

WORD UP

COMMUNITY MAGAZINE

SPECIAL EDITION

JANUARY 2026

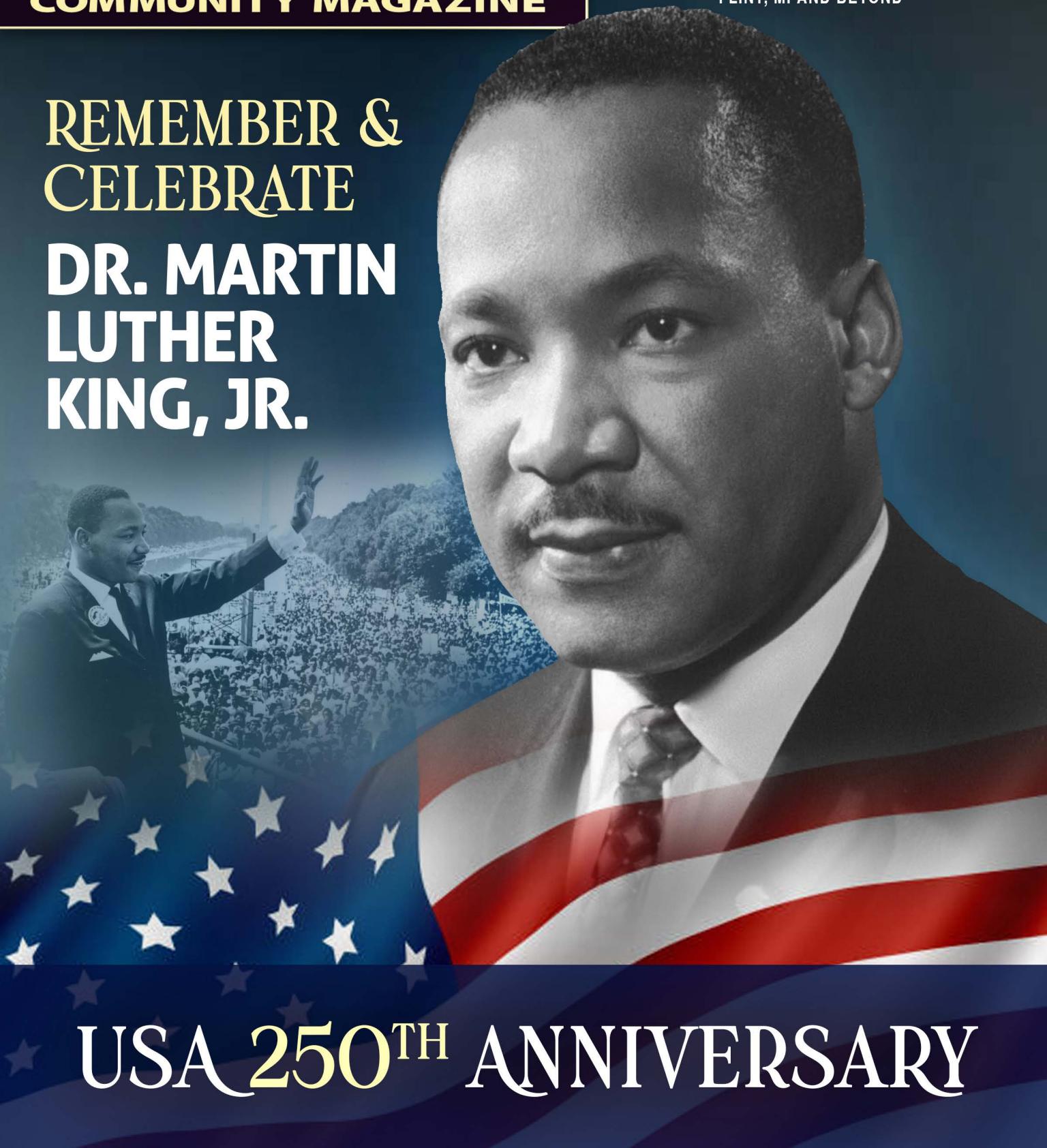
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SERVING THE GREAT LAKES BAY REGION,
FLINT, MI AND BEYOND

REMEMBER &
CELEBRATE

**DR. MARTIN
LUTHER
KING, JR.**



USA 250TH ANNIVERSARY

Delta College Black Faculty and Staff Association present:

2026 Spirit of Dr. Martin Luther King Jr. Award

*Presented to a Delta College individual who exemplifies
Dr. King's work at the college and in the community.*



Darrin Johnson

Values-driven leadership.

Darrin Johnson embraces the Spirit of Dr. Martin Luther King, Jr. through organizational culture and equity.

