



BOARD OF COMMISSIONERS

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macombcountymi.gov/boardofcommissioners

EDUCATION AND TRAINING COMMITTEE

WEDNESDAY, SEPTEMBER 15, 2010

AGENDA

1. Call to Order
2. Pledge of Allegiance
3. Adoption of Agenda
4. Approval of Minutes dated August 11, 2010 (previously distributed)
5. Public Participation (five minutes maximum per speaker, or longer at the discretion of the Chairperson related only to issues contained on the agenda)

6. Rename the Planning and Economic Development Department to Planning, Economic Development and Research Department and Transfer of Function and Personnel of Macomb County Reference and Research Center to Planning, Economic Development and Research Department (to be reviewed by PED Committee on 9-15-10 and if approved, referred to this committee) (mailed)

7. Michigan Works Executive Director's Report/John Bierbusse

8. Requests by MSU Extension for Acceptance of Funds:
 - a) Michigan State Housing Development Authority to Participate in Homeownership Counseling Network (mailed)
 - b) City of Warren to Continue Housing Contract (mailed)
 - c) Health Department to Continue the WIC Program (mailed)
 - d) MSU Extension to Continue Support of Master Gardener Program (mailed)

9. MSU Extension District Coordinator's Report/Marie Ruemenapp
 - a) Financial Literacy Program
 - b) Joint MSUE/PED Water and Ag Economic Development Positions

10. New Business
11. Public Participation (five minutes maximum per speaker or longer at the discretion of the Chairperson)
12. Adjournment

MEMBERS: D. Flynn-Chair, Mocerl-Vice-Chair, Mijac, Doherty, Rengert, Crouchman, Camphous-Peterson, Bruley, Sprys and Gielegem (ex-officio)

MACOMB COUNTY BOARD OF COMMISSIONERS

Andrey Dazy - District 1
Marin E. Sauger - District 2
Phillip A. DiMana - District 3
Tom Mocerl - District 4
Susan L. Doherty - District 5

Sue Rocca - District 7
David Flynn - District 8
Robert Mijac - District 9
Ken Lampar - District 10
Ed Szczepanski - District 11

James L. Cambelli - District 12
Don Brown - District 13
Brian Brdak - District 14
Keith Rengert - District 15
Carey Torrice - District 16

Paul Gielegem
District 19
Chairman

Kathy Tocco
District 20
Vice Chair

Joan Flynn
District 6
Sergeant-At-Arms

Ed Bruley - District 17
Dana Camphous Peterson - District 18
Irene M. Kepler - District 21
Frank Accavitti Jr. - District 22

William A. Crouchman - District 23
Michael A. Boyle - District 24
Kathy D. Vosburg - District 25
Jeffery S. Sprys - District 26

RESOLUTION NO.

FULL BOARD MEETING DATE: _____
AGENDA ITEM: _____

MACOMB COUNTY, MICHIGAN

RESOLUTION TO: (1) RENAME THE PLANNING AND ECONOMIC DEVELOPMENT DEPARTMENT TO THE PLANNING, ECONOMIC DEVELOPMENT AND RESEARCH DEPARTMENT AND (2) TRANSFER THE FUNCTION AND PERSONNEL OF THE MACOMB COUNTY REFERENCE AND RESEARCH CENTER TO THE PLANNING, ECONOMIC DEVELOPMENT AND RESEARCH DEPARTMENT

INTRODUCED BY: CHAIRPERSON DAVID FLYNN, EDUCATION AND TRAINING COMMITTEE

The Macomb County Reference and Research Center has been without a Director since the retirement of Sandy Casamer. The transfer of the functions and the personnel to the Planning, Economic Development and Research Department will allow the Director of Planning, Economic Development and Research Steve Cassin to oversee the day-to-day operations of the Reference and Research Center, including the oversight of personnel and work assignments.

This matter will be referred to the Personnel Committee if approved by this Committee.

COMMITTEE/MEETING DATE

Education and Training – 9/15/10

RECYCLABLE PAPER



*A private-public partnership
administered locally by the Macomb/St. Clair Workforce Development Board*

TO: Education and Training Committee
FROM: John H. Bierbusse
RE: Meeting of September 15, 2010

I have enclosed the updated employment/unemployment information for July 2010. The unemployment rate in Macomb County increased from 14.4% in June to 15.3% in July. The actual number of unemployed in July increased by 4,365 over June to 63,637 while those employed declined by 2,287.

