. Every Kingdom divided against itself is brought to desolation; and every city or house dived against itself shall not stand. 26. If Satan cast out Satan, he is divided against himself; how shall then his kingdom stand? (KJV)."

Lincoln waivered, but Jesus offer's a solid moral remedy to begin repairs on the heart and soul of this house. A greater response to the decomposing attributes of pride, prejudice and greed, which objectify humanity, making it commodious to be inhuman toward others living in the same house. Dr. Martin King Jr., said that, "darkness cannot drive out darkness, only light can do that. Hate cannot drive out hate; only love can do that." This is the higher moral ethic Jesus challenges us to embrace. To put the interest of others first, in brotherly love.

Carter G. Woodson suggested in his book entitled *The Mis-Education of The Negro* (1933) that Black people had been disenfranchised of experiencing full citizenship, a proper education, and was therefore unable to compete with their fellow white countrymen. However, as Black Americans were mis-educated – its twin was birthed in white America. The same historic social divisions that kept Blacks from a White world, did a better job of keeping many Whites from learning and matriculating in the Black world. This is our story; a nation divided, then and now.

Capitol Police Officer Brian D. Sicknick who laid in the Rotunda, is the result of our common divided history. If the readers is still struggling to make the connection, I can only say January 6, 2021 was not the first time an attempted was made to maintain the course of a divided house. Jesus said, "how then will this house stand?" Together, we can make the necessary repairs!

History teaches us that, couched within the foundation, the cracks, the beams, the roof and ceiling of this old house, there has always been people of good will and moral courage whose compass points toward *truth north*. A people willing to strive toward justice for all; a people of every nation and origin, willing to take a risk on the mutual wellbeing of its fellows – who would otherwise continue to fight, albeit alone.

I believe this Democracy for which my father and my forefathers sacrificed, is still worth the risk. However, until all Americans are taught to see Black History as a common American chronicle whose story is still unfolding in, and as an authentic American narrative, this house must mourn while it heals. There is healing in our *mourning*. Black history is American history. Teach it as such and pull future generations out of innocent ignorance and willful contempt. If we teach our story with honest compassion, I expect the house will someday cease to be divided.

*Rev. Vincent D. McMillon, D. Min. Senior Pastor, St. Paul Missionary Baptist Church* 

Join me, Sundays at 11:00 a.m. on Facebook - St Paul MBC Family Connection, & YouTube.

## Book to Honor Sr. Marietta Fritz



**Sr. Marietta, Saginaw's Saint**, a tribute book written by Joan and Craig Douglas, is a book is now available for purchase. March is "Women in History Month," so it is fitting to promote a book for one of the

SR. MARIETTA, SAGINAW'S SAINT

greatest women in Saginaw's history.

*Sr. Marietta, Saginaw's Saint* honors Sr. Marietta Fritz who was a co-founder of the nonprofit Emmaus House of Saginaw back in 1987 with Sr. Shirley Orand. Sr. Marietta and Sr. Shirley realized the sad reality that women were leaving the Saginaw County jail and returning directly to the streets because they had nowhere else to go. These two resilient nuns began with an old convent and rectory obtained for one dollar from the Catholic Diocese, Holy Rosary, with space for six women.

Emmaus House of Saginaw has grown ever since. Sustained by prayers, volunteers, donations, contributions, grants, and generous supporters, Emmaus House offers one of the most unique programs of its kind, anywhere!

Sr. Shirley passed away in 1993; Sr. Marietta continued to lead Emmaus House throughout the years of development and began a well-earned retirement in 2016.

Sr. Marietta, Saginaw's Saint is a description of the impact of Sister Marietta's wonderful life of service. Featuring four dozen photographs, the text about Sister's life expands everyone's appreciation for what she has accomplished.

The book's arrival can be purchased for a suggested donation of \$ 14.99 or more. Visit the web, https:// emmaushousesaginaw.com for book ordering information. All proceeds are dedicated to Emmaus House of Saginaw.





#### JOANN CRARY

# She promotes Saginaw as a modest pioneer

#### By MIKE THOMPSON

**J**oAnn Crary, Saginaw Future Inc., president and CEO, has achieved status in three ways.

- 1. She's a rare female top executive in the profession of economic development.
- 2. She was even more original among women when she started in 1993.
- 3. And very few individuals, men or women, remain in the same public sector positions for 28 years.

"Today, we see much more diversity (in economic development) with women and with people of color, who are leading organizations around the country and around the world," Crary notes, addressing the first and second points.

As for the third, she says, "There are still needs here. That's why our team has stayed here. Our longevity brings a number of benefits that we have built upon."

Indeed, Executive Vice Present and Program Manager Delena Spates-Allen have joined Crary for the entire ride, which began during the first year of Bill Clinton's U.S. presidency as a cooperative and costcutting effort that united the Chamber of Commerce with the county and city governments.. Along for most of that time have been Tom Miller Jr., vice president; Greg LaMarr, communications and marketing director, Stephanie Bauer, chief financial officer; and Cessi Miller, business development manager.

Crary says she realizes she is a pioneer, but she prefers to focus on her work, and that of her top staffers.

Results? Saginaw Future lists creation and retention of 29.000 jobs, \$7 billion in new investments spanning 1 million square acres, and more than 550 business expansions.

Her background would be unusual even for a man. She graduated from Vassar High School, and matriculated to Delta College and Ferris State University with the aim of becoming a high school teacher and sports coach. When she shifted gears into economic development, she boosted her resumes with further studies at Saginaw Valley and Central Michigan universities.

JoAnn knows how to pitch the Great Lakes region. She deflects questions about the steep decline of jobs in the auto industry and in overall manufacturing by pointing to 100 percent boosts in professional and business services, and 50 percent in education and health care. No longer are all the economic eggs in one basket. She points to ties with Nexteer, Hemlock Semiconductor, Covenant HealthCare and Morley Companies.

At the same time, she is a realist who acknowledges that actual unemployment is more than double the official rate, which overlooks such factors as part-time hours with limited benefits and long-term jobless people who have given up on searching. The result, she notes, is increased poverty, crime and other social ills, including growth of income and social inequality.

One Saginaw Future response is "Community Ventures," which has placed more than 2,000 individuals in jobs through counseling and communication.

"It is so fulfilling," Crary says, when a project comes to fruition, and you know you have contributed in a small way to provide meaningful jobs and a better quality of life for our residents."





I received a beautiful message from a young man that reached out to me a year ago after being released out of prison and being under employed. He was despondent about his opportunities and truly looking to put his past behind him and instead be a tax paying citizen capitalizing on a second chance. Below is his message:

Hello Mr. Greene, I don't know if you remember me but I spoke with you a few months back about my struggles finding gainful employment due to my felony background from 20 years ago and you gave me an opportunity with The Greater Michigan Construction Academy and now I am currently employed by Three Rivers Construction Co as a Pipefitter. I appreciate you for that. Thank you but I wanted to speak with you about a program that I am passionate about which is felons that were charged as adults and served prison terms that hadn't yet to experience life as an adult.

I have a plan and just need some guidance. I know that you are a very busy man but I know that you genuinely have an interest in the betterment if our community. If you can make some time for a phone call just let me know. Again I appreciate you, and btw I am still enrolled at GMCA. GMCA helped me push myself into a field that I never expected. Skilled trades is the way to go for anybody facing any challenges finding a career I appreciate Jimmy Greene for helping me find my way 2 the right path.

All I did was open the door for this man but he did all the work. He committed himself to his trade and he has trust himself and his family into the middle class. I have spent years trying to create opportunities for people like Antonio Brooks to go through. I would encourage you to reach out to Antonio or to me if you feel you are under employed and you're looking for an opportunity to join the middle class in the skilled trades industry. There are second chances for our returning citizens coming out of the prison system and this is but one example.

> - JIMMY E. GREENE CEO & President, ABC Michigan

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CHARLOYYE DIXON

## Mom's 'OK' led to a cosmetology career

#### By MIKE THOMPSON

Charlotte Dixon was 12 years old when she took what she described as a youthful "big step" toward her cosmetology career as a master stylist.

Her mother, Lillie Dixon, for years had cut and styled the locks of Charlotte and three younger sisters. Then, one time when mother was away, Big Sis decided to "take a chance" and do Mom a favor by taking care of her baby siblings.

"This was our Saturday morning tradition," Charlotte explains. "I felt it was a good thing to do, but at the same time, I was afraid what she would say. She came through the door while I was just finishing up, and she didn't say anything."

Neither did her father, Charles Dixon, who helped to produce 10 family offspring in all. "Mother went to the shower to clean up," Charlotte continued. "She shampooed her hair, came back out, and she said, 'I'm next. Now it's my turn.' "

And a youthful entrepreneur's mind was made up. She graduated from Saginaw High School in 1980 and enrolled in some Delta College classes, but her heart wasn't in it.

"My Aunt Alice in Chicago owned not one, but two salons," Dixon says. "I told myself, I'm going to be just like her."

Her first step was to attain her certificate from M.J. Murphy Beauty College. She then found chairs with several cosmetologists before she achieved her ownership dream during the late 1980s with L'e Salon in what then was known as the downtown International Centre.

Her venture endured for 12 years, until the turn of the millennium, but the

mall and the adjacent Florentine Inn hotel eventually bit the dust, and the resulting vacant land now is Huntington Park, an outdoor concert venue across from the Dow Event Center.

Dixon decided she was finished with ownership hassles, and she signed on with Louise McKinnie's Reflection of U Too on Sheridan at Webber, where for the past two decades she has been able to focus on her first love of styling hair.

"Most of my clients have been with me for 20-plus years," Dixon notes, "and building good personal relationships is the key. They will take seats in the chair and talk about their personal matters -- children and grandchildren, debt or divorces, whatever the case may be.

"I am wishing to continue for a year or two, but then it will be time to decide."





CAROL COTTRELL

# Fewer headlines, **but still a busy agenda**

#### **By MIKE THOMPSON**

Carol Cottrell served on the Saginaw City Council from 1995 to 2007 with the final two years as mayor, but she often feels she helped to achieve just as much -- or more -- in her less prominent roles, making far less news.

"It's like Henry Marsh (another former mayor) told me at the time," she notes, "sometimes you can get more accomplished after you have finished serving on the City Council, when there aren't so many rules and regulations to follow."

Mayor Marsh for sure proved his point during his 42 years of community service, from his departing the council in 1969 until he passed away in 2011.

In her own 14th year of post-council activism, Cottrell implies no personal comparison. Still, one of her involvements has been the creation and ongoing legacy of Saginaw Valley State University's Henry G. Marsh Institute for Public Policy, which aims "to educate citizens to be effective advocates of change."

Carol worked as an elementary-level speech pathologist and concluded as administrator of the Birth to Five preschool program during her 31-year career with the Saginaw School District, which came to a close at the same time as her mayoral tenure ended.

She then took the reins of the nonprofit Covenant HealthCare Foundation, which aims to generate funding support not for the general budget, but for cuttingedge technology and medical innovation projects. Two recent examples, among many, are acquisitions of equipment to combat infant blindness and to assist physical therapy patients in their ability to walk.

A third item is even more unusual.

#### + COMMUNITY

"We purchased a specialized video system for children who are receiving an MRI," Cottrell says, "This system allows them to view videos during the MRI process. It serves as a distraction for the pediatric patient since many are uncomfortable in the MRI machine enclosure. The system is created entirely with plastic parts since metal parts would impact the MRI equipment. This video system has resulted in a dramatic decrease in the number of child patients who must be sedated to receive an MRI."

Other main accomplishments have been construction of the McNally House on North Michigan for out-of-town families of patients, and also to raise financial support for the Mary Free Bed addition near the former North School site.

As a citizen, Cottrell was initially best known for helping to promote and develop the annual Fourth of July fireworks into one of the top shows in the state and the nation. As a council member, mayor and now as a volunteer, she has promoted riverfront development. Featured are assorted projects along South Washington that have led to a resurrection along the stretch from the city waterworks all the way to the downtown Temple Theater and the Dow Event Center, along with boat docks along both the west and east river banks.

Carol takes some nostalgic pride in noting that she is one of three riverfront planners who remain active, along with Herb Spence III of Spence Brothers and Glenn Fitkin of the Braun Kendrick. She freely praises others in her way of sharing any accolades.

"I miss so many people who I encountered during those years on the City Council, and so I'm certainly can't say, like, I'm glad it's over with," she says. "It's simply that, at some point, we need new people to come on board."

She maintained 100 percent attendance during an era when meetings were every week, in comparison to the current sporadic schedule.

"It goes without saying," she notes, with a chuckle, "that my Monday nights have become a whole lot different."





## Much of Saginaw's city budget is locked in

(Note: This is the second report about the City of Saginaw's annual budget. The first can be found in The Banner's online archives for Feb. 1)

#### **By MIKE THOMPSON**

I magine that you wish to push for more spending on public safety in Saginaw.

