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**1st STATE BANK PRESENTS
11th ANNUAL RUBY AWARD**

Recognizing the Upward, Bright and Young

Since 2005, 1st State Bank's RUBY Award has honored 117 of our area's brightest professionals under the age of 40 who have made their mark in their professions and are having an impact throughout the region.

This year the following individuals were recognized at a celebration dinner on March 1, at Apple Mountain in Freeland, with guest speaker Dr. Sam Shaheen.

- Bethany Alford United States Navy and Delta College
- Darrell Boverhof The Dow Chemical Company of Midland
- Ryan Dost Sandlot Sports
- Tami Heilman-Adam Dow Corning Corporation
- Victor Hosfeld MidMichigan Health
- Jennifer Jarvis St. Mary's of Michigan
- Millie Jezior MidMichigan Health
- Trevor Keyes Bay Future, Inc.
- Andrew J. Miller Saginaw Valley State University
- Niklaus von Matt Nexteer Automotive

Congratulation to this year's RUBY recipients.



RUBY Award is supported by WNEM TV-5, *Great Lakes Bay Regional Lifestyle Magazine*, and the Young Professionals Networks of Saginaw, Bay and Midland counties.