From providing essential mentorship to colleagues to supporting college-wide initiatives, such as the implementation of the Belonging, Equity, Diversity and Inclusion (BEDI) Department, Darrin engages in a quiet, yet methodical approach that embodies his personal values of integrity and respect.

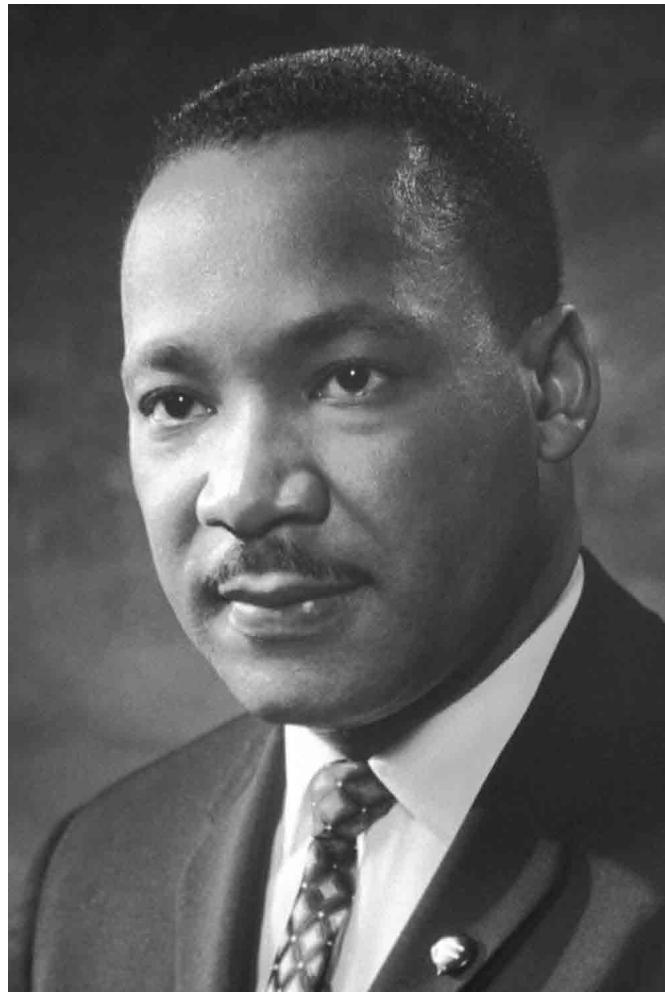
Past Award Recipients

2025	Angela Guy-Lee
2024	Dorian Rouse-Phelps
2023	Joseph Hernandez
2022	Lula Woodard
2021	Beth Kelch
2020	Carlos McMath
2019	John Neal
2018	Veronica Bond
2017	Monica Hernandez-Alaniz
2016	Rosemary Reeves
2015	Dr. Linda Holoman
2014	Dr. Charissa Urbano
2013	Carl Ruth
2012	Beverly Westbrook
2011	Mary Beth Looby
2010	Dr. Jean Goodnow
2009	William E. Ketchum, Jr.
2008	Teresa Stitt
2007	Katrina Nichols
2006	Joan Sabourin

I have a dream that one day this nation will rise up and live out the true meaning of its creed: We hold these truths to be self-evident: that all men are created equal.


Delta College

CELEBRATE & REMEMBER DR. MARTIN LUTHER KING JR.



Martin Luther King Jr. (born **Michael King Jr.**; January 15, 1929 – April 4, 1968) American civil rights activist and Baptist minister who was a leader of the civil rights movement from 1955 until his assassination in 1968. He advanced civil rights for people of color in the United States through the use of nonviolent resistance and civil disobedience against Jim Crow laws and other forms of legalized discrimination, which most commonly affected African Americans.

A Black church leader, King participated in and led marches for the right to vote, desegregation, labor rights, and other civil rights. He oversaw the 1955 Montgomery bus boycott and was the first president of the Southern Christian Leadership Conference (SCLC), leading the unsuccessful Albany Movement in Albany, Georgia, and helping organize nonviolent 1963 protests in Birmingham, Alabama. King was one of the leaders of the 1963 March on Washington, where he delivered his "I Have a Dream" speech, and helped organize two of the three Selma to Montgomery marches during the 1965 Selma voting rights movement. There were dramatic standoffs with segregationist authorities, who often responded violently. The civil rights movement achieved pivotal legislative gains in the Civil Rights Act of 1964, the Voting Rights Act of

1965, and the Fair Housing Act of 1968.

King was jailed several times. Federal Bureau of Investigation (FBI) director J. Edgar Hoover considered King a radical and made him an object of COINTELPRO from 1963. FBI agents investigated him for possible communist ties, spied on his personal life, and secretly recorded him. In 1964, the FBI mailed King a threatening anonymous letter, which he interpreted as an attempt to make him commit suicide. King won the 1964 Nobel Peace Prize for combating racial inequality through nonviolent resistance. In his final years, he expanded his focus to include opposition towards poverty and the Vietnam War.

