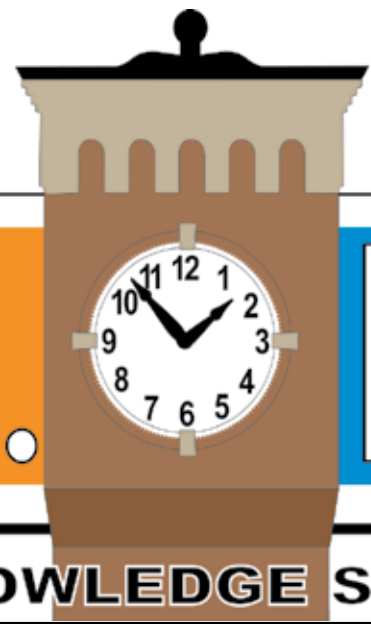


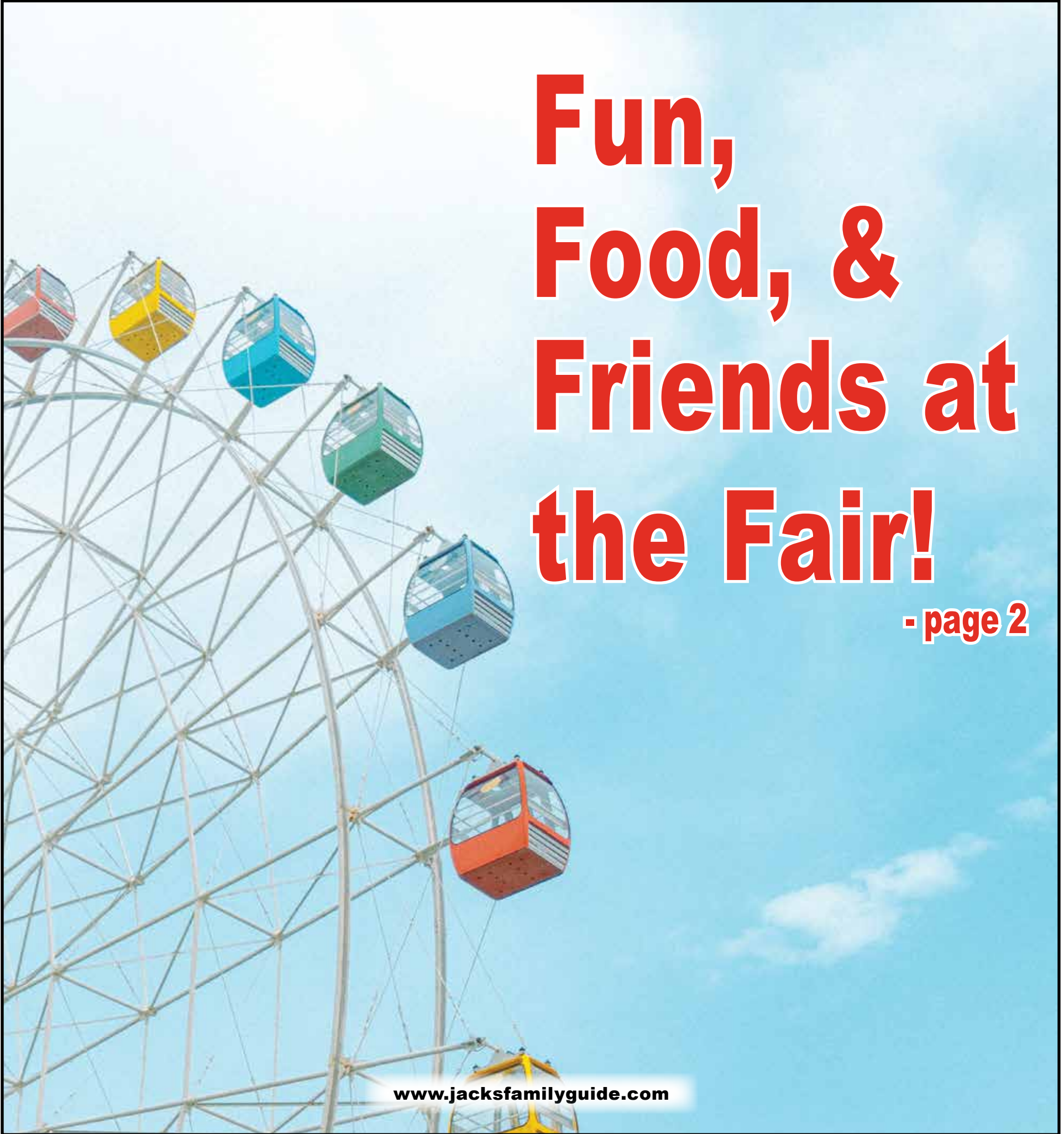
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JACKSON AREA COLLABORATIVE KNOWLEDGE SOURCE

Fun, Food, & Friends at the Fair!

- page 2



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Welcome to J.A.C.K.S. —

Jackson Area Collaborative Knowledge Source. This community resource guide is designed to improve the lives of children and strengthen families in the Jackson community by providing fun and useful information.

**Learn more at
www.jacksfamilyguide.com**

Stefanie Riggs
Publisher
jacksfamilyguide@gmail.com

Morgan Riggs
Managing Editor

Evan Zigler
Distribution

If your business or organization would like to submit an article for FREE for publication please do so by the 3rd Friday of each month.

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AREA BUSINESSES!**

- | | |
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| ABC Academy, Lansing Ave. | Jackson Public Elementary Schools |
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| Bean Elementary School | Kibby Cobb Market |
| Biggby Coffee, Horton Rd. | Lifeways |
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| Book Cottage | McDonald's, 10 locations |
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| Career Center | Miller Shoes |
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| Christoff & Sons Flooring | Not So Shabby, Oh! So Chic |
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It's Time for the Jackson County Fair!

