

WORD UP

COMMUNITY MAGAZINE

SEPTEMBER 2026

– FREE PUBLICATION –

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National
HISPANIC
HERITAGE MONTH

Mental Health First Aid sessions with SCCMHA available in October!



Saginaw County Community Mental Health Authority would like to announce two upcoming Mental Health First Aid training sessions:

- Thursday, October 1 – Adults Intervening with Youth
- Tuesday, October 13 – Intervening with Adults

In this training, enrollees will learn how to provide initial support to a person going through a mental health crisis, going through thoughts of suicide, or developing a mental health or substance use problem and assist with directing them to the best care available.

Training is \$30, at a reduced rate from \$170 and is a great tool to help those in your community who may need it at their toughest and most vulnerable moments.

Space is limited for this training and is recommended for those in the community who want to help their friends and neighbors in need.

For information on the training and how to register, scan the QR code below or go to:

<https://www.sccmha.org/training/mental-health-first-aid/>

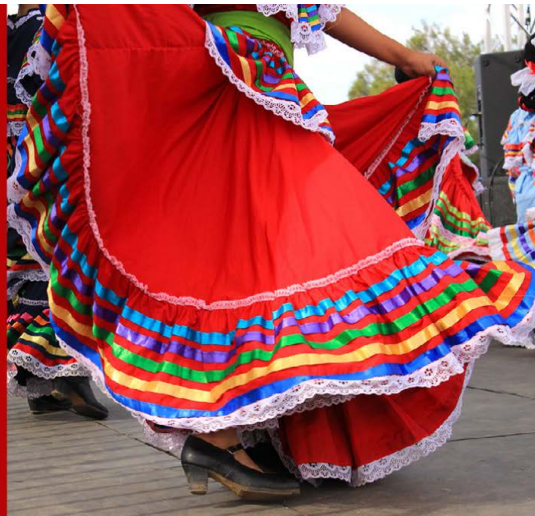


Scan here
for more information!



Celebrating National Hispanic Heritage Month

September 15 - October 15



Hispanic Heritage Month is celebrated annually from September 15 to October 15 each year. This month honors the rich histories, cultures, and contributions of Hispanic and Latino Americans to the United States. It begins on September 15, which is significant as it marks the independence days of several Latin American countries, including Costa Rica, El Salvador, Guatemala, Honduras, and Nicaragua.

Key Aspects of Hispanic Heritage Month:

- **Cultural Recognition:** The month highlights the diverse traditions and achievements of Hispanic Americans across various fields, including art, music, and literature.
- **Educational Resources:** Many organizations provide resources to learn about Hispanic history and culture, including online materials and community events.
- **Community Events:** Celebrations often include festivals, parades, and educational programs that promote awareness and appreciation of Hispanic heritage.

Hispanic Heritage Month is a month-long celebration of Hispanic and Latino history and culture. While we celebrate Hispanic and Latino communities beyond this month, we give extra recognition to the many contributions made to the history and culture of the United States, including important advocacy work, vibrant art, popular and traditional foods, and much more.

It began as a week-long celebration in 1968 under President Johnson and was expanded to a month by President Reagan 20 years later in 1988. The month-long celebration provides more time to properly recognize the significant contributions Hispanic/Latino Americans have made in the United States.

Hispanic Heritage Month does not cover one single month but instead begins in the middle of September and ends in the middle of October. The timeframe of this month is significant because many Central American countries celebrate their independence days within these dates, beginning on September 15 with Costa Rica, El Salvador, Guatemala, Honduras, and Nicaragua. By aligning with these independence dates, Hispanic Heritage Month honors the resilience and determination of the Hispanic community.

Hispanic Heritage Month provides an additional opportunity to explore the incredible impact Latinas and Latinos have had on the United States for generations. The Latino presence in America spans centuries, predating Spain's colonization of what is now part of the United States, and they have been an integral part of shaping our nation since the Revolutionary War. Through the Treaty of Guadalupe Hidalgo and the Treaty of Paris that followed the Mexican-American and Spanish-American wars, the United States gained territories in the Southwest and Puerto Rico. This incorporated the people of this area into the United States and further expanded the presence of Hispanic Americans.

Today, the Latino population in the United States today is over 60 million, according to the U.S. Census Bureau. This makes up 18.9% of the total population and is the largest racial or ethnic group. Latinos continue to help fuel our economy and enrich our nation as entrepreneurs, athletes, artists, entertainers, scientists, public servants, and much more.

Latinas and Latinos have always held significant roles throughout our country's history, dating all the way back to the American Revolution. Hispanic Heritage Month is important because it provides an opportunity to celebrate the integral part the Hispanic/Latino community has had in growing and strengthening our democracy.

Representation matters. Latinas and Latinos continue to shape our nation as business owners, activists, artists, public servants, and more. From serving in the U.S. military to being champions in the fight for civil rights, Latinas and Latinos remain strong leaders and changemakers.

Hispanic Heritage Month is an opportunity to shine a spotlight on the unique voices and experiences of Hispanic/Latino Americans and recognize their history, journeys, and achievements. Through these celebrations, we can all help to inspire younger generations and bring communities together.

Hispanic Heritage Month also provides opportunities to showcase the cultural influences the Latino community has had on the United States. From entertainment and sports to business and science, Latinas and Latinos enrich our society.

WORD UP COMMUNITY MAGAZINE

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Marshall M. Fredericks Sculpture Museum

The Marshall M. Fredericks Sculpture Museum located on the campus of Saginaw Valley State University is hosting a plethora of programs that tie into their latest special exhibition, "Vitality and Continuity: Art in the Experiences of Anishinaabe, Inuit, and Pueblo Women," which will run through Saturday, January 9, 2024.

