

WORD UP

COMMUNITY MAGAZINE

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APRIL 2024

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Midland Center For The Arts
Tuesday, April 23, 2024
7:30 PM

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Alpha Kappa Alpha Sorority, Incorporated®
Eta Upsilon Omega Chapter



Hats Off to Mom

Evening Gala

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May 4, 2024
at 6:00PM

HORIZONS CONFERENCE CENTER

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Tickets:

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RSVP Deadline: April 26, 2024

Your donation to AKA is to a not-for-profit entity, such donations are not tax deductible for federal or state income tax purposes. Donations will be used for scholarships, community service programs and other authorized expenditures.

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APRIL IS CHILD ABUSE PREVENTION MONTH

STRONG FAMILIES. STRONG KIDS. STRONG COMMUNITIES.

A nationwide initiative that challenges our communities to examine the impact of child abuse and what we can do to prevent it.

#CAPMonth cancouncil.org/capm

Proud Sponsor of Child Abuse Prevention Month:



In recognition of Child Abuse Prevention Month, CAN Council, in partnership with Michigan Sugar as the presenting sponsor, is organizing various events and activities aimed at involving the community. Visit cancouncil.org/capm for a full list of these initiatives.

“Michigan Sugar Company is honored to once again partner with the CAN Council to shine a light on preventing and eliminating child abuse and neglect,” said Rob Clark, Senior Director of Communications and Community Relations for the Bay City-based cooperative. “We are excited about the theme of this year’s Child Abuse Prevention Month – Strong Families, Strong Kids, Strong Communities – because it fits perfectly with our company’s mission, Creating Growth & Opportunity; our purpose, Making Life Sweeter; and our EPIC+ values – Excellence, Pride, Integrity, Compassion, and Trust.

“Every child deserves to grow up in a nurturing environment free from harm, and it is through our collective efforts that we will build communities where children and families can thrive”, said Emily Yeager, CAN Council President/CEO. “Together with our sponsor, Michigan Sugar, let’s stand united during Child Abuse Prevention Month to champion the message that strong families create strong kids, laying the foundation for resilient communities. With their generous support and your commitment to the cause, we will amplify our efforts and ensure that every child’s well-being is prioritized and protected.”

Child Abuse Prevention Month Events:

April 27th, 1 pm – 4 pm **Art Encounter at the Saginaw Art Museum**

Strengthening family bonds through art! Families will learn fun ways of communication using art. Through creative partner art exercises, children and adults can learn to become more attuned to the space around themselves and others! Don’t forget to stop by the CAN table for more art fun bringing awareness to Child Abuse Prevention Month!

April 30th, 5 pm - 7:30 pm **Stewards of Children®**

Join us at our Saginaw office (1311 N Michigan Ave, Saginaw, MI 48602) and learn the 5 Steps to Protecting Children. This event is free and open to the public! *To register, call the CAN Council at (989) 752-7226. Learn more about the program here: <http://www.d2l.org/education/5-steps/>*

For more information, call the CAN Council at (989) 752-7226 or visit cancouncil.org/capm.

THIS MONTH’S COVER

**Midland Center for the Arts
Alvin Ailey American Dance Theater**

**WORD UP Community Magazine
It’s About You. It’s About Family. It’s About Community.
A Monthly Publication.**

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WORD UP Community Magazine
P.O. Box 3793, Saginaw, MI 48605
Phone: (989) 777-5961
wordupmagazine@charter.net
www.wordupcommunitymagazine.com
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**Publisher/Editor: Dorothy J. Nickleberry
Media/Social Media Director: DeVante Marselis**

Materials closing date

Materials are due the 20th of each month for the next month’s publication. Please contact our office for details.

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AG Nessel Kicks Off Financial Literacy Month with Re-Issue of Overdraft Fee Alert



Many of us use our bank accounts or bank debit cards to pay bills and make purchases. In recognition of the start of Financial Literacy Month, Michigan Attorney General Dana Nessel is re-issuing her Overdraft Fee Rules alert to educate consumers about how banks must handle account overdrafts and what the customer is entitled to know about a bank's overdraft policy, so they're not fooled by fees this April or any time of the year.

Rules enacted by the Federal Reserve Board in 2010 prohibited banks from charging overdraft fees for ATM withdrawals and debit card purchases unless the customer has opted into the bank's overdraft protection service. With overdraft protection, the bank allows withdrawals and debit card purchases to process even if the transaction results in an overdraft.

"Our ever-present reliance on banks and debit card transactions holds the possibility of racking up hefty fees if we don't know the rules," Nessel said. "Consumers who understand the regulations banks must adhere to regarding overdraft fees are better equipped to make informed decisions and protect their financial well-being."