Jackson County Fair Schedule

Sunday, August 7th
Preview Day Sponsored by Meijer
Reduced Gate – No Carnival Rides Open

8:30am – 4-H Rabbit Judging
9:00am – 4-H Horse & Pony Judging
11:00am – 4-H Sheep Judging
12:00pm – FAIR OPENS!
12:00pm – Flag Raising Ceremony
12:00pm – Merchant Building Open
1:00pm – Still Wandering – Keeley Stage
2:00pm-10pm – Ham Radio Demo, Gumper Bldg.
2:00 pm – Hospitality Tent
5:00pm – Still Wandering, Keeley Stage
6:00pm – 4-H Dairy Showmanship
7:00pm – Grandstand Show
Larry the Cable Guy and Jeff Foxworthy

Monday, August 8th
Senior Citizen Day – 65 yrs+ – Free Gate Admission, Pay One Price Day – Bracelets \$30

9:00am – Draft Horse Judging, Infield
9:00am – 4-H Beef Judging Showmanship
10:00am-10:00pm – Bingo Tent Opens
10:00am-2:00pm – Ham Radio Demo, Gumper Bldg.
11:00am – Sr Program – Pavilion Stage
12:00pm – ELVIS – Keeley Stage
2:00pm – 4-H Swine Judging, Showmanship
2:00pm – Rides Open
5:00pm – ELVIS, Keeley Stage
5:00pm – Hospitality Tent, South end of the GS
7:00pm – Grandstand Show
Collective Soul & Switchfoot

Tuesday, August 9th
\$2 Tuesday - \$2 admission, \$2 food specials, \$2 vendor specials, \$2 rides

8:00am – 4-H Swine Judging Performance
9:00am – 4-H Horse & Pony Judging
9:00am – 4-H Poultry, Quality 4-H Poultry Showmanship Immediately Following
11:00am-1:00pm – Photo Booth, Gumper Bldg.
12:00pm-10pm – Bingo Tent Opens
1:00pm – Black Jake & the Carnies, Keeley Stage
2:00pm – Rides Open
4:00pm-6:00pm – Ham Radio Demo, Gumper Bldg.
5:00pm – Black Jake & the Carnies, Keeley Stage
5:00pm – Hospitality Tent
6:00pm – 4-H Beef Judging
7:00pm – Grandstand Show, Hank Williams Jr. wsg Granger Smith

Wednesday, August 10th
Pay One Price Day – Bracelets \$30

9:00am – 4-H & Open Class Dairy Judging
9:00am – 4-H Goat Judging
1:00pm-10:00pm – Bingo Tent Open

1:00pm – Chelsea H. Orchestra, Keeley Stage
2:00pm – Rides Open
3:00pm – 4-H Livestock Judging
4:00pm – 4-H Horse & Pony Showmanship Championship & Hippology Awards
5:00pm – Chelsea H. Orchestra, Keeley Stage
7:00pm – Large Animal Sweepstakes Show
7:00pm – Grandstand Show, Monster Trucks

Thursday, August 11th
Pay One Price Day – Bracelets \$30
Veterans Day – Veterans Admit Free

9:00am – Ponies & Saddle Horse Judging
9:00am – 4-H Tractor Handling
12:00pm – 4-H Large Animal Livestock Auction Buyers Luncheon
1:00pm – Gates Open to the Public
1:00pm-10:00pm – Bingo Tent Opens
2:00pm – Rides Open
2:00pm – 4-H Large Animal Auction
4:00pm-8:00pm – Ham Radio Demo, Gumper Bldg.
5:00pm – Hospitality Tent, South end of the GS
6:00pm – K105.3 "McKibbin Media Group Game Night" – Keeley Stage

Friday, August 12th
Pay One Price Day – Bracelets \$30
Veterans Day – Veterans Admit Free

9:00am – Open Beef Show
11:00am – Farm Bureau Corn Hole Contest, North end of infield
1:00pm – 4-H Small Animal Livestock Auction Buyers Luncheon
2:00pm – 4-H Small Animal Auction
2:00pm-10:00pm – Bingo Tent Opens
2:00pm – Rides Open
5:00pm – Bad Mojo, Keeley Stage
5:00pm – Hospitality Tent, South end of the GS
7:00pm – Bad Mojo, Keeley Stage
7:00pm – Grandstand Show, Twisted P Rodeo

Saturday, August 13th
Kids Day – 1 Ticket Day

9:00am – Open Horse Fun Show
10:00am-2:00pm – Ham Radio Demo, Gumper Bldg.
11:00am – Farm Bureau Corn Hole Contest, North end of infield
12:00pm-10:00pm – Bingo Tent Opens
1:00pm – Small Animal Sweepstakes
1:00pm – LeadFoot, Keeley Stage
1:00pm – Rides Open
2:00pm-4:00pm – Character Kids Day Event Locations – SE Stage, Tent (next to Food Court), Ice Cream Parlor, Birthing Barn
7:00pm – LeadFoot, Keeley Stage
7:00pm – Grandstand Show, Demo Derby & Enduro Cars

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New Playground Coming to Jackson's Loomis Park

By Aaron Dimick,
City of Jackson Public
Information Officer



Local families will soon be able to enjoy an updated playground at one of Jackson's most popular parks. Construction is getting underway in Aug. on a new playground and landscape for Loomis Park on Jackson's east side. In July, the Jackson City Council allocated more than \$1 million in federal funds for a new playground, pavilion, walking path, and landscape.

Families will be able to enjoy an open playscape that's made of durable and modern materials. It will also be more accessible to people with disabilities. The current wood playground structure is more than 20 years old and is showing its age. Along with frequent maintenance problems, the playground's sheltered environment has been known to attract illegal activity. Providing a more transparent playground will improve safety for everyone. Loomis Park and the Boos Recreation Center have already seen substan-



tial investment from the City of Jackson in recent years. The park recently benefited from an updated basketball court, lighting, and walking path. The Boos Center has received a new roof and heating/cooling system. More improvements at the recreation center are planned in the coming years

to make sure it can continue to be a long-lasting community resource. Parks and Recreation Director Kelli Hoover says it's exciting to see this big investment from the City. "Investing in our neighborhood parks makes the area a more attractive place to live and instills community

pride," Hoover said. "With the MLK Recreation Center now in excellent condition, we are turning our attention to improving this popular community destination on the City's east side." Construction on the playground and other new features is expected to wrap up in spring 2023.

