



PERCEPTIONS

SAGINAW VALLEY

SERVING THE TRI-CITY AREA'S LGBT COMMUNITY

October 2012

www.PerceptionsSV.org

Free

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The Perceptions AIDS Walk Team



Perceptions AIDS Walk Team & Board Members Daphne, Kathy & Sally



Perceptions AIDS Walk Team Captains Shawn & Daphne

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Get your copy of the Newsletter sent to you free with your paid membership. The Newsletter is always free to view online. For more information visit www.PerceptionsSV.org

Perceptions Saginaw Valley is a 501(c)(3) nonprofit organization. Your contributions are deductible as charitable donations for federal income tax purposes.

Perceptions is Mid-Michigan's leading resource for enriching and empowering LGBT individuals and their community.

MISSION STATEMENT

Our mission is to provide superior educational programs, networking opportunities and services for the well being of Lesbian, Gay, Bisexual and Transgender individuals and their community.

Perceptions Walkers Raise Over \$1,000 for AIDS Walk

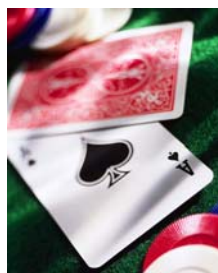
by Tom Brubaker

Perceptions members and friends once again took a leadership position in sponsoring the annual AIDS Walk Great Lakes Bay Region held at Wenonah Park in Downtown Bay City on Saturday, September 22nd. In addition to serving as a sponsor of the walk since it began in 2005, Perceptions' walk team raised \$1,002 with 11 walkers which will provide vital support services for the clients of Sacred Heart's AIDS Care Program.

AIDS Walk Great Lakes Bay Region raised \$55,074 and 545 people were in attendance. With donations still coming in, the 8th Annual AIDS Walk is now nearing the \$57,000 mark.

I want to extend a special thank you to Perceptions walk team captains Shawn Nicholes and Daphne Barkley who also served on this year's AIDS Walk Planning Committee. They worked very hard and I especially want to thank Shawn and his partner Jim again for coordinating the annual Perceptions Yard Sale to raise funds for the AIDS Walk sponsorship. We are grateful to all of the Perceptions members and friends who donated, volunteered, and walked this year. Perceptions has always taken a leadership position in the cause of HIV/AIDS not only through the AIDS Walk, but also attendance and participation at the annual World AIDS Day Candlelight Service. Thanks to Perceptions, our clients will receive help through the monthly support groups, emergency fund, and personal care items such as toiletries and vitamins/nutritional supplements. In addition, Perceptions is helping keep our nine free HIV testing locations running in the Great Lakes Bay Region.

Thanks to all of you for your spirit of compassion and generosity!



Card Players Club

There is something new at Perceptions. Please join us for an afternoon of cards. We meet the second Thursday of every month from 1:00 to 3:00 at the Alderton building, [301 Cass St.](http://www.PerceptionsSV.org) in Saginaw.

Mark your calendar now. The group will decide the games depending on the crowd. Bring your favorite beverage and/or snack. Some refreshments will be provided. Join us for a fun afternoon of fellowship. See you October 11th. Please direct questions and suggestions to Mike Mercer by email at RaspberryKid@hotmail.com. Thank you

Collaborative Anti-Bullying Program: **THE BULLYCIDE PROJECT**

- Who:** Delta College Office of Diversity & Inclusion (Prism, Unison),
Saginaw Valley State University,
PFLAG Tri-Cities
Perceptions Saginaw Valley
- When:** Tuesday, October 16, 2012
- Where:** Delta College Lecture Theater at 2:00 pm
(followed by Kevin Epling's "Be the Change: Continuing the Conversation" at 3:30 pm.)
SVSU Malcolm Field Theatre at 7:00 pm.