After all, we see fewer patrol cars and more reliance on state police, sometimes on the sheriff's department. A shortage of personnel leads to longer response times, and with fewer patrols, speeding on some of our main thoroughfares and side streets has become rampant. And that's only the police side of things.

Fire protection? We lost some stations in the past, such as Boxwood smack in the middle of the east side and No. 9 on the west side (for a while a pub-and-deli on Bay at Court), but for years we at least maintained one anchor in each quadrant -- Central Fire Station for the northeast, Hess Street for the southeast, Fordney/ Gratiot for the southwest, State Street for the northwest. But now Hess Station is closed, which means first responders in this quadrant must come from across town or from across the bridge.

Just like national defense is the bottom-line first order of business for any U.S. president and Congress, so goes the same for public safety within any local community from coast to coast. In Saginaw, among U.S.A. cities both large and smaller, this is true, although this may not always ring true.

**Budget tells the story** 

Simply check the Saginaw city spending plan, which is basic to find online. Don't be intimidated by the 400-plus pages. We will find most of the information we need to know in the introductory sections:

- The entire budget is about \$125 million, but the majority is locked into special revenue and enterprise funds. We don't observe hardship in water and sewer service, for example, because our monthly bills cover those costs, and we can't shift a dime over to the cops or the firefighters. In another main instance, we may gripe to wit's end about all those potholes, but there are state shared revenues that are meant to be utilized for road repairs and maintenance. Let's admit, we also complain in summer about all of those detours and orange cones, do we not?
- When all is said and done, basically we must turn to the one budget portion that allows for some choices, the aptly named "general fund." At \$36 million, this is slightly more than a quarter of that \$125 million pie, but it receives the bulk of the City Council's policy-making attention.
- Still, there are limits. At this point, we speak not of locks on the various other funds, but on limits in the amounts of money. City leaders are in control of

those water/sewer rates, but they have virtually no say-so on the employment rates that decide income tax revenue or valuations that determine property tax intake.

• Furthermore, police (\$13.8 million) and fire (\$8.6 million) already combine to lay claim to nearly two-thirds of the general fund, a share that gradually climbs year by year. This leaves the general fund budget's remaining government services, basically maintaining the property and land that comprise the city limits, to compete for the funding.

#### What's for the future?

So do you wish to increase funding support for public safety? Where do you find it? Do you wish to gut some of the \$1.7 million for inspections and code enforcement in a city where much of the aging housing stock already is in stages of disrepair? There's another line item, nearly \$300,000, to deal with the eyesores we see around town, defined as "nuisances" in budget terms.

We're pleased to have our street lights, especially those in mid-blocks that are lacking in even the most affluent suburbs. That utility cost is slightly more than \$500,000. Our population may shrink but our expenses of parkland, from Ojibway to Bliss to both riverfronts do not. And that's a cost of another \$350,000 to keep them clean and trimmed.

And when we discover a hard-win boost of \$1 million for the police, we learn that \$800,000 goes to pension costs for the rising ranks of retirees. The list goes on.

And so if most all city functions are either locked in or limited, then what's the point of serving as a City Council member, a professional administrator, a department head of even a rank-and-file employee? Are there not options to gain at least more control and say-so over our local circumstances?

Indeed there are some choices, which we will explore in our third and final report, slated to appear within The Banner's pages when spring arrives in April.



LISA CONEY

## School social work is her other form of teaching

#### **By MIKE THOMPSON**

isa Coney is entering her third decade ⊿as a school social worker, but she hesitates to describe students as "at risk," which is a common term in her profession.

"I call it 'an opportunity,' an opportunity to have a better outcome in life," she explains.

"Meet people where they are, and respect the journeys they have taken," she adds, describing her approach to her mission. "Allow them to develop a relationship that is one of trust and confidentiality. Always make sure to be nonjudgmental."

And what about times when a teen still may stray on a harmful path, in spite of her best efforts? Fruitless? Hopeless?

"I don't see things in that way," Coney responds. "Even when I don't see immediate change, I know I may have said something that's going to stick with them."

She served 17 years with Saginaw Public Schools in an array of capacities, starting as school social worker and then building liaison and project manager for various "safe schools" initiatives. She started and led training sessions for staff, students, parents and local partners in such areas as restorative practices, social/emotional health and wellness, and substance abuse education and prevention.

Since 2017, Lisa has worked with the countywide Saginaw Intermediate School District, where she is the school social worker and transition coordinator at the county's Juvenile Detention Center School. This outreach serves the city district and 11 others within the SISD that cover the suburbs and the outlying smaller towns, where concerns with children and adolescents and teens also exist.

Lisa was born and raised in Montgomery, Alabama. She graduated from Robert E. Lee High School, named for the Civil War general, and moved to Saginaw among family and friends to pursue her educational endeavors. She earned a bachelor's degree in social work from Saginaw Valley State University and a master's from, Eastern Michigan University. She went on to receive her certification from the University of Michigan, and currently holds a state license as a master social worker.

During the middle 1980s, Coney launched her studies at Delta College with the intent to pursue a career in K-12 teaching. For her first on-site visit, she was assigned to the Saginaw High School classroom of Marshall Thomas, the nowlegendary educator and coach.

"I don't know that he remembers me," she says with modestly. "There were two in the class -- one male, one female -- who appeared to be stressed. Mister Thomas, of course, was responsible for the entire group, but I was in a position to take these two aside and to attempt to communicate with them. From that experience, I decided I might be better fit to work in those sorts of smaller settings."

Mobile previously was a civil rights stronghold for the historic 1955 bus boycott. Lisa's experiences help her to appreciate that some of the young people under her guidance also come from difficult circumstances.

"Some people blame the victim," she explains. "They say, 'It's all their fault. If they would just do this or do that, they would do better.' But many times, they are the survivors of generational traumas and failed systems."

She adds, "My purpose and passion is to help others, especially with the opportunity for young people to find their purpose and to find hope for a better future."

Lisa has volunteered as secretary with the Saginaw NAACP, and also with the Saginaw Housing Commission and with jury selection at the courthouse. Her community and professional awards include 2005 Soror of the Year from Alpha Kappa Alpha Sorority, Inc. Eta Upsilon Omega, 2018 Community Leadership Award from the Chi Xi Chapter of Omega Psi Phi Fraternity and 2021 Orange Frog Happiness Advantage, bringing positivity to the workplace and an equity campaign to create a culture of diversity and inclusion.

She is co-founder of Saginaw Sorority Sisters, where the mission is to identify women of color within the Saginaw community to run for elected positions and support their endeavors for appointment to boards and commissions.

She is most proud that her two daughters, Andrea and Imani, have completed college and have launched successful careers. She is especially proud of the title "MeMe" as called by her grandson, Jameson.



LISA CONEY HOLDS 2018 COMMUNITY LEADERSHIP AWARD PLAQUE



## African American Librarians – Culture Keepers



#### By RHONDA L. FARRELL-BUTLER

Ebony Magazine, Jet, McCall's, Better Homes & Gardens and later Essence, were all regular deliveries to my home when I was a little girl growing up on 4th and Norman. From our teachers at Potter School, visits to the our stashes of books my Mom (Leola Wilson) purchased for us at home, reading was an integral part of our daily routine, no matter what season we were in.

My younger brother sent me a timely text last month stating "...the thought of you teaching me to read & love reading @ 4 years of age is incomprehensible in this day, I am forever grateful." Greg and I are six years apart, and his comments took me back to our play room, upstairs over my Great Grandmother's house. That is where he was the student, I was the teacher, and I imagine the foundation for me becoming a Culture Keeper began. My interaction with him kept him a grade above his peers and he continued to excel well above the norm in reading.

#### My Purpose

After receiving my Bachelor's in Business Administration from Western



COURTESY PHOTO

Michigan University, I returned home and of course became impatient, as I completed applications for employment. After three months, I was encouraged by a close friend to apply for a position with the Public Libraries of Saginaw, in their Children's Department. A First Ward Community Center was in the process of building its new addition, and Director Ruben Daniels had entered into an agreement with the library board to provide rental space for the Archer A. Claytor Library.

For twenty years I served as branch manager of the Archer A. Claytor Library, my staff and I worked in partnership with the center, Delta College, and the Housing Commission to create a space for family engagement. Being located in the First Ward Center was ideal, our innovative programming was as extensive as our organizations and the populations we served. Literacy and cultural enrichment were the center of every program we engaged in. Claytor Library was not just a place where people came to check-out books, but it was a place to meet up, to ask for assistance, to have someone to listen, and to seek trusted help and advice. First Ward was a part of the "neighborhood" family. This experience lead me to a career change, and I embraced the field of librarianship.

As I attended library workshops and conferences, I realized that this profession was one that did not openly embrace African Americans as library users, or as professionals in the field. Even today, more than three quarters of librarians are white and only 6.8% are African American. I am thankful for my director who encouraged me to return to school and pursue my Master's Degree in Information and Library Studies from the University of Michigan. Working full-time, married and raising a family, I was able to receive my certification as a professional librarian in three years. Her foresight enabled me to have my current experiences and personally excel in my career.

#### My People

I continued to develop programs and relationships beyond the library walls by going into the classrooms to promote literacy and library services with populations that ranged from pre-school, school age, college and local organizations and religious institutions. It was important that I served the people of my community and make a positive impact, by demonstrating to them that learning is life-long.

My relationship with educators and administrators in the school districts were paramount. One of my most notable outreach activities was one that I engaged in during the months of February and March with my co-worker Linda Bryant. She always accompanied me as we presented puppet shows and shared Black History facts with students and teachers. Even today, I can walk into a public place and someone will ask, if I was a teacher, or where did I teach? Validation that I am a Culture Keeper.

I am appreciative for the awards, and recognitions I have received from local organizations for my service in the community, but one that I found most

#### CONTINUES ON PG 29, CULTURE KEEPERS



#### **Continued from pg 28, culture keepers**

intriguing, was in 2003, when my then director nominated me to receive the Mitten Bay Girl Scout Council, Women of Distinction Award for innovative programs and extensive community service involvement. My community involvement and leadership has not just been what I am in engaged in through employment, but also through my other commitments: Zion Missionary Baptist Church, Delta Sigma Theta Sorority, Inc., Saginaw Branch NAACP, Saginaw Public Schools Foundation Board, and other areas of interests that enhance and impact my community.

#### **My Passion**

The injustices that African American Librarians have felt in this profession dates back to 1930. Over the past few years there have been some improvements in advancement in leadership positions; Carla Hayden, head of the Library of Congress and Julius C. Jefferson Jr., President of the American Library Association. However, there is still a lack of leadership & administrative appointments in library institutions and placements on boards, even in communities where there is a large African American population. Much has improved due to the efforts and membership of the Black Caucus of the American Library Association (BCALA), of which I am a member. The Mission and Purpose is to:

The Black Caucus American Library Association serves as an advocate for the development, promotion, and improvement of library services and resources to the nation's African American community; and provides leadership for the recruitment and professional of African American development Librarians.

Every three years, the National Conference of African American Librarians (NCAAL) meet. This is the largest professional gathering of African Americans working in the library profession and serving predominately African American communities. Attendees can engage in professional development, and networking opportunities. Nationally recognized speakers, authors and leaders, present on issues, opportunities, and best practices.

I have attended every conference with the exception of two, since its inception in 1992, it is a time of refueling for me. To be surrounded by professionals in the field who look like me, and have some of the same concerns and interests, helps to keep me rejuvenated and empowers me to do more.

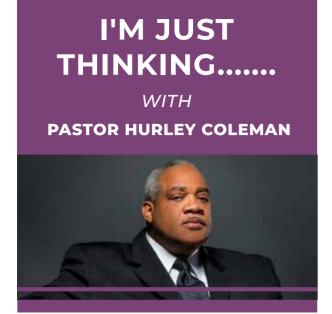
As African Americans, we must also know when our profession may redirect us, the reasons are many; but may include, a new environment where we can continue to grow and appreciate our profession.

In 2017, I accepted a new position at the Jackson District Library, as the Community Engagement Coordinator. The district library encompasses 13 branches in communities throughout the county and I have been able to incorporate the skills I learned in collaborating with Saginaw community partners.



#### PAGE 30

#### + COMMUNITY



## What Women Want

 $\mathbf{C}$  everal years ago, there was a movie  $\mathbf{O}$  by that name. The story line did not immediately reconcile with the title, but ultimately it was revealed that if a man wants to make a woman happy, he should know what it is that makes her happy. In the traditional male/female relationship, this would be the foundation of the relationship. In today's environment, to make an assumption of this nature could be the fodder for argument or dissension. It is that potential that I am drawn to for this conversation.