When a bank allows a transaction to clear when the consumer's account does not contain enough money to cover it, the bank is, essentially, extending a loan to the consumer. However, these loans are exempt from the Truth in Lending Act (TILA), which protects consumers from unfair credit card and billing practices. Through this loophole, banks are allowed to lend money to cover overdrafts without providing clear disclosures and other protections, costing consumers billions each year.

In January, the Consumer Financial Protection Bureau proposed a rule to reduce what it called "excessive overdraft fees" and to close the truth-in-lending loophole by treating overdraft loans as credit subject to TILA with clear and consistent requirements.

On its website, Investopedia rolled out 5 areas that consumers can focus on to expand their financial literacy:

- **Budgeting** – Learning healthy spending habits begins with budgeting. Identifying monthly expenses can help track and control your spending.

- **Investing** – Your decision about what to invest in and how much should take into account the risks and potential rewards of the different investments. Whether it's stocks, bonds, ETFs, or mutual funds, financial literacy means understanding that these investments all come with risks. The key is to take educated risks that align with your financial goals and risk comfort level.

- **Bank Accounts** – They are one step in creating a stable financial future. Financial literacy means understanding the different types of bank accounts, their benefits, features, and fees, as well as how they fit with your financial goals.

- **Personal Finance** – This is the intersection of financial literacy and personal decision-making. It is charting a path to meeting your financial goals and sticking to it.
- **Credit Cards** – They allow you to borrow money from the card issuer and pay it back over time. For every month you don't pay your balance in full, you are charged interest. As of the fourth quarter of 2022, Americans owed \$986 billion in credit card debt. Financial literacy means being cautious about using credit and avoiding spending more money than you have.

In 2003, the U.S. House of Representatives passed a resolution requesting President George W. Bush to issue a "proclamation calling on the Federal Government, States, localities, schools, nonprofit organizations, businesses, other entities, and the people of the United States to observe "Financial Literacy for Youth Month" with appropriate programs and activities." Financial Literacy Month was officially established in the U.S. in 2004 with the goal of highlighting the importance of being financially literate and encouraging consumers to acquire skills to help them become financially smart.

This month is meant to shine a light on the critical role personal finance plays in providing us with the financial freedom to take control of our lives and keep up with the world's changing financial landscape. Making the path to financial literacy a lifelong pursuit is a step in the right direction.

To file a complaint with the Attorney General, or get additional information, contact:

Consumer Protection Team

P.O. Box 30213

Lansing, MI 48909

517-335-7599

Fax: 517-241-3771

Toll-free: 877-765-8388

Online complaint form

MONTH OF THE



YOUNG CHILD

First established by the National Association for the Education of Young Children (NAEYC) in 1971, the Week of the Young Child is an opportunity to focus public attention on the needs of young children and their families and to recognize the early childhood programs and services that meet those needs.

Over the years, with growing interest and focus, Trying Together designated the entire month of **April as the Month of the Young Child (MOYC)**.

History

The Week of the Young Child was first established in 1971 by the National Association for the Education of Young

Children (NAEYC). Its aim was to focus public attention on the needs of young children and their families and recognize early childhood programs and services that are centered around those needs.

The season of spring has represented new life and rebirth for millennia. In particular, the month of April is often the first sign of vivid life to come. It is only fitting, then, that April is also the National Month of the Young Child.

Decades of research have shown that early childhood years help shape how children grow, learn, and interact with others. Recognizing the impact of childhood development from birth to age eight, the Michigan Association for the Education of Young Children (MiAEYC) first named April the Month of the Young Child in 1971. Other state chapters soon followed suit, resulting in communities across the nation celebrating this observance through meaningful activities.

Due to the importance of early childhood development, the Month of the Child features a special calendar of activities for parents, school, and children. Structured on a weekly basis, this calendar specifically focuses on nurturing and advocating for children during these critical years. Moreover, each weekly guide is easy to implement among parents or centers that advocate for children. <https://www.naeyc.org>.



ALVIN AILEY AMERICAN DANCE THEATER 2024 UNITED STATES TOUR BRINGS CELEBRATORY 65TH ANNIVERSARY SEASON TO MIDLAND WITH EXCITING NEW WORKS AND ALVIN AILEY'S TIMELESS REVELATIONS



Photo Credits (L to R): **Members of the Company in Alvin Ailey's For 'Bird' - With Love.** Photo by Dario Calmese; **2023-2024 Season Image.** Photo by Dario Calmese; **Alvin Ailey American Dance Theater's Chalvar Monteiro and Jacquelin Harris in Amy Hall Garner's CENTURY.** Photo by Paul Kolnik.

