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AUGUST 2023

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# Be Alert and Informed When Considering Student Loans

## College Students Can Become Their Own Financial Advocate to Manage and Leverage Financial Aid



As Michiganders prepare for the upcoming fall semester and pay their college tuition bills, the Michigan Department of Treasury's MI Student Aid Team is asking students and their families to be alert and informed when considering student loans.

"Michigan students and families cover a considerable amount of their higher education costs," State Treasurer Rachael Eubanks said. "Student borrowers who become their own financial advocate can better understand how to manage and leverage the financial aid they receive. Please carefully consider only accepting those loans that are needed. The choices made by students today could have ramifications later in life."

To make the best decision regarding student loans, the MI Student Aid Team recommends seven best practices when considering student loans:

- 1. Complete the Free Application for Federal Student Aid (FAFSA).** Colleges use information from the FAFSA to determine their financial aid awards. By completing and submitting the FAFSA, students maximize all their state, federal and institutional financial aid options. In addition, the FAFSA opens the possibility of receiving a Michigan Achievement Scholarship award.
- 2. Understand loans must be repaid.** Not all financial aid included in a financial aid award letter is free money. Many financial aid awards will include federal student loans. Unlike grants and scholarships, loans must be repaid with interest.
- 3. Check the amount of interest being offered on a loan before accepting it.** Federal student loans, Parent Loan for Undergraduate Students (PLUS) loans, and private loans have varying interest rates and repayment terms. Before taking out loans, students should identify and compare each loan's interest rate and then accept the loans with the best interest rates and repayment terms.
- 4. Only accept the amount you will need.** Students can either turn down a loan or request a smaller loan amount, and the financial aid award letter should include instructions on how to do this.

- 5. Be aware of loan scams.** In a typical student loan scam, a scammer will ask for banking information from a student searching for loans. The scammer typically claims they will use the information to make a direct deposit into the student's account in return for upfront fees paid through gift cards. Instead, the scammer accesses the student's banking account and withdraws funds.
- 6. Visit the school's financial aid office once a semester.** Even though students may not have to begin repaying their loans while they are in school, students should not wait to understand their responsibilities. Students should keep track of the types of aid they receive and review their accounts with the college or university to stay within budget and avoid overborrowing.
- 7. Create a studentaid.gov account.** The studentaid.gov website, managed by the U.S. Department of Education, is a one-stop shop for managing federal student aid. With a studentaid.gov account, students can track their federal student loans, check the interest rate of each one and total interest accumulated to date. Students can also look over different repayment options, estimate monthly payments and learn who their loan servicer is for when repayment begins.

Individuals nationwide have nearly \$1.6 trillion in outstanding student loan debt, according to the Federal Reserve Bank of New York.

For more information, go to [michigan.gov/mistudentaid](http://michigan.gov/mistudentaid) or contact MI Student Aid at [mistudentaid@michigan.gov](mailto:mistudentaid@michigan.gov), 888-447-2687 or on Facebook, Twitter and Instagram.

## THIS MONTH'S COVER

**Victorious Life Family Conference 2023**  
**Victorious Believers Ministries/ Pastor Chris**  
**Prior & Family**

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# Make your voice heard on pending legislation. Oppose “ABC” test to classify independent contractors

Sources - Michigan Chamber of Commerce Advocacy News and Michigan Manufacturers Association



The Michigan House of Representatives is considering a series of bills that will devastate the way that businesses of all sizes and types use independent contractors within their operations including the way manufacturers assist their operations through the use of business-to-business relationships.

**House Bill 4390** and its companion legislation implements a new test that determines when a person should be classified as an independent contractor or an employee. Under the test, manufacturers would have the burden to prove that a person should be classified as an independent contractor if they meet all three components of the “ABC Test”. According to the Michigan Chamber of Commerce, this legislation would force workers into a traditional employer-employee relationship, presuming workers are employees and making it very difficult to classify workers as independent contractors.

According to Michigan Manufacturers Association, “This test will capture almost all people in Michigan who are currently considered independent contractors, including outside salespeople, insurance underwriters, auditors, risk managers, environmental consultants, web page designers, and many licensed professionals (e.g., lawyers, engineers, accountants). Many of the independent contractors who help manufacturers communicate with customers, help with new product designs, and bring improved operational efficiency will be negatively impacted by this legislation.”

