

WORD UP

COMMUNITY MAGAZINE

JANUARY 2025

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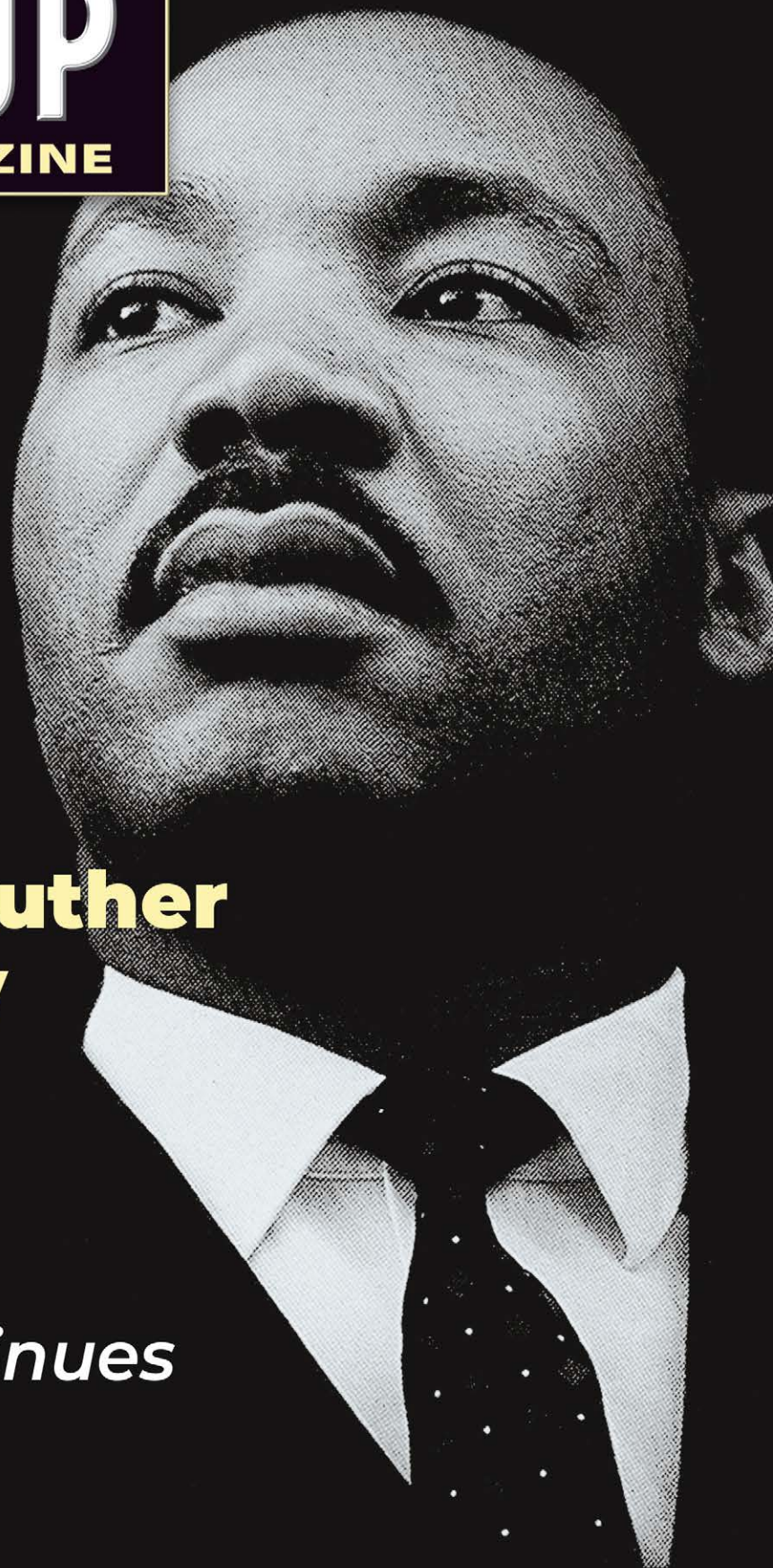
SERVING THE GREAT LAKES BAY REGION,
FLINT, MI AND BEYOND

'Observing'

**Dr. Martin Luther
King Jr. Day**

**MLK Day of
Service**

*'Change Continues
With Us'*



2025 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.*



Angela Guy-Lee

Inspiring change.

Dr. Angela Guy-Lee embodies the Spirit of Dr. Martin Luther King, Jr. through action and deed.

From providing support and mentorship to her students to presenting at local and national conferences, Dr. Guy-Lee inspires and encourages crucial conversation as an active leader and advocate for positive change in our community.