We are in a season of conflict. The conflicts arise from all sides, political and social. We have come to a place where it is almost impossible to have a civil discussion, especially about politics and social issues. Many of us who are more than 50 years old are in awe of the realities of how little social progress we have really made. I remember when the Civil Rights legislation was passed and there was this feeling that finally we would see corrections in areas of equity in housing, education, politics, and economics.

**MICHIGAN BANNER** 

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The legislation provided great words for our ears and history, but we learned that we cannot legislate matters of the heart. Merely writing the words and passing the laws did not affect the truth of our hearts, for even scripture declares, "With the heart man believes unto righteousness, but with the mouth confession is made unto salvation." It is one thing to have the right words written, but another thing altogether to have the will and spirit to live up to the words.

That is why we are in this place, nearly 60 years later, with protests declaring that Black Lives Matter, Women Matter, All Votes Matter. Wouldn't this process be more effective if we knew what we all want? Couldn't we respond better if we actually knew what each other desired, not just what we want others to have. The first thing that is important is that we have to see that all of us really want the same things. We want to be recognized, valued as individuals, respected for our opinions, and to have equitable access to the things that matter to us. The whole idea of life, liberty, and the pursuit of happiness is something that all of us desire.

In the month of March, much will be said about celebrating women. We have just completed a month long celebration of African Americans in this country. Each week, we are celebrating some group or organization. Even in this environment of constant celebration, the holes in the fabric of our nation is showing its torn, tattered, worn, and in some places shredded places. We still see mass inequities in every area of our lives. We are still trying to win battles of equity in health care, employment, education, and societal engagement. It seems that some of our oldest battles are the ones with the most distant victories. So much could be overcome if we could answer the question, "What do we want?"

I kept thinking about that movie, when a fluke accident caused the main character to have the ability to hear the thoughts of others. In the case of the movie, the man could hear women thinking. He could respond to their thoughts without them speaking out loud. This created incredible responses from those women that he interacted with. What an awesome situation that we could experience if we all had the capacity to know what the other person wanted. It would create an opportunity for all people to be served and

pleased with what was offered to them. It would also remove excuses, because whatever we did would be in light of us knowing what the other person wanted, thus creating personal responsibility for what we did.

White people would know that black people wanted the same things that they want. Men would know that women wanted the same things that they want. Children would know what parents wanted; siblings would know what each other wanted. Can you imagine what it would be like if we all responded to each other's needs because we knew what each other wanted? What kind of world would we have if everyone felt inclined to provide what people want, because we knew what was in their hearts and minds? It is that sense of compassion and empathy that puts each of us in the place of others.

History reveals that most major decisions about society, governance, and even laws that affect the ways that we live and interact with each other were often made by a small group of people. In many cases, these decisions were to the detriment of one group or another. The decisions were made for the benefit of some, and to the detriment of others. That is the reason that today, we have some battles that are still being fought. In fact, there are some people who are still fighting the Civil War, battling to regress to slavery and interposition. There are those who would desire to keep ancient social stratification between sexes, races, and even geographic regions.

This is crazy because all people generally want the same things. If we could become sensitive to what others want, what makes others happy, what is fulfilling to others we would almost guarantee that our actions would not only meet needs, but fulfill desires. The statement, "What Women Want", reflects a desire for more than just filling a void, but fulfilling a desire. It should be reflective of all of our efforts, on every level, and in every area of our lives.

We will be celebrating women in March. If we are sensitive to this conversation, our celebration of women will encourage us to celebrate each other.

I'm just thinking.....





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#### + COMMUNITY

## There's an answer in the air

#### By CHARLENE WASHINGTON HOLY COMMUNION GOSPEL CENTER

The Word of God says: We are to pray without ceasing. We're not to turn coward, lose heart or give up. If we cry out to Him, He hears the urgency in our voices and comes to the rescue.

There's an answer in the air for those who cried Lord help: I heard in the spirit one morning "Somebody help me." Someone cried out. I immediately prayed in the spirit for the voice that reached my heart, by Holy Spirit. I was compelled to pray by the urgency, and the emergent sound of that voice.

Psalm 18:6-8 In my distress I called upon the Lord, and cried unto my God: He heard my voice out of His temple, and my cry came before Him, even into His ears.

When I felt hemmed in, and down for the count; I called on The Lord. God could hear the urgent and emergent sound of my voice. I was desperate. My cry brought me right into His Presence. His mercy door was open. I was at last rescued. The devil wants to bury you beneath a mass of confusion, flood waters, and spiritual avalanches, utterly overthrowing you. He wants you to think he's superior. He IS NOT! GOD IS!

Not one prayer will become lame, but the answer and the manifestation of what you believe for will walk right into your life.

It feels as though a traffic jam in Heaven is the problem. How many times have we sent petitions toward Heaven, and waited, and waited, and the answer to your most pressing situation, seems nowhere in sight?

Proverbs 13:12a Hope deferred makes the heart sick. We know to walk by faith and not by sight. However, the delay can be depressing. It's like "How long Lord?"

We wait because we're not ready to receive. Our timing is off. The vision being yet for an appointed time. We wait because God has a better plan. In the wait, your faith and faithfulness to our Lord is proved. We learn to endure, and our confidence is not shaken.

The wait is can make you doubt God. But, just as sure as God is the Only, True, and Living God, Who reigns Supreme; and just as sure as The Sacred Blood of Jesus still works; and just as sure as God's Word



PASTOR CHARLENE WASHINGTON

cannot return unto Him void; Your Answer Is On The Way. Your faith stood the test of time. You watched and prayed. You waited and believed. You battled by pulling down demonic strongholds that stood against the manifestation of your faith, in Jesus' Name. Now, Open your spiritual door, and let your miracle in. Open your heart and allow Healing Oil to flow. Touch your body and receive Miracle Working Power. God released the answer! It's your Day of Victory. Your faith has made you whole. Hallelujah!

Your Prayer is not crippled or disabled, injured or impaired in strength. Your words have the power to create that which you send them out to do. Amen!

#### **Carrie Mahar Kessel Joins 1st State Bank's Board of Directors**



CARRIE MAHAR KESSEL

Phillip List, Chairman of the 1st State Bank Board of Directors, is proud to announce that Carrie Mahar Kessel has been appointed to 1st State Bank's Board of Directors Kessel is the Chief

**Operations** Officer

and part-owner of

her family owned business, Mahar Tool

Supply. Mahar Tool Supply is a multimillion Industrial Distribution Company with international supply headquartered in Saginaw. Kessel is a strong advocate of community involvement. Some of her involvements include, the YMCA Board of Directors, Junior League of Saginaw, Women in Leadership, and The Stevens Center for Family Business. Kessel graduated with her undergrad from the University of Colorado Boulder and has earned her Executive MBA from the University of Michigan Ann Arbor. Kessel is a recipient of 1st State Bank's RUBY Award. The award recognizes successful young professionals of the Great Lakes Bay Region. "We are pleased to welcome Carrie to the Board of Directors," said Jim Milroy, President & CEO of 1st State Bank. "Her professional experience combined with the strong leadership skills she has exhibited in our community makes her an excellent addition to our Board. Carrie will be an asset to our continued growth in the Great Lakes Bay Region."



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### A passion for literacy



A student who learns to read well should show more than simple basic literacy, says Sharon Floyd.

Passion also is vital, in her viewpoint.

SHARON FLOYD

■ "Read with ■ expression," she demands.

"There is nothing worse than reading without expression. Read with joy for the spoken word."

She won't go so far as to equate her outlook with hip-hop rapping, but she says the basic point is similar.

Floyd taught language arts from 1971 until 2000, the turn of the millennium, at her alma mater, Saginaw High School. She added seven more as the city district's English and language arts coordinator, and she also became a Delta College adjunct faculty member.

The number of SHS Trojans who still cite Mrs. Floyd's influence is beyond any count.

"Ever since I was six and seven years old, I always wanted to be a teacher," recalls the daughter of Pastor James "J.P." Wilson and his wife, Marthella, from Mt. Olive Missionary Baptist Church on North Sixth Street, north of the First Ward's railroad yard.

She credits the influence of her parents, who both were major education advocates. Her father eventually became a City Council member during the 1970s, in conjunction with the start of her teaching career.

She points out that in past generations, whites would burn down black schools and violently punish any attempts at education. Therefore, the church became a bellwether place for children to learn language skills through Sunday School and Bible readings, "part of an African American tradition" that has extended into modern times.

The former Sharon Wilson graduated from Saginaw High in 1965 and advanced for her education degree at Wilburforce University near Dayton, Ohio, founded in 1856 as the nation's first historically black college. In spite of her childhood love of reading, she speaks of racism's impact.

"At the time," she notes, "there were only two careers I could look forward to -nursing or teaching."

She adds, with a chuckle, "I never liked the sight of blood, and so I chose teaching."

Unlike many of her veteran peers among educators, she does not lament personal computers and tablets as detriments to old-time book learning, praising a young grandson who excels at both.

Still, Sharon says parents must do more than simply pack household shelves with books.

"Read together," she advises. "Read with your children. Read slowly and enunciate the words.

That's how we bring forth the expression."





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## + POLITICS



DANA NESSEL

## **Attorney General Nessel** joins coalition in letter of support to congress for election reforms

Lansing, Mi. – Michigan Attorney General Dana Nessel joined a coalition of attorneys general in sending a letter to Congressional leadership urging support for H.R. 1/S. 1, the For the People Act of 2021. The bill is an omnibus package of democracy reforms designed to expand access to the ballot, protect elections from foreign interference, force disclosure of dark money in federal elections, and raise ethical standards for federal officials.

In the first two months of the 2021 legislative session, at least 165 bills in 33 states have been introduced to restrict voting access – four times the number of similar bills introduced last year, according to a report from the Brennan Center for Justice at NYU Law. Despite confirmation that there was no evidence of widespread fraud or irregularity in the 2020 election, state legislators have seized upon baseless voter-fraud allegations to curtail mailin voting options, impose stringent voter ID requirements, limit voter registration opportunities and allow even more aggressive purging of voter rolls.

"This package of reforms addresses

a number of important items including voter suppression, election interference, and raising ethical standards of federal officials," said Nessel. "I urge Congressional leadership to support this legislation for the benefit of our democracy. This could help ensure greater flexibility in how Americans can cast their ballots and greater transparency of how money and those with deep pockets attempt to influence our elections."

The Act includes several measures that would neutralize efforts to suppress the vote by making it easier to cast ballots, reducing the influence of dark money in elections, and codifying ethical standards for public servants. The Act would improve and modernize access to the ballot by:

- Requiring states to implement online registration;
- Establishing automatic voter registration;
- Prohibiting unnecessary purges of the voting rolls;
- Requiring states to permit voters in federal elections to submit

a sworn statement to meet ID requirements;

- Expanding access to federal elections through early voting and mail-in voting; and
- Prohibiting the knowing dissemination of false information about elections and stiffening penalties for voter intimidation.

Additionally, the Act would close darkmoney loopholes by requiring disclosure when wealthy donors give \$10,000 or more to a group that spends money on elections and addresses the problem of partisan gerrymandering by putting redistricting in the hands of independent commissions.

Finally, the Act seeks to close legal loopholes that allow the president and certain federal officials to evade accountability for personally profiting from their office by:

- Heightening disclosure requirements applicable to the president;
- Requiring the holder of the Office of the President to divest from financial interests that pose a conflict of interest;
- Providing the Office of Government Ethics with enhanced enforcement powers; and,
- Prohibiting members of Congress from serving on the board of directors of for-profit entities during their terms in office and requiring the Judicial Conference to develop a code of ethics applicable to Supreme Court Justices.

Joining Attorney General Nessel in sending this letter are the attorneys general of Colorado, Connecticut, Delaware, the District of Columbia, Illinois, Iowa, Maine, Maryland, Massachusetts, Minnesota, Nevada, New Jersey, New Mexico, New York, Oregon, Pennsylvania, Rhode Island, Vermont, Virginia and Washington.

#### MICHIGAN BANNER First Great Lakes Bay Regional Newspaper

PAGE 35



HOUSE DEMOCRATES REINTRODUCE EQUALITY ACT

## **Congressman Kildee champions passage equality act**

House Passes Legislation to Protect LGBTQ Americans from Discrimination in Housing, Employment, Credit and other Areas of Public Life

Congressman Dan Kildee (MI-05), Chief Deputy Whip of the House Democratic Caucus, applauded passage of the Equality Act in the U.S. House of Representatives.

This landmark legislation would ensure that Americans—including lesbian, gay, bisexual and transgender (LGBT) Americans—would be protected from discrimination in employment, housing, credit, education, public spaces and services, federally funded programs, and jury service.

Despite significant progress, in many states – including Michigan – LGBT individuals can still be fired from their job, evicted from their home or denied a loan simply for being LGBT. Only 22 states and the District of Columbia have explicit laws prohibiting discrimination on the basis of sexual orientation and gender identity.