## Why it matters:

- The bills will have a harmful impact on job providers and the workers businesses rely on, from sales, real estate and medical professionals to truck drivers and ride share providers, hairdressers, freelance writers and designers, to construction, accounting and legal professionals to an array of gig workers and more.

- California, which adopted similar legislation in 2019, had to pass an emergency measure less than a year later, ultimately exempting more than 100 professions. Voters added more exemptions in a 59-41% ballot measure. And another clean-up bill is now being considered to exempt even more professions.

- The Michigan proposal contains no exemptions - not even business-to-business relationships. And even if it did, it seems ill advised to follow California's example, which has proven messy, prolonged and controversial - putting workers' livelihoods in limbo and increasing costs.
- The way manufacturers use independent contractors would result in unreasonably steep penalties for the misclassification of employees. The bills increase the penalties, even if unintentional, and could lead to years-long prison sentences. The fines would be increased tenfold, and a bounty system would be instituted for workers who bring their own complaints about classification by awarding up to three times the amount of wages and fringe benefits wrongly withheld.

## What you can do:

With the Legislature still on their summer recess, the time is right to let them know how bad these bills are. Take action today to contact your state representative in Lansing and tell them to oppose **HB 4390**. Now is the time to tell them this proposal is bad for business and it's bad for workers. Warn them of the damage this legislation will do to manufacturing in Michigan.





# Traffic Crash Statistics Highlight Importance of Safe Driving to Keep Auto Insurance Costs Down

## More than 1,100 Michiganders lost their lives in traffic accidents in 2022, up 15% since 2018



**W**ith recent traffic statistics again showing an alarming increase in the number of crashes in the state, Michigan Department of Insurance and Financial Services (DIFS) Director Anita Fox is urging Michiganders to drive safely to help save lives and lower costs.

“Consistent with an unfortunate trend we have seen over the last few years, the Michigan State Police has once again reported a significant increase in traffic crashes in Michigan,” said DIFS Director Anita Fox. “We urge Michiganders to slow down, drive safely, and follow all traffic laws to help reduce the risk of accidents and serious injury. Driving safely can also help reduce the risk of serious financial hardship, as vehicle repair and replacement costs remain higher than normal.”

Information recently released by the Michigan State Police Criminal Justice Information Center shows that, in 2022, Michigan saw increases in several traffic crash statistics, including:

- 4% increase in motor vehicle crashes overall.
- 28% increase in work zone crashes, including a 15% increase in work zone fatalities.
- 4% increase in motorcyclist fatalities.

These trends highlight how important safe driving is to the well-being of Michiganders. In addition, higher than normal vehicle repair, replacement, and rental costs underscore the financial benefits of safe driving.

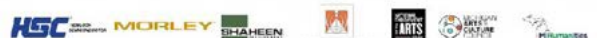
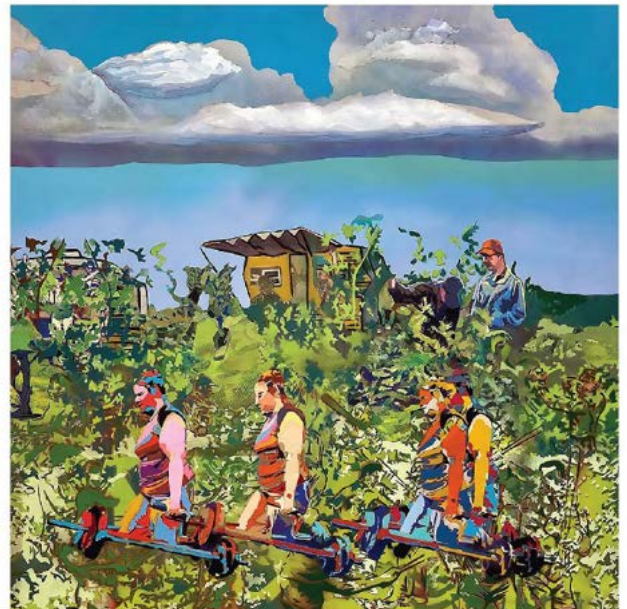
In addition to driving safely, Michiganders are urged to work with their licensed insurance agent or company to ensure that they have the auto insurance coverage that works best for their situation, budget, and needs. To help Michiganders find licensed

insurance agents in their area, DIFS maintains an Insurance Locator.

