

THE 411

APRIL 20, 2024

““SYMPHONY ORCHESTRA  
AND MSU CHOIRS: SONGS OF  
THE SEA” 8:00PM GREAT  
COBB HALL  
FOR MORE INFORMATION  
CALL 517-353-5340 OR 1-800-  
WHARTON

APRIL 20, 2024

“123 ANDRES” ACT ONE  
FAMILY PASANT THEATRE  
FOR TIMES AND TICKET  
INFORMATION  
CALL 1-800-WHARTON

MAY 14-19, 2024

“SIX: THE MUSICAL” GREAT  
COBB HALL  
FOR MORE INFORMATION  
CALL 1-800-WHARTON

MAY 28-29 16, 2024

“BLUEY’S BIG PLAY” GREAT  
COBB HALL  
FOR TIMES AND TICKET  
INFORMATION CALL 1-800-  
WHARTON

Rest In Peace



Alfreda Schmidt



James Cole



Curtis Thomas Jr



Dorothy Hudson



Alvin Underwood

FAIR  
HOUSING  
FOR  
ALL

BEFORE THE  
1968 ACT

THE HISTORY OF  
FAIR HOUSING  
RIGHTS

1789  
Private Property Rights  
The right to own property is a fundamental right in the United States. However, this right was often used to discriminate against people of color and other marginalized groups.

1866  
The Civil Rights Act of 1866  
This act was the first federal law that prohibited discrimination on the basis of race in housing.

1917  
Racial Zoning Ordinance  
This ordinance was the first to explicitly prohibit housing for people of color in certain areas of a city.

1948  
Restrictive Covenants Not Enforceable  
This Supreme Court decision ruled that restrictive covenants in property deeds were unenforceable.

1968  
FAIR HOUSING  
ACT

APRIL IS  
Fair Housing  
Month

This year, we commemorate the 56th anniversary of the passage of the Fair Housing Act, the landmark civil rights law signed by President Lyndon B. Johnson on April 11, 1968, that made discrimination in housing transactions unlawful. The Fair Housing Act prohibits discrimination in housing because of race, color national origin, religion, sex (including gender identity and sexual orientation), disability, and familial status. This year’s Fair Housing Month theme is “Fair Housing: The ‘Act’ in Action.” For more information about your fair housing rights, visit FHEO’s website.

What are low income home loans? The path to homeownership can be fraught with challenges, particularly for those with limited financial resources. Enter low-income home loans—a specialized type of mortgage designed to level the playing field for buyers facing financial barriers. Low-income mortgage programs focus on addressing the common challenges that low-income earners encounter, such as managing debt, maintaining less-than-stellar credit scores, and struggling to save for a significant down payment.

- Minimal down payment requirements: One of the most daunting aspects of buying a home is accumulating a large down payment. Low-income home loans often require smaller down payments, making it easier for buyers to make the initial leap.
- Lenient credit criteria: Having a perfect credit score is not always feasible, especially when living on a limited income. These loans often have more flexible credit requirements, allowing for a broader range of credit histories.

Reduced costs at closing: High closing costs can be another hurdle. Low-income home loan programs may offer reduced or even waived closing costs in certain circumstances.

- Competitive mortgage interest rates: High-interest rates can quickly make a mortgage unaffordable. Low-income home loans often feature competitive interest rates, reducing long-term costs.
- Lower mortgage insurance premiums: Some programs offer reduced premiums for mortgage insurance, further lowering monthly payments.

Interestingly enough, some of these programs often have income caps, essentially barring applicants who have incomes that are considered too high. This ensures that the programs benefit those who need them most. Requirements for low-income home loans Your ability to qualify for a loan is not solely based on your income. Lenders will assess your debt-to-income (DTI) ratio, a key metric that represents your monthly debts as a percentage of your monthly income. Generally, a DTI under 35% is viewed as favorable, making you a more appealing candidate for a mortgage. If saving a down payment is your chief concern, don’t worry; there are plenty of options that require minimal, or sometimes zero, down payments. Despite common misconceptions, a 20% down payment is not a universal requirement.