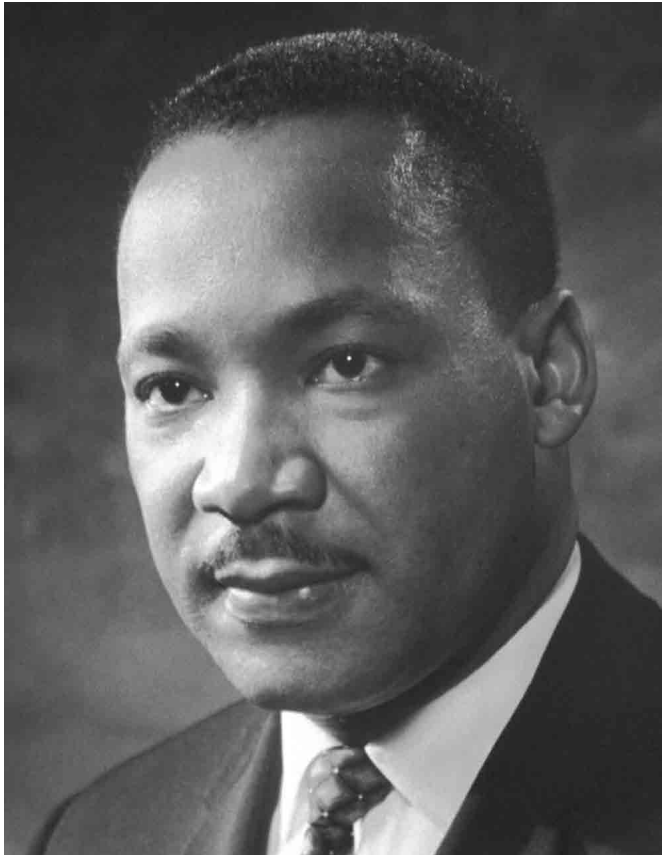
Past Award Recipients

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
2005	Jack Crowell

*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.*



Dr. Martin Luther King Jr. Day



Martin Luther King Jr. Day (officially Birthday of Dr. Martin Luther King Jr., and often referred to shorthand as **MLK Day**) is a federal holiday in the United States observed on the third Monday of January each year. King was chief spokesperson for nonviolent activism in the Civil Rights Movement, which protested racial discrimination in federal and state law and civil society. The movement led to several groundbreaking legislative reforms in the United States.

MLK Day is also recognized as the national Martin Luther King Day of Service, which challenges Americans to turn the day into a day of action through volunteer services.

After his assassination, shortly after 6 p.m. on April 4, 1968, Dr. Martin Luther King Jr. was shot and mortally wounded as he stood on the second-floor balcony outside his room at the Lorraine Motel in Memphis, TN. He was pronounced dead at 7:05 p.m. at St. Joseph's Hospital in Memphis, TN. **The campaign for a federal holiday to be established in his honor started quite quickly.**

In 1983, President Ronald Reagan signed the holiday into law and was first observed three years later. At first, many states refused to recognize the holiday and was not officially observed in all 50 states until 2000.

The holiday was later also recognized as the national Martin Luther King Day of Service after being started by former Pennsylvania U.S. Senator Harris Wofford and Atlanta Congressman John Lewis, who co-authored the King Holiday and Service Act.

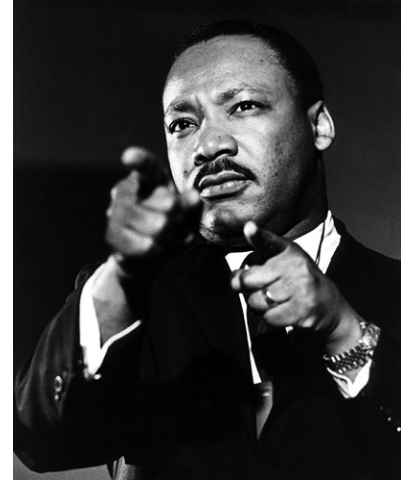
Born in 1929, Martin Luther King Jr.'s actual birthday is

January 15 (which in 1929 fell on a Tuesday). The earliest Monday for this holiday is January 15 and the latest is January 21. The Monday observance is similar for those federal holidays which fall under the Uniform Monday Holiday Act.

Martin Luther King Jr. Day will be observed on January 20, 2025. This year, the inauguration falls on the same day.

This theme for 2025 is **'Change Continues With Us'** Modeled after a program first presented in 1990 by the Kennedy Center in Washington, D.C., "A Choral Tribute to Dr. Martin Luther King Jr."

Dr. Martin Luther King, Jr.' 2025 theme is 'Mission Possible: Protecting Freedom, Justice, and Democracy in the Spirit of Nonviolence365'. This theme defines the 2025 King Holiday Observance events and programming while serving as a compass for all the work we will do this upcoming calendar year and beyond.



THIS MONTH'S COVER

Dr. Martin Luther King Jr. Day

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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Please email wordupmagazine@charter.net to receive the monthly publication, also visit online.

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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 29TH ANNUAL DR. MARTIN LUTHER KING JR. UNITY CELEBRATION

Monday, January 20, 2025
11:00am at The Dow Center-Unity Hall

TICKET PRICE: \$50

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:
Amos O'Neal
MI State
Representative
- 94th District

SAGINAW ALPHAS ARE ON



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

WORKING TOGETHER. SHARING THE DREAM.

MLK

MARTIN LUTHER KING

DAY

CELEBRATION



KEYNOTE SPEAKER

Nontombi Naomi Tutu

Race & Gender Justice Activist

Saginaw Valley State University

Wednesday, January 22, 2025

7:00 p.m. — Malcolm Field Theatre

Located in Curtiss Hall

This event will feature:

- Keynote Address — the Rev. Nontombi Naomi Tutu
- Presentation of the MLK Scholarship Awards
- Presentation of the Regional Drum Major Awards

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

THIS EVENT IS OPEN TO THE PUBLIC.

The challenges of growing up black and female in apartheid South Africa have been the foundation of the Rev. Nontombi Naomi Tutu's life as a motivational speaker and activist for human rights. Those experiences taught her that our whole human family loses when we accept situations of oppression, and how the teaching and preaching of hate and division injure us all.

She started her public speaking as a college student at Berea College in Kentucky in the 1970s when she was invited to speak at churches, community groups and colleges and universities about her experiences growing up in apartheid South Africa. She has since become a much sought-after speaker to a wide variety of business associations, professional conferences, elected officials and church and civic organizations.

The Rev. Tutu knew from the time she was young that she wanted to help change the lives of others and make a difference in the world. But she wanted to carve her own path. And that she has done.

Special thanks to our 2025 sponsors & Great Lakes Bay Region partners



**SAGINAW VALLEY
STATE UNIVERSITY**



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Michiganders encouraged to volunteer for MLK Day

Michigan Community Service Commission funding



The Michigan Community Service Commission, the state's lead agency on volunteerism, is encouraging Michiganders to serve their community by volunteering on Martin Luther King Jr. Day on January 20 and throughout the month.

