

MorningSider

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WHAT'S AHEAD FOR DETROIT IN 2015



The next 12 months will be Detroit's first full year out of bankruptcy as the city tries to pinch costs and raise revenues to realize \$1.7 billion in reinvestment initiatives over the next decade.

In 2015 residents will learn more about the Ilitch entertainment group's 45-block district that will feature homes, shops and a hockey arena, and how Dan Gilbert, the other prince of the city, will develop the area south of there.

Here are more details about those developments and other stories Metro Detroiters will be hearing a lot more about during 2015.

Postbankruptcy Detroit

The city of Detroit embarks on a new chapter this year following its successful emergence in December from the largest municipal bankruptcy in U.S. history.

Gov. Rick Snyder hailed Detroit's exit from receivership as a fresh start for the city that was unable to pay its bills or deliver basic services before its historic Chapter 9 filing in July 2013.

Detroit, however, isn't yet completely free to operate on its own. The city will remain under several layers of financial oversight to ensure it does not slide back into insolvency.

Mayor Mike Duggan has stressed that the reinvestment funding for Detroit over the next decade isn't a guarantee. Rather, the city must hit all of its budget targets and successfully raise revenue and reduce costs in multiple areas over the 10-year period to realize the funding anticipated to restructure and improve services.

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STRETCH YOUR EXERCISE DOLLAR

5 tips to cut down on workout costs

by Jean Chatzky



The morning I wrote this, I had gone for a run in the rain.

It wasn't fun. But I told my running partner I'd meet her on a particular corner — and if I didn't show, she'd be standing there wet and waiting. So out I went for a soggy four miles.

We spend a lot on fitness (more than \$22 billion on health clubs in 2013). And a lot of that cash is wasted. The treadmill in the bedroom becomes a large

clothes hanger. You pay for the gym but don't go. How can you make sure your money is well spent?

1. Know thyself

Do you embrace or avoid competition? Are you an active or passive type? At this point in life, answering these questions should be easy. Let the answers guide you, says fitness and lifestyle trainer Kathy Smith: "Figure out what will motivate you — not just for one week but on an ongoing basis."

2. Ritualize it

Every Saturday, my husband plays doubles tennis. The group has a schedule set well in advance, so the guys know who'll be showing up. At season's end, whoever has won the most matches gets — yes — a trophy. This isn't just exercise; it's a ritual. As a result, it doesn't feel like work. "If you can attach healthy behaviors to other things you already value, it's much more easy to sustain," says James Hill, author of the book *State of Slim*

3. Don't go all in

Many people join gyms with a monthly membership fee because they think it'll be cheaper than just paying per visit. Yet it often doesn't work out that way. One experiment asked people to predict how often they'd go to a gym, then tracked their behavior. Subjects went less often than they thought they would (and not just a little less often; they overestimated by 200 to 300 percent). The takeaway — whether you want a gym membership or a treadmill: Start with a test-drive. Then keep your options open, says Smith. Have a few exercise DVDs at home in case you just don't feel like going to the gym.

4. App it up

There are thousands of apps to give your workout a boost that don't cost a cent — such as the hugely popular 7 Minute Workout, a high-intensity, interval-based program, or the well-reviewed Simply Yoga, which provides 20-, 40- and 60-minute sessions. Other apps, such as Fleetly and RunKeeper, let you track exercises you're already doing.

5. Reward yourself

Charles Duhigg, author of *The Power of Habit*, says a successful habit loops three things: the cue that alerts you that it's time to do it, the routine itself and the reward. The reward should be enjoyable and immediate. "[If you go] running this morning and say, 'Tonight I'll have a beer,' it's hard for your brain to make the link," he says. Eventually, the exercise can become the reward itself.

HAPPY NEW YEAR

Happy new year and very best wishes from all of us who serve you on the MorningSide Board. We hope 2015 is a prosperous year for you and our community! We look forward to a year of successes to help elevate MorningSide in being a community of choice. To achieve that we need you! Will you stand with us as we work collectively to make MorningSide a community on the rise?

Thank you!



Zelda Anderson

MorningSide President

MORNINGSIDE GATEWAY PARK

I would like to thank the Gateway Park (located at the corner of Alter Rd. & Mack Ave.) Committee for working with me to help keep up our MorningSide Gateway park. Our combined efforts helped to present a beautiful entrance into MorningSide.

Our committee consisted of Zelda Anderson, Ulysses Jones, Eric Dueweke, Bob LaVoy, Judy Pensyl, Joe Ann Sherman and myself. A big thank-you goes to Vaughn Tolliver for providing pizza and salad on the first day of work. If any names were omitted, we are very sorry.