Home buyer assistance Beyond the loan itself, there are various home buyer assistance programs that can help with the down payment and closing costs. Some of these are structured as grants that don’t require repayment, making it easier to achieve the dream of owning a home.

Navigating the complexities of mortgages and home buying can be intimidating, but low-income home loans and assistance programs offer a lifeline to those who dream of owning their own home. These financial products and services are tailored to alleviate the most common obstacles, offering a viable path to homeownership for those who may have thought it was out of reach.

Low-income home loans

Low-income home buyers have plenty of loan options and special assistance programs to help with a home purchase. Here’s what you can expect.

Fannie Mae’s HomeReady program and Freddie Mac’s Home Possible loan are geared toward lower-income home buyers. You need only 3% down to qualify, and there is no minimum “required contribution” from the borrower. That means the money can come from a gift, grant, or loan from an acceptable source. Even better, the home seller can pay closing costs worth up to 3% of the purchase price. Instead of negotiating a lower sales price, try asking the seller to cover your closing costs.

Private mortgage insurance (PMI) may also be discounted for these low-income home loans. You’re likely to get a lower PMI rate than borrowers with standard conventional mortgages, which could save you a lot of money from month to month. “This is the biggest benefit,” says Jon Meyer, loan expert and licensed mortgage loan originator. “The PMI is offered at a lower rate than with a standard conventional loan.” Finally, Home Possible and HomeReady might make special allowances for applicants with low incomes. For instance, HomeReady lets you add income from a renter on your mortgage application, as long as they’ve lived with you for at least a year prior. This can help boost your qualifying income and make it easier to get financing. You might qualify for HomeReady or Home Possible if your household income is below local income limits and you have a credit score between 620 and 660.







LANSGNG CITY CHARTER COMMISSION

REQUEST ABSENTEE BALLOT

[mivc.sos.state.mil.us/AVAApplication](http://mivc.sos.state.mil.us/AVAApplication)

VOTE EARLY

MAY 4 – MAY 5 | 11AM-4PM

Reo Elections Office  
1221 Reo Rd • Lansing, MI 48910  
Phone: 517-483-4485

ELECTION DAY

MAY 7, 2024 | 7 AM-8 PM

Lori Adams Simon is a principled, experienced community leader who has shown to be a listener, consensus builder, and advocate for Lansing families. I'm excited to support her candidacy and I believe she will bring a fresh perspective to the Charter Commission."

Endorsed by  
State Senator Sarah E. Anthony  
21st Senate District (D)

Paid for by Lori Simon For Lansing City Charter Commission 3105 S. MLK, Jr. Blvd. #181 Lansing, MI 48910

SILLYBOY PRODUCTIONS INC / 517 ENTERTAINMENT PRESENTS

**SAT MAY 25, 2024**  
THE PRE-MEMORIAL DAY

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PERFORMING LIVE SOUTHERN BLUES ARTIST  
**J'CENAE & OTHERS**

DOORS OPEN: 7P SHOW STARTS: 8P  
GEN: \$40 | VIP \$60 | VIP TABLE SEATS 6 :\$350  
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PRESENTS

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**LANSGNG, MI**

**PURE OPTIONS FRANDOR PARKING LOT**

**SEAN KINGSTON**

WITH DESMOND JONES • DJ ROCK CITY  
THE CORZO EFFECT • DJ BIZZY • DJ RUCKUS • MIKEYAUSTIN & THE SOULCIAL CLUB

**SATURDAY APRIL 20, 2024**

FREE ADMISSION | CONSUMPTION EVENT | 10AM-7PMish | 21+

BROUGHT TO YOU BY

EUREKA Goldkine wana bud&mary's Higgs Element VapinApe BLOOM ARMADA CANNABIS Peachy GHOST

**LANSGNG JUNETEENTH FREEDOM FESTIVAL**

**ALEXANDER ZONJIC & FRIENDS HEADLINER**

Entertainment - 12:00 - 9:00 PM  
Vendors! Hustle! Fellowship!  
Kids Zone! Health, Community  
Resource & Job Fairs!