To honor the legacy of Martin Luther King Jr., the Michigan Community Service Commission is supporting 19 volunteer projects across the state that will engage more than 5,000 volunteers in nearly 13,000 service hours. Projects will address community needs such as food insecurity, homelessness, environmental stewardship and supporting youth.

"Serving others carries on the legacy of Dr. Martin Luther King Jr. We encourage everyone to find a way to help those in need," said Ginna Holmes, Executive Director of the Michigan Community Service Commission. "We are proud to support organizations across the state to engage volunteers in helping communities."

To support these efforts, the Michigan Community Service Commission awarded over \$12,000 in grants ranging from \$100 to \$1,000. The Allstate Foundation, through a grant from the Association of Service Commissions and Youth Service America, has provided a portion of the grant funding for MLK Day service.

This year's grantees and projects include:

- Allen Neighborhood Center will host several activities to promote community engagement in Lansing on Jan. 20.
- Zeta Phi Beta Sorority in Flint will host a food distribution event on Jan. 24.
- United Way of Genesee County will pack meal kits in Flint on Jan. 20.
- Kid's Food Basket in Grand Rapids will host a food packing event from Jan 21-24.
- AmeriCorps Urban Safety Program will hold a health and wellness resource fair and other Detroit community events on Jan. 20.
- Detroit Bee Hive will host volunteers at The Brightmoor

Botanical Garden cleanup project on Jan. 11, 18 and 25.

- Clark Park Coalition volunteers will prepare gardens and do maintenance.
- Bridging Communities in Wayne County will have volunteers will help feed those at risk for hunger on Jan. 20.
- TEK Ready Computer Learning Academy will teach Wayne, Oakland and Macomb County residents IT and tech skills throughout January.
- United Way of Bay County will host Bay County student volunteers to create necessities kits from Jan. 6-24.
- TrueNorth Community Services will host youth volunteers in Newaygo County in an MLK Art Contest throughout January.
- Spirit of the Child Alliance volunteers in Oakland County will create a mural on Jan. 11.
- The Children's Center will prepare hygiene kits for children and families in the Detroit area.
- Central Michigan University will host multiple service projects to service children and veterans on Jan. 20.
- Vision Fair will host volunteers to pack and distribute hats, mittens and scarves for Wayne County residents on Jan. 20.
- Troy School District will create care packages for hospital patients and caretakers on Jan. 20.
- Peerbagh in Washtenaw County will host a program on belonging throughout January.
- Boys and Girls Club of Alpena will make blankets from Jan. 13-17.
- Macomb Foster Closet will create a baby closet of infant necessities on Jan. 20.

Visit the [Michigan Community Service Commission website](#) to find a full list of volunteer projects and sign up to serve.

Background

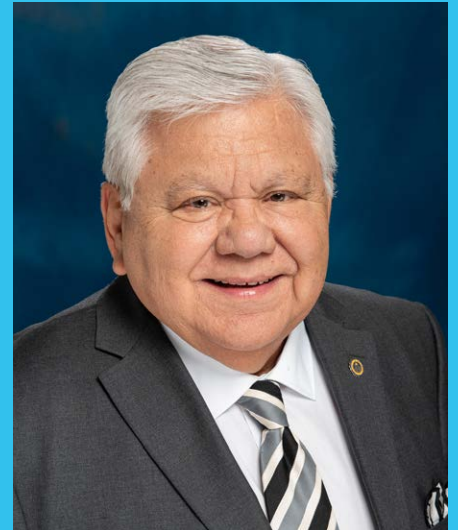
The Michigan Community Service Commission (MCSC) utilizes service as a strategy to address the state's most pressing issues and empowers volunteers to strengthen communities. The MCSC is leveraging more than \$21 million in federal funds to local communities for volunteer programs and activities. Visit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

MLK Day of Service

A day on, not a day off.



Community members to be recognized with Drum Major Award 11th annual award to be presented at MLK Regional Celebration



(From L to R) Jeff Dukes, Kenneth Jolly, Gilberto Guevara, Sr.

Three members of the Great Lakes Bay Region will be honored with the Martin Luther King Jr. Drum Major Award for Community Service. Jeff Dukes of Bay City, Kenneth Jolly of Midland and Gilberto Guevara, Sr. of Saginaw will be honored during the Martin Luther King Jr. Regional Celebration, which will be held Wednesday, January 22, at 7 p.m. at Saginaw Valley State University.

Dukes is a licensed journeyman with UA Local 85 Plumbers, Steamfitters and HVACR Service Techs and a member of the AFL-CIO of Saginaw and Bay County. Dukes said his involvement with these organizations has allowed him to be involved in the community. With the AFL-CIO, Dukes has built accessibility ramps for individuals and families in need. In addition, He has valued the opportunity to serve the United Way of Bay County and the Foster Families Navigation and Resource Center.

Jolly is a professor of history and chair of the Black Studies Program at Saginaw Valley State University. As a volunteer with the Midland Area Community Foundation's Cultural Awareness Coalition, Jolly has helped conduct research for the We Hear You initiative's diversity, equity and inclusion (DEI) community assessment. In addition,

he provides DEI workshops throughout the region, and volunteers at numerous events for inclusion and belonging in the community.

Guevara is the executive director of Artistas Latinx en Accion Siempre (A.L.A.S.), a nonprofit organization that provides opportunities for Michigan artists and performers to entertain in a judgement-free zone. Guevara's history of community service in Saginaw spans more than 50 years, during which time he has served on more than 30 boards and commissions focusing on youth services, education and community service. He was recognized as an outstanding Chicano student alumnus by Delta College and received the 2023 Hispanic Heritage Month Award for Lifetime Achievement from the Hispanic/Latino Commission of Michigan.