DIFS continues to operate its dedicated auto insurance hotline with calls being answered Monday through Friday from 8 a.m. to 5 p.m. at 833-ASK-DIFS (833-275-3437). Drivers can also email [autoinsurance@michigan.gov](mailto:autoinsurance@michigan.gov) or visit [Michigan.gov/AutoInsurance](http://Michigan.gov/AutoInsurance) for more information.

The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security, and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan residents.

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## “Eclipse: The Sun Revealed” opens at Delta Planetarium

**T**he next Great American Eclipse is due to cross the country in April 2024 and millions of people are planning to see it.

On Saturday, September 2, at 3:30 pm, the Delta College Planetarium in Bay City will open a feature show designed to help the public prepare for the event. Eclipse: The Sun Revealed utilizes the unique immersive environment of the dome theater to show how eclipses occur, where the best viewing areas will be, and how to view them safely.

“A live epilogue at the end of each show will provide recommendations for viewing the eclipse. Only a partial eclipse will be visible from Michigan, which is nothing special because everyone in the United States will get that,” says Mike Murray, astronomer and planetarium manager. “The key is getting into the shadow of totality, where the moon covers the entire disk of the sun. That path will get as close as Indiana and Ohio, so we’ll show you how to make travel plans now.”

The last Great American Eclipse in 2017 was the best to cross the country since 1918, with the shadow of totality coming as close as southern Illinois. On April 8, 2024, the next total solar eclipse to cross the United States comes closer to Michigan. Though viewers in Michigan will see only a partial eclipse of the sun, the show will emphasize the need to travel to the shadow of totality. The next solar eclipse like this won’t return to the U.S. until 2045.

This fulldome production features exciting visuals that will

explore the cultural views of eclipses, the geometry that gives us different kinds of eclipses, scientific discoveries generated by total solar eclipses,

recreations of what viewers can see from within the shadow of a total solar eclipse, and even personal accounts of the experience.

The family-friendly event has a run time of 35 minutes, accompanied by a short follow-on presentation about the current night sky and hot topics. The program runs every Saturday at 3:30pm through March 30, 2024 - except September 23, October 7 and December 30.

General admission tickets are \$7 for adults, \$5 for children 3-18, seniors, students and military. Tickets are available for purchase online or onsite.

The Delta College Planetarium is located at 100 Center Avenue in downtown Bay City. For more information, visit [delta.edu/planetarium](http://delta.edu/planetarium) or call 989-667-2260.



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## New funding supports administration's commitment to helping families at each stage of their life



**G**overnor Gretchen Whitmer announced the new state budget will help the Michigan Department of Health and Human Services (MDHHS) improve and increase support for foster parents.

**“The bipartisan budget I signed a few weeks ago will put more money in the pockets of foster parents so they can pay the bills and put food on the table while caring for their foster kids,” said Governor Whitmer.** “Foster families work hard to care for their children and we must have their backs. The budget boosts the resources they receive so we can keep children safe and healthy.”

The funding is part of MDHHS’ overall effort to address the shortage of foster parents in Michigan and provide additional support for foster youth with higher behavioral health needs.

**“Right now, about two-thirds of foster parents quit fostering within one to two years, a fact that places new stress on a system that already badly needs more loving, caring foster parents,” said MDHHS Director Elizabeth Hertel.** “Through providing more money to foster parents while also giving them a break, we continue to do everything in our power to make Michigan the safest place in America to raise kids and nurture families.”

Respite care services can vary depending on the unique needs of the foster parent and child and are used to provide short-term relief to primary caregivers of children while they are cared for by respite care families. Instead of foster parents needing to use their daily board and care rate per diem to go toward the cost of respite care, this new program will have an annual budget allocation of \$10 million annually to go directly to respite care providers and gives foster families additional support.

“Unfortunately, money and time are, too often, the biggest

barriers to loving and caring families welcoming children into their homes. This funding increase and respite care program address both of those issues,” said **Lara Bouse, executive director of Fostering Forward Michigan**, a coalition that represents foster, kinship and adoptive parents in Michigan. “Foster parents are heroic, and right now, we simply don’t have enough people willing to change lives with this commitment. We are so grateful to the state legislature and governor for supporting the MDHHS’s goals of keeping kids safe and keeping families together.”

