

# MorningSider

MARCH 2016

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## IN DETROIT, PEOPLE ARE URGED TO GET A SECOND MORTGAGE WHEN BUYING A HOUSE



By Daniel Goldstein

Banks, foundations team up to help borrowers pay for rehabbing homes

The housing market in Detroit is so troubled that a new program has been created to help home buyers take out two mortgages when buying a home — one for the purchase price and one for renovations.

Detroit has the highest vacancy rate in the country at more than 12%, with more than 93,000 homes in the metro area unoccupied in August 2015, according to Trulia.com, a San Francisco-based real-estate research company. The city of Detroit, which filed for bankruptcy in 2013, has been desperate to revitalize neighborhoods and increase property-tax revenue.

The latest problem, said Laurie Goodman, director of the Housing Finance Policy Center, a research group based in Washington, D.C., is that, as a result of there still being

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## MorningSide

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# THE 10 TOP TAX ISSUES THAT MATTER MOST IN 2016



By Kay Bell

There were no major tax law changes in 2015. That's generally good news, meaning taxpayers don't have to worry about how new laws might affect them. However, Congress did manage to make some relatively small tax changes.

There is also the continued implementation of prior tax measures, Uncle Sam's increasing efforts to stop tax identity theft and new tax deadlines, meaning that most taxpayers will encounter at least a few new tax matters in the new year.

Here are 10 tax topics to stay on top of in 2016.

## 1. Targeting of identity thieves

In response to the inroads that identity thieves have made into the U.S. tax system, the IRS convened a Security Summit in March 2015 to brainstorm ways to stop the crooks.

Seven months later, the agency, state tax officials and the private sector tax industry announced a series of steps to stem tax ID theft and related refund fraud, including the sharing of more taxpayer filing data.

Specifically, 20 new pieces of data will be used to validate tax returns in 2016. This information exchange should help validate the authenticity of taxpayers and the entries on tax returns in their names. IRS Commissioner John Koskinen says the added security measures shouldn't be a sea change for filers. However, the new process is likely to slow the IRS' processing of returns, and that could mean some delays in issuing refunds.

## 2. New tax deadlines

(Continued on page 3)

Greetings MorningSide!

The foreclosure situation in the city of Detroit is at a critical state. Wayne County and the City of Detroit have partnered with neighborhood organizations and block clubs to offer assistance to those that are struggling with their property taxes. **YOU CAN STAY IN YOUR HOME!** A tax foreclosure workshop will be offered in our area on Saturday March 26, 2016 at Bethany Lutheran Church from noon until 3 PM.

Over the next few weeks MorningSide's Board and volunteers will be knocking on doors to reach those in our area that are in foreclosure to offer help. Please be receptive to the volunteers that will be sharing that information with you.

Partnering together we can continue to make MorningSide...**a community on the rise!**

Thank you!

Zelda Anderson

**MorningSide President**

## MorningSide

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**Monique Tate**

Devonshire Rd. /Haverhill St.

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Mark your calendar.

The way the days fall in April 2016 means that the usual mid-month tax-filing deadline is a bit later. In 2016, the Washington, D.C., holiday Emancipation Day is celebrated on April 15. Federal law mandates that any holiday in the nation's capital also applies to offices there, and that pushes the usual due date for annual 1040 filings to Monday, April 18.

Taxpayers in Maine and Massachusetts will get one more day -- until April 19 - to file their federal returns because offices there will be closed on the 18th for Patriots' Day, the holiday in those states that commemorates the first battles in the Revolutionary War.

### 3. Obamacare tax penalties, credits

Have health insurance or be prepared to pay the price at tax-filing time as a result of the Affordable Care Act.