Background: The above groups have worked together to bring The Bullycide Project to our area! The Bullycide Project is a powerful play created and performed by the Trust Theater Ensemble of Fenton, MI ⁽¹⁾. The play received national attention on CBS's "48 Hours" and invitations to perform throughout the Midwest, Canada and during anti-bullying conferences in Atlanta, GA and Washington DC ⁽²⁾. The original play showcases the stories of real teens who committed suicide after being bullied. These true-life vignettes include the story of Matt Epling (Matt's Safe School Law) and cyberbullying from the stand point of the student, the bully, the bystander and the loving parent in an effort to promote awareness and change. See the YouTube trailer below for highlights ⁽³⁾.

References

1. The Bullycide Project - Trust Theatre Ensemble
<http://thebullycideproject.com>
2. Bullycide Project Receives National Attention
http://www.mlive.com/news/flint/index.ssf/2011/09/the_bullycide_project_to_be_fe.html
3. The Bullycide Project Youtube promotional trailer
<http://www.youtube.com/watch?v=wpaepz4p3w0>
4. Bullycide Facebook Project
<http://www.facebook.com/pages/The-Bullycide-Awareness-Project/117704898289322>



Saginaw Valley LGBT History – Making It Alive

October General Meeting-Not to Miss!

Leo Romo

October is [LGBT History Month](#) so Leo Romo will present **Saginaw Valley LGBT History - Making It Alive** at the Thurs., October 18th Perceptions General Membership Meeting at The Alderton Bldg., [301 Cass St.](#) in Old Town Saginaw at 7 p.m.

Saginaw Valley LGBT History – Making It Alive puts an LGBT face on local people, groups, businesses, and events. Leo has divided the program in two segments: Digital Slides and Personal Stories. He will share digital slides of photos/posters/video/news clippings/etc. that he has collected for several years.

We will then hear from individuals who have been involved in our history: **Rick Farrand** will share a song/dance video that was taped at Tallulah's (pre-Bambi's in the same location), a Saginaw gay bar in the 1990s; **Kathy Lloyd** will talk about the Awakening Sisters (est. 1989), a female group that promoted concerts and activities for all women in the Tri-City area - the board was composed of all lesbians; and **Daniel Sedwick** will tell us about **John Monahan** - the first local 'out' LGBT activist who died in 2002. The presentation will cover Dutch's, Saginaw's downtown gay bar in the 1960-70s as well other bars, the formation years of the organization Dignity Tri-Cities, PFLAG Tri-Cities, Wellness Networks, and many other parts of our history.

We cannot cover all our rich history in one evening but you will enjoy and appreciate the evening and our history.

Kayaking Excursion!

Join us on Saturday, October 20th at 10:30am at the [Chippewa Nature Center](#), 400 S. Badour Rd., Midland, MI 48640. Cost of \$15.00 includes guided trip and kayak rental.

Please RSVP by October 11th if you are interested. There are only ten kayaks so therefore there are only ten spots available and spots are already filling up!

People using their own kayaks can be included at the same cost of \$15.00. If there are more than ten people wanting to go, I will put people on a wait list in case someone drops out.

Please contact Sally at Sally@perceptionsSV.org to RSVP



Current Events (events.PerceptionsSV.org)

▼ **October 5th - Friday Night Dinner** 7:00 pm. Join Perceptions this week at **Café American**, [1525 Washington St.](#), Midland. Please reply to RSVP@PerceptionsSV.org by 3:00 pm Friday, if you plan to attend.

Sat., October 6th - Affirmations Fall Bash Bands, comedians, and entertainment. Tickets are \$30 general admission or \$50 VIP. **The Magic Stick**, 4140 Woodward Ave., Detroit. For more info, go to www.GoAffirmations.org

Wed., October 10th - Open Hearts 6:00 pm. Positive thinking group for disabled members of the LGBT community. Meets at Butman Fish Library in Saginaw. For info call Rev. Kathy VanBuskirk at 989-392-6874.

▼ **Thurs., October 11th - Card Players Club** 1:00 to 3:00 pm. **The Alderton Bldg.**, [301 Cass St.](#), Saginaw. The group will decide the games depending on the crowd. Bring you favorite beverage and/or snack. Some refreshments will be provided. Join us for a fun afternoon of fellowship. Please direct questions and suggestions to [Mike Mercer](#).