Foster parent Sarah Bacheller of Livingston County said the additional financial support will help her make sure the boys in her care can have the same experiences as other children – whether it’s trips to Detroit, West Michigan or up north, or buying school pictures or yearbooks.

As one of the most requested forms of support from foster families, the department will focus on contracting and building agencies that recruit and fill the need for respite care providers across the state, offering a half-day rate for providing care for 12 hours or less and a full-day rate with an overnight option.

- As part of the department’s work to address the shortage of foster parents by decreasing stress and increasing support, the budget allocation for daily payments to foster parents was raised for the second consecutive year, this time by 8% bringing the rate for caregivers of youth up to age 12, approximately \$670.00 a month, for youth age 13 and older, \$800.00 a month and for youth living independently (age 18 or older who still receive foster care assistance), \$825.00 a month. This expanded allocation is in addition to the 20% increase in rates paid to foster parents, independent living providers, relatives, and adoptive parents and guardians in 2022.

Marquette County Probate Court Judge Cheryl L. Hill played a critical role in advocating for MDHHS’ request for additional funding to keep Michigan competitive with other states’ budget allocations.

“The additional funds in the fiscal year 2024 budget along with increases approved last year help our foster families continue to provide loving homes to our most vulnerable and precious resource – the children of Michigan,” **Judge Hill** said. “We still have a critical need for loving foster homes in Michigan. Being a foster parent is rewarding, but it is hard work. Any support we can provide to these special families who give so much of themselves should be encouraged. The money allocated in the budget is truly an investment in the future success of the children of the State of Michigan.”

Both process and policy updates are a part of MDHHS’ larger actions to keep kids safe and promote foster parent recruitment and retention. To view the latest on how the department is supporting foster families, visit the MDHHS foster care website or call 855-MICKIDS to learn more.



# United Financial Credit Union Recognizes Hometown Heroes



Don Ortega, known as Fireman Don

**H**eroes aren't only found on movie screens and comic books! You can find them in the same neighborhood as you. Hometown Heroes are the individuals who serve as the backbone of our communities and country by keeping everyone safe. They devote their lives to protecting our country at home and abroad, or serving as first responders that show up at crime scenes, fires, accidents, natural disasters and so many other life changing events where they put their lives at risk for all of us. They all have families waiting for their safe return home. They could be called out to a call anytime of the day or night. If they are a volunteer firefighter, likely they have a full-time job, along with offering their time to their local fire department for free. Volunteers are expected to respond to emergency calls and receive ongoing training. As a thank you and to show all of our Hometown Heroes we appreciate their service, that is why United Financial Credit Union started their Hometown Hero Program that offers special rates and perks to these individuals. If you or someone you know is a Veteran, Active Military, or First Responder; EMT, Police, or Fire, check out what perks United Financial has to offer as a thank you for our service and dedication to your communities visit [www.unitedfinancialcu.org/hometown-hero](http://www.unitedfinancialcu.org/hometown-hero).

United Financial Credit Union would like to recognize our first Hometown Hero Nomination Winner, **Don Ortega, known as Fireman Don**, by anyone he has taught fire safety to over the years. Don has dedicated his life to his local community. He led the Remember When Program for five years, teaching Senior Citizens fire safety. He has taught Fire Safety to thousands of children and students in the Freeland, Saginaw, and Grand Rapids communities over the past 30+ years and has won

numerous awards, including Michigan Fire Prevention Educator of the Year and Tittabawassee Township Firefighter of the Year. He has spent his life giving back to his community, making it a safer place. We would like to thank and congratulate Don once again for everything he does to be a Hometown Hero on a daily basis!

**Do you know someone that goes above and beyond to make your community better?** If you know someone who you feel is a Hometown Hero, please submit a nomination on our website. United Financial Credit Union wants to recognize and celebrate our Hometown Heroes, those who have come

to the aid of another or contributed to the safety, security, and resiliency of our community/country.

## **Community Safety and Security**

The nominee must be a professional or volunteer serving as a law enforcement official, fire fighter, first responder or a 911 Dispatcher. The nominee exhibited heroism in his or her response to an emergency, on or off-duty, or is involved in an ongoing activity in which a commitment is made to the safety, security, and resiliency of the community through acts of courage in an identified need.