The price keeps going up. The individual responsibility payment penalty for not having minimal essential medical coverage is based each month on the num-

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## 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

## CORNER BEEF DINNER - CROCK POT



### Ingredients

- |                                   |                                      |
|-----------------------------------|--------------------------------------|
| 2 -2 1/2 lbs. corned beef brisket | 1 teaspoon caraway seed              |
| 1 bay leaf                        | 1 medium onion, sliced               |
| 1 garlic clove, crashed           | 1 stalk celery, cut in 3             |
| 1 teaspoon Worcestershire sauce   | 4 medium carrots, peeled cut in 3    |
| 1/2 teaspoon dry mustard          | 4 medium potatoes, peeled and halved |
| 1 cup beef bouillon               | 4 small cabbage, cut into wedges     |
|                                   | Salt and pepper to taste             |

### Directions

1. Trim brisket of all visible fat, cut to fit 4 qt or larger crockpot, if needed.
2. Place onion, celery, potatoes and carrots in of crockpot on top, of the brisket on bottom.
3. Whip together crash bouillon, bay leaf, garlic, Worcestershire sauce and dry mustard. Add Salt and pepper to taste
4. Transfer wet ingredients over brisket and vegetable place cover crock pot.
5. Cook on low setting for 8 to 10 hours, adding cabbage wedges and caraway seed for the last hour of cooking.
6. To serve, discard cooking liquid, slice meat onto hot serving plates, accompany with the cooked potatoes, carrots, celery, cabbage wedges and your favorite mustard.

# SHEPHERD'S PIE



## Ingredients

- |   |  |
|---|--|
| 1 tablespoon vegetable oil  | 1 tablespoon chopped Italian parsley     |
| 1 large onion, peeled and chopped                                     | 1 teaspoon chopped fresh or dry rosemary |
| 1 large carrot, peeled and chopped                                    | 1 tablespoon tomato paste                |
| 2 pounds russet potatoes, peeled and cut into 1 inch to 2 inch chunks | 1 cup beef or chicken broth              |
| 1 cup frozen peas   | 6 tablespoons unsalted butter            |
| 1 pound ground lamb (or substitute half with another ground meat)     | 1/2 cup milk                             |
|   | Kosher salt and pepper to taste          |

## Directions

1. Preheat oven to 375°F
2. In a large sauté pan over medium-high heat, heat vegetable oil, then add the onion, carrot, and meat. Cook until browned, 8 to 10 minutes.
3. Drain the fat and add the broth, tomato paste, and herbs. Cook until the juices thicken, about 10 minutes, then add the peas.
4. Pour the mixture into a 1 1/2-quart baking dish; set aside.
5. Meanwhile, bring the potatoes to a boil in salted water. Cook until tender, about 20 minutes; drain.
6. Mash the potatoes with the butter, milk, and salt.
7. Spread potatoes over the meat mixture, then crosshatch the top with a fork.
8. Bake till golden, 30 to 35 minutes.

*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

## IN DETROIT, PEOPLE ARE URGED...

*(Continued from page 1)*

so few comparable properties on which to base an appraisal in Detroit, the value of a rehabbed home won't be properly reflected.

In most neighborhoods nationwide it's easy for appraisers to determine value based on nearby homes. But in Detroit there are some neighborhoods where the home being rebuilt is the only one left standing.

As a result, a home that was purchased for \$30,000 and rehabbed for an additional \$30,000 may be appraised at just \$50,000, Goodman said, making it unlikely buyers will be willing to invest. It's also unlikely that lenders would write a mortgage for a property so impaired.

"This disparity creates a vicious cycle: rehabilitating is not profitable, so there is little incentive to invest in a home," Goodman said in a blog post published by the Urban Institute, the Housing Finance Policy Center's parent organization.

But the new program, the Detroit Home Mortgage, or DHM, will offer borrowers a second mortgage that, combined with the first loan, can exceed the appraised value of the house and help homeowners pay for the necessary rehabilitation to make the home safe to occupy.

Under the program, the borrower takes out a first mortgage with a maximum loan-to-value ratio of 96.5% of the appraised value of the home from one of five participating lenders.

The borrower simultaneously obtains a second mortgage (up to \$75,000 with an interest rate of 5% and for no more than 20 years) to cover the difference between the purchase price of the home plus rehabilitation costs and the value of the first mortgage.

Normally, this would be considered a big risk to the bank, but because the backers of the program — the Ford and Kresge Foundations and the Minnesota-based Community Reinvestment Fund — are guaranteeing the second mortgage, the banks can afford to take the risk of default.

The second mortgage can also be forgiven under certain circumstances, according to the DHM website. "In certain severe cases, if a home buyer experiences an extreme hardship and sells the home, the second mortgage may be forgiven," according to the terms of the program.