▼ **October 12th - Friday Night Dinner** 7:00 pm. Join Perceptions friends this week at **Rusty Saw Smokehouse BBQ**, [6907 Westside Saginaw Rd.](#), Bay City. If you plan to attend, please reply to RSVP@PerceptionsSV.org by 3:00 pm Friday.

Sun., October 14th - Genesee County PFLAG Meeting 2:00 - 4:30 pm. The meeting takes place at the Unitarian Universalist Church of Flint, [2474 S. Ballenger Hwy.](#) For more information, contact pflagflint@yahoo.com.

▼ **Tues., October 16th - The Bullycide Project** Based on the book *Bullycide in America*, written by mothers who have lost a child to suicide due to excessive bullying, The Bullycide Project is a powerful stage play. Performances at **Delta College**, Main Lecture Theater, 2:00 pm; and at **SVSU's Malcolm Fields Performing Arts Theatre**, 7:00 pm. Perceptions, PFLAG, and Delta Prism Alliances are sponsors. See story page 3.

▼ **Tues., October 16th - Be The Change** 3:30 pm. Immediately following The Bullycide Project, Kevin Epling will host "Be the Change: Continuing the Conversation." Kevin's son, Matt, took his own life in 2002, after being the victim of bullying and a hazing incident at school. Kevin and his wife Tammy are members of Bully Police USA and are active in speaking with civic groups and schools about their personal loss and experiences in creating change. This program will explain the bullying-suicide connection and will encourage you to become an agent of change. **Delta College**, Main Lecture Theater.

Wed., October 17th - Womyn's Room II 6:00 pm. For more info. contact Rev. Kathy VanBuskirk at 989-392-6874.

Wed., October 17th - Men's Friendship Room 7:00 pm. For more information, contact David Younk at 989-771-9721.

▼ **Thurs., October 18th - Perceptions General Meeting** 7:00 pm. All are welcome. To celebrate LGBT History Month, Leo Romo and friends are planning a presentation that will bring Saginaw Valley LGBT history alive! The Alderton, [301 Cass St.](#), Old Town Saginaw. For more info, contact [Perceptions](#).

▼ **October 19th - Friday Night Dinner** 7:00 pm. Join Perceptions this week at **Court Street Grill**, [100 Michigan Ave.](#), Saginaw. Please reply to RSVP@PerceptionsSV.org by 3:00 pm Friday, if you plan to attend.

Sun., October 21st - PFLAG Meeting 2:00 - 4:30 pm. The meeting takes place at Our Saviour Lutheran Church, [2525 Hemmeter Rd.](#), Saginaw. For more information contact pflag@pflag-mbs.org or 989-941-1458.

▼ **Mon., October 22nd - Perceptions Transgender Group** 6:00 pm. Meeting at The Alderton Bldg, [301 Cass St.](#), Saginaw, the group offers an informal gathering, taking a more 'light-hearted' approach to allow transgenders in the Tri-City area an opportunity to connect with one another for socializing and support. If you have any questions, contact Rachel at Rachel@PerceptionsSV.org.



▼ **Tues., October 23rd - Men's Discussion Group** 7:00 to 8:30 pm. The Alderton Bldg, [301 Cass St.](#), Old Town Saginaw. This gathering is intended as a discussion and informal support group for gay and bisexual men. The group will be facilitated by Thomas Brubaker. Contact him at Thomas@PerceptionsSV.org for additional information or to let him know you'll attend. Light snacks will be provided.

▼ **Thurs., October 25th - Saginaw Meet & Greet** 7 to 9 pm. Join Perceptions at **The Mixx**, [115 N. Hamilton St.](#), Saginaw for an evening of games of skill or chance or just for friendly conversation. Board games and cards will be available if you'd like to play. Sandwiches and snacks will be available in The Metro Grille, as well as coffee, soft drinks, and a full bar.

▼ **October 26th - Friday Night Dinner** 7:00 pm. Join Perceptions this week at **Heather's Restaurant**, [205 3rd St.](#), Bay City. Please reply to RSVP@PerceptionsSV.org by 3:00 pm Friday, if you plan to attend.