In 1968, King was planning a national occupation of Washington, D.C., to be called the Poor People's Campaign, when he was assassinated on April 4 in Memphis, Tennessee. James Earl Ray was convicted of the assassination, though it remains the subject of conspiracy theories. King's death led to riots in US cities. King was posthumously awarded the Presidential Medal of Freedom in 1977 and Congressional Gold Medal in 2003. Martin Luther King Jr. Day was established as a holiday in cities and states throughout the United States beginning in 1971; the federal holiday was first observed in 1986. The Martin Luther King Jr. Memorial on the National Mall in Washington, D.C., was dedicated in 2011.

THIS MONTH'S COVER

MLK DAY MARTIN LUTHER KING JR USA CELEBRATING 250 YEARS

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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Alpha Phi Alpha Fraternity, Inc.

Iota Chi Lambda Chapter

P R E S E N T S



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



MLK DAY

MARTIN LUTHER KING JR REGIONAL CELEBRATION

Thursday, January 22, 2026

7:00 p.m. — Malcolm Field Theatre

Located in Curtiss Hall

THIS EVENT IS OPEN TO THE PUBLIC.



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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**SAGINAW VALLEY
STATE UNIVERSITY**

WORKING TOGETHER. SHARING THE DREAM.

Community leaders to receive Drum Major Award at MLK Regional Celebration



Nicole Luczak



Jennifer Vannette



Jack and Janet Nash

Our dedicated community leaders from Bay, Midland and Saginaw counties will be honored with the 2026 Drum Major Award for Community Service. Nicole Luczak, Jennifer Vannette, and Jack and Janet Nash will be recognized during the 17th Annual Great Lakes Bay Region Martin Luther King Jr. Celebration on Thursday, January 22. The event will take place at 7 p.m. in the Malcolm Field Theatre inside Curtiss Hall at Saginaw Valley State University.

The Drum Major Award honors figures in the Great Lakes Bay Region whose behind-the-scenes service exemplifies values central to Dr. King's legacy, including equity, justice and community responsibility.

Luczak, the Bay County recipient, is president and CEO of United Way of Bay County. She has spent more than a decade leading initiatives to deepen community resiliency and expand access to financial security, health and essential resources. She serves on the Michigan Health Improvement Alliance board of directors, the 211 Northeast Michigan Board and several advisory councils, including Blue Cross Blue Shield and SVSU's College of Health and Human Services. Luczak is also a longtime volunteer with the Junior League of the Great Lakes Bay Region.

Vannette volunteers with the Midland Area Community Foundation's Cultural Awareness Coalition, helping lead projects that highlight the stories and lived experiences of Black Midlanders through the Voices of Black Midland historical archive. In 2025, she supported the development of a community learning program built around the archive

and continues to facilitate educational initiatives across the Great Lakes Bay Region. Vannette serves as the outreach coordinator for the Castle Museum of Saginaw County History.

Jack and Janet Nash have both contributed decades of service across education, community programming and historical preservation in Saginaw. Jack has practiced dentistry in the city of Saginaw for decades. A longtime leader on the Positive Results Downtown Saginaw board of directors, he is also active with the YMCA and supports projects that highlight local history. Jan Nash held prominent positions in the Saginaw Public School District, from community education program specialist to principal of the Saginaw Arts and Sciences Academy (SASA). In recognition of her decades of service to education, the riverfront preserve near Saginaw United High School was named in her honor. She continues to be active with the SASA Foundation. The Nash family have established three scholarships that support local youth.

The Great Lakes Bay Region. Martin Luther King Jr. Celebration is presented in partnership with the Bay Area Community Foundation, Midland Area Community Foundation and Saginaw Community Foundation and Delta College. The event is free and open to the public.

For more information, visit svsu.edu/mlk.



Artificial Intelligence in the Financial Services Industry



The Michigan Department of Insurance and Financial Services (DIFS) has issued a new bulletin to provide guidance to financial services providers regulated by the Department to ensure that decisions or actions made or supported by Artificial Intelligence (AI) that may impact consumers comply with all applicable laws and regulations.

"Artificial Intelligence is changing the financial services industry, and financial services entities should ensure that the use of any AI systems complies with federal and state laws and regulations while prioritizing consumer protection," said DIFS Director Anita Fox. "This new bulletin outlines DIFS' expectations and identifies issues financial services providers should consider when using AI systems."

AI technology has led to the automation and simplification of many financial products and services upon which consumers depend. However, this technology can also present unique risks to consumers, including inaccuracies, unfair discrimination, data vulnerability, and lack of transparency in the internal decision-making process. This bulletin clarifies how existing laws and regulations apply to AI and outlines the Department's expectations for how the financial services industry develops and uses this technology.

