

MorningSider

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'D-INSURANCE' WILL APPLY FAR BEYOND DETROIT'S BORDERS UNDER AMENDED PLAN



Sen. Virgil Smith, D-Detroit, testifies before the Senate Insurance Committee on his bill, SB 288, that would allow Detroit and now other cities to establish lower-cost insurance plans

By Emily Lawler

LANSING, MI – A low-cost insurance option Detroit Mayor Mike Duggan has pushed as a solution to uninsured drivers in Detroit would apply to other cities as well, after a Senate panel made changes Wednesday.

The D-Insurance plan would allow Detroit to set up its own low-cost auto insurance plan that would provide \$250,000 in hospital coverage and \$25,000 in care once they're out of the hospital. It would save customers an estimated \$1,000 a year, but they would be opted out of the Michigan Catastrophic Claims Association and the unlimited coverage it provides.

But what started out as a plan for Detroit has been expanded through an amendment from Sen. Bert Johnson, D-Highland Park, in the Senate Insurance Committee.

His amendment let cities with more than 35 percent of drivers who are uninsured, as opposed to the previously-proposed 50 percent, qualify for establishing separate insurance pools. Johnson estimates that would include most of the state's urban areas.

MorningSide

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8 MONEY-SAVING TIPS TO JUMP-START A SUMMER ROAD TRIP

By Holly Perez



Before leaving your driveway, make sure you download the latest gas apps and your cooler is packed

Explore America by following this budget-friendly route

Before leaving your driveway, make sure you download the latest gas apps and your cooler is packed

Ah, there may be no better way to explore America than taking a summer road trip. For some, road trips are often just as exciting as the final destination. Yet, cutting costs without sacrificing the quality of your vacation can be challenging. Before you back the car out of the driveway, here are eight money-saving tips for your summer road trip:

Budget first. Before you start setting that navigation device, be sure a road trip is something you can actually afford. Personal finance apps allow you to budget for the cost of gas, accommodations and food, and set savings goals. A little contribution from each paycheck will add up over time, leaving you a nice financial cushion that you can apply toward the trip.

Timing is everything. If you plan to travel during the summer months, try to avoid the holiday weekends because gas prices will skyrocket, hotels will often be booked and the available rooms will be more expensive. It's best to plan the dates for your trip ahead of time. You should also consider waking up early. Believe it or not, leaving early can save you money. You'll have the road to yourself (who wants to sit in traffic?), your trip will be quick and you'll save money on fuel costs.

Factor in fuel. Fluctuating gas prices can put the brakes on a road trip. Take advantage of fuel cost calculator mobile apps such as Gas Buddy or Fuel Smart that will help you determine the cost of your trip based on average regional gas prices and the details of your trip, including



Motor City Makeover 2015 Volunteers

Greetings MorningSide,

Please join me in welcoming our newest board member Jawana Jackson. Shas been elected for a two year term to be our Secretary. She is also the Street Ambassador to Chatsworth St., Balfour Rd. and Waveney St.

Motor City Makeover was a huge success. Thank you to all that volunteered. Please continue to take pride in your block/community. It starts with you!

TICKETS ARE COMING! Code violations will start to be enforced in our community. Trash containers out too early or too late, Basketball Rims in the street, uncut grass, etc. will receive tickets at the homes where the violation occurs. Please be mindful of the violations so you will not be ticketed.

Need information about Block Clubs or committees please contact your street Ambassador (see side bar on pages 2 & 3)

Remember Rizzo will not collect yard waste in plastic bags. Branches and twigs less than 2 inches in diameter should be cut down and placed in lawn and leaf bags. Branches and twigs up to 4 feet in length no more that 4 inches in diameter should be bundled tightly. Branches just lying at the curb will not be picked up. Bulk collection will continue every 2 weeks. Questions please contact Rizzo @ (866) 722-8900

Thank you!



Zeldia Anderson

MorningSide President

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(517) 373-7346

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(517) 373-0154
(District 2) Alberta Tinsley-Talabi
(517) 373-1776

DRY BBQ RUB



Ingredients

- 1/4 cup Sugar
- 1/4 cup Brown Or Light Brown Sugar
- 1/4 cup Smokey or Spanish paprika
- 3 Tbsp. Coarse Salt or sea salt
- 1 Tbsp. Black or White Pepper
- 1 Tbsp. Garlic Powder
- t Tbsp. Onion Powder
- 1 Tbsp. Chili Powder (Optional)
- 1 Tbsp. Cayenne Pepper (Optional)
- 1 Tbsp. Cumin Powder (Optional)
- 1 Tbsp. Coriander Powder (Optional)

Assemble the following ingredients into the bowl; adjust the ingredient amounts to fit your own personal taste, If you want it sweeter add more Brown Sugar, hotter add more Cayenne or Chili Powder. Don't be afraid to dap and wet fingertip to taste your mixer.