Sat., October 27th - State Equality Celebration A Host Reception will be held at 6 pm for intimate access to elected officials supporting LGBT equality and the community leaders advancing our work. The main event begins at 7 pm and includes a casual strolling dinner and opportunity to mingle with other Equality Michigan supporters, community leaders, and elected officials in the historic Detroit Club, Downtown Detroit. Speakers and Catalyst Award recipients will be announced soon. Tickets to the Host Reception are \$250; tickets to the main event are \$125. Students discount price is \$75. Get all of the details and buy your tickets at www.EqualityMi.org

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COME OUT, COME OUT WHERE EVER YOU ARE!

Rick Farrand

Mark your calendars for Oct. 11th, which is [National Coming Out Day](#).

This date was chosen because it was the anniversary of the 1987 National March on Washington for Gay and Lesbian Rights. It is internationally observed as a civil awareness day for individuals who identify as bisexual, lesbian, gay, and transgender, regarding ones sexual orientation and/or gender identity.

National Coming Out Day is used to help create awareness for LGBT people everywhere. It is also a day of inclusion to celebrate our straight allies. This is a cultural right of passage for LGBT people everywhere. There are many ways to celebrate this day from rallies and parades to information tables set up in public places or wearing pink triangles for gays and black triangles for lesbians, to rainbow flags and rainbow colors.

So to all of you who are out....I salute you. For those of you who have not yet come out, come to a [Perceptions](#) meeting or PFLAG meeting and be around people like you, who can help you find a safe way of coming out, and provide a safe space for you to feel comfortable and loved.

Lets rally together and celebrate this day the way it was meant to be celebrated....being comfortable with who you are and knowing that you are not alone!

LGBT HISTORY MONTH

Jim Kleinsorge

Remember learning about LGBT figures in history class? Probably not. For now, we're left to educate ourselves about the accomplishments of LGBT people. Since 1994, October has been LGBT History Month, which was founded by Missouri high-school history teacher Rodney Wilson. Here are a few resources to help you find out about the contributions LGBT people have made throughout history:

LGBT History Month Website – www.lgbthistorymonth.com - Website highlighting a new LGBT icon every day in October with a video, biography, images and bibliography describing the person's significance.

Timeline of LGBT History – http://en.wikipedia.org/wiki/Timeline_of_LGBT_history - Wikipedia article which gives an extensive timeline from 9660 BC to the current year.

LGBT History Month resources – <http://www.glsen.org/cgi-bin/iowa/educator/library/record/816.html> - GLSEN (Gay, Lesbian, & Straight Education Network) listing of LGBT History Month resources.

This is just a small sample to help get you started. I encourage you to do a little research and find out about our history and who some of the unsung heroes of our movement have been.

September General Meeting- Healthcare Reform

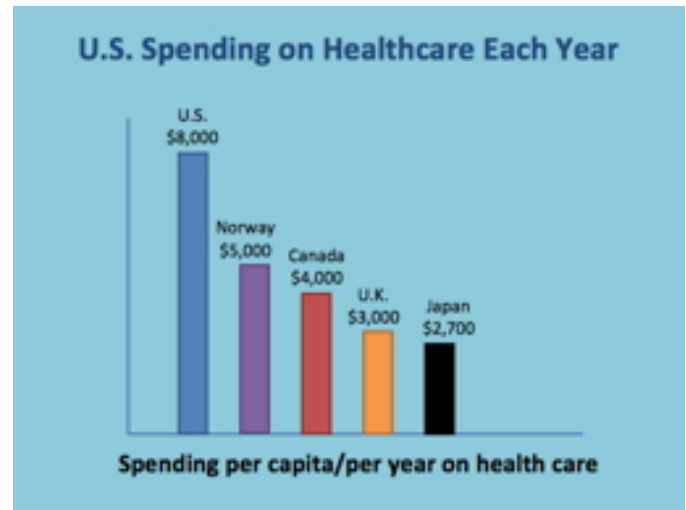
deidra knox

On Thursday, September 20th at the Perceptions' General Meeting, Ryan Sullivan laid out the fundamentals of the Affordable Care Act (ACA) in a direct, concise and clear manner. He outlined the efforts of the [Michigan Consumers for Healthcare](#) (part of a National group) to inform the public of this Healthcare program.

