

WORD UP

COMMUNITY MAGAZINE

DECEMBER 2025

– FREE PUBLICATION –

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SERVING THE GREAT LAKES BAY REGION,
FLINT, MI AND BEYOND

MLK DAY

MARTIN LUTHER KING JR REGIONAL CELEBRATION

Thursday, January 22, 2026

Located in Curtiss Hall

7:00 p.m. — Malcolm Field Theatre

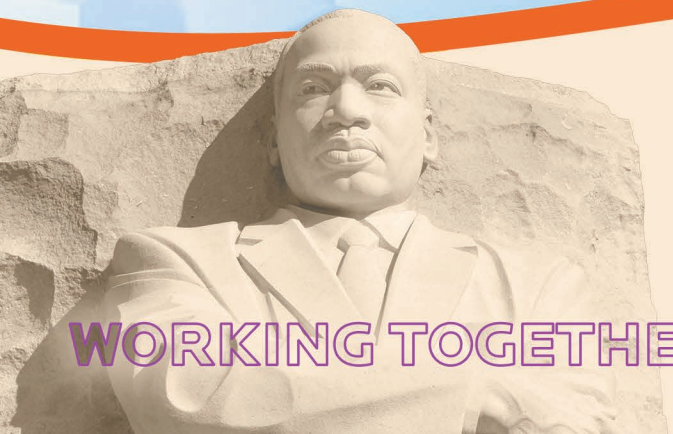
**THIS EVENT IS OPEN
TO THE PUBLIC**

Inspiring conversation with

Cynthia “Cynt” Marshall

President & CEO, Marshalling Resources

Former CEO, Dallas Mavericks



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STATE UNIVERSITY**

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More info

delta.edu/reconnect | admissions@delta.edu | 989-686-9093



Interior Landscapes



Interior Landscapes by Allise Noble, a collection of multimedia art invites you to step into a world that is familiar yet surprising. Everyday bits and baubles - fabric scraps, broken jewelry, paper torn from a poetry book - merge with surreal landscapes and portrait illustrations in unexpected colors to transport viewers into other times, places, and experiences.

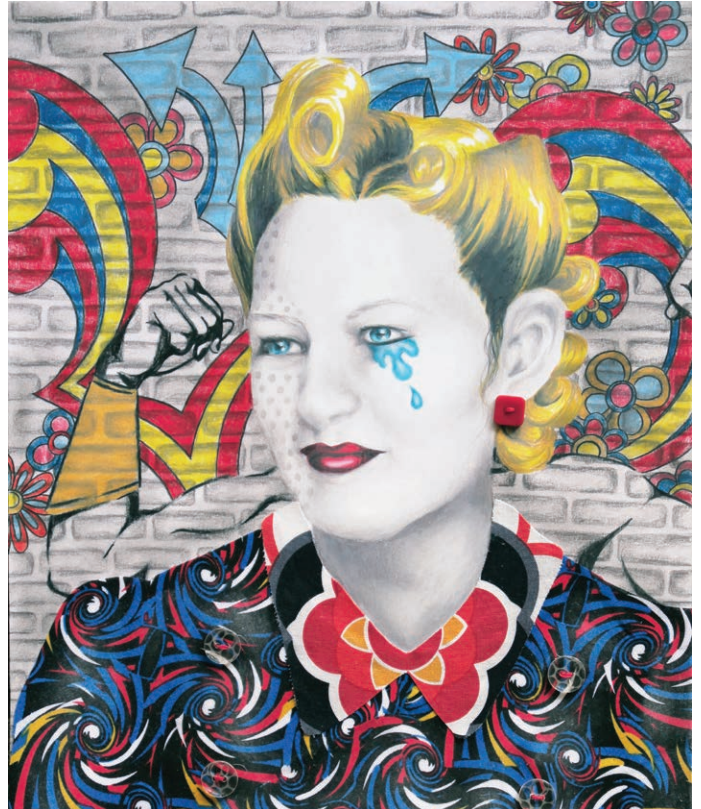
The exhibition is on display now through January 26, 2026, at the Andersen Enrichment Center, 120 Ezra Rust Drive, across from Ojibway Island in Saginaw. Hours are from 9 a.m. until 3 p.m., Monday through Friday. The exhibition is free and open to the public.

Noble's art celebrates the natural world and those who inhabit it, exploring how interior landscapes can be even more fascinating than what we see around us. She believes art should reveal what cannot be seen in everyday life, offering a glimpse into the unique mental environments of her subjects. Through her work, she begins a story



that each viewer is invited to finish in their own imagination.

An award-winning Michigan artist and muralist with a background in fine art and interior design, Noble enjoys experimenting with diverse materials and often incorporates personal treasures such as clay, fabric, metal, and buttons into her pieces. Beyond her studio work, she teaches art to creators of all ages and abilities at nonprofits throughout the Great Lakes Bay Region. She is especially passionate about supporting artists with disabilities and those overcoming mental health challenges, believing deeply in the healing power of creativity.



The exhibition also includes artwork by Noble's student artists with disabilities from Creative 360's Express Yourself Art Shop in Midland. This inclusive arts and wellness program provides a supportive space for teens and adults of all abilities, offering small class sizes, individualized instruction, and a variety of creative opportunities including fine art, crafts, music, dance, and cooking. Noble teaches drawing, painting, and mixed media classes and provides private lessons for artists at all levels.

Art @ the Andersen is supported from the Maxwell K. Pribil Memorial Trust, Jury Foundation, Harvey Randall Wickes Foundation, and the Michigan Arts & Culture Council. Art @ Andersen was established by the Saginaw Arts & Enrichment Commission to give artists in the Great Lakes Bay Region an opportunity to exhibit and sell their work. For more information call the Saginaw Arts & Enrichment Commission at 989.759.1362.



