

MorningSider

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INSIDE THIS ISSUE:

MOST DETROIT PROPERTY ASSESSMENTS TO DECREASE 1

THE BEST BUDGET APPS 2

PRESIDENT'S MESSAGE 3

RECIPES OF THE MONTH 4

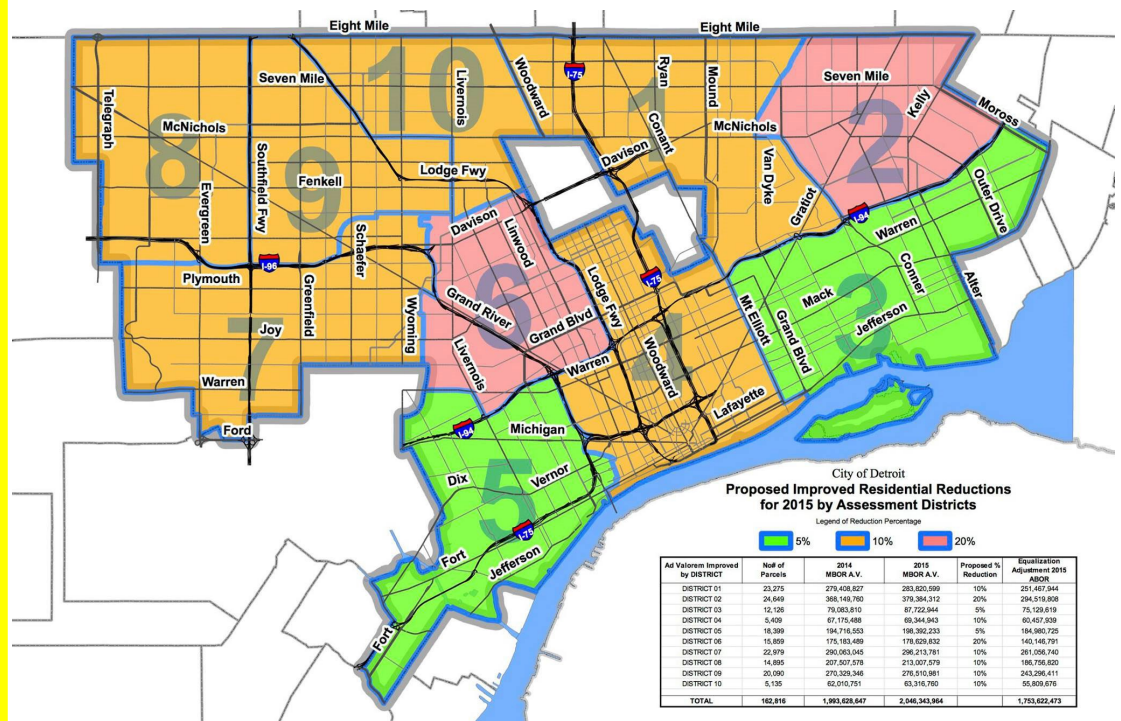
SILENT NIGHT...OR ANYTHING BUT 8

KEN COCKREL NAMED EXECUTIVE DIRECTOR OF HABI- 13

HOW PAINFUL WILL HEALTH CARE COSTS BE IN 2016? 14

BE SAFE: UNPAIR YOUR PHONE, EXPERTS SAY 16

MOST DETROIT PROPERTY ASSESSMENTS TO DECREASE



By Christine Ferretti

Property tax assessments in Detroit are expected to dip 5 percent to 15 percent this year for most residents.

During a Monday announcement at City Hall, Mayor Mike Duggan said about 95 percent of Detroit's 220,000 residential properties will see a reduction of 5 percent to 15 percent of their properties' assessed values. The remaining 5 percent of property owners — in Detroit's downtown and Midtown — will see an increase of 5 percent to 15 percent.

The announcement marks the third consecutive year that assessments for most have come down.

"We have good news today for the homeowners in the city of Detroit," Duggan said. "A great majority are going to see a reduction."

(Continued on page 6)

MorningSide

Executive Board/Ambassadors



President

Zelda Anderson

Vice President-

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The Best



Apps

By Josh Smith

Download these best budget apps to help you save money, budget for upcoming expenses and also avoid the fees that come from overdraft or late fees. Finding a good budget is no small task, but with these budgeting and money apps for iPhone and Android you will get 2016 off to a good start.

