

# DAILY PRESS

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## AFFIDAVIT OF PUBLICATION STATE OF MICHIGAN

STATE OF MICHIGAN }  
Delta County, }

SS.

**AUTUMN KANE**  
being duly sworn, says that she is a  
**CLERK**  
of  
**DAILY PRESS**

a newspaper published and circulated in said county and otherwise qualified according to Supreme Court Rule: That annexed hereto is printed copy of a notice which was published in said newspaper on the following date, or dates, to-wit:

\_\_\_\_\_  
May 15<sup>th</sup>, 2024

Autumn Kane

*Autumn Kane*

Subscribed and sworn to before me this

\_\_\_\_\_  
17<sup>th</sup> day

of \_\_\_\_\_

2024.

*Dawn LaPine*

Notary Public, Delta Co., Michigan

**Dawn LaPine**  
Notary Public  
Delta County  
State of Michigan  
Comm Expires 2/18/28

### Department of Insurance and Financial Services Insurance

Administrative Rules for Term and  
Universal Life Insurance Reserve Financing  
Rule Set 2023-64 IF

**NOTICE OF PUBLIC HEARING**  
**Tuesday, June 4, 2024**  
**09:30 AM**

Ottawa Building, Conference Room #6  
611 West Ottawa Street, Lansing, Michigan 48933

The Department of Insurance and Financial Services will hold a public hearing to receive public comments on proposed changes to the Term and Universal Life Insurance Reserve Financing rule set.

The proposed rules govern reserve financing arrangements used by certain life insurers in reinsurance transactions to secure the reinsurance treaty or capitalize the reinsurer. The proposed rules ensure that funds backing these transactions are held in the appropriate form and level of security. The proposed rules would adopt Model Regulation #787 of the National Association of Insurance Commissioners.

By authority conferred on the Director of the Department of Insurance and Financial Services in Sections 210 and 1106 of the Insurance Code of 1956, 1958 PA 218, MCL 500.210 and 500.1106, and Executive Reorganization Order No. 2013-1, MCL 550.991.

The proposed rules will take effect immediately after filing with the Secretary of State. The proposed rules are published on the State of Michigan's website at [www.michigan.gov/ARD](http://www.michigan.gov/ARD) and in the 5/15/2024 issue of the Michigan Register. Copies of these proposed rules may also be obtained by mail or electronic mail at the following email address: [EstradaM1@michigan.gov](mailto:EstradaM1@michigan.gov).

Comments on these proposed rules may be made at the hearing, by mail, or by electronic mail at the following addresses until 6/4/2024 at 05:00PM.

Michele Estrada, Administrative Assistant to the  
Director of the Office of Appeals, Legal Research, and  
Market Regulation

Department of Insurance and Financial Services, Office  
of Appeals, Legal Research, and Market Regulation,  
P.O. Box 30220, Lansing, MI 48909-7720

[EstradaM1@michigan.gov](mailto:EstradaM1@michigan.gov)

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**AFFIDAVIT OF PUBLICATION LANSING STATE JOURNAL**

**300 S. WASHINGTON SQ., STE. 300 LANSING, MICHIGAN**

State of Michigan, County of Macomb} ss

**DIFS -- Michigan Department of Insurance and Financial Services**

**Attn.: Michele D. Estrada**  
**530 W. Allegan St, 7th Floor**  
**Lansing, MI 48933**

Billing# 156198 / Adpt Acct. ##: 1186816


**AD NUMBER: 10143691**

**IN THE MATTER OF: Hearing 2023-64 IF Term and Universal Life Insurance Reserve Financing 39375466**  
**June 4, 2024 2023-64 IF Term and Univ Life Ins**

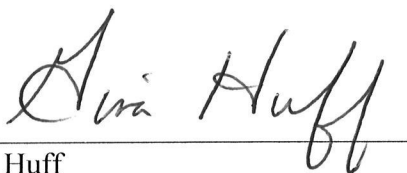
I, being duly sworn, says that he/she is authorized by the publisher of The Lansing State Journal to swear that a certain notice, a copy of which is annexed here to, was published in the following publication: The Lansing State Journal.