DIFS is the state consumer protection agency that regulates the insurance and financial services industries, including banks, credit unions, mortgage companies, and other consumer financial services entities. For more information about financial services in Michigan, visit Michigan.gov/DIFS. Consumers who have questions or disputes that cannot be

directly resolved with financial services entities 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 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.

SAGINAW TOWNSHIP RECREATION
WOMEN'S & COED
WINTER VOLLEYBALL
SECOND SEASON
7 GAME SEASON BEGINS
JAN. 26TH

LEAGUES PLAY:
WOMEN'S POWER: MONDAYS
WOMEN'S RECREATIONAL: WEDNESDAYS
COED: WEDNESDAYS

REGISTRATION: DEC 22ND - JAN 19TH

TEAM FEE:
\$105

PLAYER FEE:
RESIDENT: \$20
NON-RESIDENT: \$25

Register Online:
<https://saginawtownship.recdesk.com/Community/Home>

Register In Person:
3320 N. Center Rd For more info call: 989-791-9860

Over \$28,000 raised by Bavarian Inn Corporation for Make-A-Wish Michigan

In 2025, Bavarian Inn Corporation partnered with Make-A-Wish Michigan as its charity selection for its annual giving program. Throughout the year, Bavarian Inn raised \$28,964 for the charity.

Make-A-Wish Michigan is a nonprofit organization dedicated to granting life-changing wishes for local children with critical illnesses. Since its founding in 1984, Make-A-Wish Michigan granted thousands of wishes to Michigan families during some of their toughest moments. With an estimated 800 Michigan children newly diagnosed with a critical illness each year, community fundraising efforts are essential to ensuring that even more kids can experience their wish being granted.

The year-long charity campaign came to a close in December 2025. The fundraising total was announced at the annual post-holiday employee parties in early January 2026. The Bavarian Inn's team members were able to support the nonprofit all year through voluntary payroll deductions and various fundraising efforts.

The Bavarian Inn is proud to partner with Make-A-Wish Michigan, supporting its mission of making wishes come true for children across our community.

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®.

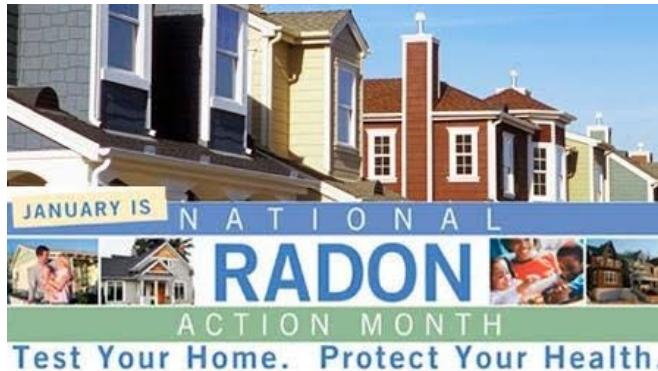
Learn more at www.bavarianinn.com

About Bavarian Inn Restaurant:

Celebrating 136 years of service, the Bavarian Inn Restaurant has become a Michigan landmark. Generations of diners, lodgers and tourists from around the globe have discovered true Bavarian hospitality thanks to the late William "Tiny" Zehnder and his late wife Dorothy. Guests experience the old-world European charm of the Bavarian Inn – whether it's the famous chicken dinners, fresh baked goods or Michigan's greatest selection of German beer. Bavarian Inn also prides itself on being one of the top consumers of Pure Michigan agricultural products, striving to serve more Michigan-grown and produced foods and Michigan-produced beverages than any other restaurant. Nestled within the backdrop of authentic German architecture, a variety of shops and other fun activities, a trip to Frankenmuth would not be complete without a visit to the Bavarian Inn Restaurant.

Learn more at www.bavarianinn.com.

January is Radon Action Month in Michigan



Governor Gretchen Whitmer has declared January 2026 as Radon Action Month in Michigan, and she encourages all Michigan residents to learn more about this environmental hazard and test their homes during this winter's heating season.

Radon is a naturally occurring radioactive gas produced by the natural decay of uranium found in all soil types. Radon gas enters buildings from the soil and can accumulate to high concentrations indoors. You cannot see, smell, or taste radon, and there are no short-term side effects that could cause alarm or warn of its presence.

However, long-term exposure to radon increases the risk of developing lung cancer, which accounts for more deaths in both men and women than any other form of cancer in the United States, according to the Michigan Department of Environment, Great Lakes, and Energy (EGLE). The department aims to increase awareness of health risks associated with elevated indoor radon levels, promote home testing, and encourage citizens to take action to reduce exposure if elevated radon levels are found.