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Buyers need a credit score at least in the range of 600 to 640 and have to put down 3.5% on the property and take out two mortgages. The home must be located in the city of Detroit. Five local banks will do the lending. About \$40 million has been set aside for the second-mortgage program, according to the DHM website.

The strategy isn't unique. For example, some lenders routinely factor in necessary improvements in considering a loan on an otherwise derelict property, such as a rustic cabin with no plumbing or heat, to improve the loan-to-value ratio and make the loan work.

The situation in Detroit is so dire that in 2014 the city even tried selling houses for \$1,000 in hopes of luring buyers to fix up derelict properties. A check of Zillow.com shows that currently nearly 400 homes are for sale in Detroit for less than \$5,000. And almost 40 homes are listed for less than \$1,000. The median home value, according to Zillow, was just \$37,000, down 8.9% in the past year.

The program, said Goodman, could be a major turning point for Detroit. "By allowing for mortgages with loan-to-value ratios over 100%, it could break the vicious appraisal spiral, which has systematically undervalued rehabbed homes," she said.



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

## IS TYPE 1 DIABETES LINKED TO RAISED RISK OF CERTAIN CANCERS?

By Steven Reinberg

***Study suggests, but doesn't prove, that odds increase for some types of tumors, but drop for others***



Having type 1 diabetes may raise the risk of some cancers, but lower the risk of others, a new study suggests.

A higher risk was seen for cancers of the stomach, liver, pancreas, endometrium, ovary and kidneys. But a reduced risk was seen for prostate and breast cancers, researchers reported.

In type 1 diabetes, the body cannot produce the hormone insulin, which helps regulate blood sugar levels. People with type 1 diabetes must be treated with insulin to survive.

The good news from this study, said researcher Sarah Wild, is that it doesn't seem that insulin treatment is responsible for an increased risk of some cancers, which has been a concern.

"This pattern of cancer risk [seen in the study] is similar to that seen for people with type 2 diabetes and people who are overweight," said Wild, a professor of epidemiology at the University of Edinburgh in the United Kingdom. "This suggests that insulin treatment for type 1 diabetes does not itself increase risk of cancer."

And, Wild pointed out, the new findings only show an association between type 1 diabetes and an increased risk for cancer, not that type 1 diabetes is a direct cause of the increased risk.

Another diabetes expert said it's not clear if there is a cause-and-effect relationship between type 1 diabetes and cancer risk.

"We need to take their [the authors of the new study] findings with caution," said Dr. Joel Zonszein, director of the Clinical Diabetes Center at Montefiore Medical Center in New York City. "Patients with diabetes have enough problems, and they don't need cancer on top of their complications."

He said the lack of a plausible reason why type 1 diabetes might cause an increase in certain cancers makes him suspect that there could be another explanation for the study findings.

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It's possible, Zonszein said, that patients in this study were misdiagnosed or misclassified in the national registries used for this study. Some of them may have had type 2 diabetes rather than type 1 diabetes, he suggested. This confusion may have occurred because all the patients the researchers looked at were taking insulin, he said.

The report findings were published Feb. 29 in the journal Diabetologia.

For the study, Wild and her colleagues collected data from national registries on more than 9,000 cancers among people with type 1 diabetes from Australia, Denmark, Finland, Scotland and Sweden. They compared people with type 1 diabetes to people in the general population of each country.

Looking at all cancers combined, Wild's team didn't find an increase in cancer risk for men with type 1 diabetes. However, women with type 1 diabetes had a 7 percent increased cancer risk, the study authors said.

The lack of overall cancer risk among men with type 1 diabetes was mostly due to an apparent 44 percent decreased risk of prostate cancer, Wild said.

When data for sex-specific cancers -- such as prostate and breast cancers -- were removed from the analysis, an increased cancer risk was seen in both men and women with type 1 diabetes. That increased risk was 15 percent for men and 17 percent for women, the researchers said.

Type 1 diabetes was linked to a 23 percent higher risk of stomach cancer for men and a 78 percent higher risk for women, the study found. For liver cancer, the risk for men with type 1 diabetes was doubled, while it was 55 percent higher for women, the study authors said.

However, women with type 1 diabetes were 10 percent less likely to develop breast cancer, Wild said.

Because many of these cancers are rare, the actual risk is slight, Wild added.