1. Published in the English language for the dissemination of general and/or legal news, and
2. Has a bonfide list of paying customers or has been published at least once a week in the same community without interruption for at least 2 years, and
3. Has been established, published and circulated at least once a week without interruption for at least one (1) year in the community where the publication is to occur.

LANSING STATE JOURNAL – 5/15/2024

  
Tyna Smith

SUBSCRIBED AND SWORN TO BEFORE ME THIS 17th Day of MAY 2024



Gina Huff  
Notary Public State of Michigan County of  
Livingston

My commission expires March 9, 2029

Acting in the County of Macomb



# Muhammad El-Amin, Holt basketball coach, fired after sex crime arrest

Lansing State Journal  
USA TODAY NETWORK

LANSING – The Holt High School boys basketball coach has been fired following his May 2 arrest during a sex trafficking sting conducted by Lansing area law enforcement agencies.

Muhammad El-Amin, 36, was fired, Superintendent David Hornak said during Monday night's Board of Education meeting. Hornak did not say when El-Amin was fired.

"Our boys basketball coach was arrested, charged and arraigned for committing a crime," Hornak said. "We have since terminated employment with this individual."

In a letter to parents May 3, Hornak said El-Amin was placed on administrative leave immediately after the district learned of the charges against him.

El-Amin was arraigned May 3 in 54A District Court on one count of child sexually abusive activity, two counts of computers-internet-communicating with another to commit a crime, and accosting children for immoral purposes — all felonies.

A hearing to determine whether there is enough evidence for El-Amin to stand trial on the charges is scheduled for May 24.

A magistrate set a \$20,000 personal bond for El-Amin, with conditions that he has no unsupervised contact with minors and stay away from areas where minors might frequent, including schools and parks, court records indicate. Records indicate he applied for a court-appointed attorney.

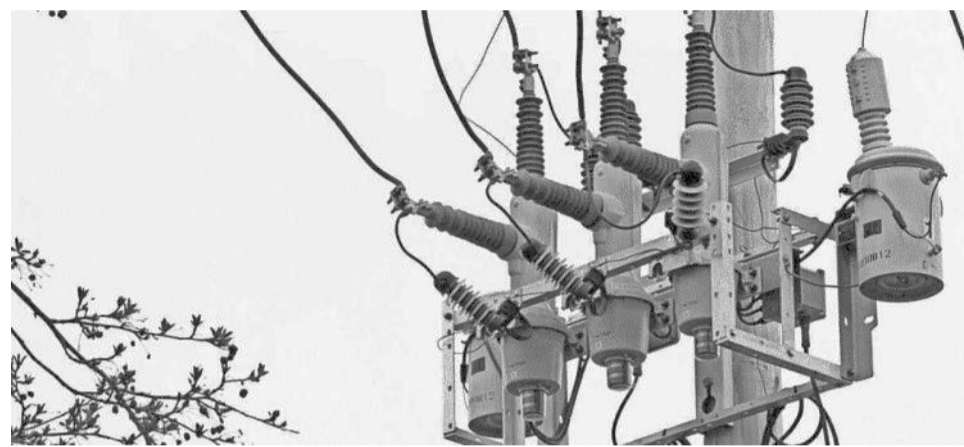
He was caught in one of several child sex stings conducted by members of the Lansing Police Department's Special Operations unit, Eaton County Sheriff's Office and Michigan State Police on May 2 and

May 3, according to an LPD release and a Lansing police investigator who testified in a court document that led to charges being issued against the Holt coach.

Police say El-Amin responded to an online ad, requesting that a decoy posing as a 15-year-old girl perform a sex act on him, the investigator said. Officers saw El-Amin arrive at the agreed upon meeting location and arrested him, the investigator testified.

El-Amin did not respond to a phone message requesting comment.

