

# MorningSider

NOVEMBER 2015

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## TAKING ADVANTAGE OF DETROIT



By Michele Oberholtzer

Post-bankruptcy Detroit is a place of undeniable opportunity, and people from all walks of life are eager to make the most of it. Massive tax foreclosures led to a record 24,000 properties being up for auction this fall, pitting residents against speculators for the chance to buy a home on the cheap. Everyone is trying to take advantage, but not everyone's advantage corresponds with the best interests of the city.

So what is best for the city? It comes down to short versus long-term interests. Renters have shorter-term interests than their landlords and landlords have shorter-term interests than owner-occupants. One who depends on a home to raise their kids in has a different incentive to care for a property than one who sees it as a complement to their investment portfolio. For individuals, homeownership provides security in two major ways: First, by offering shelter, and second by offering stability. For speculators, property ownership provides a low-risk, low-effort form of passive income.

A study by the Journal of Urban Affairs bears this out, showing that in Detroit, the prevalence of rental properties is a strong indicator of neighborhood crime (even more so than blight). The type of benefit a property owner gains from owning a property has a direct correlation to how much the community benefits in response.

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## MorningSide

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# 5 RULES FOR FINANCIAL FREEDOM

by Eileen Ambrose

Financial rules of thumb can be handy, but not if they're outdated. Here are five rules that get the thumbs-up — or down — from experts.

The Rule: Save 10 percent of income for retirement.

The Verdict: Thumbs Down

This may have worked decades ago, when workers had pensions and shorter life expectancies. Today, 15 is the new 10. Workers should save at least 15 percent of their gross income — which includes any employer 401(k) match — to maintain their lifestyle in retirement, says Stuart Ritter, a senior financial planner at T. Rowe Price in Baltimore. "If you have not saved anything, however, the older you are, the more above 15 percent you need to go," he says — such as 36 percent if starting at age 50.



The Rule: You need three to six months' worth of living expenses in emergency savings that can be accessed quickly.

The Verdict: Thumbs Up

This rule is still golden. "Americans in general have no money in emergency savings," says Mari Adam, a Boca Raton, Florida, financial planner. "If they have to fix the car or repair the air conditioner, they will put that on a credit card that charges 18 or 22 percent interest." She recommends investing that money in a balanced mutual fund that has a mix of stocks and bonds, which will have a higher return than a savings account but not too much risk.

The Rule: At retirement, you should have 10 to 12 times your final salary in savings.

The Verdict: Thumbs Up

Along with Social Security, this should be enough to generate 70 to 80 percent of pre-retirement income for most people, says Charlie Farrell, chief executive of Denver-based Northstar Investment Advisors.

The Rule: Your annual income in retirement should be 70 to 80 percent of your pre-retirement gross income.

The Verdict: Thumbs Up

You likely already live on that amount once you subtract your 401(k) contributions, Social Security taxes, commuting, and other work-related expenses from your paycheck. Those costs will disappear in retirement, which is why you may need only 70 to 80 percent of your old salary to maintain your lifestyle. Be aware that if you start spending thousands in retirement on travel and expensive hobbies, you will need more.

Need help figuring this out? The Employee Benefit Research Institute offers the Ballpark Estimate online calculator. It can help you determine whether you're on target to meet your income needs in retirement.

The Rule: Subtract your age from 100 to determine how much you should hold in stocks.

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Greetings MorningSide!

On October 28th, 2015 LISC Detroit, CDAD and Michigan Community Resources held their annual Detroit Community Development Awards 2015. MorningSide partnered with Ford UAW won the Bridget Vance Award for Outstanding Safety Initiative for our Safety on the Rise event held in July 2014. Congratulations to our community partner U-SNAP-BAC for winning the People's Choice Award for District 4.

I would like to thank all of the wonderful volunteers who helped to make Angel's Night a success. This year, a record low 52 fires were reported in the city over the three-day period starting Oct. 29 and ending at midnight on Halloween. Fewer than half those fires ( 23) are considered suspicious. This year, more than 4,000 volunteers patrolled the streets while 400 police officers were deployed as well as extra Fire Department personnel. Thank you to all of the volunteers that helped throughout the city. Special thanks to the volunteers who helped at the District 4 headquarters at the Samaritan Center. On behalf of the MorningSide Board, I would also like to thank our community partner Spirit of Love Church for hosting a hospitality center for the volunteers and a base station for the MEC Radio Patrol group.

Next month we will host our annual Holiday Party, open to the community. Details will be shared at our November General Meeting and shared via our social media over the next month.