Mix all the ingredients together using your hands to making sure to bust up any clumps in the brown sugar!

Note: For storage re-sealable storage bag, seal-able bowl or shaker bottle.

Also this mixer can make a good BBQ sauce by adding it a can of crushed tomatoes' (let it simmer in sauce pan for 35 – 45 minutes). Or a marinade by adding 1 bottle of Italian salad dressing for your base. Allow your marinade to remain on your meat overnight, before grilling! Enjoy joy good eating at your next cookout!

OLD-FASHIONED POTATO SALAD



Ingredients

- 2 pounds equal-sized boiling potatoes
- 1 tablespoons Mustard
- 1 teaspoon salt
- 3/4 cup chopped celery
- 1/2 cup chopped white onion
- 3 large hard-boiled eggs, chopped
- 1 cup mayonnaise
- 2 tablespoon of sweet or dill pickle relish
- Salt and freshly ground black pepper

OLD-FASHION POTATO SALAD

Cont. page 4

Directions:

Cover potatoes with salted cold water by 2 inches in a 3-quart saucepan and simmer uncovered until just tender, 15 to 25 minutes, depending on size of potatoes. Drain in a colander and cool slightly.

While potatoes are simmering, whisk together vinegar and salt in a large bowl until salt is dissolved.

When potatoes are just cool enough to handle, peel potatoes and cut into 1-inch pieces, adding to vinegar mixture as cut, and toss gently with rubber spatula to combine. Let cool to room temperature, then add remaining ingredients and salt and pepper to taste and stir gently to combine. Serve at room temperature or chilled.

BEST WOODS FOR GRILLING

Adding wood chips or chunks to a charcoal fire amps up the flavor of your food, but some varieties work better than others. M. Brunner of "This Old House" magazine interviewed chef Barton Seaver, author of "Where There's Smoke" to get the lowdown on foolproof pairings.



APPLE WOOD – Most popular fruitwood, it lends a tangy, sweet flavor to food. "Think of it as the butter of smoking wood. It goes with almost everything though it's great with pork and poultry," says Seaver.

HICKORY - This wood's deep, bacon-like flavor is a good match for hamburgers, fatty beef cuts and lean pork.



MESQUITE – A staple of southwest cooking this wood has an aggressive flavor that's best reserved for a steak with a spicy herb rub.

OAK – An all-star player, oak goes with all meats and many types of seafood. It's also an excellent choice for long, slow smoking, imparting a mild, woody flavor with a hint of vanilla and citrus.



PEACH – Delicate and light in flavor, this fruitwood works especially well with seafood, shellfish in particular, though you can also use it with pork and poultry in a pinch.

Important Numbers

■ ■ ■

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(313) 224-6262

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Raymond Wojtowicz

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(313) 224-2222

Commission (District 1)

Timothy Killeen

(313) 224-0920

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Kym L. Worthy

(313) 224-5777

Register of Deeds

Bernard J. Youngblood

(313) 224-5854

Important Numbers

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Detroit

Mayor

Mike Duggan

(313) 224-3400

Clerk

Janice M. Winfrey

(313) 224-3260

City Council Member

(District 4)

Andre L. Spivey

(313) 224-4841

Department of

Neighborhoods

- District 4

District Manager

O'Dell Tate

(313) 236-3518

Asst. District Manager

Toson Knight

(313) 236-3520

Cont. page 2

8 MONEY-SAVING TIPS...

starting city, destination and your vehicle's make, year and model. Once you're on the road, use mobile apps that identify the nearest gas station with the lowest price per gallon.

Tune it up. Perform a maintenance check to make sure your car is in good condition before you hit the open road. This includes checking the tires and fluids, and scheduling a tune-up, which will help you avoid breakdowns that could result in costly repairs with unfamiliar mechanics. There's nothing worse than cutting your road trip short with a car repair that could have been prevented.

Pack a cooler. Pit stops are a road trip must, but loading up on convenience store snacks can eat away at your budget. Bring a full cooler along for the ride for convenience and to save money. In addition to plenty of water, pack sandwich ingredients, containers with cut up vegetables and fruit that doesn't require refrigeration (like apples). If you're traveling with kids, crackers are a great go-to snack that can also temper car sick tummies.

Nab an inexpensive place to stay. There are plenty of budget-friendly alternatives to hotels. If you don't mind roughing it, consider sleeping under the stars. If you prefer the comfort of a warm bed or couch, rent a house or room through Airbnb, or align your overnight stops with places where you have friends and family. A road trip can be a great opportunity to sneak in a visit with an aunt, an old college roommate or a childhood friend. Bring flowers, or treat your hosts to breakfast as a thank you for their hospitality.