You can use these budgeting apps to turn your iPhone or Android into a personal finance advisor that can help you know when to spend money, identify where you waste money and how you can get rich by budgeting your money.

Whether you are trying to spring clean your personal finances with the best budgeting apps on the market or if you need to optimize your budget to identify where you are still wasting money you can use these apps to hit your financial goals.

We've used these apps to avoid paying overdraft fees, pay down debt and build our savings in 2015, and expect to continue using them into 2016.

The best budget apps for 2016 focus on helping you find you spend you money without manually logging every purchase. You can connect most of these to a bank account to automatically see where you spend money, get alerts for bills and see how much money you have left for a specific item or area of your budget.

Here are the best budget apps for 2016 that can help you save money, avoid unnecessary fees and put you on a path to building an emergency fund and other smart money moves. We're putting these to use as part of our goal to save more of our money and quit wasting it like we have an unlimited supply.

Happy New Year MorningSide!

I am excited about all of the things that are coming our way this year. There is a lot that is going on in our city that will positively effect our community.

I also encourage you to continue to support the efforts to assist our Michigander family in Flint. They need us and we will be there however we can.

Thank you!

Zelda Anderson

MorningSide President

MorningSide

Members -At-Large

/Ambassadors

■ ■ ■

Scotty Boman

Outer Dr. E. /Whittier St,

Eric Dueweke

Wayburn St. /Alter Rd.

Ulysses Jones

Beaconsfield St. /Barham St./ Linville St.

Paul Phillips

Somerset Ave/Nottingham Rd.

Baraka Johnson

Lakepointe St. /Maryland St.

Monique Tate

Devonshire Rd. /Haverhill St.

(Continued from page 2)

Most of these best budgeting apps are free to use, and those that aren't are often much less than you would spend on one bank fee. One of the options is \$50, but it is one that many users swear by.

Mint Budgeting App

Mint is one of the best budget apps because it takes the hassle out of making a budget. You connect the Mint app to your bank and the app can use your details to help create a personalized budget.

The Mint app uses the same security as banks and the team behind this service also makes TurboTax and Quicken, so you can trust that they take all possible steps to secure your accounts and your data.

Mint will send you alerts to unusual charges and helps identify tips customized to your spending that can help you reduce the money you spend on fees and on other bills. Mint also includes your credit score, so you can see a big picture view of your budget and your personal finances.

With the Mint apps for iPhone, iPad and Android you can see your budget anywhere and there is also an online component to look at from your computer and a bill pay component to help you manage and pay your bills in one place.

You Need a Budget

You Need a Budget is more than just a statement about why you are reading this guide of the best budget apps for 2016. You Need a Budget is a budget system that helps you create a budget that you can follow.

YNAB, or You Need a Budget, focuses on four rules to help you get your life in order with simple changes. Give every dollar a job, plan for infrequent expenses, roll with the punches if you overspend and learn how to live on last month's income.

(Continued on page 10)

Important Numbers

■ ■ ■

US

Congresswoman

Brenda L. Lawrence

(248) 356-2052

Senators

Gary Peters

(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

STRAWBERRY TIRAMISU FOR TWO

Tiramisu is Italian for 'pick me up'. This light, roll your eyes, and excite your taste bud dessert! You might call it a Happy Valentine's dessert! This is my easy version of a classic by the removal of raw eggs and a wonderful fresh strawberry layer and puree base. It's delightful! It is made to accommodate two extra large portions