Thank you!

Zelda Anderson

**MorningSide President**



# MorningSide

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**Eric Dueweke**

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**Ulysses Jones**

Beaconsfield St. /Barham St./ Linville St.

**Paul Phillips**

Somerset Ave/Nottingham Rd.

**TBD**

Lakepointe St. /Maryland St.

**Monique Tate**

Devonshire Rd. /Haverhill St.

## Important Numbers

■ ■ ■

### US

#### **Congresswoman**

Brenda L. Lawrence  
(248) 356-2052

#### **Senators**

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(313) 226-6020  
Debbie Stabenow  
(313) 961-4330

### Michigan

#### **Governor**

Rick Snyder  
(517) 373-3400

#### **State Senator**

Coleman Young II  
(517) 373-7346

#### **State Representatives**

(District 1) Brian Banks  
(517) 373-0154  
(District 2) Alberta Tinsley-  
Talabi  
(517) 373-1776

## SAVORY SAUSAGE DRESSING



### Ingredients

- 1 stick butter or Margarine
- 2 cups diced onions
- 2 cups diced celery
- 2 cup of sliced mushrooms
- 3 cups sliced breakfast sausage
- \* 25 slices white and wheat bread
- \* Optional replacement for bread (use 2 cups of Pepperidge farms bread crumbs)
- 1 1/2 teaspoons poultry seasoning
- 1 1/2 teaspoons black pepper
- 1 teaspoon salt
- \* 3 1/2 cups turkey stock
- \* Optional Replacement for Vegetable Stock for vegan or vegetarian

### Directions

In a large frying pan, melt the butter over medium-high heat. Sauté the onions, celery, and mushroom for 5 minutes. Next, add the sausage and cook until browned, about 10 more minutes, stirring frequently. Meanwhile, break up the bread slices by hand into medium-small pieces into a large bowl. Add the seasonings and mix well. Then add the cooked vegetables and sausage and mix again. Finally, add the turkey stock and mix well. There will be enough stuffing for a 10 to 15-pound bird and an 8 by 8-inch pan.

## SWEET POTATO PIE



### Ingredients

2 pounds sweet potatoes, peeled and sliced

1/2 cup butter or margarine

3 large eggs

1/2 cup sugar

1/2 Cup Brown sugar

1/2 cup orange juice

1/2 cup evaporated milk

1 teaspoon ground cinnamon

1 teaspoon all spice

1 teaspoon vanilla extract

1 teaspoon Fresh lemon juice

1 (12-ounce) package frozen deep-dish piecrusts, thawed

### Directions

Cook sweet potato in boiling water to cover 30 minutes or until tender; drain.

Check by poking them with a tip of knife. Allow to cool before beat sweet potato and butter at medium speed with an electric mixer until smooth. Add eggs and rest of the ingredients, beating well. Pour mixture evenly into each piecrust.

Bake at 350° on lower oven rack for 45 to 50 minutes or until set. Garnish, if desired with whip cream, marshmallow, and Toasted pecans. The list is endless ...

## 5 RULES FOR FINANCIAL FREEDOM

*(Continued from page 2)*

The Verdict: Thumbs Down

Under this old rule, 55-year-olds should have 45 percent of their investments in the stock market. That's too conservative, financial planners say, given that people are living much longer and will need the growth that stocks can provide for both keeping up with inflation and not running out of money. A better guide: Subtract your age from 120.

## Important Numbers

■ ■ ■

### Wayne County

#### **Executive**

Warren C. Evans

(313) 224-0286

#### **Clerk**

Cathy M. Garrett

(313) 224-6262

#### **Treasurer**

Raymond Wojtowicz

(313) 224-5950

#### **Sheriff**

Benny N. Napoleon

(313) 224-2222

#### **Commission (District 1)**

Timothy Killeen

(313) 224-0920

#### **Prosecutor**

Kym L. Worthy

(313) 224-5777

#### **Register of Deeds**

Bernard J. Youngblood

(313) 224-5854

## Important Numbers



### 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

## TAKING ADVANTAGE OF DETROIT

*(Continued from page 1)*

Homeownership matters, and the auction can offer a low barrier to entry into homeownership because it doesn't require on great credit or a 20-year mortgage. In a city with thousands of poor residents and thousands of cheap homes for sale, the government-run tax foreclosure auction could be a potent democratic tool for advancing the numbers of individual homeowners. Yet it's not being used that way. Instead, the auction systematically discourages the stabilizing forces of homeownership and while acting as a syphon to concentrate property into speculator's hands.