The Drum Major Community Service Award was created by the Great Lakes Bay Regional MLK Celebration event committee. Honorees are selected from Bay, Midland and Saginaw counties. For more information and a list of past honorees, visit <https://www.svsu.edu/mlk/drummajoraward/>.

For more information or to register for the Martin Luther King Jr. Regional Celebration, visit <https://www.svsu.edu/mlk/>.



Free weekly credit reports



As part of her holiday scam campaign, Michigan Attorney General Dana Nessel is reminding residents that they can access from each of the three main credit reporting agencies: Equifax, Experian, and TransUnion.

Credit reports contain the financial and personal data used by businesses and potential creditors to assess an individual's financial fitness for rentals, house and vehicle financing, insurance, or even a job. The approval of your application could

be impacted by inaccurate information, and it benefits residents to be knowledgeable about what is in their credit report and affecting their overall credit score.

"Regularly checking your credit report is one of the best ways to protect yourself from scammers," Nessel said. "Review all three reports to ensure you have a complete picture of your credit history and report wrong or questionable information to the credit bureaus."

The free weekly credit report can be accessed from AnnualCreditReport.com, the only official site for free credit reports authorized by federal law. Other sites offer free credit reports, though residents should exercise caution and watch for sites that have been spoofed, or fraudulent sites designed to steal your money or your personal information.

For more information, visit the Department's [Credit Reports: What Consumers Should Know consumer alert](#).

For general questions, or to file a complaint, contact the Attorney General's Consumer Protection Team at: Consumer Protection Team, P.O. Box 30213, Lansing, MI 48909, 517-335-7599, Fax: 517-241-3771, Toll-free: 877-765-8388, Online complaint form.

Health Advantage Cares Foundation Awards Over \$5,000 in Scholarships to Michigan Nurses

The Health Advantage Cares Foundation proudly awarded scholarships totaling \$5,255 to 10 Michigan nurses through its 2024 Continuing Education Nurses Scholarship program. Applications were accepted throughout the year, and each recipient was recognized for their commitment to professional development and their contributions to patient care.

The following nurses were awarded scholarships:

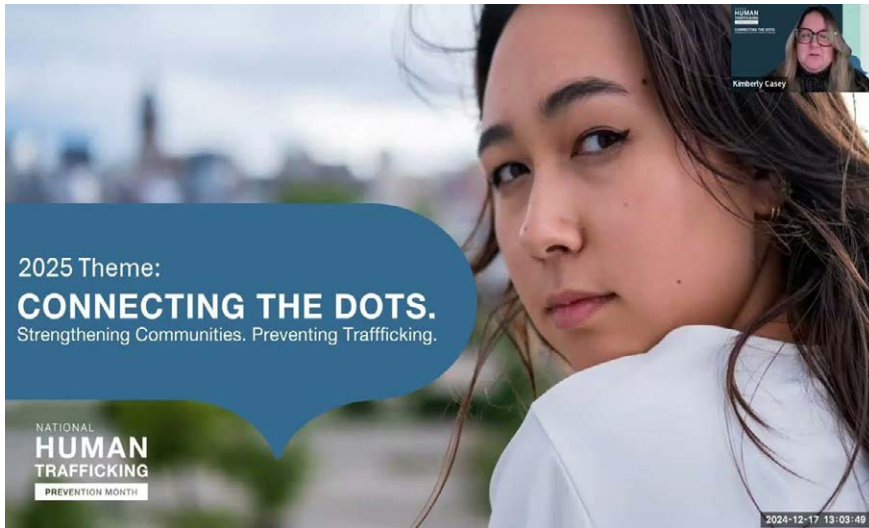
- Alex Mohawk, MyMichigan Medical Center, West Branch – \$500.00
- Sabrina Kuhl, Covenant Healthcare, Saginaw – \$500.00
- Valerie LaFrance, McLaren Bay Region, Bay City – \$500.00
- Kristina Kresnak, MyMichigan Health, Midland – \$795.00
- Courtney Montgomery, Mary Free Bed at Covenant Healthcare, Saginaw – \$460.00
- Tareya Jackson, Great Lakes Bay Health Centers, Saginaw – \$500.00
- Christopher Campau, MyMichigan Health, Midland – \$500.00
- Archia Jackson, Covenant Healthcare, Saginaw – \$500.00
- Ashley Wynn, Mary Free Bed at Covenant Healthcare – \$500.00
- Katti Reynolds, Mary Free Bed at Covenant Healthcare – \$500.00

The Health Advantage Cares Foundation remains committed to supporting the growth of Michigan's nursing workforce. Funds for 2025 are available for eligible nurses pursuing education opportunities, including classes, seminars, and conferences. Interested applicants are encouraged to visit www.healthadvantagecu.com/NursesScholarshipApp to learn more and apply.

"This scholarship initiative aligns with the Foundation's mission to enhance community well-being by empowering healthcare professionals with the tools they need to succeed," said Laura Crase, President and CEO of Health Advantage Credit Union. For additional information about the Health Advantage Cares Foundation, visit www.healthadvantagecu.com/HealthAdvantageCaresFoundation.

About Health Advantage Credit Union: Since 1970, Health Advantage has been taking care of the healthcare community and their families. The credit union offers financial services to employees, independent contractors, or self-employed persons who regularly work in the healthcare industry in the State of Michigan. Today the credit union is almost 11,500 members strong with two branch locations. For more information, visit www.healthadvantagecu.com.

Human Trafficking Awareness Month



In recognition of Human Trafficking Awareness Month, Michigan Attorney General Dana Nessel is highlighting the signs of human trafficking and reminding residents of the resources available to both victims and those who suspect trafficking in their community.

Human trafficking can take on many forms, including forced labor and sexual exploitation. Labor trafficking is found in many different markets that consumers might not suspect, such as convenience stores, nail salons, massage parlors, farming and agriculture, and restaurants. Those being trafficked often do not even realize they are victims of human trafficking or are not aware of how to get help.