He was hired to coach the Holt boys in May 2023. He is a 2005 Holt graduate and helped the Rams win the Class A state championship in 2005. Following his graduation, he was an All-American at Lansing Community College before going on to Stony Brook. He was an American East player of the year and was an Associated Press honorable mention All-American in 2010. El-Amin later played professionally overseas.



**Consumers Energy announced Monday that it would invest \$24 million to install nearly 3,000 line sensors and more than 100 automatic transfer reclosers in parts of its electric grid this year.**

PROVIDED BY  
CONSUMERS ENERGY

## Lansing-area teens can get free Planet Fitness access this summer

Lansing State Journal Staff  
Lansing State Journal

Looking for a way to keep your kids busy this summer? Planet Fitness can help.

From June 1 to Aug. 31, Planet Fitness offers a High School Summer Pass that allows teens 14 to 19 the opportunity to work out for free. Teens can begin signing up May 13 online or at a club.

### What does the summer pass get you?

There are no time-of-day use restrictions with the offer.

A summer pass also grants participants access to workout classes held at their facility and custom workout circuits created for the program.

### How do I sign up for a free pass?

To sign up for a summer pass, register online or visit your closest gym location — there are three in Greater Lansing. If you are under 18, you must sign up with a parent or guardian.

Teens are limited to using only the location at which they signed up.

Once signed up, teens will need to download the free Planet Fitness App and create an account using the email address used to sign up for the program.

Starting June 1, the app account will automatically link to the teen's High School Summer Pass digital club pass so they can access the club.

## Utility eyes fast discovery of trouble

Arpan Lobo  
Detroit Free Press  
USA TODAY NETWORK

As part of its latest electric rate increase, Jackson-based Consumers Energy will spend \$24 million this year to invest in a series of line sensors and automatic transfer reclosers (ATRs) along parts of its grid. Company officials say the "smart technology devices" will improve the ability to detect outages and reroute electricity to ensure customers maintain power in their homes.

Consumers will install nearly 3,000 line sensors and more than 100 ATRs this year, the company announced in a news release Monday. The ATRs are used to automatically reroute power when an outage is detected, and line sensors are used to alert crews when and where a looming outage will occur.

According to a company spokesperson, the ATRs will be installed across 72 circuits, which account for approximately 3.4% of the grid, and the line sensors will be installed across 700 circuits, covering approximately 33.3% of the grid. Exact locations for the new installations were not disclosed Monday.

Consumers provides electric service to 1.8 million customers in Michigan's Lower Peninsula. In March, state regulators signed off on the company raising its electric rates by \$92 million, a \$1.53 increase to the average monthly bill for a typical residential customer.

The \$24 million investment in the line sensors and ATRs is paid for by the latest rate increase, the spokesperson said.

Company officials say the planned upgrades will bolster the reliability of Consumers' electric grid. Consumers also installed 123 ATRs last year.

"ATRs and line sensors are both instrumental when

storms strike and cause outages," Greg Salisbury, Consumers Energy's vice president of electric engineering, said in a statement. "They will be a big part of our reliability future and keeping the power on for our customers."

The company, since the rate increase request was approved, has also announced plans to spend \$3.5 million on upgrading 1,200 electric poles from wood to iron. Iron poles are more resilient to adverse weather and will help deliver more consistent electric service for customers.

Also in the company's latest rate increase case, state regulators approved Consumers to bury about 10 miles of power lines as part of a pilot project to improve reliability.

Both Consumers and Detroit-based DTE Energy, Michigan's two largest electric providers, have faced customer scrutiny about the reliability of their services. Both have ranked among the worst-performing utilities nationally when it comes to how long it takes them to restore power after an outage, according to a review of reliability data.

Consumers last year unveiled its "Reliability Roadmap," a five-year plan aimed at investing in strengthening the company's electric grid and providing more reliable service. The plan includes taking steps to automate parts of the grid where feasible, as well as making electrical infrastructure more resilient to adverse weather.

DTE is currently asking state regulators for a \$456 million rate increase for its electric service, which would be about an \$11 increase in the average customer's monthly bill. The utility says the funds are needed to improve reliability.