The auction is fundamentally tuned against residents trying to buy their own homes: Former owners are prohibited by law from participating, while renters are systematically uninformed and disempowered. Information about the foreclosure is difficult to come by, especially for renters whose landlords have a vested interest in keeping them in the dark.

The auction itself takes place in the ether of the webisphere so Detroiters without internet rarely know that it exists or how to be a part of it. Beyond that hurdle, the auction comes with increasingly high admission fees and regulations— this year there was a \$2,500 deposit fee to place a single bid. The result is a very effective armor against the utilization of the auction as a way to correct the inequalities that cause the problems of its current condition.

So if residents aren't the ones buying, who's left? The out-of-towners. The same factors that limit residents actually favor speculators. Internet-based sales allow people to purchase property they may never have even seen before, in a format not much different from EBay.

A new feature of the auction this year was an affidavit that required bidders to swear that they did not owe any delinquent taxes in Wayne County. Since only 35 percent of Detroit properties are current on their taxes, this provision eliminates a huge number of existing property owners (if they follow the law). Three of the top four highest bidders in this year's auction hail from New York, France, and West Bloomfield, respectively.

There are predictable results of catering to the speculator and not the homeowners. According to a Harvard study "[Foreclosed] properties that were once owner-occupied often become renter-occupied.... and higher renter-occupancy rates correlate with neighborhood turnover and lower levels of collective efficacy." Failure of current residents to purchase their homes often leads to them being displaced. A study by Loveland Technologies showed that 1 in 6 occupied homes in the 2014 tax foreclosure auction were vacant within under a year.

In Detroit, a vacant home is a blighted home, as houses are scrapped days or even hours after the door closes on the former resident. There is an 80% correlation with foreclosure in blight in this city. Since blighted buildings cost big bucks — big taxpayer bucks — to demolish, the city should have a vested financial interest in keeping people in their homes, if not a moral one.

This creates an effect of "water everywhere but not a drop to drink" as more and more of Detroit's massive housing stock becomes uninhabitable. Post-demolition, the vacant lot represents a new kind of stability— emptiness— that is desirable if only because it no longer bears the scars of its loss.

Detroit's Achilles heel is its affinity for the blank slate. Local policies tend to favor dealing with property rather than people, because people are messy and their problems are complex. Federal "Hardest Hit" funds initially allocated for individual foreclosure pre-

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vention have been redistributed toward the demolition of buildings that had already been vacated. This is not a reflection of financial values— it actually costs more to demolish a building than to redeem it from foreclosure. Allowing problems to get worse until the people are gone makes for both easier cleanup and fewer witnesses. As squatting and homelessness are criminalized, often the only choice for displaced Detroiters is to leave. The blank slate doesn't happen on its own, it requires forces like tax foreclosure to drive displacement.

A lot of black Detroiters endured the harsh years following the wave of depopulation, dysfunction, and disemployment because this was one of the few places they could afford to own property and establish self-governance. That is changing now in a process that goes beyond displacement to replacement. Crain's Detroit reports that white population is rising while the black population and the city overall is still shrinking. Just as property taxes make it so a person never really owns a home, economic inequality makes it so that Detroiters never really own Detroit— it can always be taken away if you don't pay. The result is that many black Detroiters have effectively been babysitting property for suburbanites, who are now returning like absentee fathers to reclaim what they left behind after a 50-year hiatus.

The battle over property in a city as vast as Detroit is a strange contradiction: It seems there should be room enough for everyone. Stranger still is the fact that the forces that disadvantage Detroiters are not perpetuated by the familiar trope of the "big bad bank" but by the local government, which should presumably work for the benefit of its citizens.

Trying to make sense of government policies that actually harm its residents raises the question: What is a city? If a city is a geographic location, Detroit will always be the same, but if a city is an aggregation of its people, these active forces of displacement have the power to alter it forever.