- Human trafficking victims may:
- Exhibit signs of abuse, including bruises, cuts, burns, or scars.
- Not be in control of their own money or documents, including their driver's license or passport.
- Avoid eye contact with others and appear fearful of the person they're with.
- Not be allowed to communicate on their own behalf and another person may answer all questions on their behalf.
- Not be from the area or be aware of where they are.
- Not admitting they are victims or asking for help.

The Michigan Human Trafficking Commission was formed in 2015 after the 2014 Human Trafficking Commission Act became law. The Commission is comprised of 9 members appointed by the Governor and includes designees from the Department of Attorney General, Michigan State Police, the Department of Health and Human Services, and the Department of Licensing and Regulatory Affairs. Assistant Attorney General Melissa Palepu is the Commission's current chair.

The mission of the Michigan Human Trafficking Commission as set forth by the 2014 Human Trafficking Commission Act includes:

- Identifying sources for grants that will assist in examining and countering human trafficking in this state and applying for those grants when appropriate.
- Funding research programs to determine

the extent and nature of human trafficking in Michigan.

- Providing information and training regarding human trafficking to:
 - Police officers
 - Prosecutors
 - Court personnel
 - Health care providers
 - Social services personnel
 - Other individuals the commission considers appropriate
- Collecting and analyzing information regarding human trafficking in Michigan.
- Identifying state and local agencies within Michigan and other states, as well as within the federal government, that are involved with issues relating to human trafficking, and coordinating the dissemination of information regarding human trafficking in Michigan to those agencies.

- Reviewing existing services available to assist human trafficking victims, including crime victim assistance, health care, and legal assistance, and establishing a program to make those victims better aware of the services available to them.
- Establishing a program to improve public awareness of human trafficking. Reviewing existing state laws and administrative rules relating to human trafficking and making recommendations to the legislature to improve those laws and rules to address human trafficking violations in Michigan.

The Michigan Human Trafficking Commission has scheduled six upcoming meetings in 2025. Meetings of the Commission are held at the Williams Building at 525 W. Ottawa Street and are accessible remotely via Microsoft Teams. The Commission invites survivors of human trafficking, advocacy groups, law enforcement partners, and members of the public to join their upcoming meetings from noon to 1 p.m. scheduled for:

- January 23
- March 10
- May 19
- July 14
- September 22
- November 17

Victims of human trafficking or those who have identified someone they think may need help can contact the National Human Trafficking Resource Center at 888-373-7888 or text 233733. This is a national, toll-free hotline that is available to answer calls, texts, and chats from anywhere in the country, 24 hours a day, 7 days a week, every day of the year. All calls are confidential.

Additional information on the Attorney General's human trafficking initiative, including updated state laws prohibiting trafficking, is available on the Attorney General's website.

Free Radon Test Kits Available at SCHD



The Saginaw County Health Department (SCHD) is distributing free radon test kits during Radon Action Month and encouraging area residents to test their homes during the heating season. Radon test kits are available through January 31 at the following locations:

- SCHD, 1600 N. Michigan Avenue, Saginaw, in Room 101
- Rehmann Health Center, Chesaning by calling (989) 845-3911
- Taymouth Township Office, 4343 E. Birch Run Road, Birch Run
- Birch Run Township Office, 8425 Main Street, Birch Run
- Village of Birch Run Office, 12060 Heath Street, Birch Run
- Frankenmuth Township Office, 240 W. Genesee Street, Frankenmuth

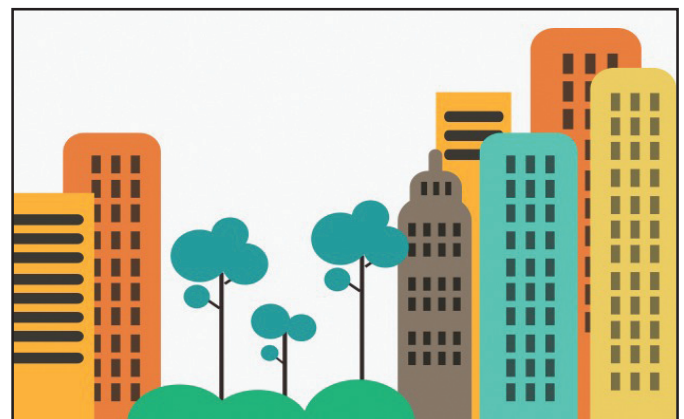
Radon is a radioactive gas that can build up in the air of homes and buildings. It comes from the natural (radioactive) breakdown of uranium in soil, rock, and water. Radon enters building through openings in the foundation floor or walls. When radon builds up to high levels in the home, it can be harmful to people's health over time. Exposure to radon is the second leading cause of lung cancer in the United States and the number one cause among non-smokers. The Environmental Protection Agency (EPA) estimates that 21,000 lung cancer deaths each year are related to radon.

"You can't see, smell, or taste radon, and it doesn't cause any warning symptoms like headaches or nausea," says Chris Klawuhn, Environmental Health Director at SCHD. "The only way to know if your home has an elevated radon level is to test it."

The EPA recommends fixing homes with radon levels higher than 4 picocuries per liter (pCiL) to prevent the build-up of the gas indoors. Installing a radon mitigation system in the home can reduce radon levels. These systems can be installed by qualified contractors.

For more information, call SCHD Environmental Health Services at (989) 758-3686 or visit www.saginawpublichealth.org.

org. The Michigan Department of Environment, Great Lakes, and Energy also has a toll-free number at 1-800-RADON GAS (1-800-723-6642). For information on your risk of developing lung cancer due to radon exposure, whether you are a smoker or non-smoker, visit the EPA's website at <https://www.epa.gov/radon/health-risk-radon>.



Looking for quality living?