Each month the Museum will focus on a specific culture and make connections to share through a variety of healing arts. For Hispanic Heritage Month that runs September 22 – October 15 there will be programs at the Museum as well as partnerships with others in the community including a special edition of Saginaw Art Jamboree on October 14th highlighting Hispanic artists along with the usual mix of local artists.

OCTOBER 9th – Indigenous People's Day Celebration

To kick start our series of cultural-based programs, the Marshall M. Fredericks Sculpture Museum, along with the City of Saginaw will be hosting an **Indigenous People's Day Celebration** on **Monday, October 9**, in conjunction with National Indigenous People's Day. This is a free event and open to the public. The celebration will begin at **10:30 AM** on **Ojibway Island** in downtown Saginaw where a special unveiling of a new **Native American Land Acknowledgment Marker** will take place. Along with the land acknowledgment, the Ziibiwing Center of Anishinaabe Culture & Lifeways will be doing a Pow Wow song and dance presentation. From Noon to 2:00PM, all guests are invited back to the museum for a reception tying in with the museum's newest exhibition: "Vitality and Continuity: Art in the Experiences of Anishinaabe, Inuit, and Pueblo Women". Guests can enjoy the exhibition while tasting fry bread and other Native American inspired fare. Registration is requested but not required for the reception.

The Indigenous People's Day Celebration will also kick off the "Great Michigan Read" program series by providing a book giveaway at each location in addition to a special announcement for the regional community. Visit us at www.marshallfredericks.org/great-michigan-read/ for a variety of "Great Michigan Read" programs hosted by the museum in collaboration with the three library systems of the Great Lakes Bay Region: **Public Libraries of Saginaw, Bay County Library System**, and **Grace A. Dow Memorial Library of Midland County**.

OCTOBER – Hispanic Heritage Month

For **Hispanic Heritage Month**, the Museum will be hosting the **Saginaw Art Jamboree: Hispanic Heritage Month & Halloween Edition**



on Saturday, October 14, Noon – 5:00pm.

The Jamboree will take place within the Marshall M. Fredericks Sculpture Museum and Jo Anne and Donald Peterson Sculpture Garden. The event will highlight Hispanic culture with art, crafts, and décor along with the usual variety of local artists' work throughout the Museum and Garden.

If you are interested in becoming a vendor at the Saginaw Art Jamboree: Hispanic Heritage Month & Halloween Edition on October 14, please visit us online at: <https://marshallfredericks.org/saginaw-art-jamboree/>

The Museum will also be going on the road for Hispanic Heritage Month as we visit the Mexican American Cultural Center in downtown Saginaw! **On October 20, from 4:00 – 6:00PM, Andrea Ondish**, Education Curator from *Marshall M. Fredericks Sculpture Museum* and **Alberto Jimenez** from the *Mexican American Council* will be leading a free workshop on how to make sugar skulls and why they are made. This is in celebration of Dia de los Muertos – Day of the Dead. The Mexican Heritage Cultural Center is located at **1537 S. Washington St. in Saginaw**. The Museum will also be participating in the annual **Dia de los Muertos celebration at La Union Civica Mexicana in Saginaw on Wednesday, November 2 from 12:00-7:00 PM**. Stop by the Museum's booth and see sculptor John Martinez create larger than life sand sculptures fitting the holiday's themes.

NOVEMBER – Native American Heritage Month

Wednesday, November 1, the Marshall M. Fredericks Sculpture Museum will be hosting a free special **Kick-Off Celebration for Native American Heritage Month**. Attendees can view the new exhibition and enjoy a selection of Native American inspired fare from 4:30-6:00 PM. Following the Museum reception, two special presentations will take place from 6:00 – 8:00 PM at the **Rhea Miller Recital Hall**, also on the campus of SVSU including a presentation by the Ziibiwing Center of Anishinaabe Culture & Lifeways and a special screening of the film: "Warrior Lawyers" with director Audrey Geyer. Advance registration for the Kick-Off Celebration is required. Attendees can RSVP by visiting the event website at: <https://marshallfredericks.org/calendar/>.

For a full schedule of events and further details on our October through December programming, please visit us at: <https://marshallfredericks.org/calendar/>.



Delta College hosts election security panel with local clerks



Top left: Bay County Clerk Kathleen Zanotti and Saginaw County Clerk Vanessa Guerra

Bottom left: Midland County Director of Elections Ann Manary and Midland County Deputy Clerk John Keefer

Ahead of the 2026 midterm elections, Americans are expressing concerns about election integrity and the democratic process.

According to polling conducted this summer by the Gallup Democracy for All project and the Kettering Foundation, nearly three-fourths of Americans report at least “a fair amount of concern” about multiple aspects of the election process.

In Michigan, local election clerks play an important role in making sure votes are properly cast and counted and election results reflect the preferences of voters.

Delta College will bring local election officials together for “Democracy’s Front Lines: Local Clerks on Election Security in Michigan,” a panel discussion focused on election security and ballot integrity.

The event will take place at 10am on Tuesday, October 6, in the Delta College Lecture Theater, G160. It is free and open to the public.

Election clerks from Bay, Midland and Saginaw counties will discuss measures in place to protect ballot integrity in Michigan and address common concerns voters may have

about whether their vote will be counted.

“Confidence in election outcomes is essential for the survival of democracy,” Delta College political science professor Lisa Lawrason said. “If people don’t trust the peaceful means elections provide to change the government, then they will resort to non-peaceful actions to get the change they want.”

Lawrason, who will moderate the event, said the role local election clerks play in protecting constitutional democracy in the United States cannot be overstated.

“These clerks are on the front lines of democracy, ensuring that every vote is counted. Every voice is heard,” Lawrason said.

Panelists include Bay County Clerk Kathleen Zanotti, Saginaw County Clerk Vanessa Guerra, Midland County Director of Elections Ann Manary and Midland County Deputy Clerk John Keefer.