The Bureau of Labor Market Information has updated the monthly unemployment statistic for 2009 from preliminary to actual. I have updated the bar graphs to reflect the new numbers.

Another notable occurrence in August was the decline in the new employment services registrations at our Michigan Works Service Centers. For the first time in 2010 the level of new registrations have fallen below 2008 and half of what they were in 2009.

*distributed
9-15-10*

ADMINISTRATIVE OFFICE

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FAX (586) 469-7488

CUSTOMER CENTERS

75 North River Road
Mt. Clemens, MI 48043
(586) 469-7702
FAX (586) 469-5082

15950 12 Mile Road
Roseville, MI 48088
(586) 447-9200
FAX (586) 447-9238

43630 Hayes Road
Clinton Township, MI 48038
(586) 263-1501
FAX (586) 266-9517

100 McMorrin Boulevard
6th Floor
Port Huron, MI 48060
(810) 966-3300
FAX (810) 966-3337

27850 Van Dyke
Warren, MI 48093
(586) 574-2170
FAX (586) 576-0576

UNEMPLOYMENT INFORMATION

	July 2009	July 2009 Unemployed	July 2010	July 2010 Unemployed
United States	9.7 %	15,201,000	9.7%	15,137,000
Michigan	14.7 %	733,000	14.0 %	687,000
Macomb County	17.4 %	74,088	15.3 %	63,637
St. Clair County	18.2 %	15,283	15.8 %	12,891
Selected Cities				
Sterling Heights	13.6 %	9,157	11.9 %	7,866
St. Clair Shores	18.3 %	6,028	16.1 %	5,178
Clinton Township	19.2 %	10,492	17.0 %	9,012
Warren	20.0 %	14,449	17.6 %	12,411
Roseville	23.6 %	6,442	20.9 %	5,534
Port Huron	24.7 %	4,191	21.7 %	3,535