MLK DAY

MARTIN LUTHER KING JR REGIONAL CELEBRATION

Thursday, January 22, 2026

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Inspiring conversation with **Cynthia “Cynt” Marshall**

*President & CEO, Marshalling Resources
Former CEO, Dallas Mavericks*

Cynt Marshall has been a dynamic force in business for over four decades, establishing a reputation as a champion for achieving business results through inclusion and a relentless focus on people and operational excellence.

Following a 36-year career at AT&T, Marshall established Marshalling Resources, a consulting firm specializing in leadership development, culture transformation and optimization of people resources. In 1987, she broke new ground when she was named CEO of the Dallas Mavericks, the first Black woman to hold the CEO title for any NBA team.

As senior vice president, human resources and chief diversity officer at AT&T, Marshall led the team that created a world class culture and also spearheaded the work that placed AT&T on *Fortune's 100 Best Companies to Work For* list in 2017, the first time in the company's history. She's had similar results with her clients at Marshalling Resources.

Marshall's first book, "You've Been Chosen," was released in September 2022 and nominated for an NAACP Image Award.

Widely recognized for her visionary leadership, Marshall has received numerous accolades, including the 2022 Dallas Holocaust and Human Rights Museum Hope for Humanity award. In 2021, Forbes named Marshall one of 15 of the world's most inspiring female leaders, and in 2024, she was recognized as a Junior Achievement Dallas Business Hall of Fame Laureate. In 2025, Marshall was named Cal Alumni of the Year.

Marshall holds degrees in business administration and human resources management from the University of California at Berkeley. She has also been granted five honorary doctorate degrees.

She serves on four corporate boards and on several non-profit boards.

Celebrate the life and legacy of Dr. Martin Luther King Jr. This event will feature:

- **Keynote Address — Cynthia “Cynt” Marshall**
- **Presentation of the MLK Regional Scholarship Awards**
- **Presentation of the MLK Regional Drum Major Awards for Community Service**
- **The Dr. Mamie T. Thorns and Dr. Martin Luther King, Jr. Leadership Award**

For more information, please visit svsu.edu/mlk or contact the Office of Diversity Programs at **989-964-4068**

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EMERGENCY FOOD DISTRIBUTION TO PROVIDE SUPPLEMENTAL FOOD SOURCE FOR 300 FAMILIES/INDIVIDUALS IN GREAT LAKES BAY COMMUNITY



DATE: JANUARY 7, 2026
DISTRIBUTION START: 10:00 AM EST
PARKING OPEN: 9:00 AM EST
LOCATION: THE DOW EVENT CENTER
303 JOHNSON STREET
SAGINAW, MI 48607

The **Saginaw Spirit** and **Corteva Agriscience** are proud to partner with **Midland County Food Assistance Network, Food Bank of Eastern Michigan, East Side Soup Kitchen, Hidden Harvest, Phoenix Community Farm** and venue host, **The Dow Event Center**, to present this emergency feeding program intended to provide a supplemental food source for 300 families and/or individuals in need within our Great Lakes Bay Region community.

This will be a drive-thru only event, meaning clients will always remain in their vehicles while food is loaded into their vehicles by volunteers. Walk-ups will be provided with food after checking in at the vehicle loading area.

Parking will be available in the lot across from The Dow Event Center on Johnson Street. Parking opens at 9:00 a.m.

About The Dow Event Center

The Dow Event Center, managed by Legends Global, is a premier entertainment venue in Saginaw, Michigan, hosting concerts, shows, sporting events, and community

gatherings for over 50 years. As part of the Legends Global network, The Dow Event Center is dedicated to delivering world-class entertainment and memorable experiences to the Great Lakes Bay Region. It is also home to the Saginaw Spirit of the Ontario Hockey League (OHL) and the Michigan Arsenal of the Arena Football One League, welcoming strong attendance and community support across regular season and playoff games.

About Legends Global

Legends Global is the premier partner to the world's greatest live events, venues, and brands. We deliver a fully integrated solution of premium services, including feasibility & consulting, owner's rep, sales, partnerships, venue management, hospitality, merchandise, and content & booking. Through our white-label approach, we keep our partners front and center while leveraging the power of our global network: over 450 venues, 20,000 events, and 165 million guests annually. To learn more, visit us at www.LegendsGlobal.com and follow us on LinkedIn and Instagram.

THIS MONTH'S COVER MLK DAY MARTIN LUTHER KING JR REGIONAL CELEBRATION

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

Free Publication Compliments of our Advertisers

Focus: Empowering our community by Focusing on the Positive Aspects of Our Area.

Contact Us

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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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At This Holiday Season There is no more appropriate time for us to say Thank you and To Express to you and yours every happiness for this beautiful season and throughout the coming year!

Honoring Champions for Foster Youth: Scagliones Receive “Making a Difference Award”

Fostering Futures Scholarship Program Announces Enhancements, Encourages Year-End Giving

The Fostering Futures Scholarship Trust Fund proudly honored Dr. Albert and Mitsie Scaglione with the 2025 Making a Difference Award during a heartfelt luncheon hosted by the Fostering Futures Scholarship Trust Fund and held at Park West Foundation in Southfield on December 2, 2025.

The award recognizes individuals who have made a lasting impact on the lives of Michigan youth who have experienced foster care. The Scagliones, founders of the Park West Foundation, were celebrated for their unwavering commitment to empowering foster youth through education, advocacy and community support.

“Albert and Mitsie Scaglione have created a movement of hope and opportunity for young people aging out of foster care,” said Robin Lott, director of Treasury’s Saving, Access and Financial Empowerment Bureau. “Their leadership and compassion are truly making a difference. It has been wonderful to see the Fostering Futures Scholarship grow every year. Not only in support, but in the number of youth we’ve been able to positively impact.”