For more information about the event, contact Lisa Lawrason at 989-686-9509 or lisalawrason@delta.edu.



Saginaw Promise

POWER OF A PROMISE *Fundraiser*

FOR 15 YEARS...
A PROMISE MADE AND KEPT!

HORIZONS CONFERENCE CENTER
THURSDAY, OCTOBER 29, 2026

DOORS OPEN AT 11 AM
PROGRAM STARTS AT 11:30 AM

Join us as we report on Saginaw Promise program outcomes, Saginaw Promise Scholar attainment, highlight Scholars, and hear from the Presidents of SVSU and CMU regarding their universities' plans for the Medical Diamond and impact for our community's health and economy.

**Luncheon Event, Entertainment, Program & Scholar
Highlights and 2025 Scholar attainment Report!**



KEYNOTE PANEL

President George Grant (SVSU), President Neil MacKinnon (CMU), Dr. Marcia Mastracci Ditmyer (SVSU), Dr. Joshua Nosanchuk (CMU) Discuss CMU and SVSU Plans for the Medical Diamond.

PANEL MODERATOR: Art Lewis

Event proceeds support Saginaw Promise programming to impact Saginaw's future, its economy, population, and quality of life through postsecondary education.

**Promotional
Partner:**



Online Registration: <https://saginawpromise.org/events>

For questions and Information contact Deborah Sanchez at dsanchez@saginawpromise.org or (989) 607-3428.

Bavarian Inn Restaurant Invites Families to a Royal Princess Party Luncheon



Frankenmuth Bavarian Inn Restaurant is set to host a fun-filled afternoon featuring royal princesses and a meal during its annual Princess Party Luncheon.

This magical experience will take place on October 11, 2026, from 11 am – 12:30 pm at Frankenmuth Bavarian Inn Restaurant, where young guests are invited to enjoy a Frankenmuth® Chicken Dinner plate, a princess show with singing and dancing, photo opportunities, and a craft.

Guests will be required to purchase tickets in advance of the event. Parents or guardians must accompany children and must purchase a ticket. The event will cost \$50 per guest and will include the meal, performances, a gift from the princesses, a coloring page, crayons, tax, and gratuity. Tickets can be purchased at the link provided below or by calling 989-652-9941.

<https://www.eventbrite.com/e/princess-party-luncheon-october-11-2026-1100-am-tickets-1996475880101>

For more information, call 989-652-9941 or go to <https://www.bavarianinn.com/events/princess-party-luncheon-8/>

About Bavarian Inn Resort: The Frankenmuth Bavarian Inn Resort is a Midwest Resort destination for families and groups alike who seek enjoyable experiences in lodging, dining, shopping, special events, and conference/meeting services. The resort includes Bavarian Inn Restaurant, Bavarian Inn Lodge, and Frankenmuth River Place Shops.

Princess Party LUNCHEON

October 11, 2026 • 11:00 am

Dine in the presence of your all time favorite princesses!

*** ACTIVITIES INCLUDE ***

- A princess show with singing & dancing
- Photo opportunity
- Crown to wear
- Coloring page & crayons

LUNCHEON

- Frankenmuth® Chicken Plate
- Homemade Bread & Butter
- Mashed Potatoes & Gravy
- Buttered Corn
- Princess Cupcake
- Milk, Tea, Coffee or Fountain Drink

\$50 PER PERSON

INFO & TICKETS

RESERVATIONS & PREPAYMENT REQUIRED!

713 S. Main St. Frankenmuth, MI 48734 • 989-652-9941 • [Bavarianinn.com](https://www.bavarianinn.com)

New walk-in option available at all unemployment offices

Visitors can now access in-person support with or without an appointment, or use new self-service kiosks



The Michigan Unemployment Insurance Agency (UIA) is expanding in-person service by introducing a new walk-in option at all 12 Local Offices throughout the state, including those in Detroit, Grand Rapids, Lansing, Saginaw, and Sterling Heights.

This marks the first time since before the pandemic that walk-in service has been available for all offices, restoring accessibility while continuing safety improvements introduced in recent years.

Workers can choose to schedule an appointment up to 14 days in advance, walk in without an appointment, or stop in to use new on-site self-service kiosks to access their online account. Appointments remain the priority, but walk-ins are welcome as capacity allows.

All visitors must check in with a guard at the door of the Local Office and provide a photo ID, enhancing both safety and service coordination. Those without an appointment may wait to be seen or can scan a QR code to schedule a return visit at a time that is convenient for them.

The updated service model is expected to increase the number of people UIA can help each day and enable faster

service. Previously, appointments were limited to 20 minutes, but staff can now spend the time needed with each customer and move directly to the next as soon as they are available.

New self-service kiosks are also available at the five largest and most visited offices (Detroit, Grand Rapids, Lansing, Saginaw, Sterling Heights), giving workers another convenient way to manage their claim without waiting to speak with staff. The kiosks allow users to access their Michigan Web Account Management (MiWAM) account, certify for benefits, check benefit status, and complete other common tasks independently. Offices with kiosks include at least one ADA-accessible terminal equipped with features such as closed captioning, magnification tools, and adjustable height controls to support visitors with disabilities. The kiosks help reduce lobby wait times and ensure all visitors have access to the digital tools they need.

Visiting a Local Office with or without an appointment gives unemployed workers a quicker alternative to trying to reach UIA by phone. The quickest and easiest way to perform many unemployment duties without assistance from UIA staff is through your MiWAM account.