**14901 E Warren Ave, Detroit, MI 48224**  
**(313) 640-1100**

## Important Numbers

■ ■ ■

### Detroit

#### **Building Safety**

#### **Engineering &**

#### **Environmental**

#### ***Dangerous Buildings***

#### ***Division***

(313) 224-2733

#### ***Property Maintenance***

#### ***Division***

(313) 628-2451

#### ***Fire Department***

#### ***Executive Fire***

#### ***Commissioner***

(313) 596-2900

#### ***Deputy Fire***

#### ***Commissioner***

(313) 596-2900

# Important Numbers

• • •

## Detroit

### Police Department

#### *Chief of Police*

James E. Craig

(313) 596-2200

#### *Assistant Chief*

#### *District Chief*

#### *(Neighborhood*

#### *Policing)*

(313) 596-2520

#### *Eastern District*

#### *Commander*

#### *5<sup>th</sup> Precinct Captain*

(313) 596-5500

#### *9<sup>th</sup> Precinct Captain*

(313) 596-5900

## DETROIT FACTS

### *First Ever News Radio Broadcast*



You can still listen to WWJ till this day. Going on air in August, 1920, the station was originally called 8MK, and later changed. The station's first home was the Detroit News's Building. Its wild to think that almost 100 years later, both are still operating. The internet has not dealt the death blow yet.



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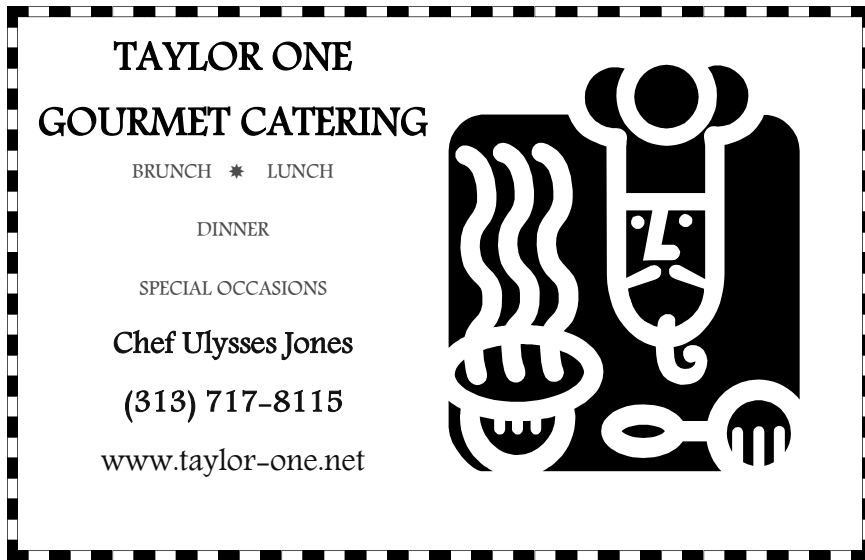
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...

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#### Department of Public

#### Works

Collections (garbage, bulk, yard waste, or recyclables)

Rizzo

(866) 772-8900

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!!!**

**\*\*\*REPEATED FROM LAST MONTH\*\*\***

### MorningSide

What organization was responsible for developing the MorningSide Commons area in MorningSide? \_\_\_\_\_

### Detroit

What is the name of the Automotive manufacturer who built a factory on a 22-acre parcel at Jefferson Avenue and Conner Avenue in Detroit's Fairview section?  
\_\_\_\_\_

### Last month's answers

#### MorningSide

Who owns the movie theater located in MorningSide?

In 1986, the theater was purchased by Friends of the Alger Theater, a nonprofit community-based organization composed of neighborhood residents and businesses dedicated to preserving the Alger Theater. They are developing programming for the community while raising funds to refurbish and reopen the theater.

#### Detroit

What was the name of the first baseball park that the Tigers built?

In 1895, Detroit Tigers owner George Vanderbeck had a new ballpark built at the corner of Michigan and Trumbull avenues. That stadium was called Bennett Park and featured a wooden grandstand with a wooden peaked roof in the outfield. At the time, some places in the outfield were only marked off with rope.

**September's winner: MaryAnn Pilette**

Susan Salas,  
J.D., LL.M.

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## 7 PRODUCTS ON DEEP DISCOUNT IN NOVEMBER



There are some sales this month will be come and go quickly. For example, early November is a good time to look for candy discounts of 50 to 90 percent so you can stock up on goodies to share with your Thanksgiving gang. (They won't mind bonbons in the shape of pumpkin heads, right?)

On Veterans Day (November 11), look for sales on home goods like furniture and mattresses that could be 40 to 60 percent off, says Howard Schaffer, vice president of merchandising and partner management at Offers.com, a coupon, promo code, and product deal site.

Looking for sales that will be around all month? Some product research experts have tracked prices all year long, and have compiled a list of seven items that are typically discounted most deeply in November.

Another way to save more this holiday season: Do all or some of your shopping at outlet malls.