After an acclaimed 65th Anniversary season launch in New York City, Alvin Ailey American Dance Theater – beloved as one of the world's most popular dance companies – will make its Midland debut during a one-night-only performance at Midland Center for the Arts on Tuesday, April 23 at 7:30 P.M. The passionate spirit and extraordinary technique of Ailey's dancers will be showcased in a diverse repertory of new works, repertory favorites, and Ailey classics. Tickets are available online at www.midlandcenter.org, by calling (989) 631-8250, or by visiting the box office located at 1801 W. St. Andrews Rd., Midland.

The performance will include a season premiere specially commissioned for Ailey with former Ailey dancer Elizabeth Roxas-Dobrich's duet *Me, Myself and You*. *Me, Myself and You* is a dreamlike dance about reminiscence. Set to Damien Sneed and Brandie Sutton's rendition of "In A Sentimental Mood," it conjures the memories of love and passion of a woman who is asking herself if she should let go or forge ahead.

New productions include Ronald K. Brown's *Dancing Spirit*, set to music by Duke Ellington, Wynton Marsalis, and War. A work that contributes to the 65th Anniversary theme of paying tribute to the women of Ailey, *Dancing Spirit* evokes the elegance, dignity, and generosity of legendary Artistic Director Emerita Judith Jamison. Also featured is the seven-minute tour-de-force Solo by Hans van Manen, the internationally celebrated choreographer long associated with the Dutch National Ballet.

Performances of Alvin Ailey's must-see American masterpiece *Revelations* will inspire audiences in every city on the tour. Since its creation in 1960, *Revelations* has been seen

by more people around the world than any other modern dance work, moving audiences with its powerful storytelling and soul-stirring music and evoking timeless themes of determination, hope, and transcendence. Springing from Ailey's childhood memories of growing up in the south and attending services at Mount Olive Baptist Church in Texas, *Revelations* pays homage to the rich cultural heritage of the African American community and explores the emotional spectrum of the human condition.

The Midland Center for the Arts performance of Alvin Ailey American Dance Theater is jointly sponsored by the Midland Alumnae Chapter of Delta Sigma Theta Sorority, Inc. and the Dr. Andrea Louise Jenkins Endowed Fund for Cultural Enrichment at Midland Center for the Arts in celebration of the fortieth anniversary of the Midland Alumnae Chapter of Delta Sigma Theta Sorority, Inc.

Bank of America is Alvin Ailey American Dance Theater's North American Tour Sponsor.

The 2024 National Tour is supported, in part, by the National Endowment for the Arts.

The net proceeds from this event will benefit the Midland Area Community Foundation for the Endowed Scholarship Fund of the Midland Alumnae Chapter, Delta Sigma Theta Sorority, Inc; the Mount Pleasant Area Community Foundation for the Endowed Scholarship Fund of the Mount Pleasant Alumnae Chapter, Delta Sigma Theta Sorority, Inc; and the Dr. Andrea Louise Jenkins Endowed Fund for Cultural Enrichment at Midland Center for the Arts.



ALVIN AILEY AMERICAN DANCE THEATER

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The Joan Weill Center for Dance 405 West 55th St, New York NY 10019-4402 (212) 405-9000 AlvinAiley.org

Khalla Campbell, Alvin Ailey American Dance Theater.
Photo by Daro Carrasco



ALVIN AILEY AMERICAN DANCE THEATER

APR 23 / 7:30 PM

Celebrate the brilliance of Alvin Ailey American Dance Theater, a renowned modern dance company. Don't miss their performance featuring Alvin Ailey's Revelations, an exploration of emotions through African-American spirituals.

Alvin Ailey American Dance Theater is jointly sponsored by the Midland Alumnae Chapter of Delta Sigma Theta Sorority, Inc. and the Dr. Andrea Louise Jenkins Endowed Fund for Cultural Enrichment at Midland Center for the Arts in celebration of the fortieth anniversary of the Midland Alumnae Chapter of Delta Sigma Theta Sorority, Inc.



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MDHHS expands Early Childhood Courts Program to two new counties to help keep young children with their families



To help ensure young children in the child welfare system grow up in permanent, nurturing homes that support their development, the Michigan Department of Health and Human Services (MDHHS) is expanding the Early Childhood Courts program to St. Clair and Saginaw counties. Often referred to as Baby Court, Michigan's Early Childhood Courts provide services to biological parents so that, whenever possible, they can be the permanent caregivers for their children who have been in foster care.

"MDHHS is committed to keeping kids safe while expanding access to behavioral health supports," said MDHHS Director Elizabeth Hertel. "Early Childhood Court Programs help us address the needs of parents and their young children, so they can build strong families and stay together."