UIA Local Offices now open for walk-ins

All offices are open Monday through Friday, 8:00 a.m. – 5:00 p.m. Walk-ins will be accepted until 4:20 p.m., or as capacity allows. A full list of all UIA offices can be found below:

- Benton Harbor – 401 8th St., Benton Harbor, MI 49022
- Detroit – 3024 W. Grand Blvd., Suite L-385, Detroit, MI 48202
- Gaylord – 931 Otsego Ave., Gaylord, MI 49735
- Grand Rapids – 3391 Plainfield NE, Ste. A, Grand Rapids, MI 49525
- Kalamazoo – 1601 South Burdick St., Kalamazoo, MI 49001
- Lansing – 5217 Perry Robinson Circle, Lansing, MI 48911
- Marquette – 1498 O'Dovero Dr., Ste. 2, Marquette, MI 49855
- Muskegon – 2700 Baker St., Muskegon Heights, MI 49444
- Saginaw – 515 N. Washington Ave., Ste. 100, Saginaw, MI 48607
- Sault Ste. Marie – 1118 East Easterday Ave., Sault Ste. Marie, MI 49783

Walk-in option available at all unemployment offices, continue to next page...



... continued, walk-in option available at all unemployment offices

- Sterling Heights – 43015 Hayes Rd., Clinton Township, MI 48038
- Traverse City – 1209 South Garfield Ave., Ste. C, Traverse City, MI 49686

In addition to visiting a Local Office, workers have many convenient ways to get help online. They can schedule an in-person, virtual, or phone appointment at Michigan.gov/UIA, chat with staff through their MiWAM account Monday through Friday, or use UIA's online chatbot for quick answers to common questions. A wide range of FAQs, videos, and toolkits are also available at Michigan.gov/UIA.

Helpful resources for workers and employers

UIA's many helpful online resources for navigating the unemployment landscape are part of the agency's commitment to being 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.
- A website explaining recent changes in Michigan unemployment law, including the increase in the number of required weekly work search activities and a provision that allows domestic violence victims who quit their job to receive benefits if they also meet other eligibility requirements. Find out more at Michigan.gov/UIALawChanges.
- 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, and seeking work and registration requirements. The First-time Filer Coaching Session is also available in Spanish.
- Language Assistance Services provide free support in Spanish, Arabic, Albanian, Bengali, and Chinese to increase understanding of the services and information UIA provides.
- Performance Dashboards. Interactive tools provide a deep dive into underlying data and trends in unemployment insurance in Michigan as well as core metrics that measure UIA's success.
- 2025 Annual Report. Data-driven insights into UIA's initiatives to improve the unemployment experience for workers and employers across Michigan.
- 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.

- A new, modern user platform. MiUI will be easy to use, speed claims processing, and provide a modern user interface. It will replace the decade-old MiWAM computer system used by workers to apply for benefits and employers to pay unemployment insurance taxes. For information, see Michigan.gov/MiUIUniversity.

Need help with a claim or have questions about unemployment?

Ask online: UIA's chatbot at Michigan.gov/UIA can answer many questions.

Search online: FAQs, videos, toolkits, and other resources at Michigan.gov/UIA.

Chat with us: Available through MiWAM Monday through Friday, 8 a.m. to 4:30 p.m.

Meet with us: Schedule an in-person, phone, or virtual meeting at Michigan.gov/UIA.

The poster is for the "Vision Legacy Gala" celebrating the opening of the Bishop Marvin C. Pryor Impact Center. It features a large image of the red and black building at the top. Below the building, there are portraits of two men: Pastor Christopher V. Pryor, CEO/President, and Speaker Roland Hendricks, Retired Dow Executive. The text on the poster includes: "Tickets: \$100", "Vision Legacy Gala", "CELEBRATING THE Opening of THE BISHOP MARVIN C. PRYOR IMPACT CENTER", "THEME: Honoring Legacy; Building Impact", "FRIDAY, OCTOBER 16 - 5:30PM", "HORIZONS CONFERENCE CENTER", "5:30 PM - MEET & GREET | 6:30 PM - DINNER & CELEBRATION", "For Tickets, Souvenir Ads and Sponsorship visit www.govcd.org for more information.", "Ticket Price is \$100. Scan QR code or visit our website to purchase.", and "TOGETHER, WE CAN BUILD STRONGER COMMUNITIES AND BRIGHTER FUTURES." There is also a QR code in the bottom right corner.

Saginaw Community Foundation awards \$40,000 Community Improvement Initiative Grant and Presents Community Awards at Annual Celebration Event

An additional \$40,000 grant was awarded this year's runner-up grant proposal in a surprise announcement

Saginaw Community Foundation hosted its 2026 Annual Celebration at Saginaw Valley State University to present community awards and announce the recipient of the SCF Board of Directors' Community Improvement Initiative (CII) \$40,000 grant.

A staple at its Annual Celebration is the presentation of several community awards. The Joseph W. Madison Youth Award was presented to Brendan Chislea, a 2026 graduate of Freeland High School; the Mridha Foundation Teacher of the Year Award was presented to Matthew Berchert of Saginaw Career Complex; the Saginaw Community Foundation Volunteer of the Year Award was presented to Scott Ellis; and the Frank N. Andersen Spirit of Philanthropy Award was presented to Terry Duperon and Tammy Bernier – the first father/daughter dual awardees for this award.



Joseph W. Madison Youth Award

Brendan Chislea, a recent graduate from Freeland High School, was awarded the 2026 Joseph W. Madison Youth Award at our Annual Celebration.

Established in 2007, the Joseph W. Madison Youth Award recognizes an area youth who has given a little more and went above and beyond to serve the community. A longtime community volunteer and champion, Joseph Madison spent countless hours giving back to help make Saginaw County a better place and remarked: "Everybody's got something to give. There are so many ways to take your skills and talents and help the community."

Brendan was nominated by Ms. Jessica Harrold, counselor at Freeland High School. She had this to say about Brendan:

Mridha Foundation Teacher of the Year Award

Matthew Berchert, a teacher from Saginaw Career Complex, received this year's Mridha Foundation Teacher of the Year Award.