### 1. Super TV Deals

You'd think shopping for a TV would be simple, especially now that plasma TVs are gone and almost all new TVs are LED LCD sets. But buying a TV still involves many choices, some of which may be new to you. You'll see plenty of Ultra HD (UHD), or 4K, TVs that promise greater picture detail than HDTVs, and improved contrast and color. Some shopping tips:

- **Think about screen size.** Televisions going into kitchens or small bedrooms might measure just 24 to 32 inches, but if you're shopping for

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your primary TV, we recommend going bigger, say a set with a 50- to 60-inch screen. You could consider an even bigger set for spacious family rooms, or if you'll be sitting very far from the TV.

- **Shop where you'll get a price guarantee.** Many retailers will match or beat a lower price from a local competitor, so go to the store with those prices in hand. Even after the sale, some stores promise a refund within a specified period of time, often 30 to 60 days, if they reduce the price of your TV within it or if you find the set selling elsewhere for less. There are usually restrictions, so check the details. Save your receipt and keep checking the ads even after you buy.

## 2. Discounts on Toys

Early holiday shoppers will find great sales on toys this month, although you may not find discounts on the hottest playthings. Some shopping tips:

- **Consider the classics.** Don't overlook toys such as stackable plastic "doughnuts," shape sorters, building blocks, and interlocking plastic oversized beads for very young children. There's a reason that they've been around so long. Many forgotten favorites are still around, like Lionel trains, Flexible Flyer sleds, and Mouse Trap.
- **Shop around.** Browse stores, catalogs, and Web sites for other ideas

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## Tim Killeen



Wayne County Commissioner – District 1

Serving: Detroit's Eastside, Harper Woods, all Grosse Pointes

Contacts:

313.224.0920 (phone) 313.967.1238 (fax)

tkilleen@waynecounty.com

www.waynecounty.com/commission/district1

**In the Community, Working with the Community, to Build the Community**

**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

## Patronage

Pamela Murrell

Kia Pinto

Calvin Black

## 7 PRODUCTS ON DEEP DISCOUNT...

(Continued from page 11)

and to spot the best deals. Also, ask for suggestions from parents who have children of similar ages.

### 3. Baby Product Sales

You should be able to find great prices on a variety of baby products this month, including strollers. First and foremost, you want your baby to be safe and comfortable in her stroller. But think about yourself, too, since you're the one who'll be pushing it. There's a wide price range among types and brands in our stroller Ratings. What makes one stroller worth \$100 and another \$1,000 or more? Several things drive up the price—such as accessories—but we've found good models in a wide range of prices. Some shopping tips:

- **Consider your environment.** If you're a city dweller who relies on subways, buses, and cabs, you'll need a lightweight but sturdy stroller that folds quickly and is compact. If you'll be tromping through snow or on unpaved roads or grass, a model with large wheels is a great option.
- **Think about extras.** Factor stroller accessories into the price of models you like, because you may find yourself needing (or wanting) extras such as a parasol, rain cover, netting to keep out bugs, drink holder, and more.

### 4. Price Cuts on Camcorders

Buying a camcorder can be complicated. Models vary not only in size and capabilities but also in price. You can spend as little as \$150 or as much as \$1,600, or more. Some shopping tips:

- **The right camcorder features are important.** If you want better quality and more options, consider a full-size model. If you need a smaller, more portable model—or if you're an athlete or adventurer who loves to capture action footage—then consider an action cam.
- Chances are you won't always be shooting in bright light. Using the default mode models varied in quality when shooting in dim light. Most full-sized HD camcorders captured at least good quality video in low light, but some had excellent quality.
- **Give some a try.** In the store, try different camcorders to make sure they fit your hand and are comfortable to use. Most camcorders are designed so that the most frequently used controls—the switch to zoom in and out, the record button, and the button for still photos—are readily at hand.

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## 5. Gas Grills Markdowns

It's the end of the season for grilling (even though some of us have been known to clear a path through the snow to do some wintertime grilling), so you'll find some deep discounts on the stock still in stores. Some shopping tips:

- **Think about size.** Match the grill's cooking area to the number of people you typically feed. Remember, manufacturers might include racks and searing burners when tallying cooking area. The best measurements are based on the main cooking area and how much food it will hold.
- **Think about space.** Next factor in how much area the grill will take up on your patio or deck. Some grills are a whopping six feet wide.