Ingredients

1 pint fresh strawberries

1/2 cup confectioners' sugar

1 cup mascarpone cheese

1/2 cup heavy cream

2 tablespoons coffee-flavored liqueur

18 ladyfingers

1/3 cup chilled espresso

1/2 teaspoon unsweetened cocoa powder

(Optional) Mint leaves for garnish

Directions

1. Cut off the tops of the strawberries and slice the berries. Reserve 2 large whole berries for garnish.
2. In a blender, place 2 cups of strawberries and 2 tablespoons confectioners' sugar; blend to puree and set aside.
3. In a medium bowl, combine mascarpone cheese, 1/4 cup cream, 1/4 cup sugar, and liqueur; beat with an electric mixer on medium-high speed for 1 to 1 1/2 minutes until thickened.
4. Place 6 ladyfingers on a serving plate and brush each with approximately 1 teaspoon cold espresso coffee. Spread or pipe out 1/2 of the cheese mixture over the ladyfingers, and layer with half of the sliced strawberries.
5. Repeat with the next 6 ladyfingers, espresso, remaining cheese mixture, and sliced strawberries; top with remaining 6 ladyfingers.
6. In a small mixing bowl, combine 1/4 cup heavy cream with 2 tablespoons sugar; beat with an electric mixer on medium-high speed until just whipped, approximately 1 minute. Spread cream evenly over top layer of ladyfingers.
7. Dust cocoa over whipped cream, and garnish with 2 reserved strawberries. Pour strawberry puree onto two serving plates. Cut tiramisu in half, and place onto puree.

Recipe provide by Taylor One Gourmet Catering

CHERRIES JUBILEE



Ingredients

1 pint vanilla ice cream	1/2 cup sugar
1 pound fresh, ripe sweet cherries, such as Bing	1 lemon or ½ tsp Lemon Extract
	1/3 cup golden rum

Directions

1. Evenly scoop the ice cream into 4 dishes or decorative glasses and put in the freezer until ready to serve (this can be done up to 4 hours ahead). Wash and pit the cherries. Put the cherries and sugar in a large skillet. Peel 2 strips of zest from the lemon in wide strips with a peeler and add to the cherries. Squeeze the juice of half the lemon over the top. Stir to combine evenly. Cover and cook the cherries over medium-low heat until the sugar dissolves, about 4 minutes. Uncover and cook over medium-high until cherries get juicy, about 5 minutes more.

2. To flambé the rum: If cooking over a gas flame, pull the pan off the heat and add the rum. Ignite the alcohol with a long match or one held with tongs. Swirl the pan slightly until the flames subside, about 30 seconds.

3. If cooking over an electric stove, put the rum in a small sauce pan. Warm it over medium-low heat and carefully light it with a long match or one held with tongs. Pour the lit rum over the cherries, and swirl the pan lightly until the flames subside, about 30 seconds. Ladle the cherries and their juices over prepared ice cream scoops. Serve immediately.

Recipe provide by Taylor One Gourmet Catering

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

MOST DETROIT PROPERTY...

(Continued from page 1)

Duggan says two-thirds of all homeowners will see a 15 percent decrease.

Properties in just over a dozen neighborhoods, including Palmer Woods, Sherwood Forest and Boston Edison as well as downtown and Midtown, will see an increase.

Officials say the reassessment comes following an exhaustive review by Chief Assessor Gary Evanko's office that examined assessments and home sales between Oct. 1, 2013, and September 2015.

The impact of the lower assessments on city revenue is expected to be in line with the city's debt-cutting Plan of Adjustment, which projects a 2 percent reduction in all real property values for fiscal year 2016-17, according to Detroit Chief Financial Officer John Hill.

Some have worried that the reductions would hurt the city's finances, but Duggan said the process has had the opposite result.

In the 2014 fiscal year, the city collected property taxes on 67 percent of its residents, Duggan said.

In the last fiscal year, it collected on 72 percent, and 78 percent in the current fiscal year.

Property tax revenues this year are running \$10 million ahead of budget, Duggan added.

While the latest assessment changes are based on two years of data, officials say a recent study conducted by Dynamo Metrics shows that property sale prices have increased across most areas of the city in the past year.

Buying a home now in the city, Duggan said, will lock new homeowners into a taxable value based on this lower assessment.

"This should raise property values in Detroit, which is going to make the need for mortgages that much more critical," added Duggan, saying he's "relatively sure" that the city's mortgage appraisal issues will be resolved in the coming weeks.

Michael J. Steinberg, legal director of the American Civil Liberties Union of Michigan, commended Duggan for making reductions but said they don't go far enough.

More than 50,000 Detroit properties are facing tax foreclosure in March, according to the Wayne County Treasurer's Office.

"It is too little too late for many people who have been overcharged," Steinberg said. "I strongly urge everybody in the city of Detroit to appeal their taxes because it is undisputed they are unrealistic and the values of the homes are over assessed."

(Continued on page 7)

(Continued from page 6)

Jackie Grant, a resident in the city’s Morningside Community, was among those who spoke at Monday’s news conference.