MDHHS received a grant from the federal Health Resources and Services Administration (HRSA) to provide funding for three counties to support the implementation of Early Childhood Court Programs. **In addition to St. Clair and Saginaw counties, Wayne County, which has had a Baby Court since 2008, became a part of the program in January 2023.** Partners include MDHHS' Children's Services Agency and Bureau of Children's Coordinated Health Policy, the State Court Administrative Office, local courts, Community Mental Health Services Programs and Wayne State University.

Community and health disparities can be a contributing factor to families living in crisis and unstable environments. Michigan's Early Childhood Courts seek to understand the disparities and needs of families living in poverty and the connection to child welfare removals. Maltreated children are at particular risk for poor outcomes and need coordinated services

across systems to support their physical and emotional well-being. Children age 3 and under are over-represented in Michigan's child welfare system, with 27% as victims of child abuse or neglect when only 14% of Michigan's population is made up of children in that age group.

"Saginaw County Community Mental Health Authority, together with our local partners, is excited to be chosen as one of the expansion sites for the development of an Early Childhood Court at our Family Division of the 10th Circuit Court," said Sandra Lindsey, Saginaw Community Mental Health Authority CEO. "Ultimately our goal is to reunite families and to support them by ensuring the safety and developmental needs of their young children as the focus of our collective interventions."

The Early Childhood Courts program is for young children, birth to age 3, and their families if the children are at risk of entering foster care due to abuse or neglect or are already in foster care and could be reunified safely if the family receives services. With individualized services and community resources to meet families' unique needs, many children are safely reunified with their biological parents or caregivers.

The HRSA grant funds the hiring of a statewide coordinator, community coordinators in each county, and establishes working groups at both state and local levels to strengthen partnerships supporting the well-being of parents and infants and toddlers. The community coordinator works collaboratively with courts, providers of foster care, Infant Mental Health Home Visiting Services, early childhood services, and parents and caregivers. Parents and caregivers with lived experiences are a crucial part of the working groups to provide insight on the child welfare system. Additionally, Wayne State University is conducting an evaluation to inform quality improvement and assess the impact of the program.

Baby Court proceedings are designed to be non-adversarial with all members taking a strengths-based approach and recognizing the family's progress. The community coordinator, parents, jurists, attorneys and providers meet monthly. All families involved with Baby Court receive services that are designed to support the parent-young child attachment as well as the parent's and young child's mental health. Research shows that Early Childhood Courts help states meet standards set by the federal government for safety, permanency and well-being, and eliminate racial disparities with timely receipt of services or rates of reunification.

Autism Acceptance Month promotes a more inclusive Michigan Resources are available to support people with autism and their family members



To foster acceptance and encourage Michiganders to work together to build a more inclusive state that supports opportunities for all, Gov. Gretchen Whitmer joins the Michigan Departments of Labor and Economic Opportunity (LEO), Education (MDE), Health and Human Services (DHHS) and Autism Alliance of Michigan to proclaim April as Autism Acceptance Month.

Autism spectrum disorder (ASD) is the fastest growing developmental disability in the U.S. About 1 in 36 children have been identified with ASD according to estimates from the Centers for Disease Control and Prevention's Autism and Developmental Disabilities Monitoring Network.

"We are dedicated to providing Michiganders with autism and their families and caregivers with the support they need to live productive and rewarding lives," said LEO Director **Susan Corbin**. "Supporting people with autism helps us deliver on our mission to close equity gaps, remove barriers, and help people on their pathway to economic prosperity."

LEO, MDE, MDHHS, Autism Alliance of Michigan and many other community providers across the state have resources for individuals with autism, ranging from identification and diagnosis, to support, training and intervention. While treatments and education for children are critical towards improving outcomes for this population, eventually, individualized and customized support, comprehensive training and better advocacy and outreach strategies are needed to obtain, maintain and advance employment opportunities.

According to the U.S. Bureau of Labor Statistics, 21% of people with disabilities, including those with autism, are employed. At the same time, nearly 60% of people with autism are employed after receiving vocational rehabilitation services.

LEO offers a number of vocational rehabilitation services for individuals with autism through Michigan Rehabilitation Services. Through its statewide network, Michigan Rehabilitation Services develops creative, customized solutions to help individuals with disabilities prepare for and obtain competitive employment and achieve economic self-sufficiency. Michigan Career and Technical Institute, the second-largest rehabilitation training center in the country, offers 12 technical training programs, each designed to support the integration of Michiganders with disabilities into both the competitive workplace and society. Information about the programs can be found at Michigan.gov/MCTI.

Housed in the Grand Valley State University Autism Education Center, START is a MDE grant-funded initiative. START works with families, schools and community partners to support children, students and young adults with autism in being active and engaged in their schools and communities and transitioning into adulthood, where they have opportunities for independent living, meaningful work and post-secondary education in adulthood. START provides professional learning and evidence-based resources to schools throughout the state that support students with autism.