There will only be growth and prosperity, happiness and joy if we will not color the world with colours but with their awesomeness and then there will be no difference.....

JUNE 15, 2024  
ST. JOE'S PARK  
2125 W. HILLSDALE ST.  
LANSGNG, MI 48915

JUNETEENTH





**Birthdays in April 2024**

Mrs. Joy Geraldine Brown, (deceased March 15, 2020): we celebrated her 97th year from birth on April 1st, remembering joyous times spent with husband, Mr. Robert (Bob) Brown, Jr., (deceased October 7, 2019), 56 Yrs. married, sharing Their Love to enrich others: Living, doing Good, enjoying Jazz; outstanding character... Heroes to many, especially Me!!!  
Mr. Corey Williford celebrates his birthday on April 1st.  
Mr. Joshua Ide celebrated his 24th birthday on April 1st, with family and friends. "You will always be my 'Joshua Bear' 1-4-3!" Love, Mom!  
Ms. Rosetta Adams celebrated her 43rd birthday on April 1st, with family and friends.  
Mr. Eric Jones, celebrated his "Happy 37th birthday" on April 1st, from your Sweetheart, Emerlisa.  
Mr. Robert Dyer celebrated 46 years on April 2nd, with his wife, Dawn, their son, and friends.  
Ms. Shannon Miller celebrated her birthday on April 3rd.  
Mr. Robert A. McConnell celebrated his birthday, with wife, on April 3rd.  
Ms. Stacy Lynch celebrated her birthday on April 3rd.  
Ms. Tara May celebrates her birthday on April 3rd.  
Mrs. Dorothy Maxwell celebrated her birthday on April 4th, with loving husband, Bob.  
Mr. Henry A. Moore celebrates his birthday on April 4th.  
Ms. Diane Hicks celebrates her birthday on April 4th.  
Ms. Maria M. Rouse-Brewer celebrated her birthday on April 5th.  
Mr. Alan Canady celebrates his birthday on April 5th, with his loving family.  
Ms. Doretha Akins celebrated her birthday on April 6th.  
Ms. Stephanie T. Mondy enjoyed her birthday on April 6th.  
Ms. Nona Brown celebrates her birthday on April 6th.  
Ms. Addie Morrow joyously celebrated her birthday on April 8th.  
Ms. Lois McNeeley celebrates her birthday April 9th.  
Ms. Latoya Clark celebrated her birthday on April 9th.  
Mr. Everett Mitchell celebrated his birthday on April 9th.  
Ms. Yolanda Campbell celebrated her 55th birthday on April 9th, with friends.  
Mr. Sam Mallot celebrated his birthday on April 10th with family and friends.  
Mr. Kevin E. Eaton celebrates his birthday on April 10th.  
Ms. Sharon Civils celebrates her birthday on April 11th, with family and friends. She said, "I'm glad to see another year on earth; I'm truly blessed!"  
Mrs. Jo Ann Mondy celebrates her birthday on April 11th.  
Mr. Dustin Phifer celebrates his birthday on April 11th.  
Mr. Kapuki Outlaw celebrates his birthday on April 11th.  
Ms. Kristi Correa celebrates her 37th birthday on April 12th.  
Ms. Karen Allen gratefully celebrates her 66th birthday on April 12th.  
Ms. Betty Wheeler will celebrate her 60th birthday on April 12th.  
"Happy Birthday Ms.Capital City!"  
Ms. Andrea Fundunburks celebrates her birthday on April 13th. "Yeah, I'm 26!"  
Ms. Arabella Pitts celebrates her 17th birthday on April 13th, with her Mom, Ms. Jesse Pitts and Dad, Mr. Travis Hough, who say, "Mommy and Daddy love you!"  
Mr. Quick Calhoun celebrates his 38th birthday on April 13th. He says, "Westside certified!"  
Mr. Jonas Clark celebrates his birthday on April 13th.  
Ms. Myrtle L. Hendricks celebrates her birthday on April 14th.  
Mr. Duane Michael (Poppie) Brown, Sr. celebrates his 81st birthday on April 15th with family and friends, enjoying life: Great Guy ,my Brother Mike!