The longtime resident praised the reduction, noting that declining property values created a disparity between her taxes and what her property was worth. She appealed her taxes and they were reduced.

“A lot of times, a lot of foreclosures happen because people have a very high tax rate that they have not challenged in the past when they were able to,” said Grant, a 30-year resident of the east side neighborhood.

The city has already begun mailing out its 2016 property assessment notice. For residents who do choose to challenge the assessments, the appeal process began Monday and runs through Feb. 15 on the 8th floor of the Coleman A. Young Municipal Center.

Tax bills will be mailed in June and payments are due by Aug. 31.

Last year, Duggan announced 5 percent to 20 percent reductions in residential property assessments.

The reductions followed years of complaints from homeowners that assessments, which taxes are based on, didn’t match market value, significantly increasing taxes and leading to foreclosures.

A yearlong investigation by The Detroit News in 2013 found Detroit was over assessing homes by an average of 65 percent, according to a review of state tax appeals.

The series prompted state regulators in 2014 to overhaul Detroit’s Assessment Division.

(Continued on page 15)



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

5th Precinct Captain

(313) 596-5500

9th Precinct Captain

(313) 596-5900

SILENT NIGHT...OR ANYTHING BUT SILENT

The 4th annual “I’m Dreaming of a (No) Blight Christmas Party” held on December 19, 2015 at the Alger Theater is a fundraiser to assist communities with funds to help fight blight. Hosted by Suzanne Scoville and sponsored in part by District 4 communities of Jefferson/Chalmers, MorningSide, East English Village and Cornerstone Village as well as various other sponsors, they provided good food, drinks and music.

There was a silent auction where blighted gingerbread houses (submitted by individual participants) were auctioned off Wayne County style with all proceeds going to fight blight on the east side of Detroit. The Gingerbread House that raised the most money won a Champagne toast and a tour of the historic Alger Theater. MorningSide resident Ulysses Jones was the winner of the Gingerbread House Contest, bringing in the highest bid.

All of the donations were collected and “I’m Dreaming of a (No) Blight Christmas Party” exceeded last year’s haul by \$50. But that doesn’t include a special donation from the Edel Weiss Foundation, earmarked specifically for Cornerstone Village, which more than doubles what “I’m Dreaming of a (No) Blight Christmas Party” brought in last year. That money will go to Cornerstone Village, but the funds from the party were distributed equally between Jefferson/Chalmers, East English Village, and MorningSide.



Submitted by Ulysses Jones of MorningSide (Blight side)



Submitted by Ulysses Jones of MorningSide (nice side)



Submitted by resident of Cornerstone Village



Submitted by Doug Radtk of East English Village

Important Numbers

• • •

Detroit

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



Located Inside:

Da' Barber Shop

15609 Mack Ave • Detroit, MI 48224

313:886-3040: Shop
313-585-3102: Cell

wkchillwill@gmail.com: E-Mail

Hours: Tues - Fri 10a - 7p & Sat 9a - 6p

Offering: Fades • Tapers • Eyebrow Arching
 Facials • Straight Razoring & More

Wed Specials: Men \$8.00 • Boys \$6.00
 (Except Holidays)

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

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(313) 649-2141

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Bedford Block
Club



[https://www.facebook.com/
pages/Bedford-Street-
Detroit/](https://www.facebook.com/pages/Bedford-Street-Detroit/)

THE BEST BUDGET APPS

(Continued from page 3)

With these four rules you can skip the pain of a budget and focus on building a better financial life using a budgeting app that works for you.

In addition to helping you budget there are classes that you can watch online to help get started, free with the service.

You can try YNAB free for 34 days and after that it is \$50 for the year or \$5 a month to use the service that works on your computer, iPhone and Android.

GoodBudget

GoodBudget is a digital envelope budget system that helps you manage your finances using the envelope budgeting method without carrying around a stack of envelopes when you need to make payments. It's an envelope budget for the digital age.

Instead of trying to reconcile envelopes with a spouse later, your budgets sync across all of your devices from iPhone to Android so everyone knows where money is going. The app can help you learn how to save for big purchases and actually put that plan into place so you can save for vacation or a new car.