"Every American should be able to live their life free from discrimination or harassment," said Congressman Kildee. "However, for our LGBT friends, family and neighbors, they can still be fired from their job or evicted from their home simply for who they are. I am glad U.S. House of Representatives acted in a bipartisan fashion to pass the Equality Act. As this bill moves to the U.S. Senate, I am hopeful that enough Republicans will join with all Democrats to end a filibuster and pass this important legislation," said Congressman Kildee.

"Everyone should be guaranteed the security of their job, their home and to not live in hiding of who they are in order to not be discriminated against. State legislatures like ours in Lansing have repeatedly failed to secure these civil rights for the LGBTQ community. This is why it is essential that Congress pass the Equality Act now. We thank Congressman Kildee for his leadership on this bill and urge the Senate to take action on this crucial bill," said Chair of the Equality Caucus of Genesee County Drew Marsh.

The Equality Act would amend existing civil rights law—including the Civil Rights Act of 1964, the Fair Housing Act, the Equal Credit Opportunity Act, the Jury Selection and Services Act, and several laws regarding employment with the federal government—to explicitly include sexual orientation and gender identity as protected characteristics.

Congressman Kildee, a member of the Congressional LGBT Equality Caucus, has been a champion for LGBT Americans in Congress, including cosponsoring the Equality Act every Congress he has served. Before the U.S. Supreme Court's landmark ruling on marriage equality, Congressman Kildee filed an amicus curiae brief urging the High Court to strike down Michigan's decades-old discriminatory ban on samesex marriage.







## **COVID-19 vaccination:** Help for Michiganders during uncertain times

#### By DR. CEDRIC O. BUCKLEY

We have entered yet another phase in our fight against SARS-CoV-2 (coronavirus) infection in the U.S. and globally. For many months now, the frontline defenses against developing the disease COVID-19 have been: (1) Personal hygiene including vigilant hand washing, (2) social distancing and (3) use of a facial mask when in public settings. Now, we have added large-scale vaccination to our "defense tool kit". But vaccination brings its own set of challenges that must be effectively addressed in order to reap the benefits of what will be the largest vaccination program in our nation's history. In Michigan and across our nation, citizens stand a much better chance of reaping the health, economic and social benefits promised through vaccination by putting substantial human capital and financial resources towards three key areas: strategic planning and establishment of vaccination sites statewide, a robust vaccination education/ outreach campaign, a corollary state-wide public health campaign that encourages our citizens to practice what I call "The Three W's: Wash Your Hands, Wear Your Mask, Watch Your Distance".

Michigan will likely not face significant financial barriers to fund planning and establishment of vaccination sites as federal support is currently expanded. Governor Gretchen Whitmer has been a key ally

of the Biden/Harris administration well before the last presidential election cycle and recent inauguration. As President Biden's nomination for Vice-Chair of the Democratic National Committee (DNC), Gov. Whitmer certainly will be a powerful advocate for the vaccine needs of Michiganders. Similarly, Sens. Debbie Stabenow and Gary Peters, along with Reps. Rashida Tlaib, Brenda Lawrence and Debbie Dingell have created substantive relationships in both houses of congress which should help keep the needs of Michigan front and center during national vaccine planning and implementation activities. The healthcare industry has deep roots in Michigan. Pfizer, Inc. maintained several research facilities in the state until about 13 years ago. Pharmaceutical research and development and the biotechnology industry continue to thrive throughout the state. It is critical that state leaders put substantive effort towards the planning and establishment of vaccination sites state-wide. They should aggressively pursue public partnerships with FEMA (Federal Emergency Management Agency) and public/private partnerships with the three largest free-standing pharmacy chains (Walgreens, CVS and Rite-Aid) as well as the in-house pharmacies of Walmart, Meijer and Kroger. Leveraging the current biotechnology capacity of the state along with powerhouse academic Michigan institutions (e.g., State University, University of Michigan, Wayne

State University, and others), vaccine distribution/administration cooperatives could blanket the state with equitable and accessible comprehensive vaccination centers.

As the vaccine becomes more widely available and administered throughout the U.S., we must continue to practice The Three W's:

Wash your hands- By now, everyone should understand that this virus is spread almost exclusively by respiratory droplets expelled through the nose and mouth as well as through fecal matter. The virus is infectious mainly by getting into the protective fluid of our eyes (by rubbing your eyes with infected hands/fingers), passing through the thin protective layer of our nasal passages (through introducing fingers into your nose), or being introduced directly into the body by introducing fingers into our mouths. Practicing regular, good hand-washing technique for 20 seconds can virtually eliminate any viral particles that happen to find their way onto our skin. Of course when access to soap and water is not possible, applying a palmful of hand sanitizer (70% ethyl alcohol) by rubbing hands together until dry is recommended.

Wear your mask- Microscopic respiratory droplets can remain suspended in air currents for significant periods, making the virus more easily transmissible from an infectious individual through sneezing, coughing, singing...even shouting or laughing loudly. Filtration materials found in facial masks provide an extremely effective, cost-effective method of preventing infectious individuals (even so-called "asymptomatics") from passing the virus on to others by trapping viral particles. In fact, the CDC is studying the effectiveness of double-masking- wearing a cloth mask on top of a standard medical/ surgical grade mask. Alternatively, masks can now be purchased with multiple layers of material thereby achieving similar levels of filtration. Wearing a facial mask when among others not within your immediate household needs to become commonplace for at least the next 12-18 months. Since we are currently uncertain about the level of risk posed by new viral variants

**CONTINUES ON PG 37, COVID-19** 



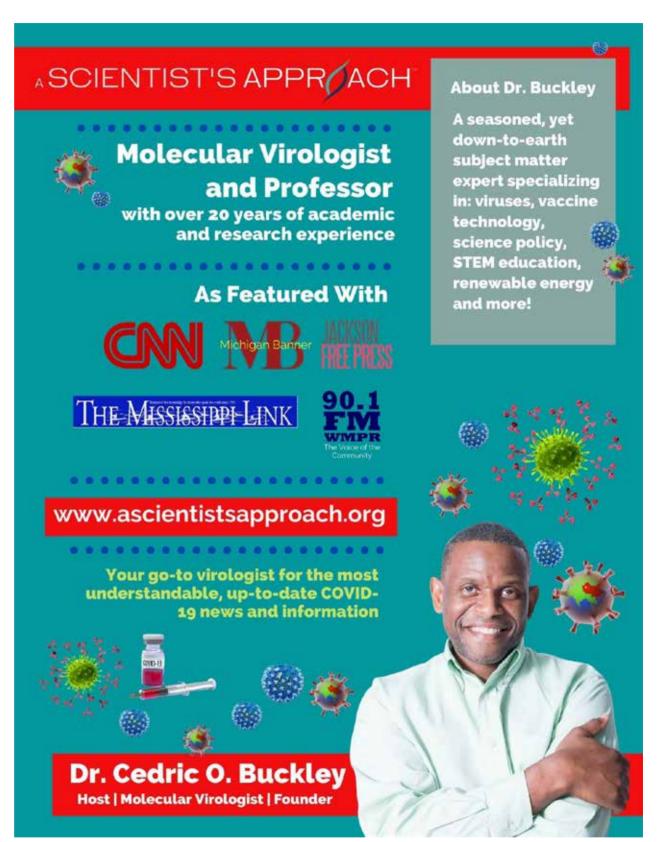
+ HEALTH

## **Continued from pg 36, covid-19**

being discovered across the globe and vaccination programs have just begun in earnest, this is a critical practice to double-down on.

Watch your distance- The need for social distancing continues. Among the 5 east north central states, Michigan is the 4th lowest in terms of population density (only Wisconsin is lower in population density). It should not be too difficult for most residents to maintain 6 feet distance between each other; even residents living in the larger population centers. Just as important is another aspect of social distancing- choosing not to socialize in large gatherings, especially indoors where ventilation/filtration HVAC efficient may not be in place and operational. Instead, Michiganders should recommit themselves to the practice of shelteringin-place unless engaged in an essential activity. As businesses continue to reopen and expand indoor capacities, it is important to remember that just because a business allows in-person patronage does not require you to do so. Use reasoned judgement and only transact business indoors when other options are unavailable or inappropriate. For the next 3-6 months anticipate that staying away from crowded areas, doing essential shopping during offpeak hours and declining invitations to in-person gatherings whenever practical should define "proper behavior". We cannot police our neighbors, but we can make personal choices to protect our households and those we love.

As I continue to receive and evaluate phase 3 clinical trial data from multiple pharmaceutical companies, it is becoming clear that the new generation of mRNA-based vaccines are significantly outperforming similar data from more traditional vaccine development Pfizer/BioNTech technologies. and Moderna have independently produced SARS-CoV-2 vaccines with efficacies approaching 95%, with few side effects, and no mortality thus far. Janssen, the pharmaceutical division of Johnson & Johnson, is reporting close to 70% efficacy with its soon-to-be-approved one dose SARS-CoV-2 vaccine. These are remarkable achievements, especially given the "time-to-market" of approximately one year! With these vaccines coming online,



some have begun to wonder if we are on the verge of being able to say, "Mission Accomplished!" My answer is a resounding NO. Vaccines are only one piece of a larger puzzle that must assembled with care; otherwise we risk destroying all the hard-fought gains (which, admittedly, may seem small) made thus far. Michigan public health leadership should consider the points laid out and find novel ways to incorporate them and others into an evolving state-wide vaccination strategy. Complacency should not become the "new normal"; neither in leadership, nor among citizens. Instead, we must meet this new phase of the fight against COVID-19 with renewed determination and purposeful focus. Working together, we will beat this virus all while discovering and renewing individual purpose for each of our lives.



#### MICHIGAN BANNER First Great Lakes Bay Regional Newspaper

### MARCH 1, 2021

## PAGE 38

## + HEALTH

Michigan Continues to Focus on Equity in Vaccination Strategy, Adds Race Data to COVID-19 Vaccine Dashboard

LANSING, MICH. Several initiatives to improve access to the safe and effective COVID-19 vaccine and ensure equity when it comes to protection from the virus have been announced by the Michigan Department of Health and Human Services (MDHHS) during the past couple weeks. On February 23, MDHHS posted race data on the COVID-19 Vaccine Dashboard to help track the effects of those efforts and to provide additional information about vaccinations in Michigan.

"Ensuring those who are most vulnerable are protected by the safe and effective COVID-19 vaccine is a high priority for Michigan," said Dr. Joneigh Khaldun, chief medical executive and chief deputy for health. "Black and Brown communities have been disproportionately affected by the virus, and improving the race and ethnicity data being collected for vaccinations is critical for ensuring the equitable administration of the vaccine. We will use this data to continue to drive our strategy towards making sure everyone has equitable access to the vaccines."

MDHHS is following the Centers for Disease Control and Prevention (CDC) recommendations for prioritization of distribution and administration of COVID-19 vaccines for adults. This resulted in vaccinations starting with healthcare workers and staff and patients at long-term care facilities in December. Additional groups, which include individuals ages 65 years or older and some essential frontline workers became eligible in January.

According to data reported as of Feb.



COURTESY PHOTO

22, 1,252,497 Michigan residents have received at least one dose of vaccine and 547,163 of those individuals do not have race information recorded. Only 56% of reported COVID-19 vaccine doses have race data recorded, a number MDHHS is actively working to improve. Race data collected over the vaccine implementation period shows of those vaccinated:

- 43.7% are unknown.
- 41.7% are white.
- 9.5% are listed as other.
- 3.7% are Black.
- 1.1% are Asian or Pacific Islander.
- 0.3% are American Indian/Alaskan Native race.

A direct entry tool is now live and allows this information to be entered directly into Michigan Care Improvement Registry (MCIR) and immunization providers across the state are asked to submit race data for all vaccines administered. Before the rollout of the COVID-19 vaccine, race and ethnicity information could not be submitted as a data field to MCIR. The database collects and consolidates immunization information from multiple providers into a comprehensive immunization record allowing providers to view up-to-date patient immunization history. Currently, 85% of the race and ethnicity data being reported to MCIR comes from electronic medical records.

"We urge Michiganders to fill out race data questions on forms when they get their vaccine," said Khaldun. "Knowing this information helps guide the state's strategy and allows us to address any gaps as we move forward getting Michiganders protected from the virus."

The state recently launched a COVID-19 vaccination strategy to get 70% of Michiganders age 16 and older vaccinated as quickly as possible. The strategy is being guided by the following guiding principles:

- All Michiganders have equitable access to vaccines.
- Vaccine planning and distribution is inclusive, and actively engages state and local government, public and private partners; and draws upon the experience and expertise of leaders from historically marginalized populations.
- Communications are transparent, accurate, and frequent public communications to build public trust.
- Data is used to promote equity, track progress and guide decision making.
- Resource stewardship, efficiency, and continuous quality improvement drive strategic implementation.