Saginaw Housing Commission
1803 Norman Street
Saginaw MI 48601
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TDD: (989) 755-1880
www.saginawhousing.org

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Italian Automotive Design Company Chooses Bloomfield for U.S. Headquarters, Creating 24 High-Paying Jobs



Lieutenant Governor Garlin Gilchrist II announced Italian automotive design company Italdesign will establish their U.S. headquarters in Bloomfield, Michigan. The

announcement comes during Consumer Electronics Show 2025, building on Michigan's leadership in the mobility sector and marking another milestone for the state's innovation ecosystem. Italdesign's expansion will bring 24 high-paying jobs to the state and over \$20 million in private investment to the local economy. The company chose Michigan over competing sites in Ohio and California as part of its focus on advanced automotive design and engineering.

"Italdesign's decision to 'make it' in Michigan demonstrates our position as a leader in the mobility and automotive design sectors not only here in the U.S., but around the world," said **Lieutenant Governor Gilchrist II**. "Thanks to our economic strategy, we are bringing growing our economy, bringing supply chains home, and showing the world that Michigan is the best place to build the cars, chips, batteries, and cutting-edge technology of the future. This investment is further proof. Let's keep working together to foster innovation and win more jobs and investments."

"The United States play a key role in our global strategy: partnering with major automotive players providing the widest range of services today available on the market," said **Antonio Casu, Italdesign Global CEO**. "From Styling and Engineering to prototyping, testing & validation, and complete vehicle development.... Who else could provide such a range of services? With almost six decades of expertise in the automotive industry, we are the right partner to support U.S. customers with innovative solutions and proven excellence. We are ready to make a difference."

"Having an operational headquarters in Michigan is essential to effectively support our American customers," said **Fabrizio Mina, Italdesign USA CEO**. "This local presence allows us to

respond promptly to their needs, and to provide a personalized and high-quality service to the large industry or startups wishing to enter the automotive sector."

Italdesign's growth in Michigan will be supported by a \$200,000 performance-based Michigan Business Development Program (MBDP) grant.

"Michigan boasts an impressive legacy as a global leader in the automotive industry, with the metro Detroit region playing a pivotal role by hosting numerous key suppliers and essential contributors to the automotive supply chain," said **State Sen. Jeremy Moss** (D-Southfield). "This \$16 million investment will allow Italdesign to expand its operations in Bloomfield, capitalizing on our world-class talent, thriving innovation ecosystem, and unmatched leadership in the mobility sector. This expansion is a win for Michigan's economy, strengthening our position as a hub for automotive innovation and ensuring long-term competitiveness in the rapidly evolving automotive landscape."

Team Michigan Drives Innovation at CES

Michigan's presence at CES 2025 highlights the state's commitment to shaping the future of mobility and technology. As the world's premier showcase for innovation, CES provides Michigan with a platform to demonstrate its leadership in emerging sectors such as electric and autonomous vehicles driving and smart infrastructure.

This announcement builds on Michigan's growing legacy of attracting global mobility leaders. At last year's CES 2024, German-based EV charging station provider EcoG announced the establishment of their U.S. headquarters in Detroit. These consecutive successes underscore Michigan's unmatched leadership in advancing electrification and automotive innovation.

Saginaw-Shiawassee Habitat mourns the death of former U.S. President Jimmy Carter



SAGINAW-SHIAWASSEE HABITAT FOR HUMANITY joins the world in mourning the death of former U.S. President Jimmy Carter and joins observances around the world to remember his life of service. He and Rosalynn Carter have served as Habitat for Humanity's most famous volunteers. For over 35 years, they helped to build 4,390 affordable homes in over 14 countries around the world by leading over 104,000 volunteers during their time with the organization.

"President Carter was a true role model, who championed affordable housing not only through advocacy and influence but by actively building alongside volunteers. He was a person of integrity, compassion, and servant leadership. We know his years of unwavering commitment to creating safe and decent affordable housing will continue to inspire us for years to come," said Carmen Mora, Executive Director for Saginaw-Shiawassee Habitat for Humanity.

"We are deeply saddened by President Carter's passing, and our prayers are with Mrs. Carter and the rest of the Carter family," said Jonathan Reckford, CEO of Habitat for Humanity International. "President and Mrs. Carter began volunteering with Habitat for Humanity near their home in southwest Georgia, soon bringing worldwide attention to the need for decent and affordable housing. We are grateful for the incredible impact the Carters have had on Habitat and on the families who have benefited from their shining example. The Carters put Habitat for Humanity on the map, and their legacy will live on in every family we serve around the world."

After leaving the White House, the Carters sought out meaningful ways to continue their commitment to social justice and basic human rights. They first volunteered with Habitat for Humanity in Americus, Georgia, near their home of Plains, in March 1984. Later that same year, the Carters joined Habitat volunteers in New York City's Lower East Side to renovate an abandoned building in partnership with families in need of affordable housing. That trip marked Habitat for Humanity's first Jimmy Carter Work Project (later renamed the Jimmy & Rosalynn Carter Work Project). Each year since then, the Carters have volunteered with Habitat to build or improve houses alongside homeowners in communities across the United States and around

the world. President Carter also served as a member of the organization's board of directors from 1984-1987.

"I think every human being has within himself or herself a desire to reach out to others and to share some of our blessings with those who are in need," President Carter has said. "What's opened up that avenue for me and my wife and hundreds and thousands of others is Habitat for Humanity. It makes it easy for us to reach out and work side by side with the homeowner who's never had a decent house, perhaps. I haven't been on a Habitat project that I wasn't thrilled and inspired and wept."

Inspiring millions over the last three decades, President and Mrs. Carter have worked alongside more than 104,000 volunteers across the U.S. and in 14 countries to build, renovate and repair 4,390 homes. Since its founding in 1976, Habitat has served more than 46 million people around the world.