Learn to Love Your Hometown

Break Out of Your Routine & Make an Impact in Jackson

By Val Herr



I have been asked many times why I write this series. Why do I think it's important to encourage people to embrace their hometown? Why do I care? This month's article is dedicated to my perspective on making an impact in our town. It's easy to sit on the sidelines and focus on what you

think is wrong, but it's hard to stand up, speak on the excellent characteristics, and work toward improving things. Jackson County is comprised of a great group of diverse people, businesses, and nonprofits. We have beautiful parks, lakes, and so many generous people who put themselves out there daily to make a difference. I started this series to highlight good people and the reasons I chose to live, work, and play here. I encourage you to

break out of your routine and try something new here

in Jackson. This month I'm asking you to change it up,

try something new, and make a positive impact!

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Jackson County Animal Shelter's Adoptable Pets: Jensen and Kelley

Contributed by the
Jackson County
Animal Shelter

Jensen

Meet Jensen, a 4-year-old, tan American Staffordshire mix with white markings. Jensen came in as a stray but quickly became a friend to everyone, particularly those with a toy or a ball. He is all about it! He knows some basic commands, tries to be potty trained, and gets along with most other dogs. Stop by and meet him today!

Dog adoptions require an application, online link <https://www.co.jackson.mi.us/DocumentCenter/View/8193/Dog-Adoption-Application-PDF>. The availability date is when the dog becomes JCAS property; any necessary medical procedures may delay an adoption. A meet & greet with

your dog is mandatory, and a cat room walk-through is available to test reaction. Dogs will go to approved applicants; the adoption fee is \$150 for medium/large dogs and \$250 for puppies/small dogs, which includes vaccinations, microchip, and sterilization.



Kelley

Kelley is a brown tiger who came in as a stray. She is 2 years old and on the smaller side. Kelley loves her cat condo but will come out to greet you. After a few pets, she will curl back up for a nap. She gets along with other cats and is a gentle, quiet girl. Won't you come meet this pretty green-eyed

girl today at the Jackson County Animal Shelter, 3370 Spring Arbor Rd., Jackson, Michigan. Cat Adoption Fees are \$60 for one cat and \$80 for two, including applicable tests, vaccines, and spay/neutering. Any necessary medical procedures may slightly postpone an adoption. Visiting the shelter is always best, but other resources include an online cat application: <https://www.co.jackson.mi.us/DocumentCenter/View/8194/Cat-Adoption-Application-PDF>, fax to: 517-780-4750 or email to: animalshelter@mijackson.org. See our website for more information at: mijackson.org/579/Animal-Shelter. Find us on Facebook or view all pets on Petango.com-Shelter Details. Current Shelter Hours: M, Tu, W, F, 10:00-4:30, Thu 10-7, Sat 10-4.



Screen Time Guidelines for Children Ages 0-3

Contributed by
Community Action Agency

In a screen-filled world, you may find yourself wondering how much screen time is appropriate for your little one? The American Academy of Pediatrics recommends no television (this includes social media, computers, video games, and videos) for children under the age of 18 months; for children over 18 months, the recommendation is 1 hour per day.

At this age, children learn best from hands-on experiences with their caregivers, such as stacking blocks, shaking rattles, singing songs, or reading a book. Through these interactions, children begin to learn facial expressions and social skills that are not as easy to learn through screen time.

We know that limiting screen time is not always possible. While watching television, it's best to choose age-appropriate shows or videos that actively engage your child by speaking to them or giving them a task to do while following along.

Some ways you can help your child learn while watching television are to ask about how the show made

them feel or what they liked about it and point out colors, shapes, and familiar objects. You might say something like, "Look, they found a turtle; do you remember when we found a turtle in the park?" or "His shirt is blue, just like your socks!" Your child may have questions come up while watching television, and answering those questions can help with their critical thinking skills as well.

It can be tempting to put on a show to try to calm your little one into falling asleep or keep them entertained while eating a meal, but it's strongly recommended not to associate mealtime, naptime, or bedtime with a screen. This will help your child learn to fall asleep and eat independently. Instead, try creating your own routines together, such as reading a story, singing a song before bed, and eating together as a family.

Your child learns best when it comes from you, the person they are most connected with. Limiting screen time and replacing it with activities you can do together will give your child the best opportunities to grow and learn.

For more, check out these resources:

1. <https://www.zerotothree.org/resources/318-making-good-decisions-about-television-and-screen-time-for-young-children>
2. <https://www.zerotothree.org/resources/1630-screen-time-recommendations-for-children-under-six>
3. <https://www.firstthingsfirst.org/2016/12/screen-time-recommendations-from-pediatricians/>
4. <https://www.healthychildren.org/English/family-life/Media/Pages/Why-to-avoid-TV-Before-Age-2.aspx>



[healthychildren.org/English/family-life/Media/Pages/Why-to-avoid-TV-Before-Age-2.aspx](https://www.healthychildren.org/English/family-life/Media/Pages/Why-to-avoid-TV-Before-Age-2.aspx)



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Experience the Early Education Difference

By Kelli Schweizer

Jackson Catholic Schools

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- Carpet Time
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- Social Skills Enhancement
- Outdoor Playtime
- Healthy Snacks
- Afternoon Rest Time
- And SO much more!

Queen of the Miraculous Medal is located at 811 S. Wisner Street and offers both 3 and 4 year old pre-

school with options for full or half days.

St. Mary Star of the Sea is located in the heart of downtown Jackson at 116 E. Wesley Street and offers both 3 and 4 year old preschool with options for full or half days.

St. John School is located near downtown Jackson, close to all major highways at 405 E. North Street. They offer both a 3 and 4/5 year old preschool program with options for full and half days.

Children at Jackson Catholic Schools are surrounded by dedicated educators, parents and advocates who will guide them on their own unique journey. Learning and care are not limited to within the schools but continue outside of the classroom as well.

For more information visit our website at jacksoncatholicschools.org or to schedule a tour at one of these three locations, please contact Lucian Leone, Director of Enrollment at lleone@myjacs.org or 517-787-0630.



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South Central Michigan Virtual Welcomes Clifton Foster as New Dean of Students

Jackson Public Schools is pleased to announce Mr. Cliff Foster as the new Dean of Students at South Central Michigan Virtual School.