## **Military**

The nominee is a member or veteran of the Armed Forces: Army, Navy, Marine Corps, Air Force, Coast Guard, or National Guard who has exhibited heroism in their response to an emergency situation on or off duty.

**If you know someone who you feel is a Hometown Hero, please submit a nomination.** United Financial Credit Union will select one hero each month to celebrate. To nominate your Hometown Hero visit <https://www.unitedfinancialcu.org/hero-nomination/>.

United Financial Credit Union was founded in 1964 to serve a small group of tool and die workers in the Bridgeport area. United Financial currently has seven locations located in Bay City, Bridgeport, Saginaw Township, Chesaning, Freeland and Auburn and serves over 23,000 members. We are happy to offer membership to anyone that lives, works, worships or attends school within any county in the State of Michigan's Lower Peninsula. Contact us at [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org) or 989-777-3620.



## System improvements highlighted during Child Support Month

### For every dollar spent on program, \$5.10 is collected to support children



As part of Child Support Month, the Michigan Department of Health and Human Services (MDHHS) is highlighting efforts to improve the system for children and families.

Gov. Gretchen Whitmer declared August 2023 as Child Support Month in Michigan to recognize the tireless efforts of child support workers, employers, state and county departments, hospitals and community partners to support Michigan children and families.

"I'm proud of the work our program has done this year to support children and families," said MDHHS Director Elizabeth Hertel. "Our Office of Child Support believes in the importance of engaging directly with the families we serve to help us provide enhanced services to children."

The Michigan Child Support Program strives to help families support each other both financially and emotionally.

Highlights for the past year include:

- Expanding to seven counties the Learn, Earn and Provide program, which provides child support payers with career training and mentoring so that they can better support their children. The counties are Allegan, Bay, Branch, Calhoun, Kalamazoo, Muskegon, and St. Joseph.
- Holding four informational meetings to recruit new members for the Child Support Community Advisory Council. There were 640 people who registered to attend a meeting, and of these about 150 applied to be on the council. Seven new members were selected, bringing the number of council members to 14.
- County and state child support offices in Michigan providing services for more than 821,000 children and their families.
- Collecting and distributing more than \$1.05 billion for Michigan families.
- Ensuring that families who receive cash assistance and child support received \$1.71 million directly instead of these funds reimbursing state and federal program costs. Whitmer created this "pass through"

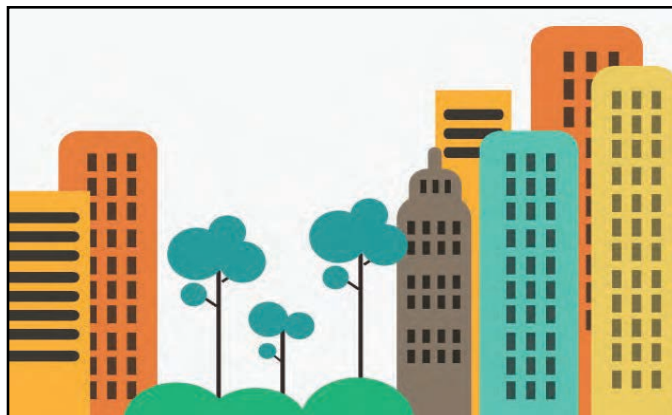
allowing families to receive the additional funds beginning with the signing of the fiscal year 2020 state budget.

The Michigan Child Support Program is a partnership of the MDHHS Office of Child Support, local Friend of the Court offices, county prosecuting attorney offices, the State Court Administrative Office, employers, hospitals and other community agencies.

The program provides professional, non-judgmental services to help mothers, fathers, grandparents or guardians get the financial resources they need for their children. It also provides parents of all income levels with assistance in obtaining financial support and medical insurance coverage for their children, helps locate parents, establishes paternity, and opens and manages child support cases and collects and disburses support payments.

Every dollar spent on the program collects \$5.10 to provide support to Michigan children.

Additional information about Michigan's Child Support Program is available on the child support fact sheet. Child support information for parents, employers and hospitals can be found at [Michigan.gov/ChildSupport](https://Michigan.gov/ChildSupport).