Contact Arpan Lobo: [alobo@freepress.com](mailto:alobo@freepress.com). Follow him on X (Twitter) @arpanlobo.

## Kalkaska men face wildlife violations

Frank Witsil  
Detroit Free Press  
USA TODAY NETWORK

Two young men accused of several wildlife violations, including torturing and killing animals, were arraigned Monday in northern Lower Michigan, the result of a tip and long investigation, Michigan's Department of Natural Resources said.

Nicholas Patnode, 19, and Zander Garrett, 20, both of Kalkaska, were arrested last month and appeared in Kalkaska County District Court in Kalkaska to face several felony charges that accused them of illegally shooting deer and inhumanely killing a porcupine.

The pair are scheduled to return to court for a May 20 hearing.

A third person, a juvenile, who was not named, agreed to a plea deal.

"When there's this many violations, including torturing animals, education only goes so far," Jason Haines, the chief of the department's law enforcement division, said of the men's charges. "These crimes need to be addressed."

The state hopes the prosecutions will deter other animal cruelty crimes, Haines said.

Michigan conservation officers for the department began investigating the animal deaths in late 2022 after receiving a tip through the state's poaching hotline, concluding the two men killed at least six deer, including a nine-point buck.

Patnode faces 11 charges that include two counts of killing, torturing animals, a felony punishable by up to four years in jail and \$5,000 in fines and six counts of wildlife conservation violations, punishable of up to 90 days in jail and a \$500 fine each. He also was charged with a hunting and fishing license violation,

using another's license, a misdemeanor, and other conservation violations, shooting game from a vehicle, and possessing a bow or crossbow in a vehicle operated on public land or roads.

Garrett also is charged with killing and torturing animals, a felony, and other wildlife conservation violations, including taking game from a vehicle, and possessing a bow or crossbow in a vehicle operated on public land or roads.

Conservation officers ask anyone who witnesses a natural resource violation to call or text the hotline at 800-292-7800. The information can be left anonymously, but tipsters may receive awards that lead to a violator's arrest and conviction.

Contact Frank Witsil: 313-222-5022 or [fwitsil@freepress.com](mailto:fwitsil@freepress.com).

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**Department of Insurance and Financial Services Insurance Administrative Rules for Term and Universal Life Insurance Reserve Financing Rule Set 2023-64 IF**

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Department of Insurance and Financial Services, Office of Appeals, Legal Research, and Market Regulation,  
P.O. Box 30220, Lansing, MI 48909-7720

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LSJ 10143691

**State of Michigan**  
**Affidavit of Publication**  
**IN Michigan.com Detroit Free Press**

State of Michigan, County of Macomb) ss

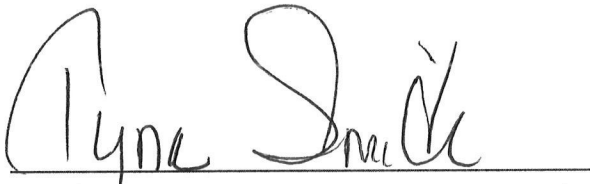
DIFS -- Michigan Department of Insurance and Financial Services  
**Attn.: Michele D. Estrada**  
530 W. Allegan St, 7th Floor  
Lansing, MI 48933

Adpt. # 1427575 / Billing ACCT.# 932697

**AD#: 10143790**

IN THE MATTER OF: **Hearing 2023-64 IF Term and Universal Life Insurance Reserve Fin**

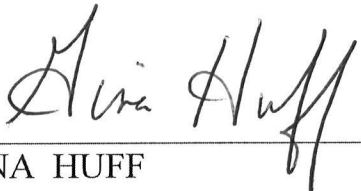
\*See attached



(TYNA SMITH), Being duly sworn, deposes and says that the above advertisement(s) appeared in Michigan.com - The Detroit Free Press on MAY 15, 2024, Ad number 10143790 and as an authorized employee of Michigan.com, he/she knows well the facts stated herein.