Ms. Kristina Eveleth celebrates her birthday on April 15th, with friends.  
Ms. Branda Hawley will celebrate her 46th birthday on April 16th, with friends.  
Mr. Michael Phifer celebrates his birthday on April 16th with family and friends.  
Mr. Jeffery Couthen celebrates his birthday on April 16th.  
Ms. Dayna M. Smith celebrates her birthday on April 16th.  
Ms. Mary L. King celebrates her birthday on April 17th.  
Ms. Shanequa Dennie celebrates her birthday on April 17th, spending time with family and friends.  
Ms. Shamira Johnston celebrates her 22nd birthday on April 18th. She is Grandma's "Honey Bunny!"  
Mr. Damion Jordan celebrates his 47th birthday on April 19th.  
Mr. Larry King III celebrates his birthday on April 19th, with his Mom, Dad and baby sister.  
Ms. Gemma Carnegie celebrates her 75th birthday on April 20th with her students.  
Ms. Indiya Jones celebrates her birthday on April 20th.  
Mr. Tyrone Scott Daniels, Jr. celebrates his birthday on April 20th, with his family.  
Ms. Jackie Perkins celebrates her birthday on April 21st, with family and friends.  
Ms. Toni Woods celebrates her birthday on April 21st, with family and friends.  
Mr. Robert A. Maxwell celebrates his birthday on April 21st, with his loving wife, Dorothy.  
Ms. Alexis Ward celebrates her 17th birthday on April 21st with family.  
Ms. Heidi Childress is celebrating her birthday on April 22nd.  
Ms. Tonya Jones' birthday is on April 26th. She celebrates with friends.  
Ms. Cora M. Hugely celebrates her birthday on April 24th with family and friends.  
Ms. Sabrina Jones Lewis celebrates her birthday on April 23rd.  
Ms. Michelle Williams celebrates her 46th birthday on April 23rd.  
Mr. Hunter Talon celebrates his 16th birthday with his parents, Mr. and Mrs. Tom and Jessica Stowell: Grandmother Barb Marciniak loves you!  
Ms. Khadijan Daniels celebrates her 36th birthday on April 24th.  
Mr. Frankie Lara celebrates his 18th birthday on April 24th. Grandmother Betty Wheeler, says, "I Love you, Baby!"  
Ms. Angelica Saucedo celebrates her 38th birthday on April 25th.  
Dr. Eugene L. Cain celebrates his birthday on April 25th, with his loving wife, Maxine and Family.  
Ms. Claudia N. Williams celebrates her birthday on April 26th.  
Ms. Adrianna Foster celebrates her birthday on April 26th.  
Mr. Jesse Rouse Jr. celebrates his birthday on April 29th.  
Mr. Andre L. Anthony celebrates his birthday on April 29th.  
Ms. Vicky Taylor celebrates her birthday on April 30th.  
Ms. Lydia St.Cyr celebrates her 31st birthday. "Hello Lydia! I hope you enjoy your birthday. I Love You!" Mom .  
Ms. Kimberly Cooper celebrates her birthday with her family.