Rethink entertainment. Parks and roadside attractions generally won't put a dent in your budget. Create a plan to do and see all you can along the way, but make sure to set aside a little time and money for unpredictable opportunities. You don't want to be out of cash for that must-have meal or souvenir.

Pack smart. It's tempting (and easy) to over pack when you're taking your own car and don't have to worry about airline baggage fees. But keep in mind, that extra weight will slow down your vehicle and negatively impact your gas mileage.

What are you waiting for? Start saving today, and you'll be financially worry-free and on the road in no time. Safe travels!

KEEP FOOD SAFE DURING SUMMER PICNICS

Although mosquitoes and flies can be annoying pests at picnics, the "bugs" you can't see, such as harmful bacteria, are a bigger problem. Bacteria love the warm, humid days of summer and multiply faster than at any other time of the year. The number of people who get sick from something they ate increases during the sizzling summer months. Use the following tips to beat bacteria at your summer picnic.

Keep it Clean!

- ◆ *Find out if your picnic destination has a source of safe drinking water. If not, bring water or moist towelettes for cleaning hands and surfaces.*
- ◆ *Always wash your hands with warm, soapy water for 20 seconds before and after handling food. Unwashed hands are a major cause of foodborne illness. Use moist towelettes if hand-washing facilities are not available. Be sure raw meat and poultry are wrapped securely to prevent their juices from cross-contaminating other foods in the cooler.*
- ◆ *Pack enough clean utensils for both eating and serving food. Don't use the same utensil or platter for raw and cooked meat and poultry. Disposable plates and utensils help prevent cross-contamination.*

Cont. page 11

'D-INSURANCE' WILL APPLY...

Cont. page 1

"If I were venturing a guess, I would say that it's going to tie to just about every urban area, which is usually code for black, brown and otherwise impoverished," Johnson said.

The cities still would have to establish its separate insurance pool and contract with insurers if they chose to offer the lower-cost, lower-benefit insurance.

In Detroit, Duggan estimated a little over 50 percent of drivers are uninsured. He told the Senate Insurance Committee last week the cost of auto insurance is pricing people out of the market in Detroit. It averages \$3,400 a year, and the median average annual income is \$26,000 in Detroit.

The bill to allow the separate insurance, Senate Bill 288, was sponsored by Sen. Virgil Smith, D-Detroit, and Johnson supported it in committee. But not all Democrats are on board with the legislation. Sen. Coleman Young II, D-Detroit, and Sen. Steve Bieda, D-Warren, voted against it in committee.

Duggan said today this bill was completely separate from an overhaul of no-fault that's pending in the House. But John Cornack, president of the Coalition to Protect Auto No-Fault, said the issues are intertwined.

"They're trying to put out as many targets as they can, and they're hoping that one of them sticks," Cornack said.

The bill, with its widened scope, passed 5-3-0 with Sen. Wayne Schmidt, R-Traverse City, joining Bieda and Young in voting against it. It's now headed to the full Senate for consideration, after which it would go to the House of Representatives.

Important Numbers

...

Detroit

Building Safety

Engineering &

Environmental

Dangerous Buildings

Division

(313) 224-2733

Property Maintenance

Division

(313) 628-2451

Fire Department

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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

Important Numbers

■ ■ ■

Detroit

Police Department

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James E. Craig

(313) 596-2200

Assistant Chief

District Chief

(Neighborhood

Policing)

(313) 596-2520

Eastern District

Commander

5th Precinct Captain

(313) 596-5500

9th Precinct Captain

(313) 596-5900

DETROIT FACTS

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Street or Alley Repairs

(313) 224-0033

Sidewalks

(313) 224-3954

Traffic Signs & Signals

(313) 224-1610

Illegal Dumping or Rodent Baiting

(313) 876-0974

MORNINGSIDE DETROIT TRIVIA CONTEST

Each month we will have a MorningSide Detroit Trivia contest. This contest will have a trivia question for MorningSide and a trivia question for Detroit. The winner will be randomly chosen from all correct responses submitted. To enter please send an email to contest@our-morningside.org with your name, address, phone number and the answers to the questions below.

ONLY CORRECTLY SUBMITTED ENTRIES WILL BE ACCEPTED!!!

MorningSide

Give the full name of the streets that run North South in MorningSide

Detroit

What is the tallest building in Detroit? _____.

Last month's answers

MorningSide

What are the boundaries of MorningSide?

The area is bounded by Harper Avenue and Interstate 94 on the north, Mack Avenue to the south, East Outer Drive and Whittier on the east and Alter Road and East Outer Drive to the west.