Behind smoking, radon is the leading cause of lung cancer for nonsmokers and is considered a leading environmental cause of cancer deaths in the United States. Current and former smokers have significantly higher radon induced lung cancer risks.

The U.S. Environmental Protection Agency (USEPA) estimates that radon is responsible for about 20,000 lung cancer deaths in the United States each year.

Radon testing continues to be important as many Michiganders statewide remain unaware of the hidden dangers of exposure to radioactive radon gas. Testing is easy, inexpensive, and is the only way to determine if a radon problem exists.

Residents are encouraged to test for radon every two to five years. If a radon mitigation system is currently installed in the home, residents are encouraged to re-test every two years to make sure that radon levels remain below the federal action level of 4 picocuries per liter of air (4 pCi/L). In Michigan, approximately one in every four Michigan homes are projected to have radon levels exceeding 4 pCi/L. Elevated radon levels have been found in all 83 Michigan Counties.

Radon poses a serious public health threat in our communities statewide, but high radon concentrations are also

easily fixed. This year, residents have several ways to learn more about radon in Michigan:

- EGLE has produced a four-part podcast series moderated by Jerry Hodak. This series covers many common interest topics such as radon origins and health effects; radon testing best practices; test results and radon reduction methods; and retesting frequency and mitigation system maintenance. Check out the podcast series.
- EGLE also has an interactive map of Michigan Indoor Radon Test Results. Learn about radon testing in your neighborhood.
- Radon test kits may be obtained from many of Michigan's Local Health Departments. This January take action and contact your local health department for a radon test kit.

For more information about radon testing and other information including resources for homeowners, builders, realtors, teachers, and healthcare providers, please visit Michigan.gov/Radon, or call EGLE's Indoor Radon hotline at 800-723-6642 (800-RADONGAS). For more information on lung cancer prevention strategies, please visit Michigan.gov/Cancer. To stay up to date on other EGLE news, follow us at Michigan.gov/MIEnvironment.

Attention Merrill Park Elementary Families!

Raising Readers Academy

Once Weekly - 10 Weeks

Free Family Literacy Program

Dinner Provided

TUESDAYS
STARTING FEB. 10TH
4PM - 5:30PM
@ MERRILL PARK

A promotional graphic for the "Raising Readers Academy" at Merrill Park Elementary. It features a purple background with white text. At the top is the "READ Association of Saginaw County" logo, which is a white circle with an owl and the text "READ Association of Saginaw County". Below the logo, the text "Attention Merrill Park Elementary Families!" is in a large, bold, purple font. Underneath that, "Raising Readers Academy" is written in a large, bold, purple font. Below that, "Once Weekly - 10 Weeks" and "Free Family Literacy Program" are in a purple font. "Dinner Provided" is also in a purple font. To the right of the text is a white book with a snowflake on the cover. At the bottom, there are two photos: one of a child writing and another of three children playing together.

Resources for Michiganders who are blind or visually impaired highlighted during Braille Literacy Month

Bureau of Services for Blind Persons facilitates various braille services and resources for Michiganders throughout the state



Braille Day to honor the birthday of Louis Braille, who created the code in 1824. The braille system enables individuals to read with their fingertips using a system of six raised dots, laid out in a six-pack formation. It also helps individuals who are blind or visually impaired in the workplace and classroom and assists with helping them learn about grammar, spelling and punctuation.

The Bureau of Services for Blind Persons is Michigan's vocational rehabilitation agency for blind, deafblind and severely visually impaired

To recognize the braille reading system's impact on individuals who are blind or visually impaired and to call attention to the invaluable services and resources that enable Michiganders to learn and enhance their reading skills, Gov. Gretchen Whitmer has proclaimed January as Braille Literacy Month in Michigan.

The Michigan Department of Labor and Economic Opportunity's Bureau of Services for Blind Persons facilitates various braille services and resources for Michiganders throughout the state. Their Training Center, located in Kalamazoo, offers courses on braille that are designed to prepare students with the fundamentals of this reading/writing system, including identifying the braille alphabet, braille numbers, common punctuation and reading comprehension. Courses are offered in-person and virtually.

"The Bureau of Services for Blind Persons offers a variety of customized solutions to help blind or visually impaired individuals achieve employment and independence," said **Mike Pemble, Director of the Bureau of Services for Blind Persons.**

"We encourage anyone who may benefit from our services – whether that is becoming a patron of the Braille and Talking Book Library, receiving instruction at our Training Center or utilizing vocational rehabilitation services – to reach out so we may help you set and achieve your goals."

In addition to January's observance of Braille Literacy Month, January 4 also marked the annual celebration of World

individuals. Providing workplace readiness training and other vocational rehabilitation services through seven field offices, they empower people who have vision loss to achieve their employment goals. The agency also works with businesses to provide access to individuals who are blind, deafblind and severely visually impaired, opening the doors to career pathways.