Founded in 2010 by Dr. Debasish Mridha, the Teacher of the Year Award was established to help teachers inspire students to reach beyond their potential. Teacher's receiving this award will be presented with a grant to be used for continuing education and professional development.



Saginaw Community Foundation Volunteer of the Year Award

Scott Ellis was named the Saginaw Community Foundation Volunteer of the Year. Scott currently serves on the SCF Board of Directors and is a member of the SCF Community Engagement and Inclusion Council Leadership Team and the SCF Community Improvement Initiative and Asset Based Community Development (ABCD) Committee.

Established in 2024, this award is presented annually to someone who exhibits a desire to better the community, holds a passion for SCF and being a strong advocate for community improvement.



Frank N. Andersen Spirit of Philanthropy Award

Terry Duperon and Tammy Bernier were named this year's recipients of the Frank N. Andersen Spirit of Philanthropy Award, marking the first time the award was presented to a father/daughter duo.

In 1994, the Frank N. Andersen Spirit of Philanthropy Award was created to honor Mr. Andersen. The award is presented annually to an individual or individuals who have a history of



**Saginaw Community Foundation Awards,
continue to next page...**

... continued, Saginaw Community Foundation Awards

outstanding philanthropic leadership and have demonstrated their generosity of time, talent, and dollars. This award honors its recipient, who, like Mr. Andersen, is a philanthropist in the truest sense of the word – with a personal commitment to making a difference here in Saginaw County.

Upon learning they were the recipients of this award during the program, Tammy Bernier remarked: “I can’t even say what it means for us to receive something like this. I will say that one of my dreams was to be a philanthropist, and when I think of all the people who have received this award in the past, I can’t imagine that I am part of (the list) as well.”

Community Improvement Initiative Grant Award Announcement

The 2026 CII \$40,000 grant was awarded to Buena Vista Charter Township Parks & Recreation for improvements to the Duane J. Fairris Community Center.



This grant award will be part of a larger capital funding campaign that will address critical needs at the community center. The project includes

replacing aging HVAC components, install energy-efficient LED pool lighting, add a new ADA-compliant pool chair lift, and upgrade fans in the pool area and gymnasium. Once complete, the community center expects to serve over 1,000 direct recipients, from youth and families to seniors who rely on the Center for wellness programming and social connection.

In a surprise announcement, FORCE, SCF's Youth Advisory Committee, presented the CII Grant runner-up project, Rotary Club of Saginaw Crayola Park Restoration, with a \$40,000 grant.

The Rotary Club of Saginaw, in partnership with the City of Saginaw, is moving forward with the full restoration of Crayola Park, the beloved crayon-themed playground that has served Saginaw children since 1997. Part of a \$636,000 restoration effort, the project will replace worn and unsafe play structures with new, durable, and fully accessible equipment – including barrier-free features like the Flex Swing and sensory-friendly elements such as the Cozy Dome Climber – designed with direct input from local kids. Expected to serve about 5,000 children annually and nearly 8,750 family members and caregivers, the restoration will make Crayola Park a safe, welcoming destination for generations of Saginaw youth to come.

Saginaw Community Foundation wishes to extend thanks to our event sponsor the Saginaw Spirit, the event entertainment sponsor Clarence and Sarah Rivette, and the event dessert sponsor Duperon Corporation for helping make its Annual Celebration possible.

Suicide Prevention Awareness Month — Renewing Our Commitment to Prevention, Recovery, and Hope

By: Timothy Westlake, M.D., FACEP, Chief of Staff, Substance Abuse and Mental Health Services Administration

Suicide Prevention Month is an opportunity to renew our national commitment to addressing one of America's most serious public health challenges. No one should have to face a moment of crisis or despair alone or without access to help and hope.

Suicide prevention work remains an urgent priority. It is a leading cause of death for several age groups, affecting individuals, families, and communities across our nation. In 2024, 48,824 American lives were lost to suicide.

But there is also reason for hope. Suicide is preventable, and encouraging data shows that progress is possible. SAMHSA's 2025 National Survey on Drug Use and Health found significant declines in serious thoughts of suicide, suicide

plans, and suicide attempts among adolescents ages 12 to 17. Separately, evaluations of the Garrett Lee Smith (GLS) State/ Tribal Youth Suicide Prevention program have also found lower suicide mortality among young people ages 10 to 24 in counties implementing GLS-funded activities compared with similar counties. 1-877-SAMHSA-7 (1-877-726-4727), www.samhsa.gov.



SAMHSA
Substance Abuse and Mental Health
Services Administration

Bills Protecting Renters from Excessive Fees on Rent

Bills also prohibit insurance companies from using unfair pricing models and ensure that federally approved patient incentives are not unintentionally blocked



Governor Gretchen Whitmer signed four bipartisan bills that require landlords to offer a way for tenants to pay without an added fee, modify the definition of kickbacks to protect medical incentives, and prohibit insurance companies from using unfair pricing models to charge customers different rates for factors out of their control. These bills build on Governor Whitmer's work to protect consumers, lower costs, and stop companies from nickel and diming Michiganders.

Senate Bill 373, sponsored by state Senator Cavanagh, requires that all rental agreements must have at least one method of paying rent that does not impose an extra fee, protecting renters against mandatory junk fees or surcharges.

Senate Bill 22, sponsored by state Senator Anthony, allows the return of a security deposit by electronic transfer through direct deposit or the internet. This change makes it easier for renters to get their deposits back from landlords.

Senate Bill 1013, sponsored by state Senator Moss, prohibits insurance companies from setting rates based on a customer's willingness to pay more. This bill codifies a Michigan Department of Insurance and Financial Services 2024 bulletin and protects Michigan ratepayers from this unfair practice.