The event was attended by Michigan Education Trust Board members Dr. Calvin Cupidore and Andy Meisner, State Treasurer Rachael Eubanks, former Fostering Futures Scholarship recipients, Treasury staff and members of the Park West Foundation team.

Expanded Support for Foster Youth: Fostering Futures Scholarship Program Updates

During the luncheon, Treasury also announced enhancements to the Fostering Futures Scholarship program:

- **Increased Award Amount:** Students will now receive up to \$5,000 per academic year (up from \$3,000), including: \$2,000 for tuition and \$3,000 toward other Cost of Attendance (COA) expenses.
- **One-Time Application Valid for Six Years:** Starting in the 2026–27 academic year, students will only need to apply once, with eligibility lasting six years before reapplication is required.
- **Summer Semester Eligibility:** Beginning in 2026–27, students may use their award during the summer semester, with the total annual award remaining capped at \$5,000.

“These changes reflect our commitment to reducing barriers and expanding access to higher education for Michigan’s foster youth,” Lott said.

Year-End Giving: Make a Difference Today

As 2025 draws to a close, the Fostering Futures Scholarship Trust Fund encourages Michiganders to consider making a tax-deductible donation to support foster youth in achieving their college dreams.



From left to right, MET Board member Dr. Calvin Cupidore, MET Director Diane Brewer, Park West Foundation Founder Dr. Albert Scaglione and Mitsie Scaglione, MET Board member Andy Meisner, Treasury Saving, Access and Financial Empowerment Bureau Director Robin Lott.

Donations can be made:

- Online at FosteringFutures-mi.com
- By mail
- Through Charitable Advisor Funds

Contributions made by Dec. 31 are eligible for 2025 state and federal tax deductions and will directly support students in the upcoming academic year.

For more information or to donate, visit Fostering Futures Scholarship website or call (800) 638-4543.

About the Fostering Futures Scholarship Trust Fund

The Fostering Futures Scholarship Trust Fund is a charitable program—administered by the Michigan Department of Treasury—that provides college scholarships to youth who have experienced foster care in Michigan.

Since its inception in 2012, the Fostering Futures Scholarship has awarded more than \$1.4 million in scholarships. The scholarships—which are funded through community donations, sponsorships and events—help cover tuition, housing, books, and other college-related expenses at Michigan degree-granting institutions.

Delta College is accepting scholarship applications from future and current students for the 2026-2027 academic year



Hundreds of scholarships are awarded annually through the Delta College Foundation, made possible by the generosity of donors. Last year, \$1,107,500 was awarded to 948 students—83% of all applicants! The deadline to apply is February 4, 2026. Award notifications will be sent to recipients in April 2026.

The best part about receiving a scholarship is that it's

a gift, so students don't have to pay it back. At Delta, we firmly believe that college should be an attainable dream for everyone in our community. The Delta College Foundation is here to help minimize the financial barrier many students face. Scholarships can help with the cost of tuition, books, fees and other expenses.

Joshua Gorm received the Ruth Mast-Fox scholarship for the 2025-2026 academic year. "It's an amazing scholarship and something I wasn't expecting," said Gorm. "It really helps out and covers all my student supplies. So that was very nice and surprising that I got it."

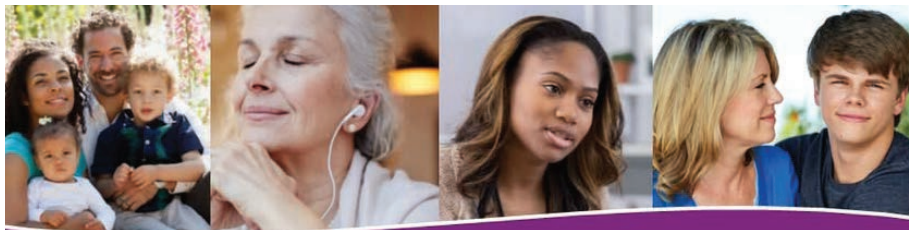
The scholarship application includes short essays, which are scored anonymously by scholarship raters. The judging criteria is based on content, word count, spelling and grammar.

Any individuals considering attending Delta College for Fall 2026 or Winter 2027 are encouraged to apply for a scholarship. Applicants must have an active Delta student account.

To apply, visit delta.edu/scholarships.



Sexual Assault Center of Child & Family Services Receives \$27,000 Grant from The Alden and Vada Dow Family Foundations



Offering emotional hope and healing to individuals and families!

The Sexual Assault Center of Child & Family Service of Saginaw County is honored to announce it has received a \$27,000 grant from The Alden and Vada Dow Family Foundations to support critical services for survivors of sexual assault and abuse.

This generous funding will help ensure that survivors have access to compassionate, trauma-informed support services, including crisis intervention, counseling, advocacy, and legal services. These services play a vital role in helping individuals and families begin the healing process and regain a sense of safety, dignity, and hope.

"We are deeply grateful to The Alden and Vada Dow

Family Foundations for their continued commitment to supporting survivors in our community," said Jill Hogenson, President and CEO of Child & Family Services. "This investment strengthens our ability to provide survivor-centered care, ensuring that individuals who reach out to the Sexual Assault Center are met with compassion, advocacy, and the resources they need to heal and move forward."

The Sexual Assault Center serves children, adults, and families throughout Saginaw County, offering confidential support and standing alongside survivors during some of their most vulnerable moments.

Community partnerships and philanthropic support are essential to sustaining these services and expanding access to care.



Those who would like to learn more about the Sexual Assault Center, access services, or support this work through a donation are encouraged to visit www.childandfamilysaginaw.org.