Also, the risk for cancer appeared to be highest shortly after diagnosis of type 1 diabetes, she said. During the first year after a diabetes diagnosis, the cancer risk was more than

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# 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

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Traffic Signs & Signals

(313) 224-1610

Illegal Dumping or Rodent Baiting

(313) 876-0974



Located Inside:  
**Da' Barber Shop**  
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**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)

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

## THE 10 TOP TAX ISSUES...

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ber of uninsured members of your family and your household income. An uninsured household of 3 or more during the 2015 tax year could face a maximum penalty of \$975. The maximum penalty for the 2016 tax year skyrockets to \$2,085.

There is a bit of good news on the Obamacare coverage front. The Supreme Court ruled in June 2015 that the federal premium tax credit is available to eligible taxpayers, regardless of whether they bought their coverage on the federal exchange or through state marketplaces. This government subsidy is available to eligible insurance exchange policy buyers to help them pay for part of their required coverage.

#### 4. Same-sex state tax filing

In a historic ruling for same-sex couples, the U.S. Supreme Court in June 2015 approved same-sex marriage. No state can ban same-sex marriage, and states must recognize legal ceremonies performed elsewhere.

On the tax front, that means gay and lesbian married couples now can file joint tax returns on the state level, just as they already were required to do with their federal taxes.

This should simplify tax tasks for many same-sex couples, since state tax departments tend to use the federal filing as the basis for state returns. Same-sex couples also should check with their state tax departments about possibly amending prior-year returns that the partners had to file as single state taxpayers before the Supreme Court's ruling.

#### 5. Harder to hide international money

Good tax havens are getting harder to find. The Foreign Account Tax Compliance Act, or FATCA, was enacted in 2010 after reports that foreign banks were encouraging U.S. taxpayers to hide assets abroad.

FATCA requires foreign financial firms to report account data for their U.S. account owners or face stiff penalties.

Seventy-nine countries, including the Holy See, have signed FATCA agreements with the IRS. And in October, the IRS announced that it had taken the next step in foreign account reporting. It now is automatically exchanging digital financial account information with tax authorities abroad.

The bottom line is that it's no longer easy for international account owners to fly under the IRS radar. If you try and are caught, you could face substantial penalties and possible criminal prosecution. To avoid that, the IRS recommends you come clean through its offshore voluntary disclosure program. Here, you can pay what you owe on your overseas money, and the IRS will back off on some of the potential penalties.

#### 6. Proving education tax break eligibility

Do you depend on federal tax breaks to help pay for your higher education?

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Starting with the 2016 tax year, you'll have to prove you're actually in class. A provision in trade legislation enacted in 2015 requires taxpayers to have in hand Form 1098-T to claim any educational tax benefits.

This statement, which is sent by schools to students and copied to the IRS, verifies that you paid what the IRS calls "qualified educational expenses" in the preceding tax year. These include tuition, any fees that are required for enrollment and required course materials.

If you don't get this official verification, you cannot claim the American opportunity or lifetime learning tax credits or the tuition and fees deduction. This reporting requirement was made after the Treasury inspector general for tax administration audits found that in 2011 and 2012, the IRS allowed billions of dollars in education tax credits for ineligible students.

The change won't affect any education claims made on 2015 returns filed in 2016. But if you're planning to claim them on the 2016 return you'll file in 2017, make sure you get your 1098-T first, or you won't get the education tax break.

## 7. Tax preparer regulation effort continues

In 2015, the IRS revived and revised its efforts to regulate tax preparers. After the courts threw out the agency's plans to require certain tax preparers to take classes and pass tests, the IRS set up a voluntary continuing education program for tax pros.

The Annual Filing Season Program remains in place for 2016. However, IRS Commissioner Koskinen wants more. He's continuing to lobby Congress for a law change that would give the IRS authority to establish the kind of oversight system it wants. There have been indications that the commissioner is gaining

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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

# THE 10 TOP TAX ISSUES...

*(Continued from page 11)*

support in this area; a bipartisan bill to allow stricter regulation was drafted by members of the Senate Finance Committee but was pulled before reaching the full committee for consideration.

However, while Capitol Hill resistance might be easing, the IRS is again facing legal challenges to its tax preparer regulatory efforts. A lawsuit filed by the American Institute for CPAs aimed at ending the voluntary program is working its way through the federal court system.