Together we were able to do some weeding and planted perennials. The tree planted in 2013 is healthy due abundant rain last year.

We really want to make our park look as beautiful as we can! What we need is a group of committed people on a weekly basis all spring and summer throughout 2015. Are you willing to help? If so please contact us now so that we can start early to help keep the maintenance of the park under control. Please contact the MorningSide office at (313) 881-4704 or email beautification@our-morningside.org

Mary Anne Pilette

MorningSide Gateway Park Committee

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(District 2) Alberta Tinsley-Talabi

(517) 373-1776

BREAKFAST BREAD PUDDING

8 ounces day old bread (Health version: multigrain bread with seeds), cut into 3/4-inch cubes

Cooking spray

3/4 cup (3 ounces) shredded sharp cheddar cheese, divided

1/4 cup chopped green onions, divided

1 1/2 cup chopped green, yellow or red peppers, divided

3/4 cup (Health choice / fat-free) milk

1/4 cup (Health choice / fat-free, lower-sodium) chicken broth

1/8 teaspoon freshly ground black pepper

3 ounces (Health choice / fat-free, lower-sodium) Ham or turkey sausage, minced

2 large egg yolks, lightly beaten

3 large egg whites

4 teaspoons (Health choice / reduced-fat) sour cream

Directions:

1. Preheat oven to 375°.
2. Place bread cubes on half sheet pan; coat with cooking spray. Bake at 375° for 10 minutes or until lightly toasted, turning once. Remove from oven; cool.
3. Combine bread, 1/2 cup cheese, 3 tablespoons onions, and next 5 ingredients (through egg yolks) in a large bowl. Place egg whites in a small bowl, and beat with a mixer at high speed until foamy (about 30 seconds). Gently fold egg whites into bread mixture.
4. Spoon about 1 cup bread mixture into each of 4 (7-ounce) ramekins coated with cooking spray. Or 8 -Inch Square Glass Roaster. Divide the remaining 1/4 cup cheese and remaining 1 tablespoon onions evenly among ramekins. Bake at 375° for 20 minutes or until lightly browned. Top each serving with 1 teaspoon sour cream.

Yield: Serves 4 (serving size: 1 bread pudding)

Prep: 22 Minutes

Total: 42 Minutes



WHAT'S AHEAD FOR DETROIT IN 2015

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Downtown development

Expect to learn in more detail this year about the Ilitch entertainment group's plans for a 45-block district that will include residential, retail, bars, restaurants and a new hockey arena. Those plans will determine the fate of several historic buildings, including two large structures that stand near the new arena.

Downtown development impresario Dan Gilbert, meanwhile, is expected to put more meat on the bones of his vision for the area south of Ilitch's entertainment empire. Gilbert has acquired many buildings along and just off Woodward, some of which already have been rehabbed and are rented, others whose renaissance is underway or planned as businesses are lured to an area that is steadily drawing new breath.

Work on the \$140 million M-1 light rail streetcar line, which broke ground in mid-2013, will continue through 2015 — a minor annoyance for Woodward drivers. With its 12 stops, M-1 is integral to the Gilbert and Ilitch development areas, and north. Businesses already have opened along the route, once largely bereft of shops and offices, and more are likely to follow.

The future of Detroit's riverfront and the Joe Louis Arena, whose main tenant, the Red Wings, will move to the new arena in 2017, continues to be murky. But since some coveted riverfront land went to city creditors during Detroit bankruptcy, development is expected there.

The historic Corktown neighborhood west of downtown should continue to grow and thrive in 2015, spurred by some brave entrepreneurs who opened shops, restaurants and wine and liquor specialty places in recent years. Their success, along with the promised redevelopment of the old Tiger Stadium property, is expected to keep that area's mojo working in the coming year and beyond.

Autos

The North American International Auto Show opens to the automotive press on Jan. 12 and to the public Jan. 17, and will feature at least 45 global debuts. It follows the best sales for the U.S. auto industry in nearly a decade.

American consumers are expected to continue driving into dealerships in 2015 — but at a slower pace than in recent years.

Industry analysts speculate car and truck sales could increase in 2015 to about 17 million, up 3 percent, or 500,000, from 2014 — marking the slowest growth since the industry started clawing its way back from a 21.2 percent decline in 2009.

Hot sellers are expected to continue to be crossover and sport utility vehicles and pickups, as new vehicles are introduced and gas prices are anticipated to stay around \$2 per gallon.