Treasury: Grants Available for Financially Distressed Cities, Villages and Townships

Money for Special Projects to Free Up Funds for Important Services

Cities, villages and townships experiencing financial struggles can now apply for a grant through the Michigan Department of Treasury (Treasury) to help fund special projects and free up tax dollars for important services.

Applications are now being accepted for the Financially Distressed Cities, Villages and Townships (FDCVT) grant program. Municipalities interested in applying for a grant must submit applications to Treasury by 11:59 p.m. on Friday, January 30, 2026.

All cities, villages and townships experiencing at least one condition of “probable financial distress” as outlined in the Local Financial Stability and Choice Act are eligible to apply for up to \$2 million. A total of \$2.5 million in funding is available for Treasury to award through the FDCVT grant program for the 2026 fiscal year.

Grant funding may be used to pay for specific projects or services that move a community toward financial stability. Preference will be given to applications from municipalities that meet one or more of the following criteria:

- A financial emergency has been declared in the past 10 years.
- An approved deficit elimination plan for the General Fund is currently in place.
- Two or more conditions indicating “probable financial distress” currently exist.
- The fund balance of the General Fund has been declining over the past 5 years and the fund balance is less than 3 percent of the General Fund revenues.

Due to requirements outlined under state law, school districts are not eligible for funds from this grant program.

For more information about the FDCVT grant program or to download an application, go to www.michigan.gov/revenuesharing.



Marketplace Health Plan Coverage



Michigan Department of Insurance and Financial Services (DIFS) is reminding Michiganders that the deadline to purchase Health Insurance Marketplace coverage to begin on January 1, 2026, was December 15, 2025. **While Michiganders can enroll until January 15, 2026, coverage for plans selected after December 15 will not start until February 1, 2026.**

Call DIFS at 877-999-6442 from Monday to Friday, 8 a.m. to 5 p.m., or visit Michigan.gov/HealthInsurance.

Open enrollment for 2026 health insurance began November 1, 2025 and runs through January 15, 2026. Consumers must select a plan no later than December 15, 2025 for coverage to start on January 1, 2026. **Plans purchased between December 15, 2025 and January 15,**

2026 will provide coverage starting February 1, 2026.

Michiganders can shop for a health plan by visiting the Health Insurance Marketplace or by calling 800-318-2596 (TTY: 1-855-889-4325). There is also free local enrollment help available by visiting LocalHelp.HealthCare.gov. During open enrollment for 2026 coverage, consumers are able to choose from 116 health plans on the Marketplace. For the overall individual market, which includes off-Marketplace plans, 191 plans are available.

To review available plans and rates, visit HealthCare.gov today and apply before Monday, December 15 to buy coverage that starts January 1, 2026. DIFS has also created an on-demand webinar designed to help consumers learn about signing up for a health plan on the Health Insurance Marketplace and provide resources to answer any questions. For more information about health insurance, visit Michigan.gov/HealthInsurance or call DIFS at 877-999-6442, 8 a.m. to 5 p.m. Monday through Friday.

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

Bavarian Blast Waterpark Earns Global Recognition for Best Marketing Strategy from Aquatics International



Bavarian Blast Waterpark located in the Bavarian Inn Lodge of Frankenmuth Michigan has been acknowledged by Aquatics International as the recipient of the 2025 Best Marketing Strategy Award for the opening of Michigan's Biggest Indoor Waterpark & Family Fun Center. This honor recognizes the innovation and industry impact of marketing strategies developed and executed by aquatic facilities internationally.

Led by Marketing Director, Kelly Martin, the Bavarian Blast Waterpark team created a multilayered strategy that, according to Aquatics International, "elevated this brand-new waterpark to iconic status". Through a collaborative effort, the Bavarian Blast Marketing team combined thoughtful storytelling through social media, fun visuals, and community engagement to introduce the Bavarian Blast Waterpark brand with clarity and impact.

A central element of the brand's personality was brought to life through the introduction of mascots. Designed to create an emotional connection with families, the mascots were carefully integrated into every layer of the guest experience. Wayfinding signage, immersive theming throughout the waterpark, and exclusive retail merchandise of the mascots largely contributed to the strategic storytelling element of their Marketing campaign.

Their strategy also featured award-winning graphic design pieces, including award-winning billboard designs. These visuals reinforced the waterpark's identity and played a critical role in driving awareness and visitation. In parallel, they executed a data driven strategy that achieved strong rankings with key terms relating to waterpark.

A strong emphasis was also placed on day passes. Through geo-targeted messaging and compelling calls to action encouraging families to "book a day pass," the strategy successfully positioned Bavarian Blast as an accessible, spontaneous escape for nearby communities. This effort was further strengthened by the popular "Community Night Series," which welcomed guests from surrounding cities with discounted day passes.

The Bavarian Blast marketing team is honored to receive this recognition and proud to celebrate the success of their marketing campaign.

Aquatics International is a magazine serving the aquatics industry, covering public pools, waterparks, fitness club pools, swim schools, university aquatic centers, YMCAs, and JCCs. The publication supports professionals in the aquatic industry by providing relevant information on operations, safety, profitability, and entertainment.

To view the November 2025 Aquatics International Publication, click the link below: <https://lsc-pagepro.mydigitalpublication.com/publication/frame.php?i=857061&p=10&pn=&ver=html5&view=issueViewer>

About Bavarian Inn Resort:

The Frankenmuth Bavarian Inn Resort is a premier Midwest destination for families and groups seeking unforgettable experiences in lodging, dining, shopping, special events, and conference services. The resort features the iconic Bavarian Inn Restaurant, Bavarian Inn Lodge, Frankenmuth River Place Shops, and the ResidenZ at Bavarian Inn. Guests can also enjoy Bavarian Blast, Michigan's Biggest Indoor Waterpark & Family Fun Center, offering endless excitement with water attractions, gaming, and family-friendly activities.