Subscribed and sworn to me on MAY 17, 2024

Notarized by:



GINA HUFF  
Acting in the County of Macomb



# METRO

## Gangs

Continued from Page 4A

incidents in Oakland County.

“At one point, before the end of the year, we think they were pulling a million dollars a year out of Oakland County,” Bouchard said. He was joined by Bloomfield Hills Public Safety Capt. Tom Van Simaeyns and Bloomfield Township Chief of Police James Gallagher. Gallagher said authorities were ready to level the highest charges possible, and they wanted criminals to know that.

“We’re charging the highest charge we can. We’re getting 20-year felonies on some of these individuals,” he said, referring to several Chilean nationals arrested for break-ins and others nabbed after a jewelry store theft at Oakland Mall in Troy.

“We’re asking for a charge of maintaining a continuing criminal enterprise,” Gallagher said. When Bouchard said the seven suspects were in jail, awaiting trial, the audience applauded.

Bouchard said many of the gang members are in the U.S. illegally, an issue made worse by the U.S. State Department’s Visa Waiver Program, which allows tourists from Chile to enter the U.S. “with limited scrutiny for 90 days, and that’s all the time they need to do their work and send the resources back to Chile.”

Among the officials’ recommendations: Have a home security system and use it; have motion detectors on all floors because gangs often enter through second-floor balconies; get a “hard-wired” system that uses telephone or other direct connections to your local police department, instead of the internet, which can be foiled by the electronic “jammers” carried by the gangs; purchase only large heavy safes that can be bolted to a floor; and “put the number for your local police in your phone, because if you’re in Florida and see something happening on your home’s cameras, calling 911 down there isn’t going to help,” Bouchard said.

State Rep. Donni Steele, R-Orion Township, was in the audience. Steele later said, in an emailed statement, “The number of people at the town hall showed just how scared people are.” She said she’d recently

pledged her support for House Bill 5650, that “will increase penalties for crimes committed to benefit transnational crime organizations, like those targeting communities in Oakland County,” according to Steele’s news release. The bill also increases penalties for felonies committed by individuals who return to the U.S. illegally after being deported.

One woman asked Bouchard, “What if they come in and we shoot them?”

He replied, “You have a right in your home to shoot them. If you believe your life is in jeopardy, you have a right in Michigan to defend yourself.” A man then asked, “Do you think they could move a 2,200-pound safe?”

With the crowd snickering, Bouchard said, “I don’t think they’re going to move that,” adding with a grin, and referring to Gallagher: “Now Chief and I could move it.”

Bouchard then flexed his right bicep, to laughter.

Contact Bill Laytner: blaitner@freepress.com.

# Tick activity flourishes in Michigan after mild winter

Jenna Prestininzi  
Detroit Free Press  
USA TODAY NETWORK

Ticks are on the move this spring, and watch out — tick activity is climbing as the climate changes. Mild winters and summer heat mean a longer tick season with an early start, according to experts. This year, Michigan saw tick activity in March, earlier than the typical peak.

As tick season sets in across Michigan, let’s take a look at the parasitic arachnids and what you need to know to stay safe from tick-related diseases this season.

### Tick season

Tick activity in Michigan typically increases between April and September, during the warmer months. However, tick season began earlier than usual this season, including winter activity, due to mild winter weather. Several



This photo depicts a dorsal view of a female “lone star tick.”

PROVIDED BY JAMES GATHANY VIA CDC

common types of ticks can be found in Michigan this season, including:

- **American dog tick:** Active from May to November in Michigan forests and grassy areas.
- **Blacklegged tick:** Present on low forest vegetation and along human and animal trails throughout the state.
- **Lone star tick:** Sometimes present in wooded and grassy areas across Michigan.
- **Woodchuck tick:** Also known as the groundhog tick, it is often found on pets near dens

of skunks and woodchucks throughout the state.

● **Brown dog tick:** Survives and breeds indoors, and associated with kennel, shelter and breeding facilities. Occasionally present in the state.