**\*Anniversaries**  
Mr. Cullen Dubose Sr.(deceased) and Mrs. Helena J. Dubose celebrate their anniversary on March 31st.  
Mr. and Mrs. Luther Wm. and Amy Brown Jr. celebrate their 20th wedding anniversary on April 3rd, with their children , Idyana Francis Taylor (Tanner) Shauman and Isabella Megan Marie Brown; enjoying Florida. True Love!!!  
Mr. Brewster and Mrs. Linnea's 30th wedding anniversary is April 17th.  
Mr. Earnest and Mrs. Janice Cabule celebrate their 46th anniversary on April 28th.  
Ms. Kimberly Hetchler, Sergeant first class, celebrated her 39th anniversary in the Michigan National Guard. She works as the State Security Clearance Manager for the state of Michigan.

**\*Announcements**  
Mr Ronnie Brown , celebrated his birthday on January 27th.  
Friendship is Forever ; We're in this for Life!!!

Mr. Party Website: [mrpartycelebrationservice.com](http://mrpartycelebrationservice.com)  
Facebook Page: [www.facebook.com/mrparty1985](https://www.facebook.com/mrparty1985)  
Celebration Gram: Your special message delivered by:  
Mr. Party, The Ambassador of Celebration  
Please send us the information about you, your family, or friends, celebrating the Events of Life: call our office at 1-517-391-48491; email:[mrpartycserv@aol.com](mailto:mrpartycserv@aol.com).

**YOUR SOUL MATTERS: REMEMBER JIMMY HOFFA 04162024**  
**Pamelajune Banks-Anderson, D.Min.**  
**The Radically Inclusive Veteran Chaplain**  
**LCDR (RET) US Navy Chaplain Corps**  
[drpjanderson@spaceforgrace.org](mailto:drpjanderson@spaceforgrace.org)  
**BE STILL, AND YOUR SOUL WILL SPEAK**



<sup>5</sup> And whoever welcomes a child, welcomes her in My name, welcomes Me. <sup>6</sup> And do not lead astray one of the weak and friendless who believes in Me. If you do, it would be better for you to be dragged down with a millstone and drowned in the bottom of the sea. Matthew 18:5-7 The Voice



Dear God in Heaven, have mercy on James Riddle Hoffa, an American labor union leader who was president of the International Brotherhood of Teamsters (IBT) from 1957 until 1971. He disappeared on July 30, 1975, and was declared legally dead in 1982. Hoffa is still rumored to be in a cement suit at the bottom of the Great Lakes.

On a similar note, Jesus is super sensitive about the way we treat children and new believers and followers of Christ. He teaches that becoming a stumbling block to little ones is an immediate disqualifier for the rewards of the kingdom. He compares becoming such a stumbling

block to having a millstone tied around one's neck and hurled into the sea.

Believe it or not, millstones are still used in many regions of the world. The history of milling can be traced back to ancient times when people used stones to crush grains. Flour-based foods were likely porridges made from whole grains like oatmeal. Remember Esau, who sold his birthright for a bowl of porridge?

In my book, HEALING MY SOUL ON PURPOSE: A Veterans Guide to Suicide Intervention, the Chapter titled FEEL THE FEAR AND DO IT ANYWAY, I speak of two of my sisters and I being molested as a teen by an uncle, one by a brother, and one by our father. I shared this information at a recent book signing, and one lady purchased two copies. One for her and her sister, both of whom had been molested early on.

Whether or not the perpetrators asked for forgiveness, I have forgiven them and released them from any judgment. If you have been molested, raped, or abused in any way, I know it is tough to forgive them and not feel ashamed and angry. I suppose you must ask yourself, "Lord, how do I forgive such egregious acts of violence?" He is the answer.

Also, the process is in my book, plus I want *all* of my Kingdom rewards from Jesus.

LOVE YE ONE ANOTHER

# There are enough things out there going viral.



## Get your COVID-19 and flu vaccines.

Help keep your immune system from going viral. Talk to your health care provider.