About Bavarian Inn Lodge:

Nestled along the banks of the Cass River in Frankenmuth, Bavarian Inn Lodge has been a beloved destination for family fun for nearly 40 years. Now home to Bavarian Blast, Michigan's Biggest Indoor Waterpark & Family Fun Center at over a whopping 170,000 sq. ft. the Lodge offers an expanded experience with 16 new waterslides, a lazy river, a wave pool, and Michigan's first adult-only swim-up bar, along with endless entertainment for guests of all ages.

Enjoy over 3 football fields of family fun all indoors. The Lodge, currently managed by the 4th generation Bavarian Inn family members, features 360 European-themed guest rooms, including whirlpool and family suites, an adult-only pool and whirlpool, four gift shops, two lounges, and three restaurants—all under one roof. The 170,000 square-foot Family Fun Center includes two additional thrilling water slides, three pools, two whirlpools, over 180 video and redemption games, Build-A-Bear Workshop®, Mini Golf, Laser Tag, Mini Bowling, a 3-Story Ropes Course, Climbing Walls, Redemption Store, and Ice Cream Shop. Guests can also enjoy live, nightly entertainment year-round and test their own musical skills during weekend family karaoke.

Banquet facilities accommodate events for 2 to 500 guests for meetings and special events. Bavarian Inn Lodge is a destination for travelers from far and near, evidenced by the 2.6 million room-nights that have been booked there since its opening, along with its top rating on TripAdvisor®. Learn more at www.bavarianinn.com

New state report examines how work impacts mental and physical health

Report shows how healthy, safe workplaces support worker well-being, prevent health risks, and help employees stay safe, productive, and succeed on the job



The Michigan Department of Labor and Economic Opportunity (LEO) released a new Workplace Mental Health and Well-Being report that builds knowledge and offers a comprehensive look at how chronic stress affects a worker's mental and physical health along with the substantial social and economic burden for employees and employers. The report also includes actionable recommendations aimed at supporting healthy work environments to propel high quality jobs, productivity and a stronger economy in Michigan.

"When employers prioritize mental health, it's a win-win – employees feel supported, healthier and more engaged at work, and employers see productivity increase and absenteeism decline," said Susan Corbin, LEO director. "Our latest workplace mental health report shows that investing in healthy work environments delivers real returns for businesses and meaningful benefits for the people in those jobs, expanding economic opportunity and prosperity for all Michiganders."

Key themes in the report include:

Work as a social determinant of health. Work is an important determinant of worker health that is deeply interconnected with factors (e.g., income, education, access to health care) that have a profound impact in our life trajectories and can impact future generations.

Work-related organizational culture, policies and practices are modifiable. Work is an essential driver of population health and has numerous and cascading impacts on worker's mental health and well-being. Work-related programs, policies and interventions can be modified to support and improve employees' health.

Chronic stress can lead to structural and functional changes in the brain, influencing cognitive processes, emotional regulation and overall health. Unsafe, hazardous or chronically stressful work environments can have a negative impact on employees' quality of life that goes beyond the job.

A healthy workforce is crucial for the social and economic development of Michigan. Investments in employees' mental health and well-being start by creating high quality jobs and healthy work conditions for all employees.

"The new Workplace Mental Health and Well-Being report expands on our deep foundation of workplace mental health by synthesizing current research on how stress — including stress directly

related to work — affects the body and influences long-term health outcomes," said LEO Office of Labor Deputy Director Sean Egan. "The report highlights that work and health are closely intertwined, noting that employment conditions significantly shape a person's overall well-being and quality of life."

Improving employment conditions is an intentional, collaborative effort across workers, businesses, policymakers and academic partners. The report is designed to support the continued development of healthy, resilient workplaces that help build stronger communities throughout Michigan.

Michigan Minimum Wage Increases



On January 1, 2026, Michigan's minimum wage rate will increase from \$12.48 to \$13.73 per hour as set by Michigan's Improved Workforce Opportunity Wage Act which establishes the annual schedule of increases.

Effective January 1, 2026:

- The minimum hourly wage will increase from \$12.48 to \$13.73 per hour.
- The 85% rate for minors age 16 and 17 will increase from \$10.60 to \$11.67 per hour.
- The tipped employee rate of hourly pay increases to \$5.49 per hour, 40% of the full minimum wage, provided the employee receives at least \$8.24 in tips.
- The training wage of \$4.25 per hour for newly hired employees under the age of 20 for their first 90 calendar days of employment remains unchanged.

For further information regarding Michigan's minimum wage and overtime laws, including FAQs and the required employer poster, visit: [Michigan.gov/MinimumWage](https://www.Michigan.gov/MinimumWage).

Curated by LEO epidemiologist Lisbeth Iglesias alongside Sean Egan, this latest publication builds on LEO's first workplace mental health report, released in June 2022, which emerged from a months-long workgroup examining the current data on workplace mental health, the impacts of stress and the conditions that contribute to healthier workplaces. Those initial findings and recommendations continue to guide the state's ongoing implementation plans.

View the report and learn more at www.Michigan.gov/HealthyWorkHealthyMind.

'The Impact of Michigan Auto Insurance Reform' Report Finds that Auto Insurance Costs for Michiganders Reduced by \$357 per Vehicle

The Michigan Department of Insurance and Financial Services (DIFS) released a report analyzing the impact of the state's bipartisan 2019 auto insurance reform completed by Milliman, Inc. at the direction of the Legislature. The report highlights how the reform impacted insurance coverage and costs, reduced the number of uninsured drivers, and influenced other key areas across the state.

In May 2019, Governor Whitmer signed the historic auto insurance reform aimed at lowering costs for Michigan drivers, preserving the nation's highest coverage options, strengthening consumer protections, and giving consumers more choice in their level of Personal Injury Protection (PIP) medical coverage.