## 6. Bike Bargains

You'll find great deals on these wheels in October, because we're approaching the end of the riding season in many places in the country. Some shopping tips:

- **Decide what kind of riding you'll do.** That will narrow your choice to one of the four basic types. If you're an avid cyclist, you may prefer a conventional road bike. Looking for a leisurely ride on flat, paved roads? A comfort bike may be more your speed. If rugged trails are in your sights, then a mountain bike might be best.
- **Find a good bike shop.** You'll pay more, but we think you're more likely to be satisfied. Bikes from big-box stores might not be properly assembled or well matched to your body. If you don't like the pedals or seat on a particular model, some bike shops will swap components at little or no cost.
- As the weather gets colder, you might want to consider an exercise bike for indoor use. If you decide to buy indoor exercise equipment, including a treadmill or elliptical machine, try to wait until January, when we've found they'll be on deep discount.

## 7. GPS Devices for Less

In today's competitive market, GPS prices have come down to the point where even budget units include features previously available only on more expensive models (and not available on some apps), such as the ability to speak street names, issue speed warnings, and provide reality view, graphically representing major intersections. Shoppers looking for navigational aid can choose from many types of GPS devices, including aftermarket portable or in-dash units, cell phones, factory-installed in-dash units, telematics systems, and even laptop computers.

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# DEALING WITH DEPRESSION

*Self-Help and Coping Tips to Overcome Depression*



*Depression drains your energy, hope, and drive, making it difficult to do what you need to feel better. But while overcoming depression isn't quick or easy, it's far from impossible. You can't just will yourself to "snap out of it," but you do have some control—even if your depression is severe and stubbornly persistent. The key is to start small and build from there. Feeling better takes time, but you can get there if you make positive choices for yourself each day.*

## **The road to depression recovery**

*Recovering from depression requires action, but taking action when you're depressed is hard. In fact, just thinking about the things you should do to feel better, like going for a walk or spending time with friends, can be exhausting.*

*It's the Catch-22 of depression recovery: The things that help the most are the things that are the most difficult to do. There's a difference, however, between something that's difficult and something that's impossible.*

## **Start small and stay focused**

*The key to depression recovery is to start with a few small goals and slowly build from there. Draw upon whatever resources you have. You may not have much energy, but you probably have enough to take a short walk around the block or pick up the phone to call a loved one.*

*Take things one day at a time and reward yourself for each accomplishment. The steps may seem small, but they'll quickly add up. And for all the energy you put into your depression recovery, you'll get back much more in return.*

## **Depression self-help tip 1: Cultivate supportive relationships**

*Getting the support you need plays a big role in lifting the fog of depression and keeping*

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it away. On your own, it can be difficult to maintain perspective and sustain the effort required to beat depression, but the very nature of depression makes it difficult to reach out for help. While isolation and loneliness can trigger or worsen depression, maintaining emotionally close relationships can be instrumental in overcoming it.

The thought of reaching out to even close family members and friends can seem overwhelming. You may feel ashamed, too exhausted to talk, or guilty for neglecting the relationship. Remind yourself that this is the depression talking. Reaching out is not a sign of weakness and it won't mean you're a burden to others. Your loved ones care about you and want to help. And remember, it's never too late to build new friendships and improve your support network.

- ⇒ **Turn to friends and family members who make you feel loved and cared for.** Spend time talking and listening face-to-face with trusted people and share what you're going through. The people you talk to don't have to be able to fix you; they just need to be good listeners. Ask for the help and support you need. You may have retreated from your most treasured relationships, but emotional connection can get you through this tough time.
- ⇒ **Try to keep up with social activities even if you don't feel like it.** Often when you're depressed, it feels more comfortable to retreat into your shell, but being around other people will make you feel less depressed.
- ⇒ **Join a support group for depression.** Being with others dealing with depression can go a long way in reducing your sense of isolation. You can also encourage each other, give and receive advice on how to cope, and share your experiences.

#### 10 tips for reaching out and building relationships

- ◆ Talk to one person about your feelings
- ◆ Help someone else by volunteering
- ◆ Have lunch or coffee with a friend
- ◆ Ask a loved one to check in with you regularly
- ◆ Accompany someone to the movies, a concert, or a small get-together
- ◆ Call or email an old friend
- ◆ Go for a walk with a workout buddy
- ◆ Schedule a weekly dinner date
- ◆ Meet new people by taking a class or joining a club
- ◆ Confide in a clergy member, teacher, or sports coach

#### **Depression self-help tip 2: Get moving**

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## DEALING WITH DEPRESSION

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When you're depressed, just getting out of bed can seem like a daunting task, let alone exercising. But **exercise is a powerful tool for dealing with depression**. In fact, major studies show that regular exercise can be as effective as antidepressant medication at increasing energy levels and decreasing feelings of fatigue.