GoodBudget is available on iPhone and Android as a free app, with \$15 for three months or \$24 for six months of a pro subscriptions that deliver more envelopes, budget history, accounts and devices.

Mvelopes

Mvelopes is another excellent budgeting app to help you get ahold of your finances in 2016. You can link your bank account to this app to make it work and it is another digital envelope budget method app that can help you stay on track.

You can pay bills, manage your budget and plan all from your iPhone or Android. You can also capture your receipts to track spending in real-time so that everyone can see your budget as it is, not as it was in the morning.

In addition to the Mvelopes iPhone and Android app there are also Mvelopes tablet apps for iPad and Android with more detailed views so that you can do bigger planning on a tablet. Mvelopes is free to use, with a \$95 a year premium option and a money coach option as well.

HomeBudget

With the Home Budget with Sync app for iPhone, iPad, Android, Mac and Windows you can sync a personal budget between all of your devices. You do need to buy the app on each platform you want to use it on, which is a downside, but there is a lot of flexibility for users who want a more hands on approach to budgeting.

With HomeBudget you can share between family members and between your devices so you see the same budget on all of your devices.

HomeBudget is a good option for users who want to be able to do a lot of manual manipulation. This is not the best budgeting app for every user, but for those who want a lot of control it is an excellent choice.

HomeBudget is \$5.99 on iPhone and iPad, \$5.99 on Android, \$19.99 on Mac and \$14.99 on Windows.

(Continued on page 11)

(Continued from page 10)

Wally

Wally is a budgeting app that is basically a beautiful expense tracker for individuals. Just like you might track expenses for a work trip, you can do that for your personal budget with Wally.

The Wally app is completely free and it lets you log your expenses with a manual entry or with a photo of your receipt. If you use location services Wally can even identify where you are at to save you a step when logging an expense.

You'll get notifications when a bill is due, when you hit a savings goal and with other activities. Wally can adapt to your habits and goals to help you get there.

Wally is free and is available for iPhone and Android.

Level Money

Level Money helps you stick to a budget by showing you what you can spend today, this week and this month.

The Level Money app can detect your income and expenses and then show you what you can spend. The app also helps you figure out how to save for bigger purchases or pay down debt.

Like many of the best budget apps, you can connect this to most major banks. There are goals for spending and saving, plus a planning component to help you stick to your goals without the hassles of a normal budget.

(Continued on page 12)

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

THE BEST BUDGET APPS

(Continued from page 11)

Level Money is free on iPhone and Android.

Spendee

Spendee isn't a budget app in the traditional sense, but it does help you figure out how you are spending your money. This is a very important part of making better money decisions and setting up a budget.

If you want to get started, you can use Spendee to figure out where you are spending money with an easy to use interface that lets you track your cash and credit or debit purchases with just a few swipes.

After you track your spending, you can look to see where you spend your money later so that you have a beautiful view of where your money is going and you can find where you need to spend less money.

Spendee is free on iPhone and Android with premium features starting at \$1.99

BUDGT

With BUDGT you can quickly enter your income and your recurring expense for an overview of your budget and then start tracking your daily expenses in easy to manage categories to quickly see how much money you have left and how much money you can spend.

BUDGT is an iPhone only app that delivers a personal budget with daily tracking and options to set a savings goal. You can also get reminders, log transactions in multiple currencies and check out projections about how much money you will have at the end of the month.

BUDGT is \$1.99 for the iPhone.

Unsplurge

Unsplurge is another iPhone only budget app that helps you with budgeting in a different manner. This budgeting app is all about saving up for a specific splurge.

This makes it more fun to use, especially when you save up to a goal like a vacation, a new iPhone 6s or another major fun purchase.

You can log your progress, get help from the community and learn tips and tricks to stick to your goal.

Unsplurge is a free iPhone app.

Why You Need a Budget

In 2013 the Consumer Financial Protection Bureau announced that the average annual overdraft fees paid by consumers were \$225 and the study discovered that small debit purchases often pushed the account into an overdraft and insufficient funds fees could quickly turn a small purchase into an expensive fee paid to the bank. These best budget apps can help know how much is in your account and how much you can spend with a glance at your iPhone or Android instead of logging in to your bank account.