In 2000, Mr. Foster earned his undergraduate degree in Economics and Management from Albion College. After working several years in residential treatment programs, Mr. Foster began his career in education in 2003, serving 13 years as a Behav-

ioral Specialist with Battle Creek Public Schools. In 2007, he received his Master's degree in Educational Leadership from Western Michigan University. In 2016, he transitioned to the Lansing School District, where he served two years as a Student Services Specialist and four years as an Elementary/Middle School Principal.

Mr. Foster currently possesses a State of Michigan Administrator Certification

for K-12 Principalship and offers over 20 years of experience working with youth.

"Over the last 20 years, I have had the opportunity to sharpen my skills as a leader and develop a deeper understanding of the importance of building relationships and having those relationships serve as a platform for personal development," said Mr. Foster. "My experience in program development, staff

supervision, and evaluation have created environments where people are positioned to do their absolute best to set and achieve goals. I look forward to collaborating my talents, skills, and abilities with Jackson Public Schools."

Jeff Beal, JPS Superintendent, said, "I am excited to welcome Clifton Foster to our SCMV Viking family! His experience and expertise will help our program continue to grow as we



provide online education to students in grades K-12 and work with our parents and students to make certain that they are successful no matter where they are learning from."

Cascades Elementary School Announces Crescenda Jones as New Principal

Jackson Public Schools is pleased to announce Crescenda Jones as the new Principal at Cascades Elementary School.

Ms. Crescenda Jones is a Flint Northwestern High School graduate Class of 1988. She attended Eastern Michigan University to attain her Bachelor's Degree in Children's Literature & Communications and completed a Teacher Certification Program. Ms. Jones finished her Master's Degree in 2005 from Marygrove College with a

focus in the Art of Teaching and obtained her second Master's in Educational Leadership in 2013.

Crescenda brings over 20 years of experience as a teacher, administrator, and educational consultant to our community. She has a track record of success and brings strong student & parent engagement skills, systems thinking, teacher development and coaching, and data-driven leadership.

Ms. Jones is married to Randy Gibson. They have been married for four years

and blended their families. Together they have 4 children, Aspen (24), Timothy (16), Jessica (26), and Deanna (24). Crescenda enjoys spending time with her family and fur babies (Leah and Wynton).

"I am truly honored to become a part of the Cascades and JPS community, which has already given me such a warm welcome! In just a few interactions with JPS staff, it is abundantly clear that JPS is a unique and special place to work," said Ms. Jones. "I am eager

and excited to begin what promises to be a GREAT year at Cascades Elementary as we work to provide an academic experience for our students that is rigorous, relevant, and builds relationships. As your principal, it is important to me that everyone who steps through our doors, staff, students, and parents, are excited to be here!"

JPS Superintendent Jeff Beal said, "Jackson Public Schools is very excited to bring a talented educator and proven leader to Cas-



cades Elementary School. I believe our families, staff, and students will be in good hands as we welcome Crescenda Jones to our Viking family. Her experience working with staff and students is sure to make the 2022-2023 school year a great time to be a Viking!"

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Jackson Area Career Center Announces New Principal

Jackson, Mich. - The Jackson County Intermediate School District is announcing new leadership at the Jackson Area Career Center for the 2022-23 school year. Mr. Dan Draper will serve as the career and technical education center's new principal. Dr. Mark Pogliano, who served as principal of the Career Center for nearly ten years, will not be returning in the fall as he has accepted the Assistant Superintendent position at Penta Career Center in northern Ohio.

Mr. Draper previously served as the Career Center's Assistant Principal of CTE and Academic Programs, a position he was hired for in July 2014. Previous to that, Mr. Draper spent

ten years with the Hanover-Horton School District, first serving as a Math/Pre-engineering teacher, then Assistant Principal/Athletic Director, and High School Principal in his last year. Mr. Draper also oversees the Jackson Area College & Career Connection Early/Middle College

(JAC3), a Career Center program that earned him "Educator of the Year" by the Jackson Area Manufacturers Association in 2019.

"We are fortunate to have Dan Draper step into

the role of Principal after being an Assistant Principal at JACC for the past eight years," said Jackson County ISD Superintendent Kevin Oxley. "Lauren

Center, providing continuity and stability, while also bringing their own unique ideas and enthusiasm to these new leadership roles. I am confident that Mr. Draper,

teamed with a great staff, will continue to build on the stellar reputation of the Jackson Area Career Center."

Mr. Draper holds a Bachelor of Science from Alma College. He also earned a Specialist of Arts in Educational Leadership from Siena Heights University and a Master of Arts in Curriculum



and Instruction from Eastern Michigan University.

"I'm so excited and humbled to be named principal of the Jackson Area Career Center," said Mr. Draper. "The past eight years have been outstanding, and I look forward to leading the Career Center to have a greater impact on the youth of the Jackson County community. It is truly an honor to watch careers happen here!"

"We are fortunate to have Dan Draper step into the role of Principal after being an Assistant Principal at JACC for the past eight years."

- Jackson County ISD Superintendent Kevin Oxley

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Make it a Habit to See the Rabbits that Inhabit Imagine Planet

By Jean McKim
Imagine Planet

This month let's turn our attention to a furry friend: rabbits! Our rabbits are all domestic, meaning they have been bred to achieve different traits, just like dogs have. A great place to see a variety of rabbits is the Jackson County Fair from August 7th to August 13th this year. From the small Netherland Dwarf to the huge Flemish Giant, there are 49 recognized breeds of rabbits in America, though crosses or mixes are also common. Domestic rabbits are not a subspecies of our local cottontails but a subspecies of the European rabbit. Their scientific name is *Oryctolagus cuniculus domesticus*.

Rabbits are not rodents. Along with the hares and pikas, rabbits are placed in the order Lagomorpha, and are in the family Leporidae. Rabbits have four incisor teeth in their top jaw, while rodents like squirrels, rats, and chinchillas have two. To compare rabbit and rodent skulls and teeth, come to Imagine Planet, and we can show you the real thing! Like rodents, their teeth grow throughout their lifetime. This means that pet rabbits must be given things to chew to wear down their teeth.