Among the many services MDHHS provides to eligible Medicaid beneficiaries diagnosed with ASD are applied behavioral analysis; community living supports; family support and training; financial intermediary; enhanced pharmacy; environmental modifications; housing assistance; skill building; specialized medical equipment and supplies; supported/integrated employment; respite care and vehicle modifications.

"Autism Acceptance Month is a great opportunity to show support for those affected by autism spectrum disorder, as well as their families and caregivers," said **Elizabeth Hertel**, MDHHS director. "Over the past 10 years, MDHHS has continued to work toward expanding access to care and supporting better treatment standards and outcomes for families affected by autism in our state. In 2023, MDHHS supported autism spectrum disorder evaluations for 27,449 children and provided Adaptive Behavior Treatment to 8,545 children. MDHHS remains committed to expanding services and addressing barriers to care for children and youth with autism spectrum disorder."

Symptoms and characteristics of autism can vary significantly from one individual to the next and may result in significant, lifelong challenges in areas of learning, social-interactive behaviors and understanding verbal as well as nonverbal communication. Acceptance and inclusion are key to an individual's independence in their community. Many individuals with autism possess and learn exceptional skills and talents valuable to the business community.

Discover the mission and resources of Autism Alliance of Michigan by visiting AutismAllianceOfMichigan.org. You can also learn more about how MDE and MDHHS support individuals with autism by visiting MDE's Special Education website or Michigan.gov/Autism.

IT IS NOT HAPPY PEOPLE WHO ARE
THANKFUL
IT IS THANKFUL PEOPLE WHO ARE
HAPPY

FINANCIAL LITERACY MONTH



information on the Michigan Open Account Coalition and a list of participating financial institutions, visit Michigan.gov/DIFSOpenAccount.

Consumers who have questions or disputes that cannot be directly resolved with their financial institutions can contact DIFS Monday through Friday 8 a.m. to 5 p.m. at 877-999-6442 or file a complaint online at Michigan.gov/DIFScomplaints.

The mission of the Michigan Department of Insurance and

April is Financial Literacy Month and the Michigan Department of Insurance and Financial Services (DIFS) is reminding consumers of the financial benefits of having a relationship with a bank or credit union and the availability of low- or no-cost accounts through the Michigan Open Account Coalition (MOAC).

“A relationship with a financial institution can save Michiganders money on check cashing and other fees, as well as facilitate access to home loans and other important financial services,” said **DIFS Director Anita Fox**. “Opening an account at a bank or credit union is a great first step toward establishing sound financial practices, building credit, and saving for emergencies – all important to achieving financial security.”

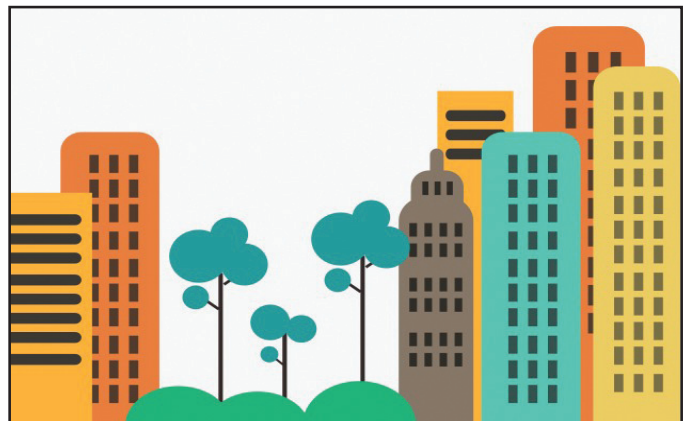
Michiganders without an account at a bank or credit union spend an average of \$3,000 a year on fees for check cashing, money orders, bill pay services, third-party debit cards, and more. To help Michiganders avoid these costs and improve their financial wellness, the MOAC was formed in March 2022 by DIFS, the Michigan Bankers Association, Michigan Credit Union League, and community organizations. Its mission is to encourage relationships between financial institutions and historically underserved communities, to educate consumers about the importance of having a relationship with a financial institution, and to promote the availability of, and access to, consumer financial accounts.

All MI Open Accounts are certified by the Cities for Financial Empowerment (CFE) Fund, and follow the CFE’s National Account Standards which includes:

- No overdraft, account activation, closure, dormancy, inactivity, and low balance fees
- Limits on ATM fees (no fees in-network; \$3 or less out-of-network)
- A limit on minimum opening deposits (\$25 or less)
- A limit on monthly maintenance fees (\$5 or less)

Currently, there are more than 1,000 financial institution branches offering these accounts in 67 counties. For more

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. For more information, visit Michigan.gov/DIFS or follow the Department on Facebook, X, or LinkedIn.