"This report shows that auto insurance reform has made real progress in saving Michiganders and their families money while maintaining protections for drivers, including as the only state to offer drivers the option to have unlimited lifetime medical benefits," said Director Fox. "Thanks to the reform, Michiganders have more choices to help them select the auto insurance coverage that best meets their needs and budget. DIFS is here to help answer any questions about the law. Drivers can call 833-ASK-DIFS, Monday through Friday from 8 a.m. to 5 p.m., or visit Michigan.gov/AutoInsurance for more information."

The report's economic analysis found:

- Michiganders saw an average overall savings of \$357 per vehicle. The savings are largely driven by PIP savings, which decreased on average by \$369 per vehicle.
- Wayne County saw the largest savings, with an average reduction of \$539 per vehicle.
- Reform has lowered the state's uninsured motorist rate gap with the national average—from 5.4% higher than the national average pre-reform down to 3.9% higher post-reform.
- After steadily increasing in the years preceding the reform, the total MCCA assessment has decreased by \$120 per insured vehicle since 2019.

The study examined how the reform affected access to care for auto accident victims and healthcare providers. Although evaluating the impact with certainty remains difficult, several trends emerged. The reform introduced a medical fee schedule, and the lower payment rates for attendant care services may have initially contributed to reported difficulties in accessing these services. The report states that the data suggests access to care issues may have been alleviated due to a variety of factors, such as market adjustments, judicial decisions, and the

DIFS complaint process.

If Michiganders have questions or concerns with their insurance policy or wish to file a complaint against an agent or company, contact DIFS at 833-ASK-DIFS Monday through Friday from 8 a.m. to 5 p.m. or visit Michigan.gov/DIFSComplaints.

Read the full report at Michigan.gov/DIFS.

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



MSHDA's Neighborhood Development Division is creating an interested Community Based Development Organization (CBDO) list for the Community Development Block Grant (CDBG) program. This list will be used by MSHDA to identify agencies interested in submitting a 2026 Letter of Intent (LOI) in partnership with a local unit of government to undertake housing activities. If your agency is interested in being added to this list, please complete the CBDO Letter of Interest form by Monday, January 5, 2025. CBDO requirement information is available on the MSHDA CDBG webpage (MSHDA-CDBG@michigan.gov). MSHDA will contact all interested parties identified through the LOI. Eligibility will be determined based on the submitted form and any follow-up documentation requested.

Thank you for your interest and partnership,
MSHDA Neighborhood Development

AG Nessel Secures Court Order Protecting SNAP Benefits



A federal judge has blocked the Trump Administration's efforts to penalize states with millions of dollars in fines related to their Supplemental Nutrition Assistance Program (SNAP) operations. On November 26, Attorney General Nessel joined a coalition of 21 attorneys general in suing the Trump Administration after it attempted to cut off SNAP benefits for tens of thousands of lawful permanent residents. On December 10, the Administration reversed itself and issued new guidance, confirming that lawful permanent residents – including former refugees and asylees – remain eligible for SNAP benefits. Despite that reversal, the Administration continued to threaten

states with millions of dollars in fines, claiming that states had missed a required “grace period” for implementing the new guidance, even though the final guidance was not issued until December 10.

“The Trump Administration has once again folded, walking back their illegal guidance in the face of this lawsuit, ensuring impacted families across Michigan and the country will continue to receive the SNAP benefits they need to feed their families,” Nessel said. “Even after folding, the USDA decided to violate its own regulations and sow more chaos and confusion through its see-sawing eligibility requirements. I’m relieved the Court recognized the absurd implementation period USDA attempted to place on States, and my office will continue to stand up for Michiganders against such blatantly illegal policies by the federal government.”

On December 15, the U.S. District Court for the District of Oregon issued an order extending the grace period to its legally correct duration and temporarily blocking those penalties. The Court’s decision prohibits the federal government’s efforts to impose severe financial penalties on states and protects the continued operation of SNAP programs while the case proceeds.

Secretary Benson announces revival of iconic red, white, and blue license plate to commemorate America’s 250th anniversary *Michiganders can order semi quincentennial plate starting Jan. 2*

Secretary of State Jocelyn Benson today announced the return of Michigan’s beloved red, white, and blue license plate in celebration of the United States’ semi quincentennial, marking 250 years of independence. Drivers can order the limited-edition plate from Jan. 2 until the end of the year.

“As we prepare to celebrate our nation’s 250th anniversary, I’m proud to announce Michigan’s iconic red, white and blue license plate will return to our roads in 2026,”

Secretary Benson said. “Our latest legacy plate honors our country’s founding and history along with our ongoing fight for freedom, equality, and justice for all.”

The new license plate design is a modern take on the original 1976 bicentennial plate, which earned Michigan its first “Plate of the Year” award from the Automobile License Plate Collectors Association. The plate includes elements of the American flag with bold patriotic colors, stars and stripes.

Gov. Gretchen Whitmer signed Public Act 317 of 2023 to revive the red, white, and blue plate and to create legacy plates replicating the white-on-blue and white-on-black license plate designs originally launched in the 1970s and 1980s.

Drivers ordering any of the three new legacy plates will pay a one-time \$55 fee, which includes a \$5 plate service fee and a \$50 contribution to the Michigan Transportation Fund for road construction and repairs across the state. Drivers renewing a legacy plate will pay a \$10 renewal fee in subsequent years.

Michiganders can order the new semi quincentennial legacy plate starting Friday, Jan. 2 online at Michigan.gov/SOS, when purchasing a vehicle through a dealership, or by scheduling a visit to any Secretary of State office.

Visit Michigan.gov/LegacyPlates for more information.