"Insurers use price optimization to unfairly raise the rates of unsuspecting customers just because they know they can — all the while Michigan drivers are already paying some of the highest car insurance premiums in the nation," said state **Sen. Jeremy Moss** (D-Bloomfield), sponsor of Senate Bill 1013. "These strong consumer safeguards will protect Michiganders from unfair practices that are squeezing their paycheck. I'm proud the governor signed my bill into law."

Senate Bill 1052, sponsored by state

Senator Chang, modifies the definition of kickbacks or bribes to specify that model arrangements and model patient incentives sponsored by the Centers for Medicare and Medicaid Services (CMS) would not be considered a kickback or bribe. This bill will prevent Michigan's anti-kickback statute from unintentionally blocking beneficiaries from receiving federally approved patient supports, such as fertility preservation, travel assistance, and care coordination.

Lowering Costs for Michiganders

Governor Whitmer has been focused on lowering costs for Michiganders. Since taking office, the Whitmer-Gilchrist administration has:

- Rolled back the retirement tax to save 500,000 households an average of \$1,000 a year.
- Quintupled the Michigan Working Families Tax Credit to give over 650,000 working families an average tax refund of more than \$3,800.
- Ended state taxes on tips, overtime, and Social Security.
- Signed a deal raising the minimum wage to \$15/hour one year ahead of schedule for more than 700,000 workers and making Michigan's earned sick time the best in the country, while providing more flexibility for small businesses.
- Established Michigan Reconnect to offer any Michigander 25 and older tuition-free associate's degree or skills certificate. In this year's budget, expanded Michigan Reconnect to Michiganders 21 and older.
- Established the Michigan Achievement Scholarship to save students thousands of dollars a year as they pursue a skills certificate, associate's degree, or bachelor's degree.
- Expanded access to free pre-K to every four-year-old so every kid can arrive at kindergarten ready to learn.
- Signed bipartisan legislation to put money back in people's pockets and bring down the cost of car insurance, saving drivers at least \$120 per car in 2020.
- Delivered refunds of \$400 per vehicle back in the pockets of Michigan drivers.
- Eliminated the tampon tax
- Announced the MI Open Account Coalition offering low or no-cost financial services, saving 120,000 eligible families an average of \$3,000 a year and helping them build wealth.

Celebrate autumn during the last two weekends in October with fall family fun at Frankenmuth River Place Shops during Scarecrow Fest



Scarecrow FEST

Located throughout Frankenmuth River Place Shops

**Two Weekends of Family Fun!
12 - 6 PM**

OCTOBER 17 - 18	Rock N Roll K9 Shows Pet Costume Contest Sunday: 4:30 PM Doggie ONLY Trick or Treating Sunday: 5:30 PM
	OCTOBER 24 - 25 FREE Family Entertainment Kids ONLY Trick or Treating Sunday: 4 PM

• Face Painting • Pumpkin Launcher • Pumpkin Painting • Pumpkin Bowling
• Barrel Train Rides • Arts & Crafts • Children's Inflatables • Vendors
(Some activities have a small fee)



925 S. Main St. Frankenmuth, MI 48734 • frankenmuthriverplace.com • 1-800-600-0105

Scarecrow Fest takes place from noon to 6 pm on Saturday and Sunday, October 17 and 18 and October 24 and 25 at Frankenmuth River Place Shops, 925 S. Main Street in Frankenmuth. Activities include pumpkin painting, pumpkin bowling, arts and crafts, barrel train rides, and a pumpkin launcher, along with free family entertainment for each weekend. Some activities require a small fee – the event is free to attend.

The First weekend of Scarecrow Fest, on October 17 and

18, will include free entertainment from the Rock N Roll K9 team featuring tricks, relay racing, choreographed obedience routines, and agility contests. Performances are on Saturday the 17 at 11:00 am, 1:00 pm, and 3:00 pm & Sunday the 18th at 11:00 am and 1:30 pm.

On Sunday, October 18, the Doggie Costume Contest will take place at 4:30 pm on the Fest Platz Stage. Pre-registration is required for the contest from 11 a.m. to 4:30 p.m. at Hello Cats and Dogs located in River Place Shops. Following the costume contest, doggie pet trick-or-treating will take place throughout the complex from 5:30 pm – 6:00 pm.

The fun will continue the following weekend, on October 24 and 25, with more free family entertainment. A Children's Trick-or-Treating will be held on Sunday, October 25 throughout the complex from 4:00 pm - 4:30 pm starting at the Fest Platz – kids will be able to trick-or-treat from each store. Additional activities occurring on both days will include Halloween-themed music, yard games, arts and crafts, and a free magician

performance by Jonathon LaChance at 1:30 pm, 3 pm, and 4:30 pm.

For a full schedule, visit the Frankenmuth River Place Shops website. <https://frankenmuthriverplace.com/events/>

Scarecrow Fest also includes a community-wide scarecrow-decorating contest hosted by the Frankenmuth Chamber of Commerce & Convention & Visitor Bureau. The public can view and vote for their favorite displays located throughout Frankenmuth and River Place Shops with the participating stores.

Home Heating Tax Credit Filing Deadline

Qualified renters and homeowners have until September 30 to claim credit, save money on energy bills



Governor Whitmer promoted the Home Heating Tax Credit, reminding Michigan renters and homeowners that they have until **Wednesday, September 30**, to submit a claim. This credit helps eligible low-income households save money on energy costs during Michigan's colder months. Governor Whitmer, the Michigan Department of Health and Human Services (MDHHS), and the Community Economic Development Association of Michigan (CEDAM) encourage residents to file before the deadline so they can save money on energy costs and keep more money in their pockets.