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## Scouts to honor Craig Goslin and Peter Shaheen at Annual Breakfast



Craig Goslin and Peter Shaheen

Scouting's local Michigan Crossroads Council will feature prominent community leaders during the annual Great Lakes Bay Region Scouts BSA Breakfast on Thursday, September 21st at the Great Hall Banquet and Convention Center.

Keynote Speaker, Paul White, local entrepreneur, author, and father of four Eagle Scouts will take stage. Craig Goslin of the Saginaw Spirit, and Peter Shaheen of Shaheen Development and HORIZONS Conference, recipients of the 2023 Distinguished Citizens Award will be honored and awarded during the program. In-person testimonials from today's Scouts will also be shared.

The event focuses on raising awareness and support for our local Scouting movement, as well as honoring those who have done so much to improve the quality of life for those who

work, play, and live in our Region. According to the Boy Scouts of America, the Distinguished Citizens Award is presented to those who exemplify in their daily life the ideals of the Boy Scouts of America as expressed in the Scout Oath and Law. Recipients are chosen for their outstanding community service, as evidenced by their leadership to many worthwhile organizations, as well as the respect and esteem in which they are held by their colleagues.

"The Distinguished Citizens Award is not exclusive to Scouters," Eric Curtis, Director of Development for the Michigan Crossroads Council, said. "The intent is to recognize those community leaders who make the region a better place to live, work and play, in accordance with the values of Scouting."

The Great Lakes Bay Region Scouts BSA Breakfast serves as a major fundraiser for the Boy Scouts of America to generate revenue for the Scouting program in the region. Annually, this event brings together patrons from Midland, Saginaw, and Bay counties to raise financial support. Furthermore, the breakfast serves as an outlet to build awareness about the Scouting program.

All are welcome and encouraged to attend. Those interested in more information on this year's event, or to sign up as a Table Captain or Sponsor, please reach out to Eric Curtis at 989-274-0975, or [eric.curtis@scouting.org](mailto:eric.curtis@scouting.org).



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# THRIVING AND SURVIVING ON CHUMP CHANGE

## and *Chicken Feed*

By Sherry Draine Hannah



**While you are getting ready for the new school year do not forget to enjoy one last summer celebration.** This year marks the 55th anniversary of the Saginaw African Cultural Festival. It is a great time to reconnect with friends and family. For your college-bound students it is a time to see many of their friends before packing up for college.

Getting ready for college involves more than the fun of picking out new bed linens. It can be stressful adding up costs and then trying to determine how you are going to pay for your basic expenses. There is so much more than just paying for your tuition, room, and board. Living on campus in the dorm is great and a

meal plan is advisable. Off campus housing is always cheaper, especially with roommates sharing expenses. However, finding a roommate is not always easy as it seems. Transportation becomes an expense for students living off campus. Parking permits and fees are often an overlooked cost. Another cost saver to consider is the college you choose and its location. A small college in a small town will always be less expensive than a big university in a big city. If your dream is to graduate from a big university then consider going to a junior college first and then transferring to the university of your dreams.

College can be scary if you are the first person in your family to go to college. Sadly, I have seen so many students come home after just one semester. There have even been students who have not been able to register for classes because all the needed paperwork was not completed. Students are surprised on registration day when they are presented with bills for additional fees. You might have gotten a scholarship, but it usually does not mean that it covers everything. Books, pens, paper, flash drives, a sturdy backpack, a computer laptop and class materials can wipe out your savings. Most parents and students are surprised at the real cost of a college education. Do not despair. Just do your homework. Each year there are thousands of scholarship dollars that go unused. Make it your mission to go to college debt free.

**Feel free to contact me at [sldraine@yahoo.com](mailto:sldraine@yahoo.com).**

VICTORIOUS BELIEVERS MINISTRIES COGIC

## 15TH ANNUAL BACK SCHOOL RALLY

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# Michigan continues to make progress in preserving Medicaid coverage for residents



**T**he Michigan Department of Health and Human Services (MDHHS) announced it has renewed Medicaid enrollment for more than 121,000 people whose eligibility was up for redetermination in July.

The number of renewals demonstrates the success of the department's efforts to make sure Michiganders who receive health insurance coverage from Medicaid and the Healthy Michigan Plan are aware of the need to fill out enrollment paperwork.