Domestic rabbits, on average, live from eight to twelve years, with variation between breeds. Smaller breeds tend to live longer than their larger relatives. Additionally, their wild counterparts have a much shorter lifespan due to predators, cars, and other circumstances. Domestic rabbits may not



survive a week in the wild on their own since all of the traits rabbits have that make them well suited for the wild have been bred out of their lineage. They are much easier for hawks to see, for example. A domesticated rabbit may not even be able to find food in the wild. Bottom line? If your pet rabbit is not working out, don't just open the door and let it hop out. Instead, investigate the options in your community for rehoming the rabbit. Please never release a domestic rabbit into the wild.

A male rabbit is known as a buck, a female is a doe, and a young rabbit is a kit or kitten.

Our rabbits are Einstein, a Californian breed of rabbit, Bugs Bunny, a Polish Dwarf, and Mr. Smiles, a Netherland Dwarf cross.

When they eat vegetation, they maximize digestion by eating it twice...wait for it...yes, they eat their own poop pellets. This is

how it works: a rabbit eats plant material, poops out a soft black type of pellet called a caecotroph which is then eaten, re-chewed, digested, and pooped out as the familiar hard round

pellets we all know and recognize. So if you see poop in the litter box, don't assume the rabbit is poorly taken care of. Rabbits should be allowed to spend time outside of the cage,

should be supplied with fresh water, and have similar heat requirements to us!

Imagine Planet will be closed from Saturday, August 6th through Monday, August 15th. We hope this doesn't cause too much inconvenience. On Monday, August 1st, we will be at the Shahan apartments at 10 am. On Wednesday, August 3rd, we will be at WIC's Project Fresh event at the County Health Department. On August 20th, we will be at the Michigan Center Boat Launch for the Michigan Gem and Mineral Society 2nd Annual Swap. There will be lots of rocks and jewelry to buy! We will be doing outreach for JPS's Kindergarten Camps at all buildings, and on August 27th, we will be at the Southside Summerfest Festival. Check out our Facebook for more details.

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College & Career Access Center, September Scholarships

MagellanTV Women in STEM Scholarship

To be eligible for the scholarship, applicants must:

- be 18 years of age
- identify as female
- be a U.S. Citizen or Permanent Legal Resident of the United States
- be accepted to or enrolled as a full-time student at an accredited college or university
- have a cumulative grade point average of 3.0 or higher (on a 4-point scale)

Description: Women make up less than one-third of the science and engineering workforce, and often don't get the necessary support for pursuing such a career. MagellanTV wants to support women in pursuit of education in the STEM (Science, Technology, Engineering, Mathematics) fields, so we're offering \$1,000 each to five female-identifying college or university students seeking higher education in STEM. Submissions will be judged based upon thoughtfulness, clarity, creativity, grammar, and how well the above questions are answered.

Award: \$1,000

Deadline: September 1, 2022 at 5 p.m. PST

Application: <https://www.magellantv.com/scholarships>

Lemelson - MIT Student Scholarship

Eligibility:

• Must be a full-time, matriculated, degree-seeking student in the upcoming spring semester at a U.S. college or university. Post-docs, audit students, and alumni are not eligible.

• Undergraduate Team Prize: Must be an undergraduate student-founded and led team of two - five students with the majority of team members being undergraduate students. All team members must be actively enrolled at a U.S. college or university. Individual undergraduate students cannot apply without a team. The student completing the application should be one of the undergraduate co-founders/leaders. Undergraduate teams apply to one prize category with a tested prototype of their single invention.

• Individual Graduate Prize: Individual graduate students must have tested prototypes of at least two inventions to be eligible for the competition. Graduate students choose a primary invention from their portfolio and apply to the prize category that best matches the field/industry of their primary invention.

• Student must serve as an inspiration to young people through creativity, out-

reach or mentoring activities

- Student must be a named inventor on all inventions entered into the competition
- Student must consider environmental sustainability as an important factor in their inventive work

Description: The Lemelson - MIT Student Prize is an invention competition recognizing outstanding teams of undergraduates and individual graduate students across the country for their tested prototypes of tech-based inventions in healthcare, food and agriculture, transportation, and consumer devices.

Award: \$10 - 15,000

Deadline: September 6, 2022

Application: <https://lemelson.mit.edu/inventteams>

NAPABA Law Foundation Scholarships

Eligibility:

NLF scholarships are made available, on a competitive basis, to students who are enrolled in an accredited U.S. law school or when applicable, accredited U.S. colleges and universities.

Description: The NAPABA Law Foundation carries out its work primarily by awarding scholarships and fellowships that promote the interests of the Asian Pacific American community. The Foundation awards scholarships on a nationwide basis to law students who demonstrate a commitment to serve or contribute to the Asian Pacific American community as future leaders. These scholarships are made possible by donations from numerous corporations, law firms, bar associations, and individuals.

Award: \$2,000 (several awarded), and \$2,000 up to \$7,500 awards (depending on which other NLF scholarship is received).

Deadline: September 7, 2022

Application: <https://www.napabalawfoundation.org/scholarships/>

Cameron Impact Scholarship

Eligibility:

• Prioritize academic excellence (maintaining a minimum cumulative unweighted 3.7 grade point average/4.0 scale or equivalent in their high school studies);

• Be a citizen of the United States of America;

• Be in the high school graduating Class of 2023, planning to enroll in a full-time course of study toward a bachelor's degree at an accredited four-year U.S. college or university for the full academic year following high school graduation;

• Excel in a broad variety

of extracurricular activities. This includes, but is not limited to: athletics, academic clubs, music lessons, performance art, and philanthropic organizations;

• Be motivated leaders with a strong work ethic and social acumen. Scholars rise to the occasion and are both candid and confident;

• Demonstrate active participation in community service and in civic-minded arenas, exhibiting an appreciation for the world outside themselves and a belief in their own capacity to effect change on scales both large and small

Applicants must submit:

- Online Application
- Two (2) required Letters of Recommendation
- Transcript (unofficial is fine) certifying academic performance.