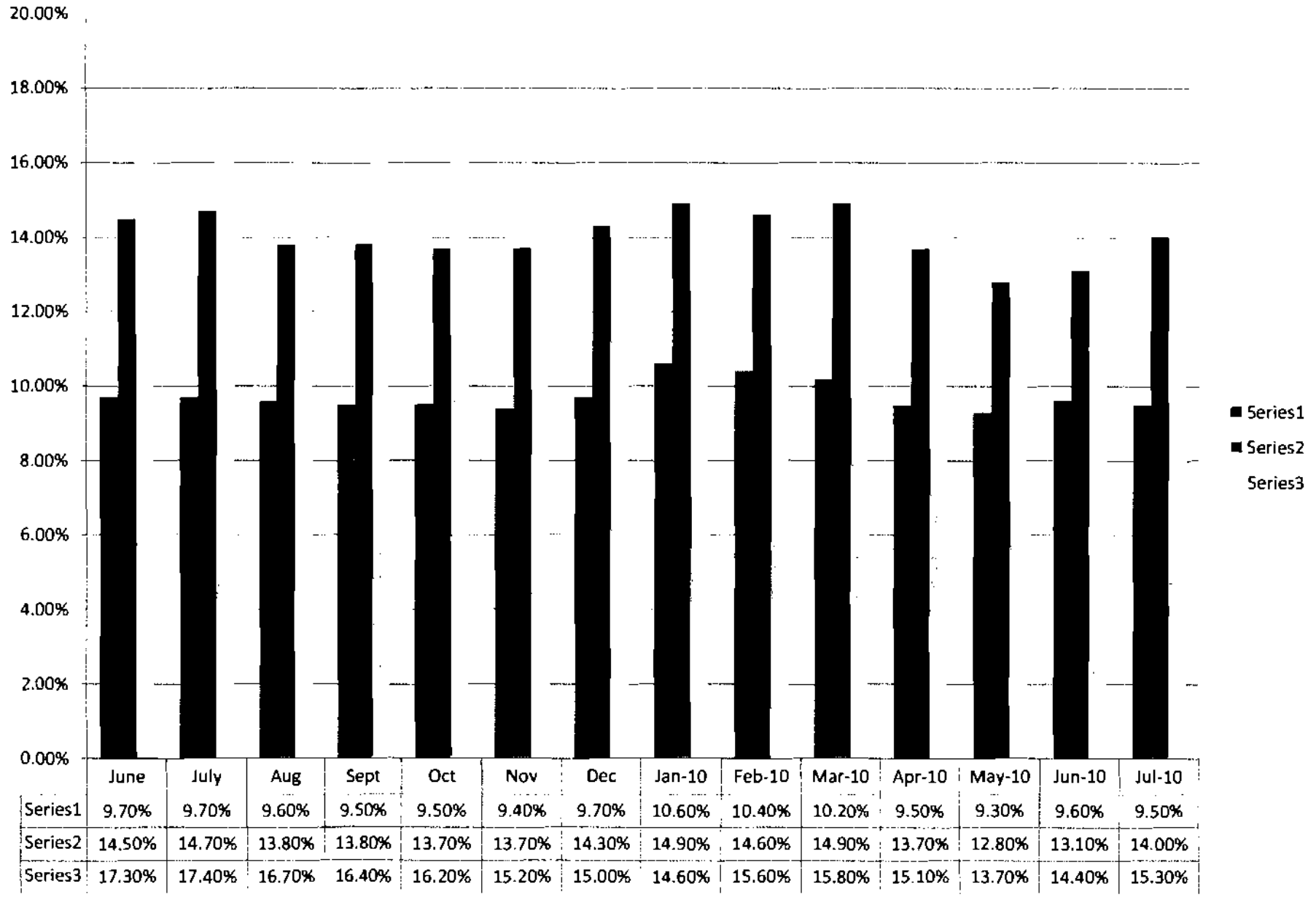
Macomb County

	Labor Market	Employed	Unemployed	Rate
July 2009	426,029	351,941	74,088	17.4%
July 2010	416,313	352,676	63,637	15.3%
Annual 1999	444,100	427,723	16,377	3.7%