The latest data on Medicaid renewals can be found on MDHHS' online dashboard. Redetermination of Medicaid coverage restarted this year due to federal legislation after being paused during the COVID-19 pandemic. Medicaid and Healthy Michigan Plan beneficiaries must renew their coverage over the next year to comply with the federal legislation. In Michigan annual renewals are being staggered to take place monthly starting in June 2023 and running through May 2024.

The dashboard shows current data on renewals for June and July, which will change as the department processes additional forms. MDHHS has until the end of August to receive renewal forms from the July cohort to determine eligibility. The federal Centers for Medicare & Medicaid Services allowed Michigan and other states to take new actions to preserve Medicaid coverage. As a result, MDHHS gave enrollees an extra month to submit renewal forms.

The dashboard – which will be updated every month – shows that as of August 7, MDHHS had renewed Medicaid or Healthy Michigan plan coverage for 121,217 people who were up for renewal in July. So far, including June renewals, 224,757 people have been renewed. The department is awaiting completed enrollment forms from another 123,744 people who were up for renewal in July and have until the end of August to return their paperwork.

There were 9,121 people who were disenrolled in July because they were no longer eligible and 1,779 whose eligibility

was not renewed for procedural reasons – such as not providing requested verification documents like driver's license, pay stubs and bank statements.

MDHHS is continuing to review, analyze and update its data for Medicaid beneficiaries who were up for renewal in June due to the extension of procedural terminations to the end of July.

Additional MDHHS efforts to help Michiganders keep their coverage are possible as a result of the federal government releasing new flexibilities and strategies in June to state officials to lessen the impact of the resumption of Medicaid renewals.

Michigan has been a leader in using these flexibilities, as the state has been recognized for its efforts by the U.S. Digital Service as MDHHS has gained approval of eight federal waivers that are needed to implement additional strategies for renewing coverage and has submitted two other

requests that are being considered.

Strategies being used by Michigan include:

- Allowing managed care plans to assist enrollees they serve in completing and submitting their Medicaid renewal forms.
- Sharing lists with managed care organizations of their enrollees who are due for renewal or have not responded to provide outreach to those beneficiaries.
- Reinstating eligibility back to the termination date for people who were disenrolled based on a procedural reason – such as not returning renewal forms on time – and are subsequently found to be eligible for Medicaid during a 90-day reconsideration period.
- Renewing people passively – or automatically – when MDHHS has enough current information available on that person in its eligibility system so that the department doesn't need to receive additional proof from the beneficiary.

State government agencies – including MDHHS – are reminding parents whose Medicaid benefits are up for renewal to return paperwork as soon as possible and cross it off their back-to-school to-do list.

MDHHS advises families to return any renewal paperwork from the department even if they believe they are no longer eligible for Medicaid. Some members of a household can obtain health care coverage even when others are not eligible. For example, a child may be eligible for MICHild even if their parent is not eligible for other Medicaid programs. Or some Michiganders may have income that is over the income limit for one program and still be able to obtain health care benefits through another program.

MDHHS will assess a household's eligibility for all Medicaid

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## ...Medicaid continued...

programs – not just for the programs in which someone is currently enrolled, and also for each family member in the household.

MDHHS advises all Medicaid enrollees to check their renewal month at [michigan.gov/MIBridges](http://michigan.gov/MIBridges).

Michiganders who no longer qualify for Medicaid will receive additional information about other affordable health coverage options available, including on [HealthCare.gov](http://HealthCare.gov). Affected Michiganders will be able to shop for and enroll in comprehensive health insurance as they transition away from Medicaid, and many Michiganders can purchase a plan for less than \$10 per month.

What Michigan Medicaid beneficiaries need to do to prepare:

1. Make sure your address, phone number and email address are up to date at [michigan.gov/MIBridges](http://michigan.gov/MIBridges). You can also call your local MDHHS office. If you do not have an online account for MI Bridges to access your Medicaid case or report changes, visit [michigan.gov/MIBridges](http://michigan.gov/MIBridges) to sign up for an account. You can also locate organizations that can help you by searching for community partners.
2. Report any changes to your household or income. You can report changes at [michigan.gov/MIBridges](http://michigan.gov/MIBridges) or by calling your local MDHHS office.
3. If you get a renewal packet, be sure to fill it out, sign the forms and return it by the due date with any proof needed. **NOTE:** If you do not complete and return the renewal, you may lose Medicaid coverage.