Last year, the average qualifying household received \$171 in assistance, most often applied directly to utility bills. Some energy providers will also automatically provide claimants a residential income assistance credit that can be worth up to \$20 monthly. Food assistance recipients who are seniors, disabled, or veterans and receive a Home Heating Credit of more than \$20 may also qualify for increased benefits. The Home Heating Credit cannot be claimed retroactively, so those who miss the September 30 deadline will lose the opportunity to receive this support.

"Many families qualify for support but never receive it simply because they do not file," said **acting executive director of CEDAM Ben Dowd**. "By working together with state and local partners, we are making sure residents have the information and assistance they need to keep the money they've earned."

To qualify, Michigan residents must be either a renter with a

contracted lease or a homeowner and meet income requirements. The most reliable way to claim the Home Heating Credit, along with other valuable tax credits, is through Michigan's free tax preparation services, available statewide.

Residents can connect with a free tax preparation provider by calling 211, texting 898211, or visiting MichiganFreeTaxHelp.org. Local human services organizations, including United Way and Community Action Agencies, can also help residents find a nearby site.

For details about eligibility, filing instructions, and other Home Heating Credit information, visit the Michigan Department of Treasury's Home Heating Credit Information webpage.

Lowering Costs for Michiganders

Governor Whitmer has been focused on lowering costs for Michiganders. Since taking office, the Whitmer-Gilchrist administration has:

- Rolled back the retirement tax to save 500,000 households an average of \$1,000 a year.
- Quintupled the Michigan Working Families Tax Credit to give over 650,000 working families an average tax refund of more than \$3,800.
- Ended state taxes on tips, overtime, and Social Security.
- Signed a deal raising the minimum wage to \$15/hour one year ahead of schedule for more than 700,000 workers and making Michigan's earned sick time the best in the country, while providing more flexibility for small businesses.
- Established Michigan Reconnect to offer any Michigander 25 and older tuition-free associate's degree or skills certificate. In this year's budget, expanded Michigan Reconnect to Michiganders 21 and older.
- Established the Michigan Achievement Scholarship to save students thousands of dollars a year as they pursue a skills certificate, associate's degree, or bachelor's degree.
- Expanded access to free pre-K to every four-year-old so every kid can arrive at kindergarten ready to learn.
- Signed bipartisan legislation to put money back in people's pockets and bring down the cost of car insurance, saving drivers at least \$120 per car in 2020.
- Delivered refunds of \$400 per vehicle back in the pockets of Michigan drivers.
- Eliminated the tampon tax
- Announced the MI Open Account Coalition offering low or no-cost financial services, saving 120,000 eligible families an average of \$3,000 a year and helping them build wealth.

Government to Strengthen Rules to Combat Illegal Robocalls



Michigan Attorney General Dana Nessel and a bipartisan coalition of 48 other attorneys general are pushing the Federal Communications Commission (FCC) to strengthen its “Know Your Upstream Provider” (KYUP) requirements to help prevent scammers from using the U.S. phone network to make illegal robocalls. KYUP rules require voice service providers to ensure that they receive calls from legitimate and responsible providers and do not regularly pass through lots of illegal calls.

Phone calls get routed through a series of phone companies before they reach phones. The FCC requires all voice service providers to take reasonable measures to vet the phone companies that originate and route calls. However, some voice service providers fail to do so, allowing illegal robocalls onto the U.S. communications network. Last year, Americans received more than 29.6 billion scam robocalls and texts and lost nearly \$2 billion to these scams.

The attorneys general are asking the FCC to strengthen voice service providers’ obligation to vet their upstream provider customers, and to require the same scrutiny and diligence of the entities involved in the implementation of STIR/SHAKEN, which is the framework developed to prevent caller ID spoofing.

In addition to what the FCC is already doing, the attorneys general urge it to:

- **Mandate five categories of baseline KYUP measures.** The attorneys general are asking the FCC to demand that voice service providers collect more detailed—and verified—information from their upstream provider customers. The attorneys general also urge the FCC to require voice service providers

to more thoroughly vet upstream providers’ compliance with FCC rules, monitor those upstream providers regularly, and refuse or end service to upstream providers that aren’t following the law.

- **Require additional triggers for KYUP monitoring.** Right now, a voice service provider generally monitors or reviews information about, or the conduct of, their upstream provider customers when they are entering into or renewing an agreement with the upstream provider, or when they receive evidence that an upstream provider may be breaking the law. The attorneys general argue that the FCC should require upstream provider monitoring more regularly to help prevent bad actors from operating unchecked.
- **Strengthen STIR/SHAKEN protections.** STIR/SHAKEN is a framework to ensure that a caller is placing calls from phone numbers that are not being spoofed. The FCC should ensure that providers are aware of and comply with their caller ID authentication obligations, and that these rules are being followed and applied similarly to and by everyone with responsibility for making sure that a call is really coming from the number a consumer sees as the caller ID, regardless of where they are in the path of a call.
- **Implement new rules quickly, establish enforcement penalties, and require retention of KYUP data.** The attorneys general ask that any rules to help cut down on illegal robocalls should be implemented as soon as possible. They also support base penalties for providers that don’t meet upstream provider monitoring requirements or violate STIR/SHAKEN. They are also asking the FCC to require voice service providers to collect and retain data related to KYUP verification and monitoring, so that the data will be available to law enforcement or attorneys general for future investigations.

Attorney General Nessel is part of the Anti-Robocall Multistate Litigation Task Force, which launched Operation Robocall Roundup in 2025.

In phase 1 of the operation, the task force sent warning letters to 37 smaller voice providers that were disregarding their obligations to mitigate the origination and transmission of illegal and/or suspicious robocalls by failing to comply with certain baseline mandates from the FCC. Just two weeks ago, the FCC issued an order to six of those companies, ordering them to fix their robocall protection issues or risk losing the ability to route any calls across the U.S. telephone network.