* Applicants are strongly advised to submit their application well in advance of the final deadline. The Foundation assumes no responsibility technical submission issues encountered on the final due date.

Award: Annual award is given to 15 high school Seniors, value is estimated between \$20,000 - \$50,000

Deadline: September 9, 2022

Application: <https://www.bryancameroneducation-foundation.org/>

Scholarship Points \$10,000 Scholarship

Eligibility:

• Sweepstakes is open to legal residents of the fifty (50) United States and District of Columbia.

• Students must be at least (13) years of age or older as of the date of entry and members of the ScholarshipPoints.com program.

• Entrants must provide proof of enrollment at a college or university.

Description: ScholarshipPoints is free to join, fun to participate in, and provides you with the opportunity to win thousands of dollars in scholarships. The ScholarshipPoints program is the only place you can win a \$10,000 scholarship - no GPA, no essay, and no hassle! The more points you earn, the more chances you have to win this scholarship

Award: \$10,000

Deadline: September 15, 2022

Application: [https://www.scholarshippoints.com/win5/?st=1054&utm_source=scholarships.com&utm_medium=Affiliate&utm_campaign=ScholarshipPoints%2B%2410%2C000%2BScholarship%2B\(CPC\)](https://www.scholarshippoints.com/win5/?st=1054&utm_source=scholarships.com&utm_medium=Affiliate&utm_campaign=ScholarshipPoints%2B%2410%2C000%2BScholarship%2B(CPC))

Gates Scholarship

Eligibility:

• Pell-eligible high school

Senior

• From at least one of the following ethnicities: African-American, American Indian/Alaska Native*, Asian & Pacific Islander American, and/or Hispanic American

• A US citizen, national, or permanent resident

• In good academic standing with a minimum cumulative weighted GPA of 3.3 on a 4.0 scale (or equivalent)

• Additionally, a student must plan to enroll full-time, in a four-year degree program, at a US accredited, not-for-profit, private, or public college or university.

* For American Indian/Alaska Native, proof of tribal enrollment will be required.

Description: The Gates Scholarship (TGS) is a highly selective, last-dollar scholarship for outstanding, minority, high school seniors from low-income households. Each year, the scholarship is awarded to 300 of these student leaders, with the intent of helping them realize their maximum potential.

Award: Scholars will receive funding for the full cost of attendance* that is not already covered by other financial aid and the expected family contribution, as determined by the Free Application for Federal Student Aid (FAFSA), or the methodology used by a Scholar's college or university.

Deadline: September 15, 2022

Application: <https://scholarshipproar.com/the-gates-scholarship-usa/>

College Photographer of the Year Award

Eligibility:

Applicants must be undergraduate or graduate students enrolled for at least one semester, trimester or quarter between September and December at any college or university, and who have not worked 2 or more cumulative years as a full-time photographer, videographer, audio reporter or multimedia producer, including paid internships.

Description: Eligible materials are still photographs, multimedia or video stories taken or created between Aug. 22, 2021 and Aug. 21, 2022. Student photographers are invited to enter the College Photographer of the Year contest. Please check back around August 20th to view this year's Call for Entry.

Award: Varies

Deadline: September 19, 2022

Application: <https://cpoy.org/announcements>

The Pepsi Stronger Together Scholarship Contest

Eligibility:

The scholarship is available to high school Seniors who are interested in pursuing a career in the arts. To be considered, you must submit a 100 - word essay or a two - minute video on the following topic:

"Why you deserve \$25,000 to help further your education in the arts and music."

Description: Pepsi Stronger Together is a national initiative to empower and engage high school seniors (at least 18 years old) around the country by providing tailored programming and resources that bring people together. It was conceived with the idea that now, more than ever, we must foster a sense of connection and belonging, starting by investing locally. Launched in May of 2020 in response to the COVID-19 pandemic - engaging its network of partners in the South to shine a spotlight on essential front-line workers in a variety of industries.

Award: 4 Scholarships of \$25,000

Deadline: September 21, 2022

Application: <https://www.pepsistrongertogether.com/>

The Hispanic Health Professional Student Scholarship

Eligibility:

The 2022 National Hispanic Health Professionals Scholarship is open to any student enrolled full time in the following U.S. based accredited graduate programs:

- Medicine: allopathic or osteopathic
- Dentistry
- Pharmacy
- Nursing (including BSN)
- Master of Public Health or Health Policy
- Physician Associate

* Applicants are not required to be Hispanic. However, an affinity for the health of Hispanic communities and an interest in participating in NHHF Scholars Alumni activities is required.

The following supporting documents:

- Personal statement, including career goals (double-spaced, two-page maximum)
- Current curriculum vitae (education, employment, extracurricular activities, awards)
- Letter of recommendation (one letter only)
- Proof of U.S. citizenship, residency, or DACA status
- Unofficial transcript

Award: one award up to \$5,000 annually for 3 years, as well as individual scholarship awards of \$2,000 each

Deadline: September 23, 2022

Application: <https://www.nhmafoundation.org/the-hispanic-health-professional-student-scholarship>

How Changes in Credit Score Reporting Can Help You Buy a Home

Starting July 1, 2022, some types of medical debt will not be shown in your credit report. What does this mean for your home-buying and mortgage plans?

Medical debt isn't like other types of debt: it can show up without warning and never be repeated again – or it can be an ongoing, crippling financial strain. And it's very easy to rack up; according to Healthcare.gov, the average cost of a 3-day hospital stay is a staggering \$30,000!

Paying off healthcare debt is hard enough, but it can be especially dispiriting when you're trying to save for a new house. Let's look at what kind of debts are coming off credit reports, how they affect your credit score, and how this affects your future mortgage options.

Medical Debt and Your Credit Score

First of all, it's important to note that not all medical expenses show up on your credit report. If you pay your healthcare provider for services as you receive them

(or if you set up a payment plan and make the payments on time), this rarely affects your credit report; most healthcare providers don't report to credit agencies.

But what happens if you don't pay your bill? Usually, after several months have passed, your debt is transferred to a collection's agency – and this will show up on your credit report. It may also ding your credit score.

What Debt Is Being Removed?