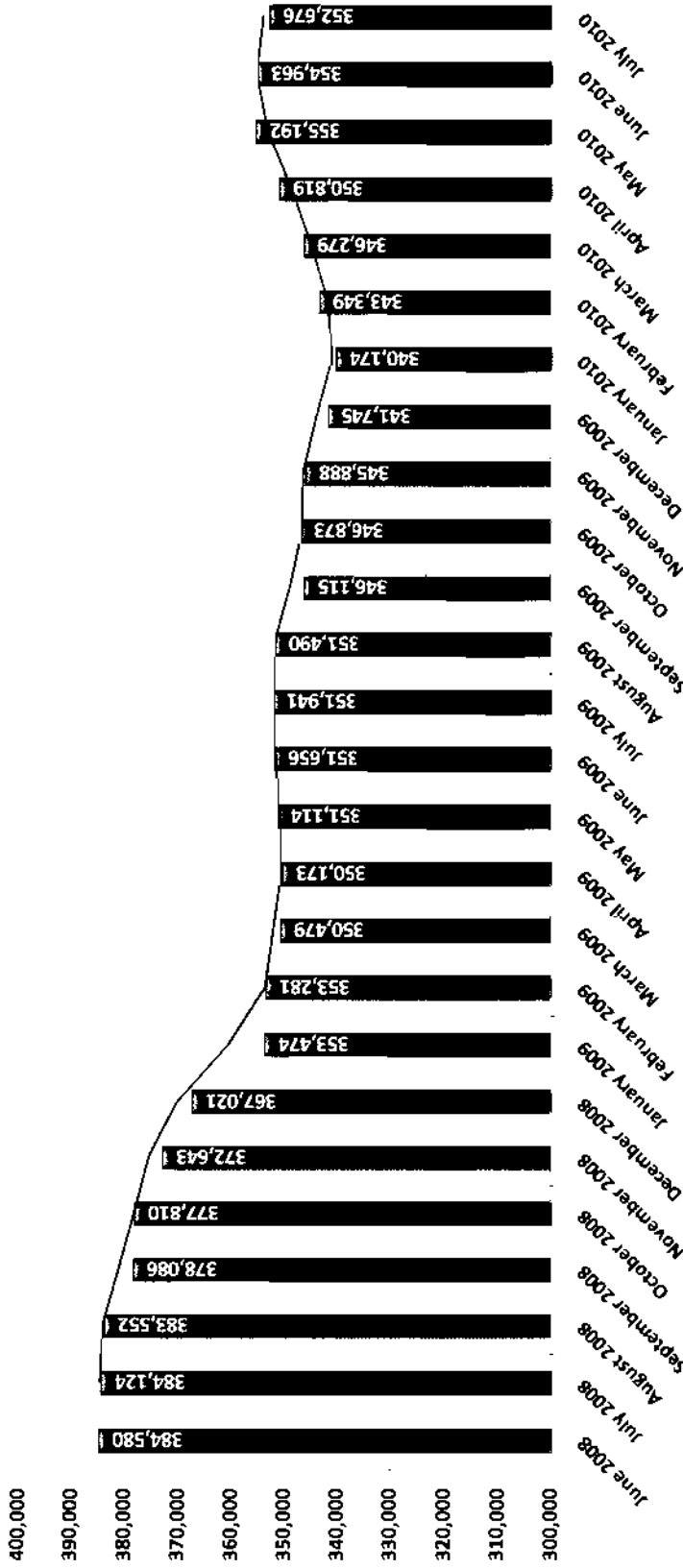
Employment Services Registrations

DATE	2008	2009	2010
1 st Week of Year	2008720	2,705	2,654
2 nd Week	877	3,488	2,125
3 rd Week	1,050	2,931	1,700
4 th Week	812	2,500	1,572
5 th Week	755	2,504	1,527
6 th Week	781	2,245	1,272
7 th Week	802	2,338	1,322
8 th Week	698	1,958	1,571
9 th Week	710	2,203	1,671
10 th Week	832	2,230	1,496
11 th Week	900	2,015	1,325
12 th Week	842	1,954	1,219
13 th Week	854	1,940	1,158
14 th Week	898	2,067	1,366
15 th Week	959	2,146	1,475
16 th Week	922	2,261	1,439
17 th Week	841	2,441	1,276
18 th Week	850	2,289	1,184
19 th Week	852	2,661	1,190
20 th Week	800	2,459	1,107
21 st Week	730	2,263	933
22 nd Week	538	1,988	1,174
23 rd Week	678	2,409	1,163
24 th Week	647	2,696	1,155
25 th Week	718	2,712	1,337
26 th Week	710	2,089	1,379
27 th Week	748	2,071	985
28 th Week	811	2,522	1,019
29 th Week	819	2,259	1,022
30 th Week	738	2,062	1,095
31 st Week	914	1,871	1,163
32 nd Week	771	1,863	987
33 rd Week	1,162	1,712	892
34 th Week	993	1,675	873
35 th Week	1,018	1,723	842
TOTAL	28,750	79,250	45,668

2009/2010 Month-By-Month Unemployment Rate



Macomb County Residents Employed



RECYCLABLE PAPER

RESOLUTION NO. _____

FULL BOARD MEETING DATE: _____

AGENDA ITEM: _____

MACOMB COUNTY, MI

MACOMB COUNTY, MICHIGAN

RESOLUTION TO Authorize MSU Extension to accept the contract with Michigan State Housing Development Authority (MSHDA) to participate in the MSHDA Homeownership Counseling Network in the amount of \$10,000. The Board of Commissioners' support enables MSU Extension to enter into an agreement with MSHDA from October 1, 2010 through September 30, 2011.

INTRODUCED BY: David Flynn, Chairman
Education and Training Committee

This contract will provide Home Ownership Counseling, as required, for persons applying for MSHDA funds. The counseling is conducted by MSU Extension certified staff and helps families with down payments, closing costs and pre- and post-purchase counseling. MSUE provides the Home Ownership education utilized by other county departments and local units of government. These dollars provide certification costs, salary and benefits for the trained counselors.