In 2016, Habitat named President and Mrs. Carter as the inaugural Habitat Humanitarians for their extraordinary dedication to service in alignment with Habitat's vision of a world where everyone has a decent place to live.

About Saginaw-Shiawassee Habitat for Humanity Saginaw-Shiawassee Habitat for Humanity, DBA Saginaw Habitat for Humanity is a part of Habitat for Humanity International, a federated nonprofit organization dedicated mainly to the worldwide elimination of substandard housing presently building in more than 90 countries around the world, that has completed more than 1.9 million houses worldwide as an organization since its inception in 1976. Saginaw-Shiawassee Habitat for Humanity is one of 1,136 U.S. affiliates of Habitat for Humanity International and one of 45 in the State of Michigan.

Since our beginnings in 1987, Saginaw-Shiawassee Habitat for Humanity has helped over 887 extremely low- to low-income families representing over 2216 individuals build strength, stability and independence. This includes building or renovating 274 houses that have been sold to asset-limited, income-constrained families and repaired over 810 owner-occupied houses (Home Repair Families),

- Our Mission: Seeking to put God's love into action, Saginaw-Shiawassee Habitat for Humanity brings people together to build homes, communities and hope.
- Our Vision: a world where everyone has a decent place to live



Saginaw Community Foundation Welcomes New Chief Operating Officer



Saginaw Community Foundation (SCF) announces the addition of Eric Rutherford to the staff as its new Chief Operating Officer. In this role, Rutherford will provide strategic leadership and oversight of SCF's grants and scholarship program, financial operations and investments. He also will manage human resources activities for SCF and contribute to the general operations and strategic direction of the Foundation.

"Eric's leadership experience and commitment to our community align perfectly with our mission as we strive to bring people and resources together to build an equitable community for each of us in Saginaw County," said Reneé Johnston, president & CEO of Saginaw Community Foundation. "His expertise and passion for Saginaw County will be invaluable as we continue to build a flourishing community for all, forever."

Prior to joining the staff at SCF, Rutherford was the director of Hartley Outdoor Education Center, operated by the Saginaw Intermediate School District, in St. Charles and served as the director of Parks and Recreation for Bridgeport Township prior to his role at Hartley.

In 2015, Rutherford was selected for the Gerstacker Fellowship at Saginaw Valley State University. He was named Saginawian of the Year by The Saginaw News in 2011.

"I'm excited to join Saginaw Community Foundation and be part of an organization that makes such a positive difference in Saginaw County," said Rutherford. "I look forward to bringing my experiences to support SCF in achieving its strategic goals of equity, diversity, inclusiveness, collaboration, sustainability and community engagement in philanthropy."

A lifelong resident of Saginaw County, Rutherford obtained a bachelor's degree from Saginaw Valley State University and a master's degree from Seton Hall University. He and his wife, Stacey, have two children, Graysen and Finley.

Unemployment benefits tax statements for 2024 now available in MiWAM

Claimants requesting a printed document will receive them by mail

It's time to start thinking about filing tax returns. If you collected unemployment benefits in 2024, your year-end tax statement is available online.

Claimants can now go into their Michigan Web Account Manager (MiWAM) accounts to view and download their individual 1099-G tax statement, also known as "Certain Government Payments" form. Anyone who requested a paper copy of the statement to be mailed to them should expect to have it delivered by the postal service before the end of January.

The Michigan Unemployment Insurance Agency (UIA) is generating more than 261,000 tax statements for 2024.

It's easy to view your tax statement online. Follow these 4 steps:

- Log into MiWAM.
- Click on the "I Want To" heading.
- Click on the "1099-G" link.
- Click on the 1099-G letter for the 2024 tax year and save a copy for your records.

The statement shows the total amount of benefits that were paid and how much was withheld for state and federal taxes.

Three things to keep in mind about information on your 1099-G:

- If you notice the total benefit amount listed on the form is higher than what was actually received, it may be due to automatic deductions, such as to repay an overpayment or to fulfill court-ordered payments.
- If you believe your 1099-G is incorrect, request a revised statement by downloading and submitting a Request to Correct Form 1099-G.
- If you received a tax form but did not receive unemployment benefits in 2024, you could be a victim of identity theft. If this is the case, fill out and submit a Statement of Identity Theft.

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

Enhancing access for Michigan's workers

Timely availability of 1099-G forms is one of the many ways UIA helps workers navigating the unemployment benefits landscape. The agency also offers many online resources to guide workers through the filing process:

- The UIA Claimant Roadmap, a six-step, user-friendly guide to applying for and understanding benefits. It can be found at Michigan.gov/UIAClaimantRoadmap.
- Sign up for one of the 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 session is also available in Spanish. Sign up for a future class at Michigan.gov/UIA.
- Track local and statewide trends in unemployment insurance using the UIA Economic Dashboard at Michigan.gov/UIAEconomicDashboard.
- Phone, virtual, or in-person appointments can be scheduled

Continues on next page...

Unemployment benefits Continued...

- up to 14 days in advance at Michigan.gov/UIA.
- Answers to frequently asked questions, toolkits, and resources can be found at Michigan.gov/UIA. Find a library of helpful instructional videos on YouTube.
- The Advocacy Program with six additional topical experts who can provide free legal help to workers and employers with appeals of UIA redeterminations.
- The UIA Community Connect program bases liaisons across Michigan to provide hands-on help for workers navigating the unemployment insurance application process. Over the past year, liaisons have attended more than 900 events to assist people in 78 of Michigan's 83 counties
- Renovations at UIA Local Offices in Grand Rapids, Lansing, Saginaw, and Sterling Heights to create an improved user experience and make security upgrades.