(Continued on page 13)

(Continued from page 12)

The biggest excuses not to budget are time, security and recovering from failures. Once you set up your budget with one of these budgeting apps you can keep on track with notifications and easy to understand dashboards that show you how much money you have. The best budget apps use the same security that banks do, so you aren't compromising your security by connecting to a budgeting app.

When it comes to budgeting a failure is an easy reason to quit, especially when a major unexpected expense blasts your budget to pieces. Instead of quitting, you can regroup just like you would if you splurge and have a cheat weekend on a diet.

In a way a great budget is a lot like a great diet. You need to ease into it or you'll lose your willpower after a week and you need a support system that can help keep you on track. Finally you need to build in cheats. Create part of your budget for fun or for a special item you want to save up for like an iPhone 7 or a new game console.

KEN COCKREL NAMED EXECUTIVE DIRECTOR OF HABITAT FOR HUMANITY DETROIT

By Rachel Premack



Kenneth V. Cockrel Jr., the former Detroit mayor and long-time member of city council, was named executive director of Habitat for Humanity Detroit, the local Habitat for Humanity International affiliate announced Thursday, January 7, 2016

Cockrel served on the Detroit City Council for 16 years, including a seven-month stint as interim mayor from 2008-09 following Mayor Kwame Kilpatrick's resignation.

Most recently, Cockrel was executive director for the Detroit Future City implementation office, an initiative aimed at long-term improvement of the city. He was charged with leading a 13-person team to execute visions in the Detroit Strategic Framework, a 353-page document that lays out a 50-year

vision for job growth, land use, improving neighborhoods and rebuilding infrastructure in the city.

Cockrel was chosen after a six-month selection process, according to a Habitat news release. Board Chairman Bishop Edgar Vann II said Cockrel's experience, connections and knowledge base will help take Habitat Detroit "to the next level."

"Ken will bring leadership and creativity to the organization and will strive to strengthen our programs with a deep sense of commitment," Vann said in the release.

Cockrel, who started in his new position Monday, has busied himself with learning about the organization and making moves to finalize Habitat Detroit's two-year building plan.

Refurb it and they will come

(Continued on page 17)

HOW PAINFUL WILL HEALTH CARE COSTS BE IN 2016?



By Larry Light

The once-torrid growth rate of health care costs has slowed markedly, at least for now, and should maintain a more languid pace into the New Year and beyond. But why? The answer ranges far beyond the ebbing of general price escalation for other things, such as apartment rentals and new cars.

Of course, medical bill inflation still is rising faster than the broader consumer price index, which remains well south of a 2 percent annual pace. In November, according to the U.S. Bureau of Labor Statistics, consumers' health care inflation was up 2.9 percent. That's far down from the 5 percent expansion in 2007.

The picture is the same for overall health costs. Above what consumers shell out, the government -- through Medicare, Medicaid and Obamacare -- and employer plans also chip in to pay medical bills. The PwC Health Research Institute found that this combined spending rose 6.8 percent in 2015 and expects it to climb at a slightly slower clip of 6.5 percent in 2016. That's a far cry from 2007's 11.9 percent.

Macroeconomics certainly played a role in "bending the cost curve," the phrase health care analysts use to describe the cost-increase slowdown.

"The rate of growth started to decline during the Great Recession, and the trend has continued since then," noted Drexel University professor Robert Field, who specializes in the health care industry. Strapped Americans put off going to the doctor or getting costly optional surgery. Many are still financially anxious, and they shy away from a trip to the doctor's office.

The PwC study suggested, however, that other factors also are at work in slowing the

(Continued on page 15)

(Continued from page 14)

growth of the \$2.9 trillion health sector, now accounting for 17.4 percent of the economy.

Many employers have upped deductibles and co-payments, and those higher out-of-pocket costs give people pause before scheduling possibly unneeded medical visits. In 2015, in-network health insurance plans charged an average \$1,200 deductible -- the amount you must pay before the coverage starts -- almost double the 2007 figure.

In addition, the study said, there has been a push away from hospital stays, the most expensive form of care. Since 2003, the number of hospital admissions has fallen by a fifth. More people go to ambulatory care units, retail health clinics and doctors offices. Added to that is a trend toward generic drugs, another cost savings.

Has Obamacare helped slow the growth of health spending? The program has encouraged greater efficiencies among medical providers, particularly via Medicare. So, a heart bypass now calls for a single fee, instead of a multitude of them for an array of tests and other medical bill padding.