COMMITTEE MEETING DATE

Education and Training September 15, 2010

RESOLUTION NO. _____

FULL BOARD MEETING DATE: _____

AGENDA ITEM : _____

MACOMB COUNTY, MI

RESOLUTION TO: Authorize MSU Extension to renew the contract with the City of Warren for \$11,500 to provide home repair, financial management and financial counseling classes to designated families from October 1, 2010 through September 30, 2011.

INTRODUCED BY: David Flynn, Chairman
Education and Training Committee

This is a contract renewal with the City of Warren Planning Department. Two home maintenance and repair series, one Money Management Series and up to 20 individual counseling sessions will continue to be offered to Warren residents who meet the income guidelines for CDBG funds. Warren feels it is important to offer support services to CDBG recipients even after their homes have been rehabbed. This contract uses federal dollars and allows the MSU Extension to expand its classes to households of limited income in Warren at no cost to the county. (Warren classes are open to all county residents if space allows.)

COMMITTEE MEETING DATE

Education and Training September 15, 2010

8c.

RESOLUTION NO. _____

FULL BOARD MEETING DATE: _____

AGENDA ITEM: _____

MACOMB COUNTY, MICHIGAN

RESOLUTION TO: Authorize renewal of the exchange of services between MSU Extension and the WIC program whereby nutrition education is provided to WIC clients on a monthly basis for the current 2010-2011 fiscal year for \$12,000.00

INTRODUCED BY: David Flynn, Chairman
Education and Training Committee

Authorize renewal of the exchange of educational services and financial relationship between WIC and the Expanded Food and Nutrition Education Program (EFNEP). Since 1991 paraprofessional nutrition staff has provided education for WIC families. This is an effective arrangement providing required nutrition in a cost-effective manner. This service will be provided at no cost to the county.

COMMITTEE MEETING DATE

Education & Training Committee September 15, 2010

RESOLUTION NO.

FULL BOARD MEETING DATE: _____

AGENDA ITEM: _____

MACOMB COUNTY, MICHIGAN

RESOLUTION TO Authorize Macomb MSU Extension to receive \$15,000 from MSU Extension to continue support of the Home Horticulture Education Program in Macomb County from October 1, 2010, until funds are fully expended.

INTRODUCED BY: David Flynn, Chairman
Education and Training Committee

Macomb County MSU Extension offers a variety of home horticulture education programs funded through multiple sources that enhance the local communities. The above funds are available until fully expended to supplement the existing part time Educator. This service will be provided at no cost to the County. This arrangement has existed since April 5, 1999.

COMMITTEE MEETING DATE

Education & Training Committee September 15, 2010

RECYCLABLE PAPER

The New Normal in Macomb...

In times of crisis and
uncertainty, **knowledge is
power!**



*presentation material
9-15-10*

MICHIGAN STATE
UNIVERSITY
EXTENSION

9a.

MICHIGAN STATE
UNIVERSITY
EXTENSION

Financial and Housing Education
Macomb County

Staff: **Jean Lakin**

Cheryl Krysiak

Debra Studebaker

Anne Lilla

Karen Giles

National Financial Literacy and Education Commission

- **Households take periodic stock of their financial situation**
- **Individuals seek information regarding financial transactions**
- **Access to information and tools to manage debt**
- **Save to meet financial goals**
- **Plan for secure financial futures**

Educational Programming 2009-2010

- Money Management
- Affordable Housing
- Better Budgeting
- Homeownership
- Taking Charge of Credit
- Home Repair
- Living with Less

In 2009-2010 over 1000 residents benefited from education and or counseling.

Financial Literacy in Macomb County

- Funding \$67,500 grant – United Way for South Eastern Michigan
- Partners
 - MSHDA
 - Habitat for Humanity
 - City of Warren NSP
 - 37th District Court (Drug Court)
 - Macomb County NSP
 - Sterling Heights NSP
 - Clinton Township NSP
 - City of Roseville NSP



MSUE Outreach

- Money Smart Week Conference
 - April 2009
 - Co-sponsored with Habitat for Humanity and United Way
 - 90 residents in attendance at the day long event
 - Pre and Post Evaluation Results
 - 100% write out a spending plan.
 - 91% pay bills on time.
 - 88% begin to save money regularly