Alpha Phi Alpha Fraternity, Inc

Iota Chi Lambda Chapter



PRESENTS

THE 30TH ANNUAL DR. MARTIN LUTHER KING JR. UNITY CELEBRATION

Monday, January 19, 2026
11:00am at The Dow Center-Unity Hall

TICKET PRICE: \$60

A Unity March* at 10:00 A.M. will precede the luncheon. The March will gather 9:30 A.M. at the corner of Franklin Street and Hayden Street. We will march to the Dow Event Center. There will be remarks about Dr. Martin Luther King Jr. at the end of the March at the Dow Event Center.

FOR MORE INFORMATION AND TICKET(S)

CONTACT

Larry Jones (989-714-0709)
Smallwood Holoman (989-859-2602)
Eddie Foxx (989-860-4146)



Speaker:

Rev. Andre L.
Spivey, JD
Oak Grove AME,
Detroit, MI

SAGINAW ALPHAS ARE ON



Community Awards presented by
Alpha Phi Alpha Fraternity, Inc.
and Delta College Black Faculty
and Staff Association

AG Nessel to Intervene in Consumers Energy's Latest \$240 Million Natural Gas Rate Hike Request



Michigan Attorney General Dana Nessel has announced her intent to intervene in Consumers Energy's latest request to hike natural gas rates by \$240 million annually, which was filed recently before the Michigan Public Service Commission (MPSC). If approved as requested, the rate hike would amount to nearly a 10% increase for Consumers Energy gas customers, including an 8% hike for residential customers. This request comes less than three months after the utility received approval from the MPSC to hike natural gas rates by \$157.5 million.

Attorney General Nessel plans to intervene in this rate case as she does in all major utility rate cases before the MPSC. The Department of Attorney General's staff, along with its experts, will carefully scrutinize the filing to ensure customers do not pay any costs that do not have commensurate quantifiable benefits.

"As the state's chief consumer advocate, it is my responsibility to protect Michiganders from utility companies that repeatedly seek to overcharge ratepayers to pad their own profits," Nessel said. "Consumers Energy has consistently filed these rate hike requests filled with unjustifiable costs, and my office has consistently intervened to ensure any unfair or indefensible costs are not foisted onto its customers. Less than three months ago, the MPSC cut nearly 40% of Consumers Energy's requested natural gas rate hike because the utility's proposed costs could not be justified. This happens over and over again and amounts to millions of dollars. My office will once again thoroughly review this latest request, which – based on nearly every past experience with Consumers Energy – will undoubtedly contain many of the same unjustified and overstated costs we've seen time and again from its incessant rate hike requests."

Since taking office, the Attorney General has helped save Michigan consumers more than \$4 billion by intervening in utility cases before the MPSC. Additional rate hike cases currently open before the MPSC include DTE's latest electricity rate hike request (U-21860) and natural gas rate hike request (U-21973), as well as Consumers Energy's electricity rate hike request (U-21870).

Consumers Energy sells electricity to approximately 1.9 million customers throughout Michigan and natural gas to 1.8 million customers across the state.

Attention Merrill Park Elementary Families!

Raising Readers Academy

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TUESDAYS
STARTING FEB. 10TH
4PM - 5:30PM
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SAGINAW COUNTY CHAMBER OF COMMERCE

Holiday OFFICE HOURS

December 22, 2025 to January 2, 2026

MONDAYS	TUESDAYS	WEDNESDAYS	THURSDAYS	FRIDAYS
By Appointment	By Appointment	Closed	Closed	Closed

www.SaginawChamber.org

Pit & Balcony Launches “Free Second Saturdays” to Expand Access to Live Theatre



Pit & Balcony Community Theatre is proud to announce the launch of Free Second Saturdays, a new initiative designed to remove financial barriers and ensure greater access to live theatre for individuals and families throughout the region.

Free Second Saturdays will offer free admission to the second Saturday performances of select main-stage productions, made possible through the generous support of corporate and individual sponsors. This initiative reflects Pit & Balcony's ongoing commitment to accessibility, inclusion, and the belief that live theatre should be a shared community experience, not a luxury.

Live theatre is a powerful space for connection, empathy, and collective storytelling. Yet, cost can often prevent many from engaging with the arts. By eliminating the price of admission on designated performances, Free Second Saturdays opens the doors to a broader and more diverse audience, inviting people of all backgrounds to experience stories on stage that reflect the human experience. The program aims to strengthen community bonds, spark conversation, and reinforce the role of theatre as a vital and welcoming civic space.

The inaugural Free Second Saturday performances

include:

- The World Premiere production of Stone Point, by “Alex Burkart” – Saturday, January 17
- “Ken Ludwig’s” Baskerville: A Sherlock Holmes Mystery – Saturday, April 18

All performances will take place at Pit & Balcony Community Theatre in Saginaw.

Program Structure:

Free Second Saturdays is thoughtfully designed to maximize community impact through the following components:

- **Sponsorship** Each main-stage production will be supported by at least one corporate sponsor. Pit & Balcony is proud to partner with Jolt Credit Union for this program. Additional sponsorship opportunities are still available.
- **Nonprofit Partnerships** Each Free Second Saturday performance will include reserved seating for local nonprofit organizations and the communities they serve.
- **Community Access** The remaining seats will be made available to the general public at no cost, ensuring broad community participation.

Through Free Second Saturdays, Pit & Balcony reaffirms its mission to engage audiences and artists in enriching performing arts experiences by making live theatre accessible, relevant, and meaningful for all. By welcoming new audiences into the theatre, this initiative not only enriches the cultural life of the region but helps ensure that the stories told on stage belong to everyone.

For more information about Free Second Saturdays, sponsorship opportunities, or upcoming performances, visit www.pitandbalconytheatre.com or contact the box office directly at 989.754.6587.