As part of this strategy, a new pilot program was launched to help remove vaccine barriers for Michiganders 60 and older who live in communities with high Social Vulnerability Index (SVI) and high COVID-19 mortality rates.

In addition, 40 federally qualified health centers across the state have started to receive vaccine allocations to help vaccinate individuals age 65 and



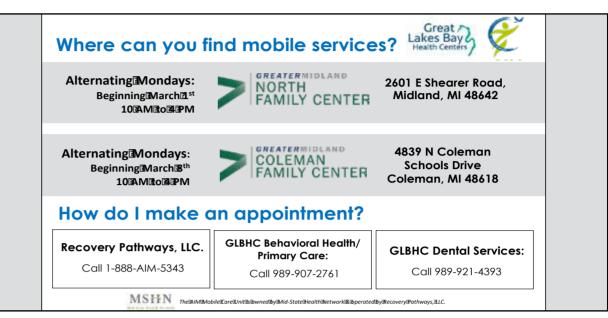
+ HEALTH

## **Mobile health care collaboration** to offer variety of health services

In 2019, Mid-State Health Network (MSHN) partnered with Recovery Pathways, LLC to launch the AIM for Recovery & amp; Wellness bus which offered treatment services for individuals with substance use disorders in Saginaw, Midland, Isabella, Gladwin, and Arenac counties.

Beginning March 1<sup>st</sup>, 2021, the AIM bus is partnering with Great Lakes Bay Health Centers (GLBHC) mobile care to offer a full array of health services on alternating Mondays in Midland County. The GLBHC staff will provide primary care, psychiatric, and dental services, while the AIM staff will be on site to provide substance use services.

"We are proud to partner with MSHN and Recovery Pathways to bring essential medical, behavioral health, and dental services to rural Midland," said Monica Woods, public relations manager for Great Lakes Bay Health Centers. Dr. Dani



Meier, Chief Clinical Officer at MSHN said this is especially important now. "The COVID pandemic has created tremendous isolation and stress which has led to a rise in physical symptoms as well as declines in mental health and increases in substance abuse. This collaboration can offset those trends and allow for outreach into underserved areas where transportation is a barrier to care.

## Continued from pg 38, covid-19 equity

older. These community health centers are located in medically underserved areas to provide high-quality, affordable and comprehensive medical services to everyone – regardless of who they are, where they come from or their ability to pay.

As demonstrated in today's data, the percentofeach population that is vaccinated varies by race. White Michiganders having the highest initiation and completion rates (7.9% and 4.7%), followed by American Indian or Alaskan Native (5.4% and 2.8%, respectively), Asian, Native Hawaiian or Pacific Islanders (5.0% and 3.6%) and Black or African American residents (4.1% and 1.6%). Whites are about twice as likely to be vaccinated as Blacks in Michigan, similar to currently available data from Bloomberg Vaccine Tracker. Ethnicity data is not being reported at this time as only 30% of records contain this information.

Overall coverage rates have also been added to the dashboard, both for the

state and by county. Currently, 15.1% of Michiganders have initiated vaccination and 8% have completed both doses.

The cumulative COVID-19 case rate has been 40% higher for Black Michiganders than white residents and the death rate for Black residents has been over three times the rate in white residents. The percent of vaccinated people who are Black has more than tripled between the first three weeks and the last week of vaccination (0.5% to 3.8%), but the proportion of vaccinated adults 16 and older who are Black is far lower than the proportion of Black residents in Michigan.

According to research, 66% of Michiganders are likely or very likely to get the COVID-19 vaccine and 34% would like to get it as soon as possible. However, there are disparities when it comes to who is likely to get the vaccine with 47% of white Michiganders very likely to get the vaccine versus 25% of Black Michiganders.

MDHHS launched a statewide paid

media campaign in January to inform Michiganders about the safe and effective COVID-19 vaccine in response to research about attitudes toward the vaccine and to build vaccine confidence among Michigan residents. The campaign was developed after conducting a statewide survey and six focus groups among key target audiences, including African American, Caucasian, Hispanic and Arab-American adults. The campaign includes television, connected TV, radio, streaming audio, YouTube, search, print in minority publications, social media and digital media.

The most recent vaccine prioritization guidance can be found on Michigan's COVID-19 website.

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

To learn more about the COVID-19 vaccine, visit Michigan.gov/ COVIDVaccine.



# THERE'S NOTHING MORE EXTRAORDINARY THAN A CARING COMMUNITY.

## Thank you from everyone at Covenant HealthCare.

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
- 11,000+ handmade masks
- 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.





#### MICHIGAN BANNER First Great Lakes Bay Regional Newspaper

PAGE 41

## $\equiv$ + EDUCATION $\equiv$

## Dr. Jean Goodnow steps down

### By MIKE THOMPSON

A fter 16 years in the top job, the first Woman to serve as president of Delta College is stepping down.

Dr. Jean Goodnow says a prime mission of a community college is to serve students in need, and that her childhood prepared her for the mission.

She grew up in rural Iowa, with a father who quit school in eighth grade and dug ditches for Iowa-Illinois Gas and Electric Company to support his stay-athome wife and their stay-at-home wife and their seven children. One of her grandfathers was a farmer who never made it past sixth grade. She was 10 years old when her mother passed away and during her formative years, much of her time was spent under the oversight of family elders.

"My grandmother loved to read and she was a very spiritual woman," Goodnow says, explaining a youthful inspiration for education that led her to become the first family member to complete college. She ultimately achieved a University of Iowa doctorate degree in higher education administration philosophy, with a prior master's in rehabilitation counseling and a bachelor's in sociology. She first considered a career as a psychiatrist, before she delved into education counseling and then into the school executive ranks.

Goodnow remained in her home state for the first quarter century of her career. She served at Kirkwood Community College in Cedar Rapids, Muscatine Community College in the town of the same name, North Iowa Area Community College in Mason City.



DR. JEAN GOODNOW | DELTA

For her first presidency in 1996, she made a short hop across Iowa's eastern border to Illinois Valley Community College in Oglesby, Ill.

So how did she suddenly make the longer jump in 2005 to Delta College, way up in the Great Lakes Bay region? Jean says Delta's national reputation for excellence was a prime reason. Delta is a founding member of the League for Innovation, a partnership and ideasharing venue among many of the nation's top junior colleges, which helped to make her familiar long before University Center became her destination.

"Besides, this still is the Midwest, and I'm a Midwesterner," she notes with a smile.

She recalls that at Illinois Valley, her leadership team focused on improving

enrollment and graduation rates, especially among minorities. She sees similar progress at Delta, marked most recently by the opening of a downtown Saginaw campus.

Goodnow says, in summary: "Classroom discussion is greatly enhanced through the presence of older adult students, and Delta's average age is 28, bringing a wealth of experience and knowledge to any instructional setting. We take all students seriously, and that means being sensitive to the needs of students who are considered minorities, either in ethnic background, or with physical or learning disabilities.

She adds: "That's very important to me. That's why I've been committed to serving at the community college level."



## + EDUCATION

## **Saginaw educator** will influence statewide K-12 action

### **By MIKE THOMPSON**

Dr. Gwendolyn Thompson McMillon has received a prestigious appointment to the Michigan PreK-12 Literacy Commission, which aims to improve reading and writing at all grade levels in state schools.

She is the youngest of eight children of the Rev. Dr. M.T. and Mother Pecola Thompson, and she commutes to the Pontiac area as a professor of literacy for Oakland University's Department of Reading and Language Arts.

Gwen's story does not necessarily begin on a sentimental note.

"Daddy used to tell me that I was going to be a teacher," she begins, with her frequent, friendly chuckle, "but I would tell him, no Daddy, I'm going to be rich."

Indeed, from Saginaw High School's Class of 1978, she headed for the University of Michigan for a bachelor's degree in economics. She found employment on Wall Street as a financial consultant for Merrill Lynch.

But everything changed when she returned home for a visit and she encountered, and eventually married, Rev. Dr. Vincent McMillon. He was the future pastor of St. Paul Baptist Church, nestled adjacent to Saginaw's Lapeer Street railroad tracks, close to both of their childhood homes.

Motherhood made the difference in her outlook.



ARSHEN BALDWIN

"I lost my desire to be in the dogeat-dog, competitive corporate world," she recalls. "I resigned from my position investing money for my clients at Merrill Lynch, to spend my time investing in my sons. I really enjoyed teaching the A-B-C's and phonics, how to sing and play the piano, going to the library. I finally was blessed with enough quiet time to really get in tune with God and myself. That's when I felt a divine call into teaching."

Pastor Thompson was proven correct, after all.

#### Back to the classroom

Gwen's mother – Pecola Thompson, and Vincent's mother – Earlease McMillon, along with other family members, provided childcare, which opened the doors for Gwen to substitute teach, mostly at Saginaw High one or two days per week, and to enroll at Saginaw Valley State University.

Then came another decision. She could always take a classroom role, but the counselors at SVSU suggested that her transition from finance to education would work best if she used her skill set as an administrator. She interned with the director of finance for Saginaw Public Schools. While matriculating at SVSU, she was advised to pursue a doctoral degree to fulfill her desire to improve the academic experiences of the students she was substitute teaching. After receiving a SVSU master's in educational leadership, she then she rounded out the transformation with a Michigan State University doctorate in curriculum, teacher education and social policy.

By then the "boys" in the house were

### CONTINUES ON PG 43, MCMILLON



## + EDUCATION

## **Continued from pg 42, McMillon**

heading toward adolescence and then young adulthood. With more free time, Gwen was recruited by Oakland University, and accepted the faculty position in 2001, and she has continued to thrive ever since.

In essence, she became a teacher of teachers. Initially, she taught undergraduate foundational reading and language arts courses to future teachers. Currently, her pupils include graduate enrollees who are K-12 classroom teachers, literacy coaches, and reading specialists, as well as doctoral students pursuing careers as future college professors, literacy researchers, and change agents in their various countries.

The state commission was formed in 2016 under Rick Snyder, former GOP governor, after student test scores indicated that only 39 percent of elementary children were reaching grade levels in language arts. Among the stated goals is to tackle "socioeconomic challenges," which aligns with the social justice focus on ethnic disparities of Dr. McMillon's research. In 2013, three years prior to the formation of the state commission, she declared war on the reading crisis.

She has co-authored two books that have been on the bestseller list multiple times. One is titled, in a Sam Cooke spirit, Change is Gonna Come: Transforming Literacy Education for African American Students. The other is, Bridging Literacy and Equity: The Essential Guide to Social Equity Teaching. Recently, she and two of her colleagues signed a contract for another book entitled: Bearing Witness: Black Student Readers. In all three, she pushes back on the negative perspective that many researchers, educators, and decision-makers possess in regard to Black students.

### 'Why?' she asks

Dr. McMillon brings an original perspective as the daughter of a clergyman, and now the spouse of another. She often has questioned why young people who are highly motivated and successful in their Black churches sometimes fall into opposite outlooks and attitudes at their schools. One of her conclusions is that schools should offer positive environments that focus on building relationships, and utilize the rich out-of-school literacy experiences of students, as a foundation to improve in-school teaching and learning.

She says, "If schools and community leaders work together, we can help our African American students become successful border-crossers – able to negotiate the cultural borders of their various learning environments."

Other concerns may be more academically complex, but this is her cornerstone.

"I'm fighting for and advocating for students who look like me," she summarizes, and she backs her words by serving as president and past-secretary of the Literacy Research Association, a premiere international organization.

Dr. McMillon also is project director of a statewide reading initiative, I Read, I Lead, I Succeed, sponsored by the Wolverine State Missionary Baptist Convention. Rev. Dr. Roy Manning of Corinthian Missionary Baptist Church is president, in partnership with 16 African American churches in Saginaw, and the Saginaw School District. Flint groups also are taking part.

"It's important to build relationships with our scholars (students)," she says, "and besides, students are more motivated to learn when they know they are loved."

### Honoring her parents

Her father passed away somewhat prematurely at age 57 in 1987, and her mother achieved age 90, meeting her maker 34 years afterward on Valentine's Day of this year, a Sunday. Both had their educations cut short by bias and by circumstances during their childhood and teenage years in the Jim Crow South; but both pursued and achieved adult high school diplomas in Saginaw. Pastor M.T. of the South Side's New Mt. Calvary Baptist Church achieved his tassels in 1973 around the same time that M.T. Thompson Jr. (SHS '69), future district judge, earned his pre-law bachelor's from Oakland University. First Lady Pecola followed suit in 1977, only a year before Gwen concluded her studies at Saginaw High.