The Bureau of Services for Blind Persons provided valuable independent living and workplace readiness skills to 146 Michiganders through its Training Center during fiscal year 2025. The agency also supports blind entrepreneurs offering food services in state and federal buildings.

The Braille and Talking Book Library, located in Lansing, ensures braille and audio materials are available to all Michiganders unable to use standard print materials. In fiscal year 2025, the library served more than 9,700 patrons, disseminating nearly 2,200 braille books and more than 625,000 audiobooks.

"If you or someone you know is blind or visually impaired and could benefit from our services, please contact us," Pemble said. "Our dedicated and highly-skilled team of professionals will work with you to assess your needs, set meaningful goals, and support your journey toward success and independence."

For more information about the Bureau of Services for Blind Persons and its services, visit Michigan.gov/BSBP.

SAMHSA Kicks off Substance Use Disorder Treatment Month!



SUBSTANCE USE DISORDER TREATMENT MONTH

The Substance Abuse and Mental Health Services Administration (SAMHSA) is charged with helping people in the United States access treatment for substance use disorders (SUD) and mental health conditions. We know that, for many Americans, January can mark a time when they try to visualize a life without an SUD—and when they resolve to pursue treatment and recovery. SAMHSA wants to help them meet that moment informed and encouraged.

This January, SAMHSA will continue the annual, national observance of Substance Use Disorder (SUD) Treatment Month. This observance offers you the chance to join SAMHSA, other federal partners, and people across the nation to increase awareness of, treatment for, and recovery from SUD. This year's theme is: "Treatment Works! Find the Path that Works for You."

With this week's theme of starting fresh, SAMHSA's Center for Substance Abuse Treatment (CSAT) wants to help people understand what SUD is and to understand how some commonly used—and discussed—substances affect people.

Check out helpful information and resources:

- Learn about substance use
- Find data about SUD from SAMHSA's 2024 National Survey on Drug Use and Health
- Join the effort with sharable content from the 2026 SUD Treatment Month toolkit
- Treatment options are available at FindTreatment.gov

Get 24/7, free and confidential support for people in suicidal, mental health or substance use crisis by calling or texting 988 or chatting at 988Lifeline.org. ASL videophone relay services are also available.

By the end of January, SAMHSA hopes the resources shared during the month will help you or someone you know to seek help and find the resources they need. Everyone should have an opportunity to live to their fullest potential.

Read more about Treatment Month and how we can all work together to connect people contemplating or seeking help for their substance use to seek screenings, treatment, or recovery services in today's new blog.

VOLUNTEER OPPORTUNITY

Two students are in need of one-on-one reading help, and we are asking for two volunteers to step up for these students!



MONDAYS - 4PM TO 5PM
AT THE FAMILY LITERACY CENTER
100 S. JEFFERSON AVE
SUITE 202, SAGINAW

One hour per week can change a child's life.

Check the caption for more details!




A Prescription for Health, Hope, and Opportunity
Cash for Moms and Babies



2025 unemployment benefits tax statements now available online

Expect to receive mailed 1099-Gs by end of January

It's tax season and workers who collected unemployment benefits last year can now access their year-end tax statement online to make sure they have the paperwork needed to file accurate tax returns.

You can view and download an electronic copy of your 1099-G "Certain Government Payments" statement for 2025 in your Michigan Web Account Manager (MiWAM) account. Paper copies of tax statements should be delivered by the U.S. Postal Service before the end of January.

It's easy to view and download your 1099-G:

- Log into MiWAM.
- Click on the "I Want To" heading.
- Click on the "1099-G" link.
- Click on the 1099-G letter for the 2025 tax year and download a copy for your records.

The statement shows the total amount of unemployment benefits paid to you and how much was withheld for state and federal taxes. You may need a physical copy, a scanned copy, or at least the information found on the statement to file your state and federal taxes, depending on your individual tax returns.