Evidence suggests that physical activity triggers new cell growth in the brain, increases mood-enhancing neurotransmitters and endorphins, reduces stress, and relieves muscle tension—all things that can have a positive effect on depression.

While the most benefits come from exercising 30 minutes or more per day, you can start small. Short, 10-minute bursts of activity can have a positive effect on your mood. You don't need to train at the gym, sweat buckets, or run mile after mile, either. Even very small activities that get your arms and legs moving can add up over the course of a day. Try incorporating walking, running, swimming, dancing or another rhythmic exercise—that requires moving both your arms and legs—into your daily routine. The key is to pick an activity you enjoy, so you're more likely to stick with it. Even very small activities can add up over the course of a day. Here are a few easy ways to get moving:

- ◆ Put on some music and dance around
- ◆ Take your dog for a walk
- ◆ Use the stairs rather than an elevator
- ◆ Park your car in the farthest spot in the lot
- ◆ Pair up with an exercise partner

<http://www.helpguide.org/articles/depression/dealing-with-depression.htm>

## 7 PRODUCTS ON DEEP DISCOUNT IN...

All GPS types have advantages and disadvantages and choosing the right one for you depends on your needs and budget. Some shopping tips:

- **Do some research.** Before you buy a GPS navigator, think about your typical driving conditions, how often you're in unfamiliar areas, and figure out which features are most important to you. For example, if you often encounter traffic congestion on your commute, choosing a nav system with real-time traffic information can help you avoid traffic congestion, accidents, or road construction, and plot a route around it before you even get to the trouble area.
- **Think about where you'll use it.** If you're buying a new car, check to see if a built-in system is available and how much it costs. These are nicely integrated into the car, but they are typically far more expensive than portable systems, initially and for subsequent map updates. Still, if most of



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your driving is done in one car, you might be happier with a built-in system. If you often fly to new places and rent vehicles, or if you own more than one car, a portable system might be the way to go, especially with prices for entry-level systems starting at less than \$100.

Adapted from article By Mandy Walker

## LEAVING TOWN?

*Don't let the bad guys know*

If your holiday plans include a plane, train or automobile, you're leaving your house unattended during a vulnerable time! About 400,000 burglaries occur during November and December, according to the FBI. Here are five ways to protect your home.

1. **Guard the entry.** Burglars target houses that appear to be a quick job. Old doors are considered easy to break. Look at your home from the perspective of a burglar, and reinforce weak areas.
2. **Audit Valuables.** Note where your key possessions are before you leave, so you'll notice right away if they're missing when you return.
3. **Hold mail, paper.** Place your email on hold and put a temporary stop on the newspaper. That newsy stack on your driveway is a dead giveaway.
4. **Light it up.** Install a timer that turns lights on and off during different times of the day. Burglars know it's common to leave lights on, so they'll be more wary of changing lights.
5. **Don't be social.** Burglars love to see you post images of your trip or update your status about how much fun you're having in Hawaii. Wait until after you've returned home to share the details.



## THREE MILE DR. / COURVILLE ST. POCKET PARK PARTY

September 19th started off as a cold rainy day. Unfortunately, this is the same day that Courville St. President Jackie Grant and Three Mile Dr. President, Susan Newell planned to invite the community to their Pocket Parks debut. It almost looked like it was going to be a wash due to the rain but some divine intervention stepped in and the rain stopped, the clouds parted and the sun began to shine.

The two president had been planning this event for a while and had organized a host of volunteers and donors to participate. They provided food, activities and music. As the afternoon went on neighbors started stopping by bringing many dishes to share. There were board games to play and music to dance to. Baraka Johnson led some neighbors in a Hustle Dance lesson.

The afternoon turned out to be beautiful and the Pocket Park Party was a great success.

Thank you to all of the people involved with the creation of the Pocket Parks that were installed throughout MorningSide and to those that help to keep them maintained.

Here is a little more information about the Three Mile Dr. and Courville St. Pocket Parks from the President of Courville St., Jackie Grant:

*These are Pocket Parks that started out being created with a grant that came to Morning-Side a couple of years ago. From there we (Three Mile Rd.*

*and Courville St. block clubs) got a number of tiny little grants to do some more work on these Pocket Parks, the Courville one and the Three Mile one. For example, we got a \$1000.00 to paint all of the murals that you see around (the two parks). We got like a little over a \$1000.00 to put picnic tables on a pseudo patio.*

*These lots don't belong to us but whoever they belong to, and we do know who they belong to, don't care about them so we've taken more of an interest in them. We are working with the city and hoping that they will allow us to keep them.*