[Michigan.gov/COVIDFluRSV](https://Michigan.gov/COVIDFluRSV)





SAVE THE DATE

JazzFest  
2024 • MICHIGAN

JUL 31 – AUG 3 • 2024

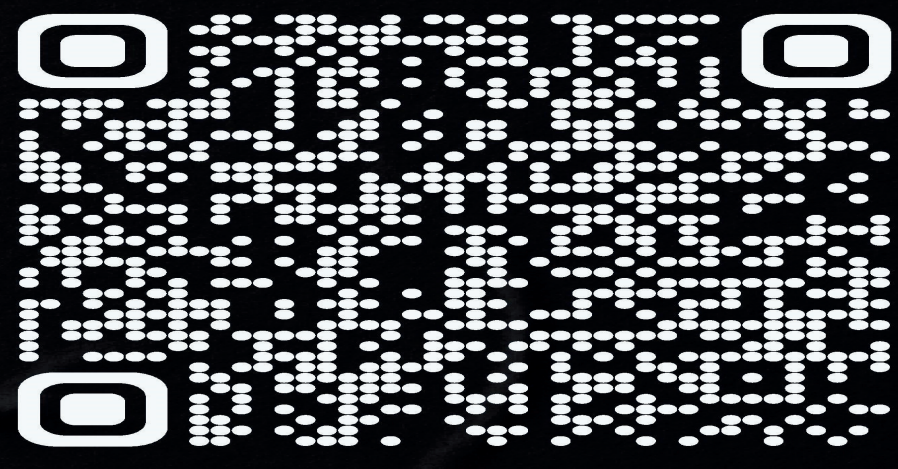
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# TWO CHANCES TO WIN WHEN THE RED BALL IS DRAWN!



Excitement will rise waiting for the **Red Ball** to fall. For a limited time in March, when the **Red Ball** is drawn, the Lottery will then draw a second set of Daily 4 numbers, giving you a second chance to win on the same ticket - and making lots more winners! Visit your favorite Michigan Lottery retailer and play Daily 4 today.

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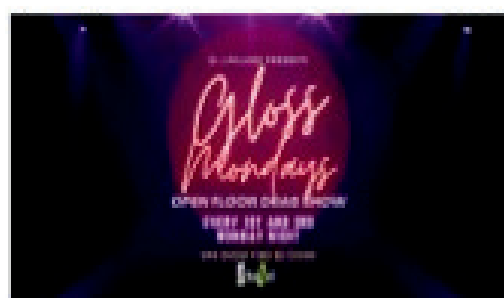
The Daily 4 Red Ball Double Draw promotion runs for Monday - Saturday evening drawings only.