The first slide started a lively interactive talk and a few of the audience members won mugs for their insight/input.

When we compare how much the United States Spends on Healthcare vs other countries, we find that we spend \$8,000 per person, yet we have fewer people covered. One certainly has to ask where does the money go in such a system?

Ryan answered that question and others with more slides to compliment the discussion that followed. The key part of this presentation was turning a 1,000 page document into Fact sheets (1) that outlined the Benefits for various groups and scenarios. This article highlights those of premier importance to this group.



LGBT:

Ends lifetime dollar limits on key benefits and restricts annual dollar limits until they are ended in 2014, allowing for long-term comprehensive treatment of chronic diseases. [Studies show that LGBT suffer from chronic illnesses more often than their heterosexual counterparts.]

[HealthCare.gov](#)'s insurance and coverage finder now includes a "same-sex partner" filter, allowing same sex couples to eliminate plans which would not cover both people from the list of plans available in their area.

The Affordable Care Act makes it easier for people living with HIV/AIDS to get coverage through the Pre-Existing Condition Insurance Plans. The ban on pre-existing condition exclusions will extend to all Americans in 2014.

Includes specific anti-discrimination protections for sexual orientation and gender identity.

Women:

Insurance plans sold in the exchanges must cover a range of benefits, including maternity care, prescription drugs and mental health care.

Beginning in 2014, the law ends the common practice of "gender rating." In other words, an insurer will no longer be able to charge women more than men for the same coverage.

Starting in 2010, health plans can no longer require pre-authorization or referral for OB-GYN care.

Starting in 2010 for new plans, you will not have to pay out of pocket costs for recommended preventive care. This includes services such as mammograms, immunizations, and screenings for cancer and diabetes.

Seniors:

Health plans will have to report the proportion of premium dollars they spend on actual medical care and give rebates to consumers if the percentage is less than 85% for the large group market or 80% for individual or small group plans.

Creates state option for “health home” program for some Medicaid enrollees and provides 90% federal match for this program.

Provides 3-year grants to states to create incentive programs for Medicaid enrollees to participate in health lifestyle programs and achieve health target outcomes.

It was very interesting that the skeleton of this ACA was built on a plan established in Massachusetts by then Governor, Mitt Romney. This program earned the state the title of the best insured group in America. That state did not “*have to cut Medicare by \$716 billion. [It] didn’t raise taxes on health companies by \$500 billion.*” It did not have to because *back in 1985, under then-Gov. Michael Dukakis, Massachusetts set up a program called the Uncompensated Care Pool. Much like the name suggests, the pool is used to finance health care for those without insurance. Massachusetts financed the plan largely through assessments on hospitals and insurers. Under Romney’s administration in 2004, each industry paid in about \$157 million to keep the pool running. That plan still operates today – under the name Health Safety Net – and covers health care needs that Massachusetts residents cannot afford. “Since the late 1990s, Massachusetts has also received additional Medicaid funds to enroll populations that other states traditionally do not cover. In 2005, when Romney was governor, the federal aid amounted to \$550 million (6).*

Presentations of these types are designed to inform and educate our readers to the issues that are unfolding in the upcoming election. You are encouraged to use the sources below, find other sources and read about the issues. More than anything, Perceptions encourages each citizen TO VOTE!

Perceptions and its allies would like to thank Ryan Sullivan for providing us with a very pertinent and informative presentation. His enthusiasm for this work made for a great evening.