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Slavic Heritage Month



April 2024



**Office of Multicultural Student Affairs,
Student Association, Academic Affairs,
and the UN Models Team, and Alpha
Sigma Pi**



SVSU student organizes Slavic Heritage Month

Driven by a connection to Slavic cultures, a Saginaw Valley State University student has organized Slavic Heritage Month at the university, with a slate of events throughout April designed to bring awareness to and appreciation of Slavic culture.

Camden Hugo, an international relations major from Munger, has coordinated with SVSU's Student Association and the Office of Multicultural Student Affairs to establish Slavic Heritage Month, with support from SVSU's Office of Academic Affairs, Alpha Sigma Pi and SVSU's Model UN team. Hugo said a travel experience last summer inspired him to undertake this initiative.

"My family's background is Polish," Hugo said, "but my deeper connection to Slavic cultures was truly sparked by a trip to Krakow, Poland, and Prague, Czechia, last summer. That experience opened my eyes to the rich tapestry of Slavic heritage, compelling me to dive into the study of languages such as Polish, Russian, Czech and Ukrainian. It's this newfound love and appreciation for Slavic cultures that drives this initiative."

Slavic Heritage Month at SVSU kicked off with a "We Stand with Ukraine" fundraiser on April 4 and continues through Friday, April 26. All events are open to the public, and most are free.

Slavic Heritage Month events will provide opportunities to learn more about Slavic heritage and will allow those with Slavic roots to make connections. Events include:

- Slavic Food Night, Thursday, April 11, 4:00-

8:00 p.m., Marketplace at Doan.

- We Stand with Ukraine T-shirt sales, Monday, April 15-Friday, April 19, 10:00 a.m.-3:00 p.m., Marketplace at Doan.
- Russian-Ukrainian War Debrief, Tuesday, April 16, 4:00-5:30 p.m., Gilbertson Hall (GS 127).
- Polka Dance, Wednesday, April 17, 4:00-5:30 p.m., SVSU's rotunda.
- Slavic Culture Lecture, Thursday, April 18, 4:00-5:30 p.m., Gilbertson Hall (GS 127).
- Slavic Country Study Abroad Presentation, Tuesday, April 23, 3:00-5:00 p.m., Science East (SE 116)
- "Grip of the USSR" Presentation, Thursday, April 25, 3:00-4:00 p.m., Science East (SE 116)
- Slavic Movie Night, Friday, April 26, 7:00-8:30 p.m., Curtiss Hall, Thompson Student Activities Room (C 100)

While this is SVSU's first Slavic Heritage Month, Hugo is hopeful that the tradition will continue.

"We hope this initiative will encourage greater cultural appreciation, understanding and solidarity both within and beyond the university," he said. "By celebrating our differences and finding common ground, we can create a more inclusive and supportive community."

For more information about Slavic Heritage Month events, contact Camden Hugo by email, <mailto:cghugo@svsu.edu>.

THRIVING AND SURVIVING ON CHUMP CHANGE and Chicken Feed

By Sherry Draine Hannah



Good credit is something we should all try hard to achieve.

A good credit score will open locked doors. Having credit cards are good for building your credit score. Credit Card companies make you think that they are giving you a reward for having good credit. Many of you don't even know what the interest rates are on your credit cards. Some companies charge interest rates as high as 36%. That's robbery without a gun. The

company sweet talked you and stroked your ego and you signed on the dotted line. We are all guilty. Just the other day I opened a new line of credit just to get an extra twenty five percent off of my purchase. It was too good to refuse. As the saying goes "they made me an offer I couldn't refuse." However, I plan to pay off the entire amount before I receive my bill.

Now if you have that kind of willpower then I say go for it. Now if you are like most people and end up with another monthly bill to pay then I suggest you don't open any new accounts. The golden rule is to try to pay off your entire balance each month. Credit cards aren't the only way we get into trouble with our money. Pay Day Loans are fast becoming a thing for low-income families. It is a downhill track to keeping you in debt. Never spend more than you make. That excludes housing and transportation. However, don't buy or rent a home that is totally out of your financial budget. You do not want to be house poor. Meaning that you cannot afford to do anything but pay rent or the house note. Living above your income is like stealing your future. It is good to dream of nice things but not at the cost of your sanity. You can't eat or sleep because of bills. It is easy to get into debt but it is hard to get out. Start with just one bill at a time. Be determined to pay off just one bill. You will be surprised at the feeling of satisfaction and relief when you reach that small goal.

New Midland County Public Administrator

Michigan Attorney General Dana Nessel today announced the recent appointment of Stephen E. Durance as Midland County Public Administrator.

"Stephen is well versed and practiced in probate matters and I am grateful he has committed his time and skill to his community in this way," said Nessel. "I am confident Midland County will be well served by Stephen and congratulate him on his appointment as a County Administrator."