Detroit

The Davison Freeway is the first _____

C. Freeway in the nation

Last month's winner: **MaryAnn Pilette**

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GETTING THE MOST FROM LANDSCAPE WEED KILLERS

Chemical companies are increasingly marketing herbicides (weed killers) directly to homeowners. Herbicides are effective in reducing unwanted vegetation but, if applied improperly herbicides could create a landscape disaster. Following these 3 steps will help you get the most out of herbicides.

1) KNOW YOUR ENEMY

There is a wide array of herbicides. Some are very selective in what they kill, while others will kill virtually anything green. Are you trying to control dandelions and other broad-leaved weeds in your lawn? Are you trying to keep grasses out of a ground-cover bed? Do you want to stop weeds from coming into a bed of annuals? Do you want to eliminate poison ivy from areas where kids and pets roam? There are products that can achieve these results. But before picking up a jug of herbicide, it is essential to know what weeds you're trying to control.

2) KNOW YOUR HERBICIDE

Applying the right product properly can save time and help produce a weed-free yard. Applying the wrong product can ruin your entire landscape. Herbicides fall into 2 broad classes: post-emergent and pre-emergent.

PRE-EMERGENTS (such as Preen) control weeds as seeds germinate. Pre-emergents can reduce the need to weed annual beds and other parts of the garden. But apply Preen where you plant flower or vegetable SEEDS and you'll be waiting a long time to see anything come up.

POST-EMERGENTS kill existing weeds. Two familiar post-emergents are Round-up (glyphosate) and Weed-B-Gon.



Glyphosate is non-selective and will kill virtually anything green. If you spot-spray dandelions in your lawn with Round-up, you will kill the weeds, but you will also have a patch of dead grass around each one.

Weed-B-Gon (which may contain 2-4D, 2-4DTP, MCP, Dicamba) is selective and only kills broad-leaved plants but not grasses. This means Weed-B-Gon will take out dandelions and leave lawn grasses alone. There are also selective herbicides available that do the opposite, they take out grasses but not broadleaved plants.

3) AVOID DRIFT

Final step to preventing unwanted weed killer damage is to get the product where you want it. Remember, Weed-B-Gon won't kill lawn grasses but it can kill impatiens, petunias and other broad-leaved bedding plants just like it kills dandelions.

To reduce herbicide drift, spray when conditions are as calm as possible. Often this means spraying early morning or right around sunset. Avoid spraying if winds are more than 6 mph. Also, if you're using a back-pack or pump-up sprayer, reducing pressure will increase droplet size and reduce likelihood of drift.

Ultimate key to eliminating herbicide damage is reading and following label directions. Many pay as much attention to those directions as to airline pre-flight instructions. Reading labels only takes minutes but it can save you from doing long-term damage. Labels contains information on which weeds products control and proper use. Pay attention to any precautionary statements and statements listed under "avoiding injury to non-target plants."

Adapted from article posted 6-14-11 by Bert Cregg,

KEEP FOOD SAFE...

Cont. page 6

- ◆ *Keep foods covered to prevent insects from enjoying your lunch!*

Keep Cold Foods Cold!

- *Keep perishable foods cool by transporting them in an insulated cooler with plenty of ice or frozen gel packs. Perishable foods include meat, poultry, seafood, eggs, dairy products, pasta, rice, cooked vegetables and fresh, peeled and cut fruits and vegetables.*
- *Pack the cooler just before leaving home. Foods chilling in your refrigerator should be placed directly in your cooler with ice or frozen gel packs.*
- *Avoid frequently opening coolers containing perishable food. It's a good idea to store beverages and perishable foods in separate coolers.*
- *Keep the cooler in an air-conditioned vehicle during travel and in the shade at the picnic site. Avoid transporting the cooler in your vehicle's trunk.*

Keep Hot Foods Hot!

- * *Food should not be left out of the cooler or off the grill more than two hours (one hour when the outside temperature is above 90 degrees). Holding food at an unsafe temperature is another major cause of foodborne illness.*
- * *Raw meat and poultry may contain bacteria that cause foodborne illness. These foods must be cooked and held at temperatures either too hot or too cold for bacteria to survive and grow. Bacteria multiply readily between 40 F and 140 F.*
- * *Remember to pack a food thermometer to check the doneness of meat. For example, burgers should reach an internal temperature of 160 F and chicken breasts, 165 F. Clean your thermometer with warm, soapy water after every use.*
- * *When reheating food at a picnic, make sure it reaches 165 F.*

Consider Nonperishable Picnic Alternatives

- ◇ *Baked potato chips instead of potato salad*
- ◇ *Washed whole fruit (apples, oranges, bananas, etc.) instead of cut-up fruit salad.*
- ◇ *Cookies or brownies instead of perishable cream or fruit-filled pies.*



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