## **8. MyRAs and ABLÉ accounts open**

Taxpayers in 2015 were introduced to 2 new tax-favored savings accounts that are designed for individuals who don't make a lot of money.

The starter retirement savings account known as myRA became available to all on Nov. 4, 2015. The myRA is aimed at lower-income earners, allowing them to open a retirement savings plan with minimal contributions and no fees. The accounts are patterned after Roth IRAs, which means there's no immediate tax benefit, but the account grows tax-free.

The Achieving a Better Life Experience, or ABLÉ, account option became available Jan. 1, 2015. This account resembles popular state-run 529 college savings plans and is designed to help people with disabilities and their families save and pay for disability-related expenses. Contributions to an ABLÉ account are not tax-deductible, but withdrawals for qualified expenses are free from federal taxation.

Advocates are hopeful that these 2 fledgling savings plans will help underserved tax constituencies and become more widespread as eligible taxpayers learn about them.

## **9. Fantasy sports fallout**

Fantasy sports are a big business, but many question the games' legality. As the fantasy sports leagues morphed into daily games, several states -- most notably Nevada and New York -- declared them gambling enterprises and ordered the operations halted within their borders.

The tax stakes grow as states with casinos report losing millions in tax revenue to the online fantasy games. Capitol Hill has also weighed in, with some in Congress questioning whether the Unlawful Internet Gambling and Enforcement Act loophole that sanctions fantasy sports as games of skill should be closed. As the sports seasons roll along and fantasy sports participation grows, look for a more definitive designation of the game.

From a fantasy sports player's tax perspective, the IRS now considers the money made on fantasy sports as taxable hobby income. If the games are deemed gambling, that won't change the taxability of winnings. However, it will change how players are able to deduct any of their costs and losses against their winnings.

So, fantasy sports players, keep an eye on how state tax departments and Uncle Sam will ultimately deal with your hobby.

## **10. Persistent tax scams**

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The IRS' expanded efforts to stem tax identity theft and related false refunds are just part of the fraud fight. The agency reminds taxpayers that they have a critical role in staying alert for possible identity theft scams.

The IRS, state tax officials and the tax industry officially launched a public awareness effort on Nov. 19 to encourage taxpayers to be careful when it comes to their tax data.

"It's clear that when it comes to identify theft, we all have a part to play," said IRS Commissioner Koskinen in announcing the "Taxes-Security-Together" campaign. "With the public's help, this will greatly strengthen and improve the new tools being put into place by the IRS, states and industry."

The IRS, on its website, continues to issue warnings about tax scams, including fake IRS agent phone calls, email phishing and other identity theft attempts by criminals.

Although official and individual efforts against tax crooks do help, the criminals are creative. They are constantly tweaking their felonious attempts to steal information that they then use to file for false refunds. In addition, a new law that requires the IRS to use private bill collectors to track down some tax debts could be used as a hook by crooks looking for another way to con conscientious taxpayers out of their cash. So in 2016, remain diligent when it comes to protecting your tax data.

## IS TYPE 1 DIABETES LINKED...

*(Continued from page 9)*

doubled for both men and women. The longer someone had type 1 diabetes, the lower the odds of cancer diagnosis, she said.