MSUE Evaluation

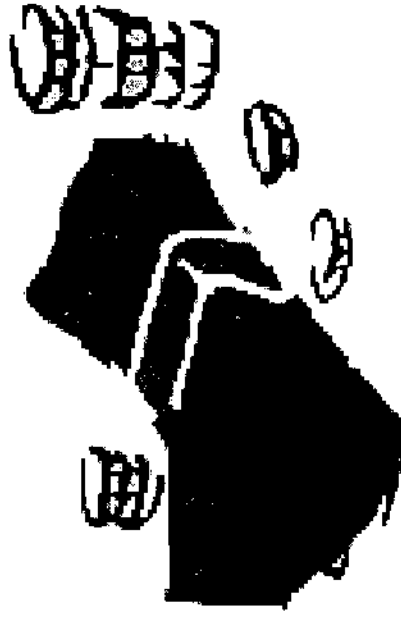
- National Endowment for Financial Education (NEFE)
 - Research and Evidence Based Evaluation used state wide.
- Outcomes
 - “Increase participants ability to be good financial managers.”
 - “Participants become more financially stable.”
 - “Individuals and families can build assets to achieve their education and financial goals.”

Results 2009-2010

- “Increase participants ability to be good financial managers.”
 - 71% of participants achieved this goal by establishing a spending plan.
- “Participants become more financially stable.”
 - 73% of participants achieved this goal by paying bills on time.
- “Individuals and families can build assets to achieve their education and financial goals.”
 - 69% of participants achieved this goal by saving money regularly.

Our Challenge

Increase Awareness of and
Access to Financial Education.



MICHIGAN STATE
UNIVERSITY
EXTENSION

OUR MISSION

Helping people improve their lives through an educational process that applies knowledge to critical needs, issues, and opportunities.

RUTGERS



The New Normal: Ten Personal Finance Challenges and Solutions for 2010 and Beyond

Barbara O'Neill, Ph.D., CFP®, CFCFS
Rutgers Cooperative Extension



NEAFCS Webinar

We didn't just have a perfect storm...

...We had a perfect **TORNADO!!!**



The "Paradox of Thrift" (Economic Term)

What's good for individuals (saving more and spending less) is bad for the economy when everyone does it.

Keeping Up With the Smiths | The fallout from one family's belt tightening

The Smiths stop shopping at Brighton Collectibles...
 Causing job worries for store manager Carol Rice...
 Who eats out less at B.J.'s Brewhouse.

The Smiths also stop eating out...
 As Applebee's revenues fall...
 and its parent company, DineEquity lays off workers.

The Smiths stop getting lattes...
 As Starbucks closes 28 stores in the Dallas area.