### The risks

Michigan is home to more than 20 tick species and some may transmit dangerous bacteria, viruses or parasites, according to the Michigan Department of Health and Human Services. Each category of common tick types pose risks for biting humans and animals, potentially transmitting such infections to its victims.

Ticks, which live by feeding off of the blood of mammals and birds, commonly spread Lyme disease, and also rarer diseases such as Rocky Mountain spotted fever, deer-tick virus, anaplasmosis and more.

### How to stay safe

Preventing tick bites can ensure you and your pets don’t face the risks of infection. Follow these guidelines to avoid ticks:

- Stay on well-groomed trails
- Avoid areas of high grass, brush and fallen leaves
- Wear light-colored clothing
- Remove ticks from clothing before returning indoors
- Shower soon after returning indoors
- Use insect repellents on clothing and skin

### After a bite

If you or your pet get bitten by a tick, there are steps you can take to prevent further infection. Remove the tick with fine-tipped tweezers, grabbing the tick close to the skin. Pull the tick out with the tweezers, applying even pressure. Disinfect the bite area with rubbing alcohol or soap and water after removal.

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DET 10143790

### NOTICE OF FINDING OF NO SIGNIFICANT IMPACT AND NOTICE OF INTENT TO REQUEST FOR RELEASE OF FUNDS

May 15, 2024  
City of Detroit, Housing and Revitalization Department  
Coleman A. Young Municipal Center, 2 Woodward Ave., Suite 908  
Detroit, Michigan, 48226  
Telephone: 313.224.2933

Michigan State Housing Development Authority (MSHDA)  
735 East Michigan Avenue  
Lansing, Michigan 48912  
Telephone: 517.335.9885

These notices shall satisfy two separate but related procedural requirements for activities undertaken by the City of Detroit and MSHDA.

Publication Date: May 15, 2024

#### REQUEST FOR RELEASE OF FUNDS

On or about May 31, 2024, the City of Detroit and MSHDA will submit a request to the U.S. Department of Housing and Urban Development (HUD) Detroit Field Office for the release of 1. HOME Funds authorized under Title II of the National Affordable Housing Act of 1990 (HOME) from the Michigan State Housing Development Authority (MSHDA), 2. HOME Funds from the City of Detroit, and 3. Project Based Vouchers from the Detroit Housing Commission, to undertake a project known as:

Project Title: Henry Street Redevelopment – 427-489 Henry Street, 412-434 West Fisher Avenue, and 2445-2467 Cass Avenue, Detroit, Michigan.

For the Purpose Of: Creating 84 units of affordable units and 86 market rate units for a total of 170 units of multi-family housing in the Cass Henry Historic District of the City of Detroit. The project includes rehabilitation seven buildings to create studio and one-bedroom units and redevelopment of a one-story building at 447 Henry Street for community spaces and retail stores. The project amenities will include a playground and a park along Cass Avenue. Parking will be available on-site for residents.

Mitigation Measures/Conditions/Permits: 1. Remedial action must be employed under the guidance of the Michigan EGLE to address onsite contaminants. 2. Hours of construction shall be in accordance with local code to mitigate temporary construction phase noise. 3. Noise attenuation measures will be incorporated into the building. 4. Asbestos and Lead materials impacted during renovations will be removed by qualified professionals.

#### FUNDING

City of Detroit HOME – \$500,000  
City of Detroit ARPA – \$1,500,000  
MSHDA HOME – \$848,999  
DHC Project-Based Vouchers – 8  
Permanent Mortgage – \$16,913,756  
MCRP – \$6,493,000  
Owner Equity – \$12,869,333  
LIHTC Equity \$18,787,516  
HTC – \$11,881,798  
Total PA5 Loan – \$2,640,000  
Total Seller Loan – \$5,700,000  
Total Income from Operation – \$9,713  
Total Sponsor Loans – \$2,378,921  
Deferred Developer Fee – \$1,476,319.00  
**Total: \$81,999,355.00**