Five things to keep in mind about your 1099-G

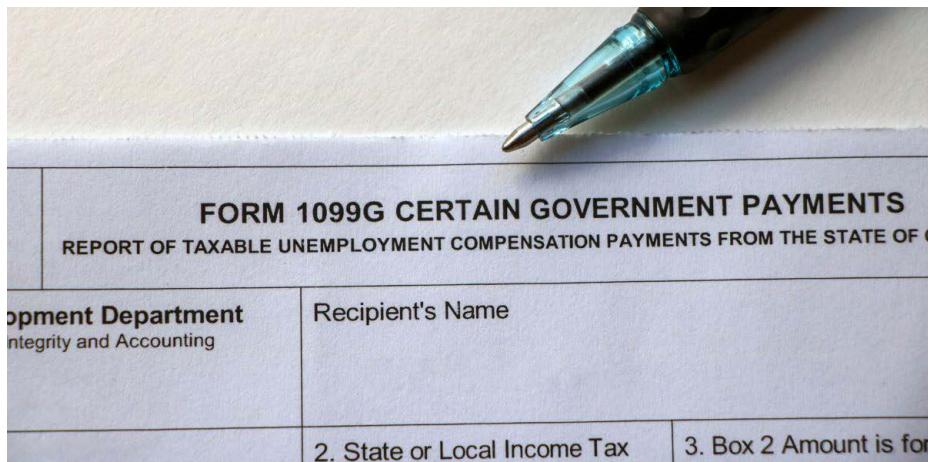
1. If you received unemployment benefits in 2025 but did not receive a 1099-G, contact UIA using the Chat with an Agent feature in your MiWAM account, scheduling an appointment at Michigan.gov/UIA, or calling Customer Service at 1-866-500-0017.
2. If you received a 1099-G but did not receive unemployment benefits in 2025, you could be a victim of identity theft. Fill out and submit a Statement of Identity Theft.
3. If the total benefit amount listed is higher than what you received, it may be due to automatic deductions such as repaying an unemployment benefit overpayment or to fulfill court-ordered payments.
4. If you believe your 1099-G is incorrect, request a revised statement by downloading a Request to Correct Form 1099-G and mailing it to: **Unemployment Insurance Agency, 1099-G, P.O. Box 169, Grand Rapids, MI 49501-0169.**
5. Beware of fake solicitations online or on social media that require you to pay a fee to access your 1099-G. UIA will provide your statement to you free of charge.

UIA is generating more than 266,000 1099-G tax statements for 2025.

For more information, visit UIA's Your 1099-G Tax Form webpage.

Helpful resources for workers and employers

Timely availability of 1099-G statements is one of the many ways UIA helps navigate unemployed workers through benefits landscape. The agency also offers many online resources that



establishes UIA as a national model for fast, fair, and fraud-free service:

- The UIA Claimant Roadmap, a six-step, user-friendly guide to applying for and understanding benefits. Access the roadmap at Michigan.gov/UIAClaimantRoadmap.
- Online Coaching Sessions, which are web-based group sessions led by UIA staff on topics such as filing a first-time claim, understanding a Monetary Determination letter, the protest and appeals process, overpayment collections, seeking work and registration requirements, and employer-focused MiUI seminars. The First-time Filer Coaching Session is also available in Spanish.
- A comprehensive list of resources for federal workers who have been laid off or terminated at Michigan.gov/FederalWorkerHelp.
- The Advocacy Program, which provides free legal help for unemployed workers and employers who appeal UIA redeterminations.
- Phone, virtual, or in-person appointments that can be scheduled up to 14 days in advance at Michigan.gov/UIA.
- Answers to frequently asked questions, toolkits, detailed information, and other resources for workers and employers can be found at Michigan.gov/UIA. Helpful instructional and informational videos are posted on YouTube.
- MiUI University, to learn more about UIA's upcoming new, modern MiUI computer system available to all users in Summer 2026. MiUI will be easy to use, speed claims processing, and build on the agency's aggressive anti-fraud tactics. It also will include plain language forms and correspondence for easier understanding of expectations.
- The UIA Economic Dashboard, which tracks local and statewide trends in unemployment insurance at Michigan.gov/UIAEconomicDashboard.
- The innovative Employer Help Center, found at Michigan.gov/UIAEmployerHelpCenter. The plain language guide answers employers' questions on unemployment tax and claim issues and UIA programs.

UNITED FINANCIAL CREDIT UNION TEAMED UP WITH 98.1 KCQ, RAISING OVER \$42K FOR LOCAL FAMILIES IN NEED THIS CHRISTMAS



Jason "Bear" from 98.1 KCQ, Savannah and Ava from United Financial Credit Union

United Financial Credit Union had another successful year partnering with 98.1 KCQ for the 2025 Giving Tree. Fifteen local families with heart-breaking stories were nominated by friends and family, as they knew they were in need of something special to help brighten the holidays. And that is exactly what happened.

A tremendous \$16,133.74 was collected through the UFirst Foundation, a 501(c)(3) non-profit organization with the mission to support community outreach, financial education and scholarship programs, but it doesn't stop there. An additional \$26,470 was accumulated for a total of \$42,603.74 gifted to these families just in time for Christmas.

The Giving Tree collection drive is an annual fundraiser hosted by 98.1 KCQ to support local families who are experiencing hard times around the holidays. United Financial

has been a proud partner of the Giving Tree for several years and counting because of the impact it has on our community, and it is a great way to give back to those who need it most.