Even with low gas prices, expect automakers to introduce new, fuel-efficient technologies to help improve their vehicles' mileage to meet the government's 2017-25 Corporate Average Fuel Economy standards of 54.5 mpg in the next decade.

Entertainment

The year ahead in entertainment promises many blockbuster acts and exhibits, some exclusive to Detroit.

Several classic musical acts will be bringing their live shows to metro Detroit for the first time in a long time — and given the age of most involved it could of course be the last time. Among them are Garth Brooks and Barry Manilow in February, Bob Seger in March and the pop princesses: Ariana Grande and Meghan Trainor in March, and Taylor Swift and Lana Del Rey in May.

February will also be enlivened by the Detroit Symphony Orchestra's Tchaikovsky Festival, in what the DSO hopes will be a repeat of the success of last year's Beethoven Festival. Then in March, the DSO celebrates the contributions of African-Americans to classical music.

The big excitement on the art scene is the Detroit Institute of Arts' much-anticipated "Diego Rivera and Frida Kahlo in Detroit" exhibit, which runs March 15-July 12, while Cranbrook will

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■ ■ ■

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- District 4

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10 WAYS TO KEEP DEBT CONTAINED IN 2015

By Steve Bucci

For well over a decade, it has been my pleasure to help my readers deal with debt and credit issues. The nature of my column means that readers write to me after experiencing a problem. Once a year, I give my top 10 tips for the coming year to help people prepare for, and hopefully avoid, those pesky problems.

There are big changes looming in 2015 from the large number of database breaches, as well as medical debt treatment and rising interest rates. How can you prepare to meet these challenges in the new year?

Here are my 10 best tips to keep you safe from debt in 2015.



1. **Keep ahead of identity thieves by monitoring your credit reports**

Identity theft continues to top the Federal Trade Commission's national ranking of consumer complaints. Millions of files containing personal and credit data were hacked in 2014. You can spot new fraudulent credit inquiries or accounts by getting a free credit report from one of the credit bureaus every four months at AnnualCreditReport.com.

2. **Get help immediately if you believe you are the victim of identity theft**

The place to get that help is the Identity Theft Resource Center at IDTheftCenter.org

3. **Be alert**

Place a fraud alert or freeze on your credit report if you have been told your data was compromised. At a minimum, place an extended fraud alert on your credit file. New credit applications will be scrutinized more carefully with this warning. Are you losing sleep worrying about identity crooks? You can freeze your credit file so no one will be able to access it without your permission.

4. **Know your score**

In 2015, it will be more important than ever to know your credit score. Why? Interest rates have been low for years. Experts expect this to end next year. Your credit score affects your ability to get credit and to get a low interest rate. Know what your score is and if you don't like it, find out how to improve it.

5. **Get clean in 2015**

Clean up your credit reports. Many credit reports contain errors that can be repaired easily. Contact AnnualCreditReport.org to get your free credit report. More than your interest rates are based on your credit reports. Credit reports are used to screen you for insurance, jobs, promotions, security clearances and more. So read them and fix them, and do it often. Don't forget to ask national specialty credit reporting bureaus for your free reports on everything from medical data to gambling history. I list 46 of them in my book, "Credit Repair Kit for Dummies."

6. **Lock in variable interest rates**

Rates based on an interest benchmark like the prime rate or Libor, or London Interbank Offered Rate, are expected to rise. Lines of credit, credit cards and student loans may see increases in 2015.

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7. Push back at credit card issuers

As rates rise, yours don't have to. Contact your credit card companies and ask for a lower rate. If they charge a fee for their card, ask for that to be lowered, too. Good customers are valued. I have saved several hundred dollars with this approach.

8. Ask for forgiveness

If you expect to go through a foreclosure, ask the bank to forgive any deficiency as part of any agreement to give them back the keys. More banks are now pursuing deficiency balances on mortgages than they have in the past. This may have tax consequences since the Mortgage Debt Forgiveness Act has expired.

9. Get a handle on your debt

Find out where you stand and make 2015 the year you come up with a plan to pay off high-interest debt, even if you can't completely pay it all next year. Knowing where you stand is the first, and sometimes the hardest, step to take, but it will be well worth your time.

10. Be prepared

For more than 20 years, I have been beating the drum to get people to set up an emergency savings account. Next year, emergency savings can help you get through any of the issues covered by the previous nine tips. Use money you don't have yet to fund your account. Put half of 2015 raises, promotions or tax refunds into savings and you will have a happy and secure 2015.