"They were our role models," Gwen says, "They valued education tremendously. My mother was my first teacher, at home and at church. She read Bible stories from the big, red book, and made the characters come to life. She was also the youth director at the church, and she required us to memorize Easter, Christmas, and special event speeches and present them with intonation, gestures, and poise. I owe my oratory skills to Mama for sure."

She adds: "As a pastor, Daddy was constantly reading and writing. I remember watching him every week reading, writing, and pecking away on the typewriter, as he prepared his sermons. He would often share his ideas with us and allow us to participate in formulating ideas about a particular topic. Wow! As I reflect, I had an exceptionally privileged childhood with rich literacy experiences. My parents reviewed books with us (reading), talked with us (oral language), developed manuscripts (writing), and presented the information in pubic venues. These are exactly the same kinds of things that Vince and I have done with our sons at home, and the same kinds of things that I see my nieces and nephews doing now. What a legacy! A Legacy of Literacy."

The McMillons are parents to five sons: Vincent Duane II (41), Brian Joel (39), and Morgan Gabriel (32) reside in Atlanta. David Benjamin (30) lives in Chicago, and Joshua Adam (28) is in Brooklyn. The original teaching prophesy of Pastor Thompson has crossed generations, because Morgan currently teaches middle school in Clayton County, the home of Senator John Lewis; David, a doctoral candidate at the University of Chicago Harris School of Public Policy, recently accepted a position in the Economics Department at Emory University, and Joshua teaches at Achievement First Bushwick Middle School - an exceptional charter school in Brooklyn.

Dr. Gwendolyn Thompson McMillon is honored to receive Gov. Gretchen Whitmer's appointment to the Michigan PreK-12 Literacy Commission, and believes that God has prepared her to represent our community for such a time as this.

NOTE: For literacy consultations and professional development, Dr. McMillon can be reached at mcmillon@oakland.edu.



## City schools re-open with safety standards

### By MIKE THOMPSON

Saginaw city schools were shutdown for nearly a year because of the Covid-19 crisis, and the time off has allowed school leaders and staff to take steps for a safe return among students beginning March 1.

Superintendent Ramont Roberts lists reasons why parents should feel confident in returning their children to a temporary mix of regular on-site classrooms combined with ongoing at-home virtual computer lessons:

- Hand-sanitizing stations are located throughout all buildings.
- The Board of Education deployed federal funds to purchase air purifiers for each classroom and gathering place.
- Custodial crews have been trained and equipped for overnight cleanups that now will eliminate any potential lingering viruses.
- All teachers have received their initial covid vaccinations, with follow-up second shots slated for March 4.

Staff members also have gained experience in using phone calls and emails to contact the 4,600 families that are homes to Saginaw's 5,800 students, Robert says.

Parents with questions may call district headquarters, 399-6500, or visit spsd.net.

## Saginaw Promise ...an economic initiative working to affect Saginaw's future! A college scholarship for students who live and graduate in Saginaw!

The Saginaw Promise is an economic L initiative working to impact the economy and quality of life in Saginaw through postsecondary education. The Saginaw Promise is an initiative intended to affect Saginaw's economy and quality of life by promoting and supporting a culture of postsecondary education for all of its graduating students through information, programming and a "last dollar" scholarship. Since 2012, the Saginaw Promise has awarded \$1,025,049 in scholarships to 590 scholars; an investment in the future of Saginaw and the lives of its students through postsecondary education. The Saginaw Promise believes that postsecondary education is the "change agent" to produce change in Saginaw. The organization backs up their belief in education with a "residence based" scholarship for students who live in and graduate from a high school in the Saginaw Promise Zone. The premise is to provide an incentive and benefit for families who live in the Saginaw Promise Zone. The Saginaw Promise scholarship benefits students who reside in and graduate from a high school in the Saginaw Promise Zone (which includes the cities of Saginaw, Zilwaukee, Kochville and that area of Buena Vista designated to the Saginaw Public School District). While supporting higher education, the scholarship is intended to stabilize and grow Saginaw's population,

attract new businesses and affect the overall economic environment in Saginaw, which will also impact surrounding communities and the entire Great Lakes Bay Region.

Saginaw is one of 13 communities in Michigan

designated a "Promise Zone" through the Michigan Promise Zone Authority Act, enacted in 2009 by then Governor, Jennifer Granholm. The Saginaw Promise is governed by a volunteer Board of Directors. The Saginaw Promise scholarship can be used at community colleges, universities and technical trade schools in the State of Michigan for tuition and mandatory fees only and is renewable up to two years. Program and operational funding are raised annually from corporate, individual, foundation donors and special events. To support the work of the Saginaw. Promise and invest in Saginaw's future through postsecondary education, visit the Saginaw Promise website; www. saginawpromise.org or telephone (989) 791-1640.

For information or how to apply for the scholarship: visit the Saginaw Promise website at www. saginawpromise.org or telephone (989) 755-0545. To make application, students, in their senior year, must complete the online Saginaw Community Foundation scholarship application at saginawfoundation.org/ site/scholarships/. The scholarship is renewable up to two years and must be applied for annually. Students must also complete FAFSA (Free Application for Federal Student Aid) at https:// fafsa.ed.gov.



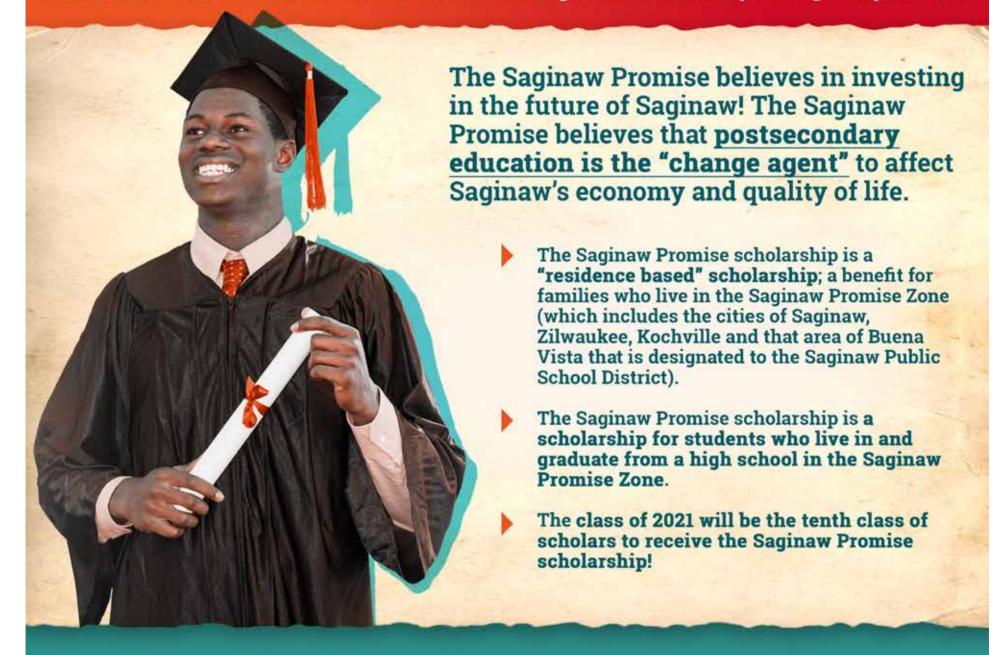


MARCH 1, 2021

PAGE 45



An Economic Initiative and investment in Saginaw's economy and quality of life!



A promise made and a promise kept. <u>Since 2012, the Saginaw Promise</u> has awarded \$1,025,049 in scholarships to 590 scholars!

Join us...Make your investment in Saginaw and the Saginaw Promise today! Visit www.saginawpromise.org to donate or for information.

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### + EDUCATION



JENNY GENO

Saginaw ISD's Jenny Geno Champions Career Technical Education and Michigan Workforce Opportunities in Saginaw County

s Michigan commemorates February Aas Career and Technical Education (CTE) month, Saginaw Intermediate School District (SISD) celebrates that Saginaw County CTE programs are uniquely positioned for student success, and aligned with Michigan's strategic workforce and economic growth plans. Shortly after Michigan declared workforce shortages and the Saginaw County CTE millage passed in 2018, many businesses, industries, partners, leaders, and affiliates joined forces under the M-46 Talent Consortium as part of former Governor Rick Snyder's Marshall Plan for Talent to champion a new successful vision and structure for CTE. Jenny Geno, Saginaw ISD's Executive Director of Career and Technical Education, has worked diligently to secure partnerships, networks, and relationships that will continue transforming Saginaw County into a premier CTE destination.

Michigan projects 529,000 annual high-wage, high-demand job openings

through the year 2028. Currently, Michigan's postsecondary institutions have more than 3,600 qualifying CTE programs with nearly 90,000 students enrolled. The Saginaw Career Complex (SCC) has experienced a significant increase in student enrollment. Contributing to this growth is secured funding, the development of new programs, industry partnerships, expanded curriculum development, increased student exposure through targeted career development efforts, and an elevated awareness regarding the benefits of CTE opportunities across the county. To further generate program interest and support,

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the Saginaw Community Foundation is awarding 86 CTE scholarships of up to \$4,000 for students to apply toward their career pathway of choice to help with postsecondary tuition or program certifications.

As a member of many boards, notably the Michigan Youth Apprenticeship Readiness Network (MIYARN), Saginaw Future, and Great Lakes Bay Manufacturing Association, Ms. Geno was appointed to a four-year term on Michigan's Workforce Development Board last spring by Governor Gretchen Whitmer. The board, composed of 20 Michigan leaders, began meeting in the fall of 2020 to address workforce development in Michigan.

Ms. Geno stated, "Being appointed to Michigan's Workforce Development Board is an honor as we work together to address this critical issue across multiple sectors. One of our goals includes helping 60% of Michigan's workforce earn a postsecondary credential by 2030, which aligns with Michigan's State CTE plan and our local focus within Saginaw County." She continued, "Our state-approved CTE programs and advanced training opportunities are well-positioned to support projected workforce and economic growth plans."

To accurately pair local industry needs with student needs, Ms. Geno utilizes information she acquires from her various networks, routinely monitors labor market data, and surveys students to best determine and advocate for appropriate career pathway offerings. This strategy has led to the implementation of new programs available to county students at SCC, as well as other unique program offerings such as P.R.I.M.E. (Program Response In Manufacturing Education) at several local high schools.

"The passing of Saginaw's county-wide CTE millage, the \$6 million Marshall Plan for Talent grant dollars, and partnership donors have allowed us to upgrade equipment, add career navigators, and expand new programming at a much faster pace. By forming multiple committees and industry partnerships, we are able to better meet the demands of local employers, while satisfying students' needs as they look to build their future," commented Geno.

New programs at SCC include Automotive Technology, Entrepreneurship Academy, Fire Academy, HVAC (Heating, Air Conditioning, and Refrigeration) in partnership with Local Union 85, and Physical Therapy and Sports Medicine [view program guide]. Partnering with SCC, Saginaw ISD has also become part of the SME PRIME school initiative which enhances engineering and industrial technology programs. Additionally, SCC built an advanced manufacturing lab, which includes the latest technology used in that industry. Further, new construction projects at SCC include a new medical/ healthcare wing and auto tech lab, both of which were fully completed this school year.

Building trades is another highdemand field positioned for exponential growth. All Saginaw County high schools with a woodshop have adopted a new construction curriculum that enables students to earn leveled certificates which is a direct pathway to the Department of Labor Registered Apprenticeship with the Carpenters and Millwrights. Through this curriculum, students have the opportunity to earn level 1 or level 2 certification within their high schools, while construction students attending SCC can earn up to a level 3 residential construction certificate.

The Saginaw Career Complex recently hosted a virtual 10th grade career day on February 11, 2021, and a virtual open house on February 18, 2021, where over 600 students and their families explored the myriad of CTE program opportunities that are available for their study. For individuals interested in supporting Saginaw County Career and Technical Education programs, SCC is planning their annual golf tournament to be held on May 22, 2021, at the Fortress in Frankenmuth.



#### MARCH 1, 2021

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VERARS of OPPORTUNITY HEAT TRADES

### About Saginaw ISD HE/EHS

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

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

Early Head Start, launched in 1995, provides support to low-income infants, toddlers, pregnant women and their families.

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

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

At Saginaw ISD Head Start our attentive staff is available Monday through Friday to answer all your questions and make every effort to ensure you are 100 percent satisfied. Saginaw ISD Head Start Claytor Administrative Building 3200 Perkins Street Saginaw, MI 48601 Phone 989.752.2193 Fax 989.921.7146

#### **Office Hours**

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

For additional information concerni 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





## = + BUSINESS

## **Flint area small businesses** awarded more than \$4 million in Michigan Small Business Survival Grants

Grants helped small businesses to retain 1,138 jobs in Genesee County

Flint, Mi – The Flint & Genesee Chamber of Commerce announced that \$4.12 million in Michigan Small Businesss Survival grants were awarded to 291 small businesses in the seven-county Region 6, comprised of Genesee, Shiawassee, Lapeer, Tuscola, Sanilac, St. Clair and Huron counties. Of those, 96 businesses are in Genesee County.