#### FINDING OF NO SIGNIFICANT IMPACT

The City of Detroit and MSHDA have determined that the project will have no significant impact on the human environment. Therefore, an Environmental Impact Statement under the National Environmental Policy Act of 1969 (NEPA) is not required. Additional project information is contained in the Environmental Review Record (ERR) on file at the Coleman A. Young Municipal Center (CAMYC), 2 Woodward Ave., Suite 908, Detroit, Michigan 48226 and may be examined or copied with an appointment weekday’s 9 A.M. to 4 P.M. The ERR is also located on the City of Detroit’s Housing and Revitalization Department Website’s Public Notice section: <https://detroitmi.gov/departments/housing-and-revitalization-department/public-notices> and at the MSHDA Lansing office, 735 E. Michigan, Lansing, Michigan 48912. The records are available for public examination and copying upon request between the hours of 8 a.m. and 5 p.m., Monday through Friday. Please contact Daniel Lince of MSHDA at (517) 335-0183 for further information.

#### PUBLIC COMMENTS

Any individual, group, or agency may submit oral or written comments on the ERR to Penny Dwoineni, the City of Detroit Environmental Review Officer at telephone: 313.224.2933 or email: [dwoinenp@detroitmi.gov](mailto:dwoinenp@detroitmi.gov); or to MSHDA at the address above. All comments received by May 30, 2024, will be considered by the City of Detroit and MSHDA prior to authorizing submission of a request for release of funds. Comments should specify which Notice they are addressing.

#### ENVIRONMENTAL CERTIFICATION

The City of Detroit certifies to HUD that Ms. Julie Schneider, in her capacity as Director of the Housing and Revitalization Department at the City of Detroit, and MSHDA certifies to HUD that Anthony Lentych, MSHDA’s Chief Housing Investment Officer in his capacity as certifying officer consent to accept the jurisdiction of the Federal Courts if an action is brought to enforce responsibilities in relation to the environmental review process and that these responsibilities have been satisfied. HUD’s approval of the certification satisfies its responsibilities under NEPA and related laws and authorities and allows the recipient to use Program funds.

#### OBJECTIONS TO RELEASE OF FUNDS

HUD will accept objections to its release of fund and the City of Detroit’s certification for a period of fifteen (15) days following the anticipated submission date or its actual receipt of the request (whichever is later) only if they are on one of the following bases: (a) the certification was not executed by the Certifying Officer of the City of Detroit; (b) the City of Detroit has omitted a step or failed to make a decision or finding required by HUD regulations at 24 CFR part 58; (c) the grant recipient has committed funds or incurred costs not authorized by 24 CFR Part 58 before approval of a release of funds by HUD; or (d) another Federal agency acting pursuant to 40 CFR Part 1504 has submitted a written finding that the project is unsatisfactory from the standpoint of environmental quality. Objections must be prepared and submitted in accordance with the required procedures (24 CFR Part 58, Sec. 58.76) and shall be addressed to the U. S. Department of Housing and Urban Development – Detroit Field Office, Keith E. Hernandez, Director, Community Planning and Development at 477 Michigan Ave, Suite 1600, Detroit, MI 48226 or [DetroitCPD@hud.gov](mailto:DetroitCPD@hud.gov) or Ms. Michelle King, PIH Representative, Detroit Field Office at [Environmental-PublicComments@hud.gov](mailto:Environmental-PublicComments@hud.gov). Potential objectors should contact Mr. Keith Hernandez or Ms. Michelle King via e-mail to verify the actual last day of the objection period. The City of Detroit and MSHDA do not discriminate on the basis of age, color, creed, handicap, national origin, race, sex, or sexual orientation. Persons or groups with discrimination complaints may file those complaints with the City of Detroit Human Rights Department, 2 Woodward Avenue, Suite 1026, Detroit, Michigan, 48226.

Ms. Julie Schneider, Director, Housing and Revitalization Department, City of Detroit Mr. Anthony Lentych, Chief Housing Investment Officer, Certifying Officer, MSHDA

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