In a press release, the three main credit bureaus (Experian, TransUnion, and Equifax) announced the following:

"After two years of the COVID-19 pandemic and a detailed review of the prevalence of medical collection debt on credit reports, the [credit reporting agencies] are making changes to help people to focus on their personal wellbeing and recovery."

These changes can be summarized as:

- Debts under \$500 will

not be shown on reports.

- Paid medical debts will not appear.

• Unpaid medical debts will not appear for at least one year, giving the payer time to fix possible billing errors or negotiate their bill.

This is great news for many Americans; as a group, we have an estimated medical debt of \$195 billion.

What Medical Debt Isn't Affected?

You've probably noticed that not all healthcare debt is being removed from your credit report; debts of over \$500 that are at least 1 year old will still be shown – and may still affect your credit rating. Experts recommend that those with significant medical debt take advantage of the grace period to set up a payment plan or work to clear the debt if possible.

How Healthcare Debt Affects Your Mortgage

Like other forms of debt, medical debt impacts how much you can afford to spend on your monthly



mortgage payments. A heavy debt burden raises your debt-to-income ratio, which can impact your mortgage interest rate and what type of mortgage you qualify for.

Mortgage lenders often advise clients to pay off or reduce any outstanding debts so they can get a better deal on their loan. With these medical debt reporting changes, it may become easier for families and individuals who have coped with medical debt to afford a new home. If you're in this

situation, talk with your local Mortgage 1-Jackson Office; we can help you get a realistic view of your financial situation and your options. Reach out to us at 517-315-4626 or www.mortgage-1jackson.com

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Caregiving can be an isolating experience, but you're not alone in this challenge. There are over 34 million Americans providing unpaid care to an adult age 50 or older. And nearly 16 million are caring for someone with Alzheimer's or dementia. But when you're overwhelmed and exhausted by caregiving responsibilities, it can feel like you're the only person dealing with so much. That's why caregiver support groups are so helpful. They're filled with people who are in similar situations. Being able to talk with others who truly understand what you're going through reduces stress, validates your experience, gives connection, emotional support and coping strategies.



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New Research: 43% of People with Disabilities Live in Financial Hardship in Local Region

*Contributed by
United Way of South
Central Michigan*

Battle Creek/Jackson/Lansing/Kalamazoo, Michigan – Nearly 60,000 residents with disabilities in the south-central Michigan region struggle to keep up with everyday living costs, according to a new report from United Way and its research partner, United For ALICE.

Titled “ALICE in Focus: People with Disabilities,” the analysis of 2019 data looks specifically at individuals with disabilities who live in poverty or are Asset Limited, Income Constrained, and Employed (ALICE). ALICE households earn more than the Federal Poverty Level but less than what it costs to live and work in the modern economy. Statewide, 48% of people with physical, mental or emotional disabilities—more than 657,000 people—live below the ALICE Threshold, meaning they earn less than what’s needed to be financially stable. (Read the statewide release here.)

Alyssa Stewart, Chief Impact Officer for United Way of South Central Michigan (UWSCMI), said the report found that of 137,868 people with disabilities who live in UWSCMI’s region, 43% (59,704) are below the ALICE Threshold, with 32,761 considered ALICE and 26,943 below the Federal Poverty Level.

UWSCMI’s region includes Calhoun, Clinton, Eaton, Ingham, Jackson, and Kalamazoo counties; this report also includes Barry County because it’s combined with Calhoun County under the U.S. Census Bureau’s American Community Survey Public Use Microdata Samples, on which the ALICE analysis is based.

“Today is the 32nd anniversary of the Americans With Disabilities Act. In that light, it’s troubling to see how far our society still has to go to make sure support systems are in place so every person in this popu-

lation can thrive,” Stewart said. “At United Way, we’re working to raise awareness and partner in our communities, so these individuals have access to quality education, jobs, and critical supports.”

Stewart pointed out that income eligibility for federal Supplemental Security Income (SSI) is nearly four decades out of date, shutting out many people from a much-needed financial lifeline. “Using ALICE data that takes into account the actual cost of living would go a long way toward supports addressing the issues this data highlights,” she said.

According to the new report, 46% of Michigan residents with disabilities below the ALICE Threshold did not receive SSI. The program requires that recipients have income below the poverty level, be unable to work, have a “severe” impairment and have less than \$2,000 in their bank accounts, \$3,000 if they are a married couple.

Here are specific county findings in UWSCMI’s region: Other statewide findings from the report:

Black and Hispanic resi-

dent burdened, with 35% or more of income going to rental costs.

Whether working full or part-time, people with disabilities were more likely to be living paycheck to paycheck than those without disabilities: 21% of full-time workers with disabilities were below the ALICE Threshold compared to 16% of full-time workers without disabilities. For part-timers, 53% of those with disabilities were below the ALICE Threshold, while 36% without disabilities fell below that level.

More data is available through the “ALICE in Focus: People With Disabilities” interactive data dashboard, which provides filters for regional and local geographies, age, race, disability status, living arrangements, and household work status. Visit <https://www.unitedforalice.org/Focus-Disabilities>.

As part of raising awareness, Stewart said UWSCMI, the Michigan Association of United Ways, and United Ways across the state, in partnership with local Centers for Independent Living, are kicking off the 21-Day Disability Eq-

we are to remove barriers and make our communities better for everyone,” Stewart said.

“ALICE in Focus: People with Disabilities” marks the second installment in the ALICE in Focus Research Series, which draws from the U.S. Census Bureau’s American Community Survey (ACS) Public Use Microdata Samples (PUMS). Each installment highlights a specific segment within the ALICE demographic. The first installment, released in April, focused on children. The next report will feature veterans. ALICE reports in Michigan are led by the Michigan Association of United Ways with funding from Consumers Energy Foundation.

About UWSCMI

United Way of South Central Michigan gathers the power of three legacy organizations—Capital Area United Way, United Way of the Battle Creek and Kalamazoo Region, and United Way of Jackson County—to mobilize financial and volunteer resources, partners and voices, creating equitable and lasting change for the

issues locally and regionally; championing equity, diversity and inclusion by embedding equity and antiracism throughout our work; and engaging partners in our communities to drive lasting impact. Website: www.unitedforscimi.org.