Each business received up to \$15,000 in much-needed financial relief from the Michigan Economic Development Corp.'s (MEDC) Small Business Survival Grant Program. The grants helped businesses to retain 1,138 jobs in Genesee County and 2,879 jobs in all of Region 6.

"The Michigan Small Business Survival Program is providing significant support to small businesses helping to get them through this critical time and on the path to economic recovery," said Josh Hundt, MEDC's chief business development officer and executive vice president. "We are thankful for the efforts of the Flint & Genesee Chamber of Commerce, who worked swiftly and diligently to deliver these vital financial resources within their region and create a path toward economic recovery for small businesses in Michigan."

Announced in January, the Michigan Strategic Fund allocated \$55 million to help meet the urgent need of Michigan small businesses that have experienced a significant financial hardship due to the recent COVID-19 emergency "gatherings and face mask orders." The funds were allocated statewide to 15 nonprofit economic development organizations (EDOs) that were responsible for administering the program in their respective regions.

The Flint & Genesee Chamber is the EDO for Region 6.

"This was a great program that allowed us to assist some of the businesses most affected by the state-mandated COVID shutdown," said Tyler Rossmaessler, director of economic development at the Flint & Genesee Chamber. "It's clear from the number of inquiries and applications received that tremendous need exists in our business community, as it recovers from the pandemic's economic impact."

The Flint & Genesee Chamber received nearly 1,600 applications from small businesses, which were scored based on the following criteria:

- Whether the business was in a priority industry;
- Annual gross revenue loss;
- Years in operation; and,
- Total number of employees on Nov. 17, 2020

For the Survival Grant program, priority industries are defined as: food service establishments (i.e., restaurants and bars, coffee, bakeries, catering, breweries, distilleries, wineries, tea shops, banquet facilities and other food and beverage service providers); exercise facilities (i.e., such as gyms, studios, pool facilities, ice skating rinks, organized sports); and recreational facilities and places of public amusement (i.e., bowling centers, arcades, bingo halls).

The Genesee County applications were evaluated and scored, and grantees selected by an eight-member committee of business and community leaders. (Chamber staff were not committee members.) In addition, each county in Region 6 had its own local judging committee.

To see the full list of businesses that received Survival grants, visit www. michigangbusiness.org/survival/.

Grants were awarded on a competitive basis. To be eligible for funding under the MEDC program, a small business had to be a for-profit or nonprofit company and meet all criteria below.

- Had 1 to 100 employees (including full-time, part-time and owner/ employees) on a world-wide basis on November 17, 2020.
- In an industry that demonstrates it is affected by the state's gatherings and face mask order.
- Needs working capital to support payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses.
- Demonstrates an income loss as a result of the gatherings and face mask order.
- Is not a live music and entertainment venue that is eligible for funds under Section 401 of Public Act 257 of 2020: Michigan Stages Survival Grant Program.

Each local EDO could also apply additional eligibility criteria.





## + BUSINESS

## **Isabella Bank Corporation Announces Fourth Quarter and 2020 Earnings**



**I** sabella Bank Corporation (the "Corporation") (OTCQX: ISBA) released its earnings results for the fourth quarter and year ended December 31, 2020. Driven by the cost of eliminating \$100 million of Federal Home Loan Bank debt, the Corporation reported a loss of \$723,000 for the fourth quarter of 2020. For the year, net income was \$10.9 million and earnings per common share was \$1.37.

The elimination of \$100 million of Federal Home Loan Bank debt, resulting in a one-time noninterest expense of \$7.6 million, will lower future annual interest expenses by \$2.8 million. The move was one of two essential actions the Corporation took in the fourth quarter as part of a five-year strategic plan to improve financial performance metrics of its core businesses. The other — the sale of its membership interest in Corporate Settlement Solutions, LLC ("CSS") in the fourth quarter — resulted in a \$394,000 reduction in noninterest income. Fourth quarter 2020 and the year also included several achievements:

- Total deposits increased \$252.5 million in 2020.
- Gain on loans sold increased \$2.1 million (318%) in 2020 as new mortgages sold grew \$75.2 million.
- Loan growth reached \$51.7 million in 2020.
- COVID-19 related loan payment deferrals decreased 94.2% in the fourth quarter.

"The strategic actions taken in the fourth quarter of 2020 are measures, which we identified when implemented, would improve our overall financial performance. The ongoing stability and strength of our core business, as evidenced by the growth in our mortgage, commercial, and consumer loan portfolios, combined with our focus on controlling non-interest expenses, will be beneficial for future periods," said Jae A. Evans, President and Chief Executive Officer of the Corporation.

"This year showed our true strength and role as a full-service banking institution as customers adjusted to circumstances brought on by the pandemic. We served businesses in our communities by helping them through government loan processes, along with 90-day loan deferrals. By the fourth quarter, most of these customers were back on a regular payment plan. This is good news, not just for them and the Bank, but also for our communities."

### **Net Income**

The net loss for the fourth quarter was \$723,000, while net income for the year ended December 31, 2020 was \$10.9 million. Net income for the fourth quarter of 2019 and year ended December 31, 2019 was \$898,000 and \$13.0 million,

> CONTINUES ON PG 50, ISABELLA BANK



## + BUSINESS

## **Continued from pg 49, Isabella Bank**

respectively.

Net interest Income, fourth quarter 2020: Net interest income for fourth quarter 2020 increased \$1.2 million compared to the same period in 2019 largely due to loan fee income related to the Small Business Administration's Paycheck Protection Program ("PPP"). Provision for loan losses for the quarter increased by \$274,000 compared to the same period last year as a result of increased economic and environmental risk factors, predominantly driven by COVID-19.

Net interest income, 2020: The decline in interest rates in the first quarter of 2020 was the primary driver of a \$3.1 million decrease in interest income compared to 2019. Interest expense on deposits and borrowings decreased \$4.0 million for the year largely due to reduced interest rates and reduced reliance on higher-cost borrowings. Net interest income increased \$902,000 for 2020 compared to 2019. For the year, provision for loan losses increased by \$1.6 million as a result of increased economic and environmental risk factors, predominantly driven by the pandemic.

Noninterest income and expense, fourth quarter 2020: The quarter's noninterest income increased \$4.8 million from the same period of 2019 as a result of 2019's \$3.6 million reduction in the Corporation's joint venture investment in CSS, plus an increase in the net gain on sale of mortgage loans. Fourth quarter 2020 noninterest expense increased \$7.7 million from the same period last year as a result of the cost associated with the \$100 million debt elimination.

Noninterest income and expense, 2020: Noninterest income increased \$6.4 million over 2019, mainly as a result of net gain on sold mortgage loans, the redemption of corporate owned life insurance policies, and the investment reduction in CSS in 2019. Noninterest expense for the year increased \$8.2 million, which can be attributed to a

\$7.6 million cost to eliminate \$100 million of Federal Home Loan Bank debt. As a result, future interest expense will decline \$2.8 million annually, which will have a favorable impact on net yields.

Net yield on interest earning assets: The

Corporation's fully taxable equivalent net yield on interest earning assets was 3.04% and 2.96% for the fourth guarter and year ended December 31, 2020, respectively. This compares to 3.06% and 3.07% for the fourth quarter and year ended December 31, 2019. The Corporation's banking subsidiary, Isabella Bank (the "Bank"), implemented strategic programs focused on improving the net yield on interest earning assets, including enhanced pricing related to loans and a reduced reliance on higher-cost borrowed funds and brokered deposits. While these efforts have helped, the current interest rate environment has had a negative impact on the yield of interest earning assets. Future improvement is expected to be gradual.

#### Assets

As of December 31, 2020, total assets were \$1.96 billion and assets under management were \$2.7 billion. Assets under management included loans sold and serviced of \$301.4 million and investment and trust assets managed by Isabella Wealth of \$444.0 million, in addition to assets on the consolidated balance sheet.

The Bank's securities portfolio has declined by \$90.6 million since December 31, 2019, primarily as a result of increased monthly prepayments and payoffs of available-for-sale securities. The Bank utilized this available cash flow to reduce higher-cost funding sources and other borrowings as they matured, which strengthened its liquidity position. Borrowed funds have declined \$117.3 million since December 31, 2019.

#### Loans

Loans outstanding as of December 31, 2020, totaled \$1.2 billion. During 2020, gross loans increased \$51.7 million, driven by growth in the commercial loan portfolio of \$55.7 million. During this same period, the agricultural loan portfolio declined \$16.5 million while residential real estate and consumer loan portfolios experienced growth totaling \$12.5 million.

The Bank experienced a 94.2% decline in the amount of COVID-19 related loan

payment deferrals during the fourth quarter. Loan payment deferrals decreased to \$6.0 million, or 0.5% of gross loans, as of December 31, 2020 compared to \$103.9 million, or 8.0%, as of September 30, 2020. The majority of borrowers granted loan payment deferrals had reverted back to contractual payments as of December 31, 2020.

#### Deposits

Total deposits increased \$252.5 million during 2020 to \$1.6 billion. This increase was primarily attributed to deposits from borrowers participating in the PPP loan program and customers receiving government stimulus funds. Over the past year, excess funds were used to reduce higher-cost deposits such as brokered certificates of deposit balances. Since December 31, 2019, the Bank reduced brokered certificates of deposits \$13.4 million, or 49%, which was favorable to the Bank's net interest margin.

### Liquidity

The Corporation's liquidity position remains strong as evidenced by its \$621 million of cash and available funds as of December 31, 2020. This total is comprised of \$247 million in cash and cash equivalents, \$215 million in available lines of credit and approximately \$160 million in unencumbered investment securities.

### Capital

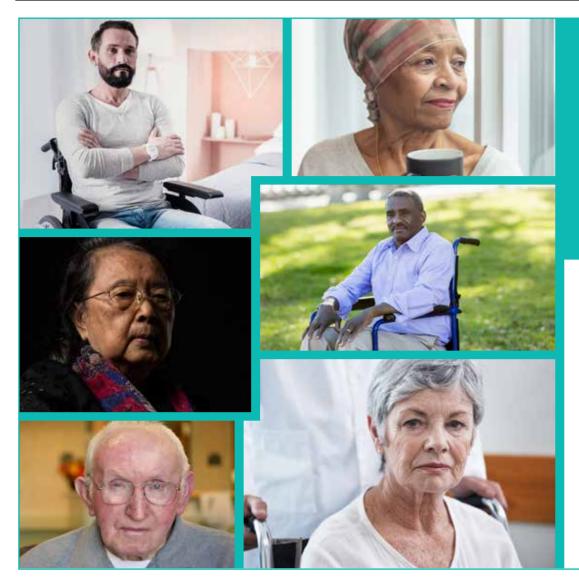
The Bank is designated as a "well capitalized" institution, as its capital ratios exceeded the minimum requirements for this designation. As of December 31, 2020, the Bank's Tier 1 Leverage Ratio was 8.0%, Tier 1 Capital Ratio was 12.3% and Total Capital Ratio was 13.1%. From a consolidated perspective, the Corporation's Tier 1 Leverage Ratio was 8.4%, Tier 1 Capital Ratio was 13.0% and Total Capital Ratio was 13.8% as of December 31, 2020. The minimum requirements to be considered well capitalized are a Tier 1 Leverage Ratio of 5.0%, Tier 1 Capital Ratio of 8.0% and Total Capital Ratio of 10.0%.



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## No one should have to face this pandemic alone.

## 34,000 job opportunities are available for caregivers.

In their faces, you may see your mother. Your grandfather. Your neighbor. If you have the heart of a caregiver, someone needs you. Due to this pandemic, there is a critical shortage of caregivers. Whether you have a few hours a week to spare to pick up groceries or make meals, or can give care full-time, earn income while making a difference. Register at ConnectToCareJobs.com.







## = + FUNDRAISING GOODTIMES ==

## **Its time to create your fundraising plan** Part one of a two-part series

By MEL AND PEARL SHAW

While New Year's celebrations are nothing but a memory now, it was not that long ago that many of us were creating personal and professional goals and plans. But the weeks have passed and it is time to ask – what has happened since January 1st – especially as it relates to your nonprofit fundraising.

A fundraising plan is one of the best ways to set goals, gain buy-in from others, and raise the money your nonprofit needs. Your plan can be simple or complex, depending upon the complexity of your organization, your fundraising goals, and your organization's culture and history of fundraising. Here are three things to consider as you build your plan.

First, you need to know your fundraising goal. How much money does your organization need to raise? Ideally your budget is developed as a team effort with information solicited from both staff and board leadership. It should reflect realistic revenue and cost projections and include funds for the work of fundraising. Once the budget is approved by the board it is the responsibility of the board and staff to ensure that revenue projections are met. Let's say that again: it is the responsibility of board and staff to ensure revenue goals are met.