Tim Killeen

Wayne County Commissioner – District 1

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Contacts:

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Come and visit with your Commissioner at his monthly Chats

2nd Monday – 9-10:00 a.m. – Grosse Pointe Woods Community Center – in the jury room around back. 20025 Mack

3rd Monday – 9-10:00 a.m. – Grosse Pointe Park City Hall – 2nd level – 15115 Jefferson at Maryland

3rd Monday – 6-7:00 p.m. – Tim Horton's – 19353 Vernier across from Eastland

Last Monday – Noon -1:00 p.m. - Monteith Library – 14100 Kercheval at Eastlawn

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Darryl Brown

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C. Mahone

(313) 596-5500

9th Precinct Captain

H. Rochon

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LEARN THESE EASY HABITS TO GET ORGANIZED IN 2015

by Sarah Giller Nelson

Getting organized is one of the most common New Year's resolutions. But by June, how many of us who vowed to get organized back in January are likely to have achieved that goal?

One of the best ways to keep up your motivation for a major lifestyle change is to make small changes to your everyday routine. Adopting new habits is easier than you think. Here are some ideas on how to start:

⇒ **Make your bed every morning**

Your bed is the dominant feature in your bedroom. Making your bed will make your whole room feel orderly. Bonus: This task takes less than two minutes.

⇒ **Keep a donation bag in each of your clothes closets**

You now have a place to keep clothes you no longer like or that no longer fit until you have the time to take them to a resale shop.

⇒ **Create a home for your stuff**

One way to organize is to use the concept of "prime real estate". Most frequently used items go in the most easily accessible places. Least frequently used items get stored in out-of-the-way spaces. Another trick is to put things where you use them, like keeping tape and scissors by the gift wrap.

⇒ **Shop with intention**

Before you buy, ask yourself, "Do I really need this?" "Would I still buy this if it wasn't on sale?" and "Do I have a place to store it?" If the answer to any of these questions is "no" it's best to walk away. The less you own, the less you have to take care of.

⇒ **Keep a trash bin as close to the mailbox as possible**

The vast majority of the mail you receive will be junk. Throw it away before it has the opportunity to clutter your main living space.

⇒ **Use more hooks**

Hooks involve much less work than hangers. Place them low enough so your children can easily hang up their own coats, backpacks and gear.

⇒ **Plan ahead**

At the end of each day, take a few minutes to prepare for the next day's activities. Men-



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tally run through all of your “to do” items and set out the things (diaper bags, backpacks, snacks, coupons, clothes, reusable grocery bags, returns and receipts) that you will need.

⇒ **Put things back in their homes**

This is extremely important for living an organized lifestyle. To maintain organization you must put things back where they belong each and every time. Whether it's done immediately or sometime during the day, the point is that it gets done. Thrive on the joy and satisfaction of walking into a clutter-free room, knowing everything is in its place.



Toy Kouture Salon Studio
 Kouture your look!
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Stylist and Nail Technicians needed!
 Please contact Toya at (313) 881-4247 or (313) 556-3371

WHAT'S AHEAD FOR DETROIT IN 2015

Cont. page 5

feature a "Jewelry of Harry Bertioia" exhibit starting in March, highlighting one of its iconic artists.

Sports

The Tigers will be World Series contenders, even if they don't re-sign Max Scherzer. Look for another exciting division race as the Tigers take aim at their fifth straight AL Central title. Yoenis Cespedes should be an improved hitter as he learns from Miguel Cabrera and Victor Martinez.

Let's say the Lions' defensive tackle, Ndamukong Suh, walks — which he is likely to do. This puts the pressure on General Manager Martin Mayhew to keep the Lions defense one of the NFL's best.

Coach Brady Hoke and athletic director Dave Brandon are gone from the University of Michigan — and critics say that's precisely what the UM football program needed. Jim Harbaugh, who once quarterbacked the Wolverines under legendary coach Bo Schembechler, should breathe new life into the program.

Meanwhile, in East Lansing, Michigan State has built a solid foundation — one it never enjoyed in previous regimes during decades of turbulent football. Coach Mark Dantonio will continue his plug-and-play style, where new faces replace the old and do just fine. And maybe two heads, with Harlon Barnett and Mike Tressel, replacing Pat Narduzzi as defensive coordinator, is better than one.

Contributors: Louis Aguilar, Richard Burr, Karen Bouffard, Francis X. Donnelly, Christine Ferretti, Terry Foster, Gary Heinlein, Chad Livengood, Michael Wayland and Susan Whitall

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Detroit

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