Sources:

<http://consumersforhealthcare.org/michigan-consumers-healthcare/coalition-resources>

<http://www.healthcare.gov/news/factsheets/2011/01/new-options-for-lgbt-americans.html>

<http://consumersforhealthcare.org/mch/coalition-resources/training-materials-presentations>

<http://consumersforhealthcare.org/mch/information/seniors>

<http://consumersforhealthcare.org/mch/information/women>

<http://www.washingtonpost.com/blogs/ezra-klein/wp/2012/09/21/how-romney-paid-for-romneycare/>

Rainbow Referrals — Featured Listing

PerceptionsSV.org/rainbowreferrals



Samaritan Counseling Center
315 W. Larken Street
Midland, MI 48641
989-835-7511

Fresh Aire Samaritan Counseling Center provides affordable, quality, short and long-term counseling, life coaching, education, and consultation to promote “wholeness of mind, body, and spirit.” As a non-profit, Fresh Aire serves individual adults, adolescents, or children; families; couples; and groups. Fresh Aire will make its services available on a sliding scale, based on income, regard-

less of educational, cultural, religious or social differences.

Amy McDonald, MA, LLPC
Staff Counselor

(m) 989-506-3734

Counseling experience includes domestic violence, substance abuse, LGBT, sexual abuse, & crisis intervention.

The Michigan Supremes

Tim Atkinson

Perceptions and several other LGBT Community Centers throughout the Great Lake State are uniting to encourage everyone to vote the entire ballot in November. Some have nicknamed the project “Go Down on the Ballot.” Many people don’t realize that if they vote a “straight party ticket,” their vote does not include candidates in the “non-partisan” section that includes candidates for the Michigan Supreme Court. As many as 25% of Michigan voters do not vote for Supreme Court candidates.

Supreme Court Judges decide cases that will impact everyone, especially the LGBT community. Justices are elected for 8-year terms, so the results of this year’s election will have a long-lasting impact on how cases are decided.

Although the Supreme Court is considered non-partisan, candidates are nominated by political parties. The candidates don’t appear on the ballot with party affiliation, so a bit of homework is required to learn about the candidates prior to going to the polls. The current Supreme Court is controlled by the Republicans, 4-3. There are 3 vacancies this year, so control could shift.

Republican nominees are Colleen O’Brien; Justice Stephen Markman, who has served on the Supreme Court since 1999; and Justice Brian Zahra, who was appointed by Governor Rick Snyder last year.

The Democrats’ nominees are Bridget Mary McCormack, Connie Kelley, and Sheila Johnson.

Libertarians (Morgan & Roddis), the Natural Law Party (Dern), and the Taxpayer Party also have nominees on this year’s ballot. Showing us how partisan the election actually is, The Taxpayer Party candidate, Mindy Barry, has been accused of actually being a “fake GOP candidate” to draw votes away from the Democrats’ all-female slate. Barry denied any such intent and stated, “I consider myself a Republican, but I am also a Taxpayer Party supporter.”

Some of the important cases that may soon come before the court include adoption issues for same-sex couples, identification laws for transgender people, non-discrimination cases and more. This is why this year’s election is so important for LGBT people.

We encourage everyone to vote this year. The deadline to register for the November 6th election is October 9th. Further, we encourage you to vote the entire ballot and learn which Supreme Court nominees best represent your values. One way to help you decide is to look at the endorsements from groups that you respect and also look for endorsements from groups that represent positions that are contrary to your beliefs.



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Like our fan page to see information about Perceptions news and events



Join our Perceptions Group on Facebook to interact with other members using features such as posting comments, sharing photos and group chat.

facebook.com/groups/46071276364/



Myth v. Reality- The Truth behind the Affordable Care Act

Ryan Sullivan, [Michigan Consumers for Healthcare](#)

Myth: The Affordable Care Act (ACA) is a “government takeover” of healthcare.

Reality: False. The model on which the ACA is based was developed by the ultra-conservative Heritage Foundation and was specifically designed as a private market based alternative to a government run, single payer system like we see in Canada and parts of Europe. The Heritage Foundation called their proposal a “social contract” where the government makes private insurance more affordable through subsidies and, as a consequence, those individuals who could then afford private insurance would be mandated, by law, to purchase it. Massachusetts under Governor Mitt Romney was the first state to implement the Heritage Foundation plan with significant success.

Myth: The non-partisan Congressional Budget Office (CBO) confirmed the ACA is a “jobs killer” that will eliminate 675,000 American jobs.