This year's real-life stories varied from a veteran with a spinal injury, a young mother with cancer, three little girls who lost their mother, to a family who lost everything in a fire. These are just some of the tragedies suffered by the families who are being supported with the donations received. During a time that should be merry and bright, the Giving Tree provides hope and happiness to everyone involved.

"I would like to say a big thank you to everyone that donated to the 2025 Giving Tree," Savannah Gilmore, Marketing Specialist at United Financial Credit Union gratefully noted. "Your generosity and support for each of these local families represents the compassion and strength our community brings when we work together."

With this fundraiser, United Financial Credit Union continues their focus of giving Back to the Community in a heartfelt and moving way.

About United Financial Credit Union

United Financial Credit Union was founded on the principle of cooperation, with a mission to strengthen communities through collaboration. With a wide range of financial services, United Financial Credit Union is dedicated to supporting its members and the communities it serves.

Visit their website at www.unitedfinancialcu.org to learn more about the Credit Union

United Financial Credit Union was founded in 1964 to serve a small group of tool and die workers in the Bridgeport area. United Financial currently has locations located in Bay City, Bridgeport, Saginaw Township, Chesaning, Freeland, Auburn and Pinconning and serves over 22,000 members. We are happy to offer membership to anyone that lives, works, worships or attends school within any county in the State of Michigan's Lower Peninsula. Contact us at www.unitedfinancialcu.org or 989-777-3620.

MDHHS recognizes Social Determinants of Health Month in January

The Michigan Department of Health and Human Services (MDHHS) is joining partners and advocates across the state to recognize January as Social Determinants of Health (SDOH) Month; highlighting the ways communities work together to advance health equity.

Throughout the month, MDHHS is collaborating with community partners, local organizations and advocates to host events, webinars and awareness activities that promote health equity and SDOH work across Michigan. Information can be found at Michigan.gov/SDOH. Community partners are encouraged to share their efforts on social media using **#MISDOHMonth2026**.

“Social Determinants of Health Month challenges us to think about what it truly takes to advance health equity across Michigan,” said Elizabeth Hertel, MDHHS director. “By connecting communities, listening to their needs and amplifying the impact of our shared work, we can reduce disparities and support every resident in achieving their fullest health potential.”

Social Determinants of Health include a range of factors such as income, education, job and food security, housing, transportation and access to health care that influence the health and well-being of individuals and communities. Disparities in SDOH create unfair disadvantages and contribute to persistent and preventable health inequities. MDHHS supports the health, safety and stability of all residents by providing services and administering programs and policies that improve these conditions.



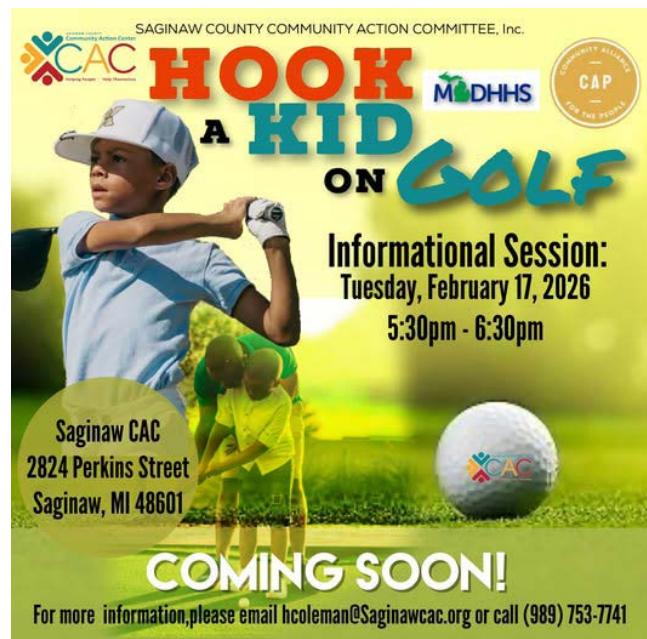
MICHIGAN DEPARTMENT OF HEALTH AND HUMAN SERVICES

**Social Determinants
of Health Strategy**

As part of SDOH Month, MDHHS will spotlight key SDOH initiatives and host a webinar series centered on the theme “Connecting Communities, Amplifying Impact.” Partners are also invited to present webinars or share highlights showcasing how they measure the impact of SDOH interventions, strengthen partnerships and advance community-led solutions. Visit the MDHHS website to learn more about and register for this series.

Community organizations, local leaders and residents are encouraged to highlight their work on social media using **#MISDOHMonth2026**, and email MDHHS-SDOH-PolicyandPlanning@Michigan.gov to share local efforts to address SDOH for an opportunity to be featured in the SDOH newsletter.

To stay informed about SDOH activities, subscribe to the SDOH newsletter or visit Michigan.gov/SDOH.



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