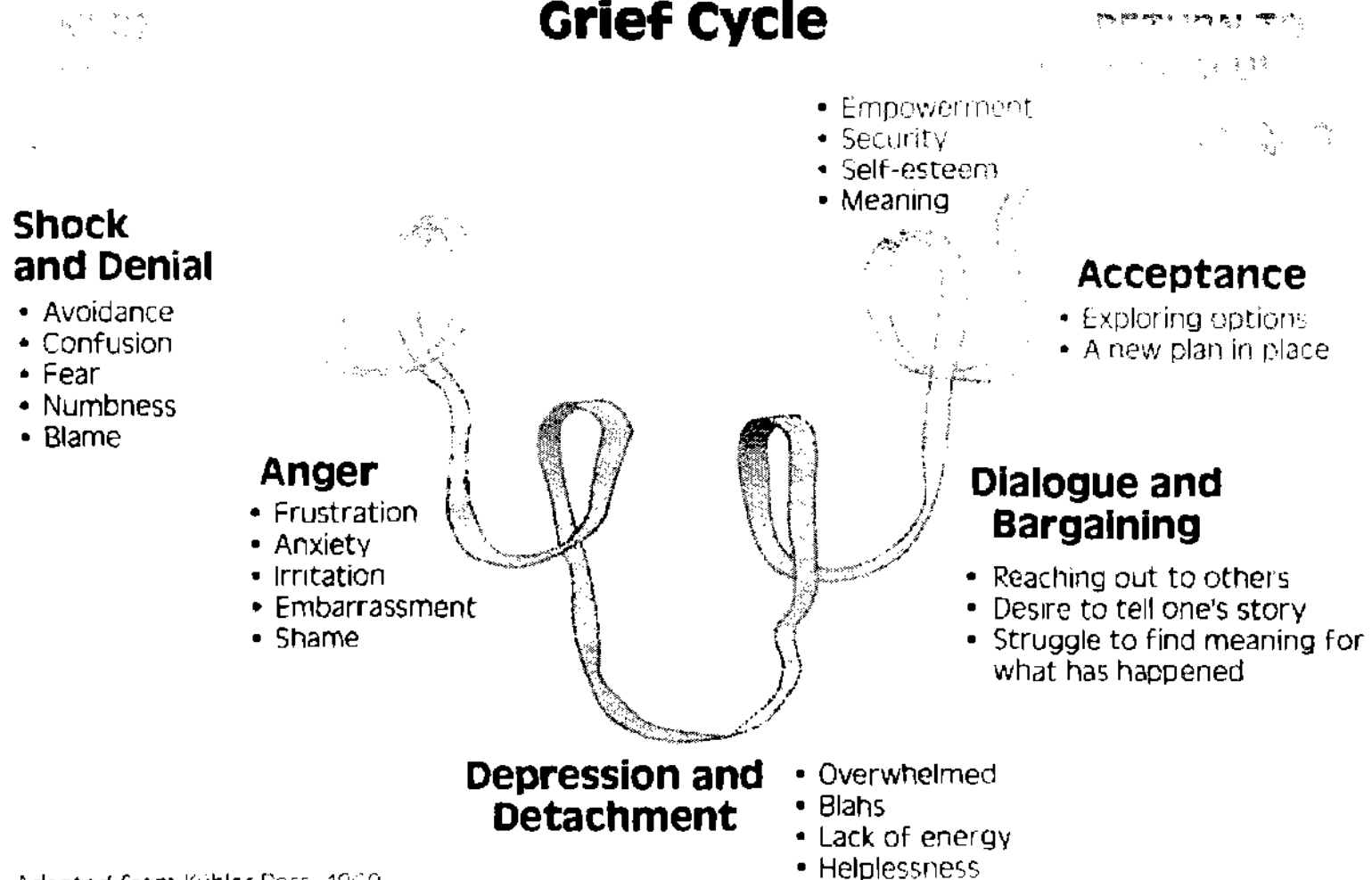
The Smiths cut back on phone service...
 As AT&T lays off 12,000 workers.

A12 Thursday, January 29, 2009

Many families in the Dallas area, including the Smiths, above, had to cut back on spending, hurting local businesses.

Five Stages: How People Receive "Bad News" (Elizabeth Kubler-Ross Model)

Stages of the Grief Cycle



Characteristics of the “New Normal”

An extended period of:

- Slow U.S. economic growth
- Low single-digit average annual stock returns
- Stubbornly high unemployment levels
- Precarious job security (public & private sector)
- Tightened credit standards for loans
- Increased household savings and debt repayment
- Decreased household spending
- Increased globalization: The world will get even flatter!
- Ultimately, when financial crisis abates, higher inflation (?)
(minority view: deleveraging will negate government debt)



Financial Educators and Advisors Can Help Consumers Define Their “New Normal”

- Acknowledge (grieve) “what was,” but don’t dwell on it
- Focus on acceptance, action and progress over time
- Build “financial capability” (i.e., what people do with knowledge about money)
- Develop or reassess financial goals
- Reassess post-financial crisis investment risk tolerance



10 Key “New Normal” Areas of Personal Finance

1. Planning and Goal Setting
2. Income and Employment
3. Budgeting
4. Spending
5. Credit Use
6. Taxes
7. Homeownership
8. Saving and Investing
9. Retirement Planning
10. Health Finance

Welcome to the "New Normal": Are You Ready?

New economic patterns have been evolving in the wake of the financial crisis:

- Credit is tight
- Spending is constrained
- Investment returns are low
- Frugality is "in," (usually out of necessity, not desire)
- Contingent employment is increasing
- Unemployment rate is high
- Employee benefits are decreasing
- Lots of uncertainty on the horizon (e.g., taxes and inflation)

***In times of crisis
and uncertainty,
knowledge is
power!***