Still, even though a study showed that the advent of Obamacare in 2010 may have helped the cost slowdown, premium increases and higher deductibles in 2016 likely will hit the wallets of participants harder.

Peering further into the future gets highly problematical. Zeroing in on just Medicare outlays, two separate federal forecasters have very different long-term projections.

The Medicare trustees estimate that the program, now accounting for 3.5 percent of GDP, will reach 5.5 percent in 2050 and 6 percent by 2080. The Congressional Budget Office anticipates a much faster acceleration, to 7 percent in 2050 and 11 percent in 2080. Brookings Institution researchers examined the two organizations' distinct methodologies and assumptions, and concluded that nobody can know about the level of such distant spending.

But at least for the moment, medical bills likely won't be soaring out of sight.

MOST DETROIT PROPERTY...

(Continued from page 7)

Detroit is in the process of conducting a citywide reassessment. Officials say the results will be reflected in property owners' January 2017 assessment notices.

BE SAFE: UNPAIR YOUR PHONE, EXPERTS SAY

By Tom Murphy

Cyber security became a top priority for the auto industry last summer when two researchers wirelessly hacked into a Jeep Cherokee and took control of steering, the transmission and brakes. The stunt was for demonstration purposes.

You're late to the airport for a flight home and still have to drop off the rental car. You rush to the gas station to fuel up, check over the car for any dings or scuffs, grab your bags and hand off the keys at the rental lot.



There's another important function to be performed before leaving the car, which could fall into other hands within a day, or sooner: If you used the ubiquitous Bluetooth link to pair your smartphone with the rental car's audio system, a hacker with ill intentions could access important personal information left behind by your phone.

"A lot of people are not aware of that," G. Thomas Winterhalter Jr., supervisory special agent in the Detroit Division of the FBI, tells WardsAuto after speaking on an Automotive Press Assn. panel here Wednesday dedicated to automotive cyber security.

"When you sync your phone to that rental car you're in, when you turn that car in, unsync your phone, unpair it," Winterhalter says, so there is no digital record of your time in the car when it goes to another customer.

This rule is particularly important for people who travel overseas. "If there's an adversary that's attempting to do anything, if they have the right tools and equipment, they can extract your contact information that most people authorize their phone to give to that system."

Elaina Farnsworth, CEO of Mobile Comply, says it is "highly unlikely" a hacker could access important information that way. But she agrees with the FBI agent and wonders why anyone would want to take that chance.

"There's always a danger when you leave your information on another device, so you have to assess that risk," says Farnsworth, whose Pontiac, MI, company trains automakers and suppliers to compete in the evolving world of connected vehicles and intelligent transportation.

"Do you want the person renting the car behind you to really be able to know the information you put within your car?" she asks.

Mobile Comply works with the National Cyber Security Alliance and has been active with the "Stop.Think.Connect." awareness campaign endorsed by the White House and Department of Homeland Security.

"Those are the kinds of people getting involved to write a curriculum to say, 'What are the baseline components you need to know about security,'" Farnsworth says.

The conversation about automotive cyber security goes well beyond the U.S. and now is international. "There's a lot of folks really putting this at the forefront to be able to train consumers, the workforce, executives and the general public on how risky this is," she says.

KEN COCKREL NAMED EXECUTIVE...

(Continued from page 13)

Habitat's mission is to provide low-income working families with decent, affordable housing. That's often through building new homes, but the Detroit affiliate will also increasingly refurbish homes, Cockrel said in a Crain's interview.

That's because of the city's overwhelming blight. More than one-in-five Detroit properties are blighted —84,000 in 384,672, The Detroit News reported last May.

"This is something that Habitat recognizes, which is why, in the city of Detroit, increasingly the focus is a combination of rehabilitation of existing units as well as construction," Cockrel said. "There's a very strong argument that you're arguably depressing the market further when you construct new homes."

Cockrel countered that homes that had been abandoned for years have such extreme damage that it's more economical to build a new home entirely. A home that's been windowless for a decade might have a destroyed interior and roof.

"It's not as simple as, 'Why build new? You just have to fix up the empty houses,'" he said. "Some of these houses are past the point of no return."