Nominations Sought for 2026 Governor’s Service Awards

Gov. Gretchen Whitmer and the Michigan Community Service Commission are encouraging Michiganders to **nominate individuals, businesses and organizations that have made a difference for others for the 2026 Governor’s Service Awards.**

The Governor’s Service Awards ceremony is an annual statewide recognition event acknowledging the contributions made by Michigan volunteers.

The awards will honor organizations, individuals and businesses in several categories including volunteerism, national service and philanthropy. To recognize those who go above and beyond, Michigan’s governors have presented the Governor’s Service Awards since 1994.

“Michigan has a long tradition of serving those in need,” said Michigan Community Service Commission **Executive Director Ginna Holmes**. “We ask that you share the stories of those around you serving others and making a difference in people’s lives and submit a nomination.”

The deadline for submitting a nomination is February 2, 2026.

The Michigan Community Service Commission supports

Michigan volunteers, organizations and businesses that are committed to service and play a critical role in improving the lives of people and our communities.

To learn more about the Governor’s Service Awards and how to apply at <http://michigan.gov/GovernorsServiceAwards>.

Background

The Michigan Community Service Commission (MCSC) utilizes service as a strategy to address the state’s most pressing issues and empowers volunteers to strengthen communities. The MCSC is leveraging more than \$21 million in federal funds to local communities for volunteer programs and activities. Visit www.michigan.gov/ volunteer for more information.



VICTORIOUS BELIEVERS MINISTRIES



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CHRIS & KENYATTA PRYOR**

2025 2026

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Governor Whitmer celebrates \$1.47B high-speed internet investment *LEO's High Speed Internet Office notes Michigan will have highest number of locations connected with fiber by the BEAD Program in the U.S.*



Governor Whitmer joined the Michigan Department of Labor and Economic Opportunity's Michigan High Speed Internet Office (MIHI) in celebrating Michigan's receipt of \$920 million in federal funds to administer the Broadband Equity, Access, and Deployment (BEAD) program and

continue expanding high-speed internet access statewide -- the single largest investment in high-speed internet infrastructure in Michigan and the nation's history. The private sector will contribute \$550 million in matching funds, bringing the total upcoming investment in Michigan's high-speed internet infrastructure to \$1.47 billion.

"When we expand access to affordable, high-speed internet, we open doors to jobs, healthcare, education, opportunity and so much more," said **Governor Gretchen Whitmer**. "The \$920 million in funding secured today will help even more Michiganders get the high-speed internet access they need to succeed. We're making historic investments across the state to ensure that no matter where someone lives or works, they have the connectivity

they need to thrive and reach their full potential."

The state has the third-highest number of BEAD-eligible locations in the nation, underscoring the significant need for expanded high-speed internet access.

"Expanding access to affordable, fast internet will help more Michiganders access health, wealth and opportunity," said **Lt. Governor Garlin Gilchrist II**. "I'm proud of the work Governor Whitmer and I have done to expand affordable, fast internet to more than 33,000 homes, businesses and communities across our state. This award will help us build on and deepen that work, ensuring every Michigander can access the high-speed internet they need to succeed without breaking the bank. Let's keep Standing Tall and building a brighter future for Michigan."

This funding will connect nearly 200,000 homes, businesses and institutions through the BEAD program, with more than 31,000 miles of fiber-optic infrastructure deployed over the next four years to connect the unserved and underserved areas in Michigan.

In addition to BEAD, MIHI's ROBIN program has already connected more than 33,000 homes and businesses to fiber-optic high-speed infrastructure and will connect an additional 50,000 more in 2026.

For more information on MIHI's efforts to create a more digitally equitable Michigan where everyone can leverage technology to improve their quality of life, visit Michigan.gov/MIHI.

United Financial Credit Union Launches SmartStart, a Youth Banking Platform to Empower the Next Generation of Savers

United Financial Credit Union announced the launch of its new Youth Banking platform, powered by Nuuvia, the leading provider of intelligent lifecycle banking solutions. The platform is designed to help young members learn healthy money habits, set savings goals, and build lifelong financial confidence through an engaging digital experience.

Available now to United Financial Credit Union members, **SmartStart** introduces an innovative way for families to start financial conversations early. The program combines real-world banking features with educational tools and gamified rewards to make money management fun, interactive, and age appropriate.

"At United Financial Credit Union, we believe financial confidence starts early," said Jessica Gwizdala, VP of Marketing. "By launching Nuuvia's Youth Banking platform, which we are calling SmartStart, we're giving parents and kids a meaningful way to learn, save, and grow together. This initiative supports our mission to invest in the future of our community — one family at a time."

Nuuvia's Youth Banking solution, SmartStart, integrates seamlessly with United Financial CU's existing digital banking platform, providing a safe and secure experience for both parents and youth users. The program includes customizable savings goals, parental oversight tools, and milestone-based achievements that encourage positive financial behaviors from an early age.

"This launch reflects our commitment to helping the next generation build a strong financial foundation that will serve them throughout their life," said Marcell King, COO and President of Nuuvia. "We're proud to see United Financial Credit Union leading the way in delivering innovative financial solutions that make financial learning engaging and accessible for families."

The launch of the Youth Banking program reinforces United Financial Credit Union's commitment to supporting the financial well-being of its community through innovation, education, and empowerment. This initiative was made possible in part through a grant from the Michigan Credit Union Foundation (MCUF), whose support helps credit unions deliver innovative programs that promote financial education and community enrichment.

The Youth Banking platform, SmartStart delivers a modern, mobile-first experience, uniquely designed for Gen Z and youth account-holders and their parents. Features include:

- Financial education and gamification
- Financial rewards for tasks, grades and allowances
- Spending account with debit card and parental controls
- Saving and budgeting tools with progress tracking
- Parental loans and repayment tools

To learn more, visit www.unitedfinancialcu.org/smartstart

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