*The Courville Park is allocated to children. We want this to be a children's play park. The Three mile park is dedicated to the memory of mothers. They sort of have different kinds of interest but they are all very family oriented. Everything is about family in both of these lots.*

*We are trying to bridge the gap between different streets so that we know each other. When you know each other you watch out for each other and fewer bad things happen.*





## Ask About Our Juice Cleanses

We offer 1-Day, 3-Day & 5-Day Cleanses or

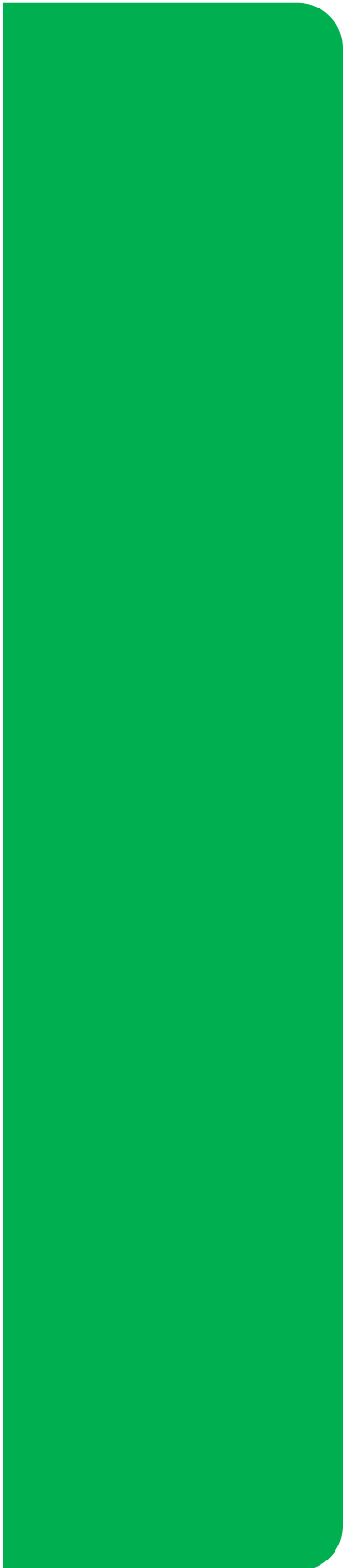
Feel Free to Customize your Cleanse

Cleanse packages include:

<p><b>1-Day Cleanse \$45</b>                  This cleanse consists of drinking 6 – 16 oz. or 3 – 32 oz. drink combinations over the course of 24 hrs.  <b>Optional:</b> Create your own (limited to 5 ingredients)  <b>Green Drink</b> – Cucumber, Celery, Parsley, Spinach, Kale, Lemon (Green Apple Optional)  <b>Cucumber Lemonade</b> – Cucumber, Apple and Kale  <b>Alkalizer</b> – Cucumber and Coconut Water  <b>Blood Transfusion</b> – 1 oz. of wheatgrass</p>	<p><b>3-Day Cleanse \$120</b>                  This cleanse consists of drinking 18 – 16 oz. or 9 – 32 oz. drink combinations over the course of 72 hrs.  <b>Optional:</b> Create your own (limited to 5 ingredients)  <b>Day 1</b> - Includes same drinks as 1-Day cleanse  <b>Day 2</b> - Includes same drinks as 1-Day cleanse, but includes the <b>Vampire</b> instead of the Cucumber Lemonade  <b>Day 3</b> – Includes the same drinks as days 1 and 2, but included the <b>Tummy Tonic</b> instead of the Cucumber Lemonade and Vampire</p>	<p><b>5-Day Cleanse \$199</b>                  This cleanse consists of drinking 30 – 16 oz. or 15 – 32 oz. drink combinations over the course of 120 hrs.  <b>Optional:</b> Create your own (limited to 5 ingredients)  <b>Days 1 through 3</b> - Include the same drinks as the 3-Day cleanse  <b>Day 4</b> – <b>Green Drink, Liver Booster</b> (Beet, Carrot, Parsley and lemon); <b>Alkalizer; Blood Transfusion</b>  <b>Day 5</b> - <b>Green Drink, The Energizer</b> (Green Pepper, Celery, Spinach, Parsley, Cucumber, Lime [Green Apple Optional]); <b>Alkalizer and Blood Transfusion</b></p>
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To minimize wait times, “Cleanse Within” packages should be pre-ordered at least 24 hours before desired pickup. Customized cleanses exceeding 5 ingredients are available for an additional charge.

**Alkaline water is available for an additional charge.**





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