New homes in new areas

Another sector of the building plan will be concentrating on new neighborhoods. Habitat Detroit has constructed more than 110 homes in the city's east side Morningside neighborhood, exceeding its 2005 goal of 100 homes in 10 years.

Cockrel said there will be continuing work in Morningside, as well as some undisclosed target areas.

"The city's on the right track but clearly there's a lot of work to be done," he said. "One

(Continued on page 18)

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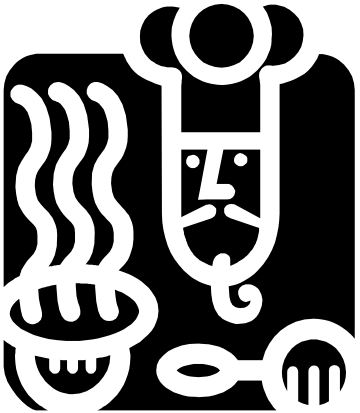
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PURCHASING DETROIT'S VACANT LAND...

(Continued from page 17)

area where we haven't quite cracked the code is trying to leverage what is positive in these booming areas and implement that where we haven't had the same growth."

An interconnected initiative

Cockrel anticipates that his past as a leader for Detroit Future City and, to wit, Detroit itself will help him in his current role. He said he will strengthen Habitat Detroit's ties to city government using his contacts there, and intends to connect with the slew of urban planners and architects at DFC to ensure Habitat Detroit's goals are realistic.

"(They can provide) a reality check in respect with some of the thing we want to do," Cockrel said.

These connections are important to Cockrel, who has seen some Detroit developers "plant a flag in the ground" without collaborating with the preexisting community and stakeholders. For that reason, their projects have typically not seen success.

"It's important that we don't want to build in a vacuum," Cockrel said, "It's gonna be important for us to touch base with the appropriate people in city government and community partners, so we have a good sense of where anything we might do fits with the larger ecosystem in the city."

Giving in time and money

Two of Cockrel's biggest goals are solidifying additional revenue and volunteer resources. For the former, Cockrel has just more than month to help prepare for the fifth annual Red Carpet Bash on Feb. 27, a charity gala that attracted more than 600 last year.

He's also set his eye on increasing revenue from local Habitat for Humanity ReStore stores, which sell new and gently used home furnishings, appliances and building materials at a discount. The proceeds from these stores go to support Habitat programs. Detroit has two ReStore shops.

Cockrel also wants to increase volunteer participation throughout the year and at smaller targeted builds.



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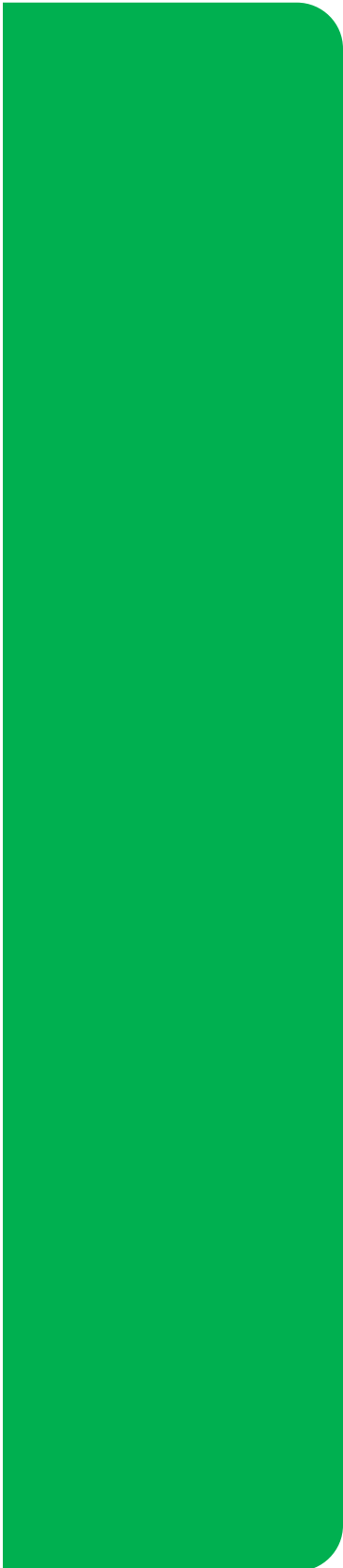
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