So, set your fundraising goal with a measure of sobriety. You can't expect a staff member or board member to magically come up with the money. Everyone needs to be involved, and a fundraising plan is one way that all parties can come together to reach agreement on how much needs to be raised, who the prospective donors and funders are, what processes will be used to identify new potential funders, and who will be responsible for what by when.

You also want to include an initial version of the case for support. This is a document that communicates why individuals, foundations, corporations, and/or government agencies should financially support your organization. It includes your history, current goals and objectives, current and projected programs and populations served, and an overview of funding needed to meet the goals and objectives. This document can be prepared as a "deck" or PowerPoint or as a brochure. This is a marketing piece – not a literary one – it should be clear, concise and compelling, communicating what your organization is raising money for and why.

Finally, you want to define your campaign structure. This is an organization chart that communicates how people from within the organization – and others – can be involved in fundraising. Ideally you will have a volunteer campaign chair (or co-chairs) and "division leaders" who build teams that are focused on each of the sources from which you seek funding. For example, you may want a foundation division, corporate division, major donor division, special events division, and/or an online fundraising division.

Here's the bottom line: no one person can ensure an organization's financial goals are met. It takes a well-orchestrated team and there is no better time than now to come together and plan for your fundraising success. Take a small step each day; begin new practices; record them; be brave; ask others to help you.

We'll share more in part two.



#### Copyright 2021 – Mel and Pearl Shaw

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.



#### MICHIGAN BANNER First Great Lakes Bay Regional Newspaper

PAGE 53

## + CHURCH DIRECTORY

**Greater Renaissance** 

1535 S. Warren Ave.

Saginaw, MI 48601

608 E Remington St

Saginaw, MI 48601

989-752-1455

260-515-6456

989-755-5291

**Jacob's Ladder** 

989-799-6601

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Saginaw, MI 48602

Life in Christ Ministries

Pastor Dennis Cotton, Sr.

2915 S. Washington Road

LifeInChristMinistries07@

**Messiah Missionary Baptist** 

Pastor Otis Washington

2615 Williamson Road

messiahmbc@att.net

**Mt. Olive Baptist Church** 

**New Beginnings Deliverance** 

Pastor Roy & Evelyn Baldwin

Pastorbaldwin@charter.net

Pastor Marvin T. Smith

Saginaw, MI 48601

Fax: 989-777-2640

messiahsag.org

1114 N. 6th Street

2609 E. Genesee

989-777-8272

Saginaw, MI 48601

**New Beginnings Life** 

**Changing Ministries** 

2312 S. Washington Ave.

Pastor Otis Dickens

989-752-8064

Ν

Ministry

Saginaw, MI 48601

989-777-2636

Saginaw, MI 48601

989-401-4465

gmail.com

Μ

Church

J

Pastor Cedric R. Cheatham

**Greater Williams Temple** 

**Bishop Elect Dempsey Allen** 

## B



**Bethel AME Church** Rev. Dennis Laffoon 535 Cathay St. Saginaw, MI 48601 989-755-7011



**Bethlehem Temple Church** of the Apostolic Faith District Elder Curtis E. Johnson, Pastor 3521 Webber St Saginaw, Michigan 48601 989-755-8381



**Bread of Life Harvest Center** Senior Pastor Rodney J. McTaggart 3726 Fortune Blvd. Saginaw, MI 48603 989-790-7933



**Christ Disciples Baptist** Church Founder Pastor Eddie Benson Pastor Genevieve Benson 3317 Lapeer Street Saginaw, MI 48601 989-754-2444

#### **Christ Fellowship Baptist** Church Rev. Robert Davis, Jr.

818 N. Washington Ave. Saginaw, MI 48601 989-754-4435 PastorD818@gmail.com



## E



Faith Harvest Church Bishop Ronald E. Chipp 1734 N. Mason Saginaw, MI 48602 989-799-4200 faithharvestministry.org office@faithharvestministry.



### **Faith Ministries Church** Dr. Anthony Revis 3420 E Ashman St.

Midland, MI 48642 989-837-7777 faithministrieschurch.org



#### **Glimpse Of Hope Ministries** 2211 S. Outer Dr. Saginaw Michigan 48601 989-755-9237 g.ministries@aol.com

**Grace Chapel Church** Pastor James Nelson 2202 Janes Ave. Saginaw, MI 48601 989-755-3212



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



### 989-752-8485 **New Hope Missionary Baptist** Church Rev. Dr. Willie F. Casey

Center



Dr. Craig Tatum 1401 Janes Ave. Saginaw, MI 48601 989-753-1151 newlifelcm.com

**New Covenant Christian** 

Pastor Ron Frierson

2395 S. Outer Drive

Saginaw, MI 48601

New Mt. Calvary Baptist Church Pastor Alfred "AJ" Harris Jr. 3610 Russel St. Saginaw, MI 48601 989-754-0801

#### **New Way Ministries** Pastor Dwight & Princess Dobbins

29200 Shiawassee St. Farmington Hills, MI 48336 (248) 987-2434 thenewwayministry.org

### Ρ

**Prince of Peace Baptist** Church Pastor Robert C. Corley Jr.

825 North 24th Street

Saginaw, MI 48601

989-754-2841

R



**Resurrection Life Ministries** Full Gospel Baptist Church Pastor Carolyn L. Wilkins 2320 Sheridan Avenue Saginaw, MI 48601 989-395-3142









### Saint Paul Baptist Church Rev, Dr., Vincent D. McMillon 120 North 15 St.

Saginaw, MI. 48601 stpaul2@yahoo.com Facebook: St Paul MBC Family Connection



### Second Baptist Church

Pastor-Elect Marcelle T. Smith 1770 W. Youngs Ditch Rd. Bay City, MI 48708 989-893-8631

#### St. John Ev. Lutheran Church Pastor Carl Ballard 915 Federal Avenue Saginaw, MI 48607 989-754-0489 stjohnlutheranelcasaginaw. weebly.com



#### **Transforming Life Ministries** Pastor William Brown 523 Hayden Saginaw, MI 48601 989-754-9573

**True Vine Baptist Church** Pastor Paul E. Broaddus 2930 Janes Street Saginaw, MI 48601

989-752-0751

## V



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

## W

#### World Outreach Campus of **Greater Coleman Temple** Ministries

Supt. H.J. Coleman Jr. 2405 Bay Rd. Saginaw, MI 48602 989-752-7957

## Ζ



#### **Zion Missionary Baptist** Church

Pastor Rodrick Smith 721 Johnson Saginaw, MI 48607 989-754-9621

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## + SPORTS

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## **Loons 2021 Schedule Finalized** Excitement percolates as baseball returns to Dow Diamond

MIDLAND, MI – With a new year comes renewed hope for the return of Loons Baseball at Dow Diamond. That time has finally arrived and the Great Lakes Loons are excited to officially release the 2021 season schedule.

"With nearly 18 months passing since Loons players last took the field at Dow Diamond, we are grateful to be ushering in Loons Baseball once again in 2021," Loons Interim President & General Manager Mike Hayes said. "While this season may look different than in the past, our organization remains committed to providing a firstclass service and entertainment experience to our guests."

The 2021 season will feature a 120game schedule, evenly split between home and away games. For player health and safety considerations, MLB has structured all matchups throughout the season to consist of a 6-game series format, with Mondays serving as an off-day for all 12 teams in the High-A Central League. This format will minimize player travel, and in addition, matchups will be weighted with teams in closer geographical proximity.

Opening Day is slated for Tuesday,

May 4 against the Cincinnati Reds affiliate Dayton Dragons.

Weeknight games in May will once again start at 6:05 p.m., with weeknight games shifting to 7:05 p.m. following Memorial Day and continuing throughout the remainder of the season. Sundays will feature new game times of 1:05 p.m. all season long.

As for home matchups against in-state opponents:

• 12 games vs. the West Michigan Whitecaps, affiliate of the Detroit Tigers (June 1-6, July 27-August 21)

• 12 games vs. the Lansing Lugnuts, affiliate of the Oakland Athletics (July 6-11, August 17-22)

The ever-popular Fireworks Loontaculars, presented by Farm Bureau Insurance, will return with a 12-show fireworks series throughout the season.

Full 2021 fireworks schedule:

- Saturday, May 22
- Saturday, June 5
- Saturday, June 26
- Saturday, July 10
- Saturday, July 31
- Friday, August 6
- Cotrondore Account
- Saturday, August 7
- Thursday, August 19
- Saturday, August 21
- Thursday, September 2
- Saturday, September 4
- Saturday, September 18

Game times and dates are subject to change. The Loons promotional schedule and on-sale date for single-game tickets for the 2021 season will be announced at a later date.



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## MICHIGAN YOUTH BANNER

Flint Fresh and YouthQuest Work Together to Feed Community

Not having access to a nearby grocery store that sells fresh produce is a challenge that a lot of Flint residents face. In fact, according to the Community Foundation of Greater Flint, "Many residents are living in neighborhoods without ready access to fresh, healthy and affordable food. They live in food deserts."

Laura Darch, a parent whose son attends YouthQuest program at Eisenhower Elementary, knows firsthand the struggle.

"We live next to a Dollar General where we get a lot of our grocery items," says Darch. "If we need produce, we have to go all the way across town to the Aldi.

Having to travel farther to get produce with three kids was sometimes a battle Darch states. However, YouthQuest stepped in for Darch's family and many other families whose children currently attend the afterschool program's virtual offering.

"After seeing the need families had for fresh produce, we allocated a budget and began working with Flint Fresh," says Nefertari Jones, program director at YouthQuest. "It is important for us to support our students and families even outside of programming and working with Flint Fresh has allowed us to do that."

Flint Fresh is a local organization whose mission is to support an equitable and sustainable food system that assures residents access to good food in Genesee County. One of the ways they accomplish this is with their Veggie Box Program that delivers food straight to residents' doors. With the help of Flint Fresh, YouthQuest was able to provide these boxes to its families in February. The box, which contains produce, eggs and milk, will be delivered to the families over the next couple of months.

YOUTHQUEST

"It was great to get a box of fresh veggies," says Darch. "We have a family of five and we made sure to put all the veggies to use!"

By April, YouthQuest will have provided three food deliveries through Flint Fresh to more than 120 families in the Flint-area.

YouthQuest is made possible through the generous support of the Charles Stewart Mott Foundation and 21st Century Community Learning Centers.

## **Teen Art Phenomenon launches Fine Art Challenge to help African Children affected by COVID19**



SHARMA WITH 46664 - NELSON MANDELA PORTRAIT (CNW GROUP/CEH INC)

TORONTO - Teen art wunderkind, Evan Sharma, is launching the CovART Challenge, an online fine art auction with a goal of funding 250,000 meals for children in Africa whose food supply and education have been devastated by COVID-19. While Africa has had a lower incidence of COVID-19 than some developed nations, their food and lack of educational infrastructure is creating a "lost generation" of children. And with vaccines potentially needing cold-chain supply logistics, coordinated vaccination throughout Africa may take upwards of 2-3 years.

Sharma, who grew up hearing stories of the richness of Africa from two of his grandparents who were born there, decided to help. Having previously raised over \$60,000 for various charities, he decided to roll up his sleeves and create the project.

"To me, helping other people is the most important thing someone can do. I am incredibly grateful for these world-class artists who have agreed to participate in the challenge. It is all about trying to make a difference in the lives of children who need our help," said the 17 year old Sharma. "I am also thrilled to collaborate with Flying Kites and HATCH on this project."

The event will start with Sharma auctioning off Drive Carefully Me - a Paul Newman portrait, then challenging 20 other notable artists to do the same. The 2-week challenge will end with the release of Sharma's 46664 - a portrait of iconic South African leader, Nelson Mandela.

"Flying Kites is thrilled for the opportunity to partner with Evan and participate in his incredible vision of the CovART challenge," stated Leila De Bruyne, Executive Director of Flying Kites.

The Challenge will go live today and remain live for 2 weeks, ending on March 9th.

To learn more about the CovART Challenge, please visit: www.covartchallenge.com

About The CovART Challenge

The CovART Challenge is a fine art auction started by teen artist Evan Sharma to raise funds for children in Africa affected by COVID19. Partners include Flying Kites and the HATCH Experience. Funds raised for the challenge will help provide 250,000 meals for vulnerable children.



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## PIC OF THE WEEK XCLUSIVE & ROYAL SPA & BOUTIQUE

On February 27, Shaniqua Long hosted a grand opening event for **Xclusive and Royal Spa and Boutique** located at 3521 State Street. To learn more about the services they offer, visit **www.facebook.com/XclusiveAndRoyal** 











PAGE 59

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

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