The Michigan Department of Insurance and Financial Services (DIFS) is working with MDHHS to help impacted Michiganders get affordable health insurance if they are determined to be no longer eligible for Medicaid. DIFS can answer questions about purchasing a health insurance plan. Call DIFS at 877-999-6442, Monday through Friday from 8 a.m. to 5 p.m. or visit [Michigan.gov/StayCovered](http://Michigan.gov/StayCovered) to learn more.

More information about the how benefits connected to the COVID-19 Public Health Emergency are changing can be found at [www.Michigan.gov/2023BenefitChanges](http://www.Michigan.gov/2023BenefitChanges).

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## Michigan alerts residents to be aware of legionellosis



**T**he Michigan Department of Health and Human Services (MDHHS) is reminding residents to be aware of legionellosis, a respiratory infection caused by Legionella bacteria. Legionellosis can present as Legionnaires' disease with symptoms of fever,

cough, shortness of breath and pneumonia; or Pontiac fever with similar symptoms but no pneumonia. Legionellosis is most common in the summer and early fall when warm, stagnant water can allow Legionella bacteria to grow in water systems. Water systems in large buildings, cooling towers, whirlpool spas and decorative fountains offer common environments for bacterial growth, and transmission occurs if they are not cleaned and maintained properly.

Transmission of Legionella bacteria to people primarily occurs when water mist or vapor containing the bacteria is inhaled. Less commonly, people with difficulty swallowing can get sick if water containing the bacteria accidentally goes into the lungs while they are drinking. Legionellosis does not generally spread person to person. Risk factors for exposure to Legionella bacteria include:

- Recent travel with an overnight stay.
- Recent stay in a health care facility.
- Exposure to hot tubs or whirlpool spas.
- Exposure to settings where the plumbing has had recent repairs or maintenance work.

"If you are at risk and may have been exposed to Legionella it is important to monitor your symptoms and contact your health care provider if you become ill," said Dr. Natasha Bagdasarian, MDHHS chief medical executive. "Legionnaires' disease is treatable with antibiotics and health care providers are required to report cases to the health department."

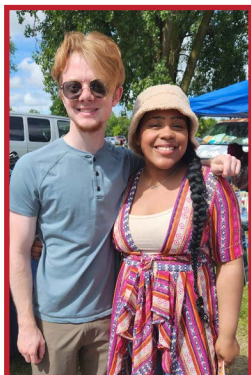
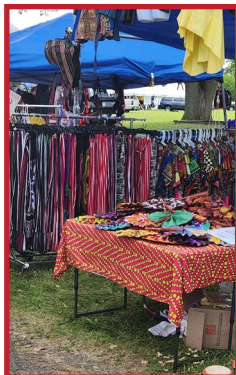
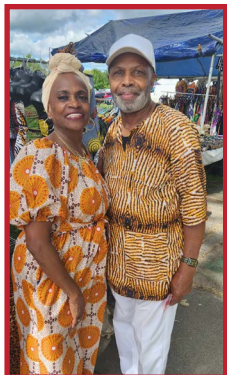
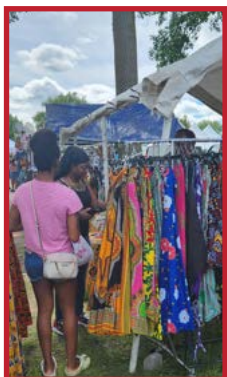
Most healthy individuals do not become infected or sick after an exposure to Legionella. Individuals at a higher risk of getting sick include:

- People over age 50.
- Current or former smokers.
- People with chronic lung disease.
- People with weakened immune systems from diseases or certain medications.
- People with chronic health conditions such as cancer, diabetes or liver or kidney failure.

In 2023, 186 confirmed legionellosis cases have been reported in Michigan through the end of July, compared to 196 cases in 2022. This year's cases are lower than the previous five-year (2018-2022) average of 234 confirmed legionellosis cases for the same time period of January through July. MDHHS and local health departments will continue to monitor cases. Individuals with concerns about Legionnaires' disease or exposure to the Legionella bacteria should talk to their health care provider.

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