Modernizing, transforming UIA

The many online resources for workers are part of a sweeping transformation of the UIA into a national model for fast, fair, and fraud-free service. Other innovations include:

- Initiated the planning and design of a new computer system, called MiUI, to replace the decade-old MiWAM that workers use to file for benefits. MiUI will speed claim filing, provide a user-friendly interface, and add robust anti-fraud processes.
- Formed a coalition of thought leaders from the labor, business, and jobless advocate communities as part of the UIA Modernization Workgroup to provide insight on significant improvements in how the agency can better serve Michigan workers and employers.
- Developed the Employer Help Center, a plain language guide answers employers' questions on unemployment tax and claim issues and UIA programs. The innovative Help Center can be found at Michigan.gov/UIAEmployerHelpCenter.

- Created a Legal and Compliance Bureau to leverage collaborative anti-fraud practices to pursue bad actors who steal taxpayer money.
- Extended through June 2025 nearly 80 limited term employees in the Fraud and Investigations Division.
- Required new ethics and security clearance policies for employees and contractors.
- Partnered with the Michigan Department of Attorney General, and local, state, and federal law enforcement agencies to stop fraud. Since March 2020, 166 criminals have been charged with unemployment fraud, 125 have been convicted, and 106 sentenced to prison and ordered to pay restitution.
- Received 100 percent scores on employer audit from the USDOL for the fifth year in a row, from 2020-24, meeting the reasonable assurance of quality benchmark.
- Rebuilt the UI Trust Fund to more than \$2.8 billion (and growing). Weekly benefits are paid to workers from the Trust Fund, which is supported by taxes on employers.
- Halted overpayment collections on claims filed since March 1, 2020, while the agency addresses pending protests and appeals.

Need help or have questions about a claim?

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

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

Call Customer Service: 1-866-500-0017, Monday through Friday, 8 a.m. to 4:30 p.m.

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

Find answers: FAQs, videos, toolkits, and other resources at Michigan.gov/UIA.

UNITED FINANCIAL CREDIT UNION: Announces Scholarship Application Period Now Open for 2025



nited Financial Credit Union is proud to announce that the application period for its 2025 UFirst Financial Scholarship Program is now officially open. This initiative aims to support deserving students who are committed to their education and future success by offering financial assistance to help them

achieve their academic goals.

About the Scholarship Program

The UFirst Financial Scholarship Program provides financial awards to students pursuing higher education at accredited colleges, universities, or vocational schools. There are scholarship opportunities for Graduating High School Seniors, Continuing Education and Skilled Trades.

Application Details

- Eligibility: Open to high school seniors, undergraduate, and graduate students who meet the application criteria.
- Application Deadline: March 31, 2025
- How to Apply: Applicants can find the application here - www.unitedfinancialcu.org/resources/scholarships/

Victorious Believers Ministries Presents 'She Prevails Women's Conference' - Empowering Women in the Great Lakes Bay Region

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Victorious Believers Ministries Women of Victory is excited to announce the launch of **'She Prevails Women's Conference'**, a dynamic event dedicated to empowering women through faith, community, and personal growth. The conference will take place on Saturday, March 1, 2025, from 10 a.m. to 4 p.m., with registration starting at 9 a.m.

After over 30 years of hosting an annual Prayer and Praise Breakfast and Women's Day Service, the Women of Victory are reimagining their approach to better serve and inspire women across the Great Lakes Bay region. **'She Prevails'** marks a bold shift towards a more expansive and impactful experience, bringing together women of all ages and backgrounds to connect, learn, and grow.

With the theme "Rooted in Love," the conference promises a day of powerful keynote speakers, engaging workshops, and opportunities for networking and fellowship. Conference speakers include Dr. Keisha Allen, Evangelist

Brenda Richmond, Ms. Jasmine Calhoun, and Pastor Tina Ortega. The event will also feature an interactive session tailored for teen girls, ensuring a multigenerational experience that inspires and uplifts.

The weekend of empowerment will culminate in a Women's Day Service on Sunday, March 2, 2025, with special guest speaker Evangelist Sherry Johnson, bringing a powerful message of faith and victory.

Registration Details:

- Early Bird Registration: \$40
- General Registration: \$50
- On-Site Registration: \$60

Online registration is encouraged for convenience and to secure your spot in this transformational event. **Visit www.victoriousbelievers.com to register and learn more.**



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How to File a Consumer Complaint



As the holiday scam campaign ends, Michigan Attorney General Dana Nessel wants to ensure Michiganders know how to contact the Consumer Protection Team to file a complaint. Consumers can file a complaint with the Department of Attorney General online, by fax, or by mail.

“Each year, our Consumer Protection Team helps Michigan consumers by mediating complaints that fall within our jurisdiction,” Nessel said. “I encourage anyone who believes they have been a victim of fraud or deceptive business practices to reach out and file a complaint.”

When the Department receives an online complaint, consumers will be taken to a confirmation screen with their assigned Attorney General file number. The Consumer Protection Team receives thousands of consumer complaints, so it may take a few weeks until a complaint is fully processed.


Before filing a complaint, consumers should keep the following in mind:

- Complaints and supporting materials become public records when they are submitted to the Attorney General's office. This means that under the Michigan Freedom of Information Act, some of your materials may be disclosed to anyone who asks for them.
- Your complaint may be sent to the business you are complaining about, and it may be sent to other governmental agencies for their review.
- Some complaints may become the subject of civil or criminal cases and may be disclosed as part of a court proceeding.
- Any information that you give to us will not be sold, rented, or leased.
- We do not return documents, so make copies of everything that you submit and do NOT submit any original documents.
- Do not send sensitive personal information, like your social security number or credit card information, unless it is necessary for the investigation of your complaint.

- If you believe that you must submit sensitive information, then please send the complaint and any attachments by mail and include your name or Attorney General file number if you have one. Never send sensitive personal information in an email.
- Not all consumer complaints are handled by the Attorney General. By law, many other state and federal agencies assist consumers. Consult the Complaint Directory to find the agency or division that can best help you.

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

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




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