LANSING'S PREMIER PERFORMANCE SPACE  
BAR • RESTAURANT • EVENTS

# APRIL EVENTS



**01**  
MON  
GLOSS MONDAYS  
DRAG SHOW -  
OPEN FLOOR



**03**  
WED  
OPEN MIC  
NIGHT WITH  
RICK HANSEL



**05**  
FRI  
THE PICKLE  
MAFIA



**06**  
SAT  
KANIN WREN'S  
TAYLOR SWIFT  
EXPERIENCE:  
UNPLUGGED



**10**  
WED  
OPEN MIC  
NIGHT WITH  
RICK HANSEL



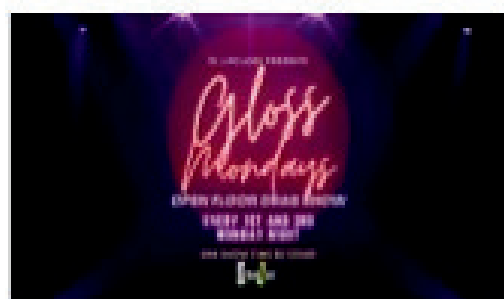
**11**  
THU  
ABSOLUTE MUSIC:  
THE WINDS OF  
PUERTO RICO



**12**  
FRI  
DJANGOPHONIQUE



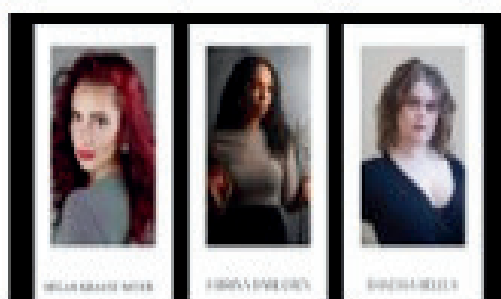
**14**  
SUN  
MUD XIV  
FUNDRAISER



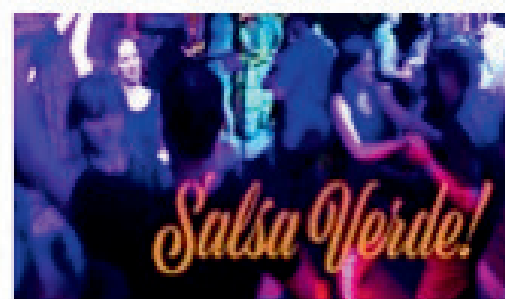
**15**  
MON  
GLOSS MONDAYS  
DRAG SHOW -  
OPEN FLOOR



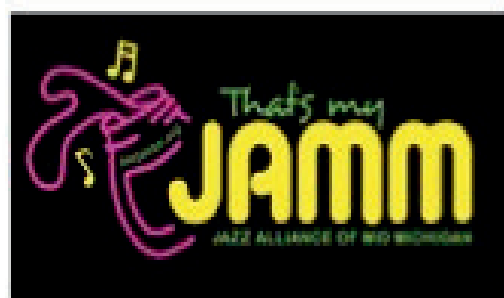
**17**  
WED  
OPEN MIC  
NIGHT WITH  
RICK HANSEL



**19**  
FRI  
AN URBANBEAT  
CABARET



**20**  
SAT  
SALSA VERDE



**21**  
SUN  
JAMM 2024  
TRIBUTE



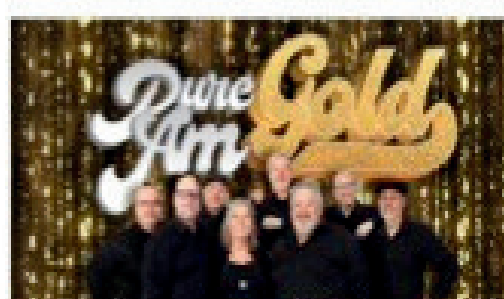
**24**  
WED  
OPEN MIC  
NIGHT WITH  
RICK HANSEL



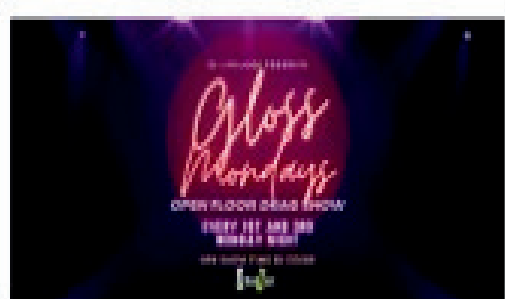
**25**  
THU  
SAMROSE  
ENTERTAINMENT  
PRESENTS: COMEDY  
NIGHT



**26**  
THU  
WALTER BLANDING  
PRESENTS

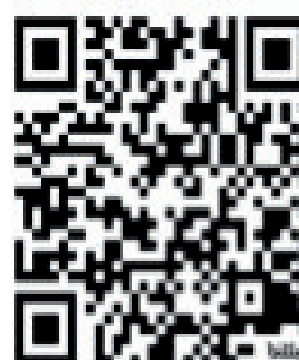


**27**  
FRI  
PURE AM GOLD WITH  
STONE STREET  
REVIVAL



**29**  
MON  
GLOSS MONDAYS  
DRAG SHOW -  
OPEN FLOOR

## BUY TICKETS



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