County public administrators have powers and duties primarily related to intestate decedent estates where there are apparently no known heirs, including managing the determination, collection, liquidation, and/or distribution of any assets in the estate. Attorneys who serve in this capacity often also have private practice responsibilities that are separate and unrelated to their appointment as a county public administrator.

"The Department is fortunate to have a talented and passionate pool of attorneys that serve as county public administrators across the State, and I am pleased to welcome County Public Administrator Durance as the newest member of that team," said State Public Administrator Randi M. Merchant.

Durance, of Midland, is a graduate of Midland High School, Valparaiso University, and the University of Detroit-Mercy Law School. Following a number of years with the Midland County Prosecutor's Office, Durance transitioned into private practice in 1990. He practices at Stephen E. Durance, P.C., with his son, Peter, in Midland. Durance's practice focuses on matters of domestic law, probate administration, and probate litigation.

Durance was sworn in on April 3rd.



MDHHS commemorates 10 years of screening newborns for critical congenital heart disease



Since April 1, 2014, approximately 982,000 babies have been screened for critical congenital heart disease (CCHD) through the Michigan Department of Health and Human Service (MDHHS) Newborn Screening Program, allowing for timely treatment of a potentially fatal birth defect. According to the Centers for Disease Control and Prevention, CCHDs are one of the most significant causes of infant death in the United States.

Every Michigan newborn is screened shortly after birth for more than 50 different disorders through the state's Newborn Screening Program. In addition to blood spot screening, additional tests for CCHD and a hearing screening are performed prior to discharge. A simple non-invasive test, called pulse oximetry, measures the amount of oxygen in the blood and helps detect CCHD in newborns. CCHDs may require surgery or catheter intervention in the first year of life.

"Michigan's newborn screening program is designed to quickly diagnose babies who may look healthy but have rare and often serious disorders that require early treatment," said Dr. Natasha Bagdasarian, chief medical executive. "Failure to detect these conditions can put a baby at risk for death or other serious complications within the first few days or weeks of life. Being able to identify conditions such as critical congenital heart disease allows for early interventions and healthier outcomes."

As a result of screening, more than 30 babies have been diagnosed with a CCHD and more than 70 babies have been diagnosed with secondary conditions including hemoglobinopathy, hypothermia, infection, lung disease, noncritical congenital heart defect, persistent pulmonary hypertension and other hypoxemic conditions.

Congenital heart defects are the most common group of

birth defects, affecting nearly 1% of births per year in the United States. About one in four babies have a critical congenital heart defect requiring immediate intervention.

For more information about CCHD, visit Michigan.gov/cchd.

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Saturday | May 18, 2024

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Airline Passenger Protection Partnership with U.S. Department of Transportation

Michigan Attorney General Dana Nessel announced a new partnership with the U.S. Department of Transportation (DOT) to review and resolve consumer complaints against airlines and ticket agents. The agreement streamlines how the Attorney General and DOT will work together to review consumer complaints and identify violations of federal aviation consumer protection requirements.

The new process for addressing consumer complaints against air travel companies, outlined in a memorandum of understanding (MOU) between the Michigan Department of Attorney General and the DOT, reinforces state and federal commitments to protect the rights of travelers. Michigan is one of 25 states or territories that either signed an MOU with the DOT or expressed an interest in executing such an agreement. This action comes at a time when complaints about flight disruptions, lack of refunds, and lost or delayed baggage continue to be core passenger concerns.

As the state or local government representative and chair of the Aviation Consumer Protection Advisory Committee, Nessel assesses current aviation consumer protection programs and provides recommendations to U.S. Transportation Secretary Pete Buttigieg on improvements and new initiatives. The Attorney General praised the new coordinated effort that will provide better protection to millions of U.S. airline passengers.

"I am grateful for our new partnership with the U.S. Department of Transportation," Nessel said. "By working hand-in-hand, we will significantly enhance protections for passengers, creating a safer, more positive travel experience while ensuring bad actors are held accountable."

"We take our mission to protect consumers seriously, and today's launch of the Airline Passenger Protection Partnership is an important milestone in that effort," Buttigieg said. "By partnering with a bipartisan group of state attorneys general, the U.S. Department of Transportation has expanded our ability to hold airlines and ticket agents accountable and protect passengers from unfair or deceptive practices."

Federal law places the central responsibility for protecting airline consumers with the DOT. Under this historic agreement, the attorney general's office will be authorized to investigate consumer complaints against air carriers, ticket agents, and other air travel companies supervised by the DOT. The attorney general's office will work with consumers and companies to resolve complaints, and if necessary, will refer complaints to the DOT's Office of Aviation Consumer Protection (OACP). The OACP will prioritize their review, include Attorney General's office staff on letters of inquiry to those companies based on those referrals, and consult with the Attorney General's office before determining next steps.