About United For ALICE

United For ALICE is a driver of innovation, research and action to improve life across the country for ALICE (Asset Limited, Income Constrained, Employed) and for all. Through the development of the ALICE measurements, a comprehensive, unbiased picture of financial hardship has emerged. Harnessing this data and research on the mismatch between low-paying jobs and the cost of survival, ALICE partners convene, advocate and collaborate on solutions that promote financial stability at local, state and national levels. This grassroots ALICE movement, led by United Way of Northern New Jersey, has spread to 24 states and includes United Ways, corporations, nonprofits and foundations in Arkansas, Connecticut, Delaware, Florida, Hawai’i, Idaho, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, Mississippi, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, Washington, D.C., West Virginia and Wisconsin; we are United For ALICE. For more information, visit: UnitedForALICE.org.

COUNTY	ALICE	POVERTY	% BELOW ALICE THRESHOLD	ABOVE ALICE THRESHOLD	TOTAL
Calhoun/Barry	6,789	2,974	43%	12,792	22,555
Clinton/Eaton	5,271	2,768	30%	18,392	26,431
Ingham	7,893	7,258	50%	15,742	30,353
Jackson	5,878	6,622	54%	10,477	22,947
Kalamazoo	6,930	7,321	40%	21,331	35,582
TOTALS	32,761	26,943	43%	78,734	137,868

dents with disabilities — 65% and 54%, respectively — disproportionately experienced financial hardship compared to 43% of white people with disabilities.

Females with disabilities struggled more to afford the basics — 51% — compared to 44% of males with disabilities.

Among Michigan residents with disabilities who own a home, 84% are house burdened, meaning they spend 35% or more of their income on their mortgage, plus utilities, taxes, and insurance. For renters with disabilities, 93% are

uity Challenge on Aug. 1. This effort explores disability from a position of equity and pride by increasing understanding and shifting perspectives about disability. Anyone can sign up to receive informative emails for 21 consecutive weekdays during the month. Additional detail on the Challenge is available here. Register for the Challenge online at tinyurl.com/22disabilitychallenge.

“The more each of us learns about the day-to-day financial challenges that people with disabilities face, the better equipped

most vulnerable people in our communities. We are committed to addressing the most pressing social is-

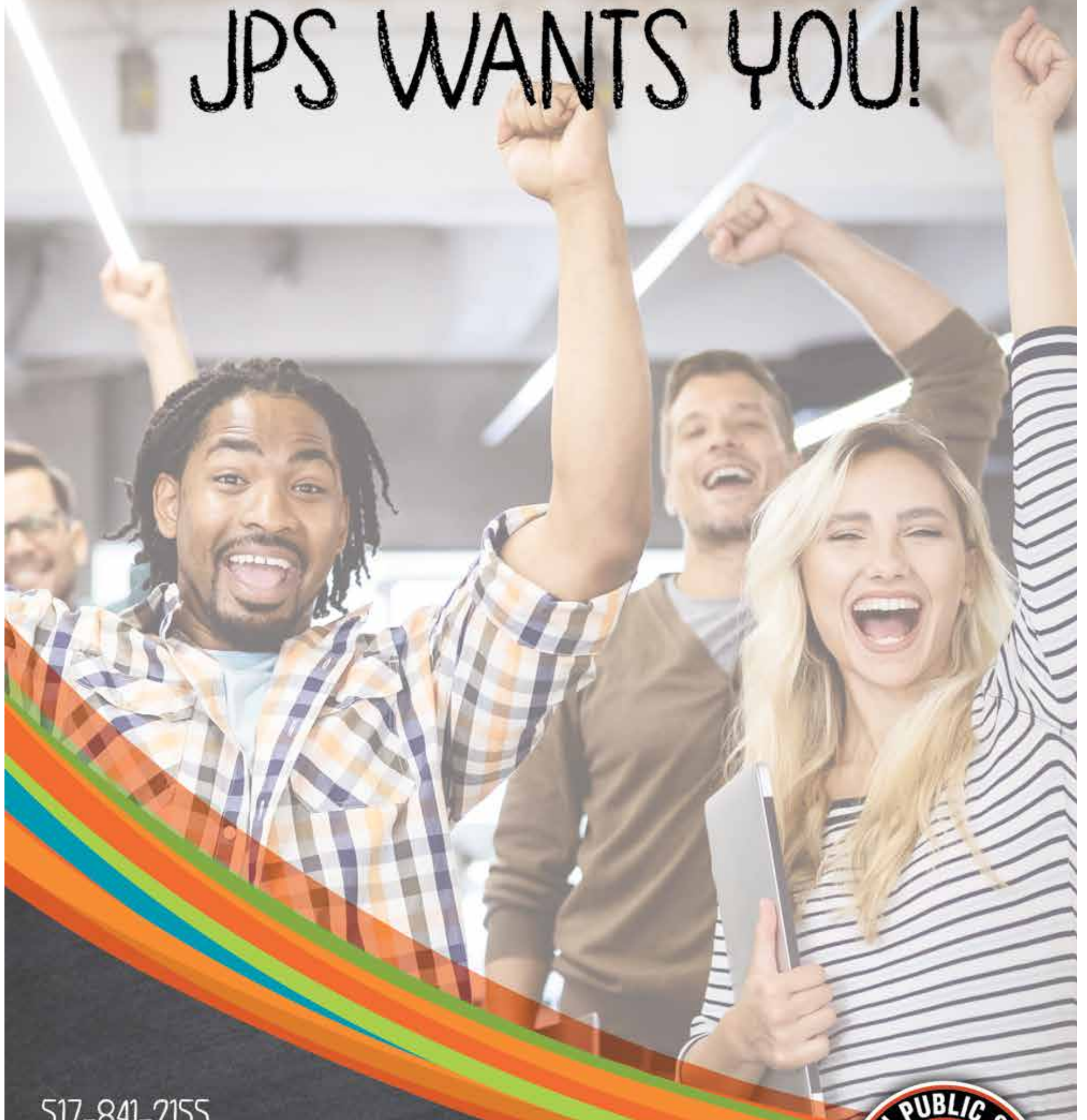


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