In phase 2, the task force:

- *Expanded its crackdown to four of the country’s largest intermediate voice service providers.*
- *Pushed the FCC to strengthen its Know Your Customer rules to require phone companies to verify who is making calls using their networks and what kinds of business their customers are conducting.*

Why Plant in the Fall



“Planting in the fall allows the plant to get established before the colder weather,” says Cate Singleton, director of design at Bower & Branch. “Once spring hits, established plants will take on new growth.”

The cooler temperatures are easier on plants that are already stressed from being transplanted into the ground, and getting months of those cooler temperatures before the heat stress of late spring and summer will help ensure a stronger plant.

Trees and Bushes

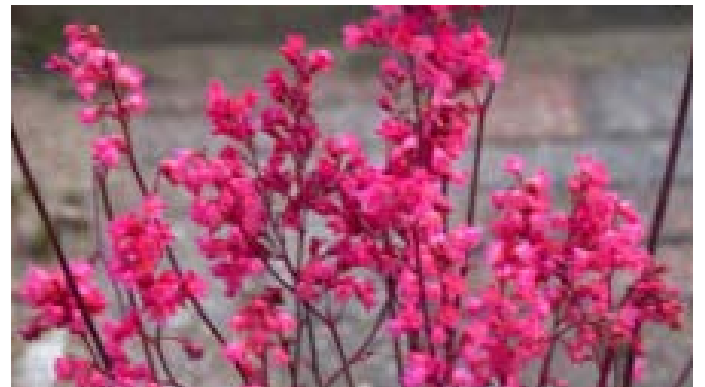
Trees and bushes will be able to spend the fall and winter establishing their roots, so they’ll be ready to thrive when spring begins. Just be very mindful of the timing for planting evergreen trees or bare-root bushes like roses. They need at least a month or two to establish themselves before the first frost for proper growth.

Planting perennials in Fall/September may feel like you’re a step or two behind the growing season, but it’s actually one of the smartest moves you can make for a better garden next year. Cooler (but not frozen) temperatures and increased rainfall give some plants just enough time to establish strong root systems before winter. This timing can result in healthier, more resilient growth and denser blooms once spring arrives.



According to the garden experts, the key is choosing varieties that specifically benefit from being planted in early fall. You also need to be able to get your hands on a transplant or start from a local nursery. To give you a little head start, we’ve rounded up a few of the best perennials to plant in Fall/September so you can enjoy lush, long-lasting color in the seasons to come:

Yarrow
Queen Sophia Marigold
Butterfly Milkweed
Strawberry Shake Hydrangea
Grace N’ Grit Roses
Blanket Flower
Catmint Evolution
Emerald Ice Sedum
Salvia
Tickseed
Veronica Wild Bergamot
Chrysanthemum
Sweet Alyssum
Asters
Coral Bells
Autumn Joy Sedum
Helenium Autumnale
Black-eyed Susan



Saginaw County Health Department Launches Referral Network to Connect Residents to Help Faster



Saginaw County HEALTH DEPARTMENT

A referral should be more than a phone number, a printed resource list, or a handoff that leaves someone wondering what to do next.

The Saginaw County Health Department (SCHD), in collaboration with 211, area hospitals, healthcare providers and local community-based organizations -- has launched the Saginaw Information System, known as SIS, a local community information exchange helping organizations work together to connect residents with the services and support they need.

SIS empowers participating organizations to send referrals directly to one another, coordinate around shared clients, and follow up on what happens after a referral is made. For residents, SIS will mean fewer dead ends, less time searching for the right organization, and a clearer connection to help. For the organizations supporting them, SIS creates a way to send referrals electronically, see when a referral has been received, follow up on its progress, and better understand where people may be facing barriers to services.

The system also helps the community identify larger trends—such as common needs, referral patterns, service gaps, and barriers to access—so local partners can work together on solutions instead of addressing challenges in isolation.

Through SIS, a community health worker, case manager, medical provider, or community organization can help connect someone to resources such as food, housing, transportation, utility assistance, benefits, behavioral health support, health care, and other services. Rather than asking a person to begin again at each new organization, SIS helps create a more direct path from need to connection.

“People should not have to repeat their story over and over or be left trying to navigate a complicated system alone,” said Emily Albright, community information exchange coordinator at the Saginaw County Health Department.

Albright adds: “SIS helps the people and organizations already working with someone make a stronger connection to the next source of support. Less time searching, more time serving – that’s our motto!”

Participating partners include 211 of Northeast Michigan, United Way of Saginaw County, PartnerShift Network, Covenant

HealthCare, CMU Health, Saginaw County Community Mental Health Authority, Saginaw County Community Action Committee, Disability Network, Salvation Army, Saginaw Intermediate School District, Saginaw Community Food Club & Kitchen, Saginaw County Commission on Aging, along with other community organizations and service providers. SCHD and PartnerShift Network serve as co-coordinating entities, working in partnership to lead the development and ongoing coordination of SIS alongside these local partners.

“SIS is about making the work of helping people a little easier and making the path to help a little clearer,” said Chris Harrington, chief health officer at the Saginaw County Health Department. “When organizations are connected, residents have a better chance of getting to the right support at the right time.”

Residents seeking support can ask their health care provider, case manager, community health worker, or local community organization whether they can be connected through SIS. Organizations interested in learning more about participating can contact Emily Albright, Community Information Exchange Coordinator at ealbright@saginawcountymi.gov or 989-758-3884. Learn more about SIS at bwellsaginaw.org/sis.

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A portrait of Nathan Hankerson, a young Black man with short dark hair, wearing a dark blue zip-up hoodie with a Saginaw Valley State University logo. He is looking slightly to the side with a calm expression. The background is a vibrant red with a subtle pattern of overlapping circles.

CARDINALS STAND OUT

NATHAN HANKERSON
Senior majoring in
Pre-Medicine/Biology

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