The DOT will also provide technical assistance and training to staff in the attorney general's office and will meet at least once a year with the Attorney General's office to assess ongoing

efforts and to update Michigan on any actions taken in response to state-referred complaints.

The MOU will last for two years, and Michigan and the DOT may agree to extend it at two-year intervals after the agreement ends.

Nessel has urged the federal government to strengthen protections for airline passengers and asked Congress to authorize state attorneys general (PDF) enforcement of federal consumer protection laws governing the airline industry.

Others that have signed an MOU with the DOT include the attorneys general from California, Colorado, Connecticut, the District of Columbia, Illinois, Maine, Maryland, Nevada, New Hampshire, New York, North Carolina, the Northern Mariana Islands, Oklahoma, Pennsylvania, Rhode Island, the U.S. Virgin Islands, and Wisconsin.

Those that have expressed an interest in executing such an agreement with DOT include the attorneys general from Delaware, Massachusetts, Minnesota, Oregon, Tennessee, Vermont, and Washington.

To file a complaint with the Attorney General, or get additional information, contact:

Consumer Protection Team
P.O. Box 30213
Lansing, MI 48909
517-335-7599
Fax: 517-241-3771
Toll-free: 877-765-8388
Online complaint form

Governor Whitmer Celebrates GM's Decision to Keep Betting on Michigan



Governor Gretchen Whitmer issued the following statement as GM announced their decision to keep their headquarters in Detroit.

"By keeping their headquarters in the heart of the Motor City, GM is showing the world that Michigan will continue driving the future of mobility this century too. Over the past five years, we have worked together to secure more than 37,000 auto jobs in Michigan, including several new battery plants and revitalized production lines across the state. GM's decision today builds on our momentum. Let's keep building up Detroit and betting on Michigan."

Be the Source for Better Health: Improving Health Outcomes Through Our Cultures, Communities, and Connections



April is National Minority Health Month! This annual observance builds awareness about the health disparities that persist among racial and ethnic minority and American Indian/Alaska Native (AI/AN) populations and encourages everyone to take action to end these inequities.

This year's theme, **Be the Source for Better Health: Improving Health Outcomes Through Our Cultures, Communities, and Connections**, is about understanding how the unique environments, cultures, histories, and circumstances (known as social determinants of health, or SDOH) of racial and ethnic minority and AI/AN populations impact their overall health.

The U.S. Department of Health and Human Services (HHS) Office of Minority Health (OMH) is committed to working with public health and community-based partners to **Be the Source for Better Health** by providing quality, equitable, and respectful care and services that are responsive to diverse cultural health beliefs and practices, preferred languages, economic and environmental circumstances, and health literacy levels. When patients are provided with culturally and linguistically appropriate information, they are better able to create healthier outcomes for themselves, their families, and their communities.

<https://www.hhs.gov/national-minority-health-month/index.html>

About National Minority Health Month

Celebrated every year in April, National Minority Health Month:

- Builds awareness about the disproportionate burden of premature death and illness in people from racial and ethnic minority groups.
- Encourages action through health education, early detection and control of disease complications.

The origin of National Minority Health Month was the 1915 establishment of National Negro Health Week by Booker T. Washington. In 2002, National Minority Health Month received support from the U.S. Congress with a concurrent resolution (H. Con. Res. 388) that "a National Minority Health and Health Disparities Month should be established to promote educational efforts on the health problems currently facing minorities and other populations experiencing health disparities." The resolution encouraged "all health organizations and Americans to conduct appropriate programs and activities to promote healthfulness in minority and other communities experiencing health disparities."

Be the Source for Better Health: Improving Health Outcomes Through Our Cultures, Communities, and Connections

The Founders Society of the Flint Institute of Arts Museum + Art School is excited to once again present **First Bloom! Artful Bling & Pleasing Things**. The annual craft fair returns Saturday, April 20 and Sunday, April 21 to the Flint Cultural Center Academy (FCCA), located one block away from the FIA at 1200 Robert T. Longway Blvd. in Flint.

This is sure to be a memorable show for both artists and the community, featuring a wide assortment of fine hand-crafted items and giftable art, including jewelry, clothing, accessories, and other original and purposeful pieces. This year's event will showcase 50 or more artisans selected for their originality, creativity, and artistic quality.

First Bloom! Artful Bling & Pleasing Things is happening Saturday, April 20 from 10a - 5p, and Sunday,

April 21 from 11a - 4p. General admission is \$5.00. For more information, please visit flintarts.org/events/first-bloom or call the museum at 810-234-1695.



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