Reality: False. The CBO did not state the ACA will eliminate 675,000 jobs. Rather, the CBO predicted that approximately 675,000 Americans who would like to retire early but can't out of fear of losing employer-based health benefits will voluntarily retire once that they can access affordable, subsidized healthcare through their state healthcare exchange. These retirees will normally be replaced within their places of employment and therefore will actually be creating new job opportunities for others. The CBO did predict that there would be some loss of lower paying jobs as a result of the ACA but those losses would be offset by new, higher paying positions within the healthcare professions.

Myth: The Affordable Care Act is the largest middle-class tax increase in American history.

Reality: False. The ACA is neither a tax increase on the “middle-class” nor is it the largest tax increase in history. The ACA is financed by a combination of new fees or fines to insurance companies and large employers, reductions in payments to some providers and new taxes and fees targeted at wealthier Americans. The law sets a threshold of \$200,000 in personal income or \$250,000 in combined marital income on virtually all taxes impacting people. While the ACA certainly included a tax increase, projected as a percent of Gross Domestic Product (GDP), the increase is actually smaller than the tax increases of George H.W Bush in 1990 or Ronald Reagan in 1982.

Myth: The Affordable Care Act is exploding the national debt.

Reality: False. Despite repeated efforts by opponents to misstate or misrepresent Congressional Budget Office figures, the CBO has reaffirmed the ACA is fully paid for. In fact, the CBO estimates that it would actually add \$210 billion to the national debt by 2021 if the law were repealed.

Myth: The Affordable Care Act “robs” \$617 billion out of Medicare at the expense of our seniors.

Reality: False. The ACA does not take any money out of Medicare. The ACA reduces future payments to private insurance companies and hospitals so that new benefits to seniors could be added and so the life of the Medicare Trust Fund can be extended another 8 years. New benefits to seniors added to the Medicare program include a free annual Wellness Visit, free preventative tests and services and an eventual elimination of the Medicare Part D prescription drug “donut hole.” Hospitals voluntarily agreed to the cost reductions knowing their overall revenues would increase with more Americans having access to insurance overall under the ACA.

Myth: A new Medicare “death panel” will be established to ration care and decide who lives or dies.

Reality: False. If Medicare costs go beyond allowable limits a panel will be established to look for new ways to capture savings by creating efficiencies amongst providers and/or adjusting provider reimbursement rates. However, the panel is statutorily prohibited from rationing care. Also, if Congress did not agree with the panel's recommendations, Congress can simply adopt an alternative plan.

Myth: The Affordable Care Act will devastate small business.

Reality: False. The ACA has no requirement that small businesses (defined as businesses having a Full Time Equivalent of 50 employees or less) provide insurance for their employees. The law rewards small businesses that do provide insurance to their employees with subsidies to encourage them to continue providing coverage. It also seeks to incentivize those small businesses that do not provide coverage to reconsider. Maximum subsidies to small businesses are currently set at 35%, but that rate jumps to 50% in 2014.



Perceptions Saginaw Valley
10th Anniversary Celebration
 &
Holiday Gathering

Saturday ~ December 1, 2012
Apple Mountain Resort
Freeland, Michigan

6:00 p.m. Cocktails ~ Silent Auction

8:00 p.m. Dinner ~ Program ~ Live Auction

Entree: Steak Dinner [Vegetarian Option Available]

Music ~ Dancing until Midnight



*Week of October 8 ~Mailing will be sent to Perceptions Saginaw Valley Members

*Beginning Friday, October 12th ~ Tickets will be available for on-line purchase at:

Perceptions SV.org/Holiday Party

Silent & Live Auction Items are needed

Please call 989-832-2129 if you have an item to place in the auction or know of a business that ought to be contacted

Perceptions Saginaw Valley will be partnering with the United Services Organization - 'Warriors and Family Care Program' with the USO being the recipient of fifty percent of the event's net proceeds. The program is a comprehensive long-term program supporting the care of wounded, ill or injured warriors ...sustaining their journey toward a full and rewarding life



Until Every One Comes Home®