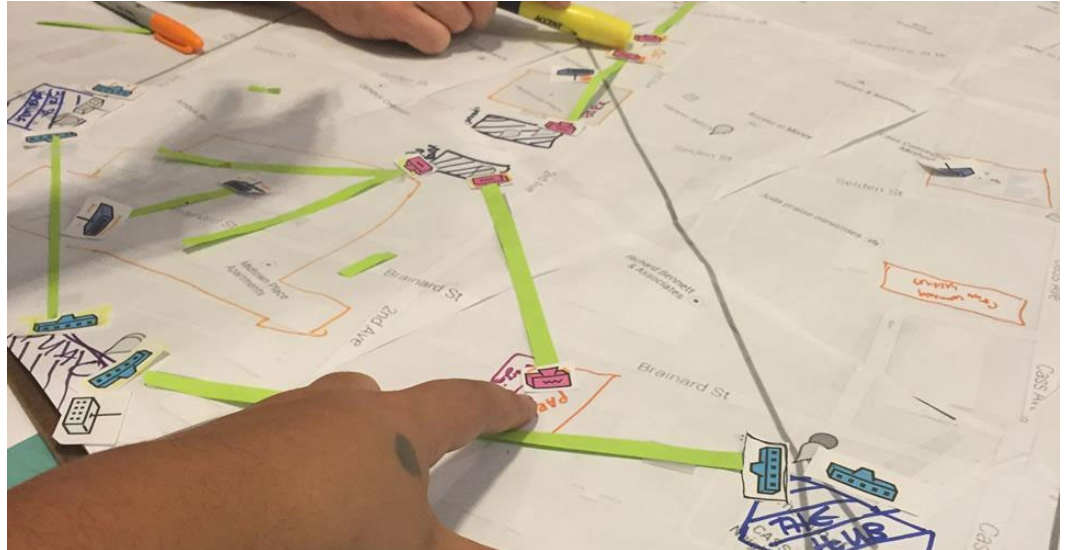
After about 20 years, the cancer risk dropped to that of the general population for men. For women, it took only five years for the cancer risk to drop to almost normal, the study found.

The reported elevated cancer risk soon after type 1 diabetes diagnosis may owe to the detection of pre-existing cancers, the researchers suggested.

Although type 1 diabetes hasn't been linked to lifestyle factors like type 2 diabetes has, Wild noted that lifestyle changes might help reduce cancer risk.

"Lifestyle changes to reduce cancer risk -- such as avoiding smoking, [and improving] weight management and physical activity -- are important for people with type 1 diabetes, particularly because several of the cancers are ones where these factors affect risk," Wild said.

## COMMUNITIES GROWING DETROIT'S DIGITAL CAPACITY ONE HOUSE AT A TIME



By RYAN GRIMES

Take a moment to think about how much you rely on the Internet.

It's pretty safe to say many of us find it hard to imagine not being able to get online to communicate, access information, or explore.

Diana Nucera and Cliff Samuels want to bring Detroit neighborhoods into the digital world by building Internet access and digital literacy one house at a time. They're doing it through the Detroit Community Technology Project and its Digital Stewards program.

Nucera is with Allied Media Projects and directs the Detroit Digital Stewards program. Samuels is one of those digital stewards.

In order to address Detroit's needs in the digital age, Nucera tells us it's important to understand the digital ecosystem that exists in the city. As it stands, she says 60% of households in Detroit do not have a broadband Internet connection; 40% of those have no connection to the Internet at all, either mobile or fixed; 30% of Detroit residents are living below the federal poverty level, and as many as 70% of school-age children do not have access to Internet at home.

In its National Broadband Plan, the FCC points to lack of relevance as one of the most significant barriers to broadband adoption, and that's a problem Nucera wants to tackle.

"How do we make the Internet relevant to people?" Nucera asks. "More than just consuming media, how do they then become producers of their own media, producers of their own infrastructure and start building the Internet in a way that makes sense to their neighborhoods?"

Many neighborhoods in Detroit are offline, Nucera tells us, due to widespread credit problems or foreclosure. The Digital Stewards program is part of DCTP's effort to put digital infrastructure back in the hands of those communities.

The program "shares both digital literacy skills from how to build computers from recycled parts to IT troubleshooting, and then eventually teaching people basic wireless en-

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gineering skills so then they can build a wireless network through community organizing in their neighborhood,” she says.

She tells us they’ve trained about 60 folks so far and helped get six of these networks up and running in Detroit. DCTP has also helped set up similar networks in New York and around the world.

Community involvement is a huge part of the project at every step along the way. That’s where the digital stewards come in.

“As a digital steward, we go out into the community and ask them their technology needs,” Samuels says. “Unlike models in the past in which groups go into the community and just slap technology on them and leave, digital stewards, we go out there, find out their needs and concerns, help them construct the systems that will help solve their problems, and then also at the same time train them on maintaining the systems.”

Even beyond helping people figure out what type of system they need, setting it up, testing it and training them to perform basic troubleshooting and maintenance, Samuels tells us that digital stewards remain available to jump in and help with any future problems that could occur.

At the heart of the whole project is what Nucera calls “community wireless networks,” essentially a mesh of interconnected wireless connections. She explains that the stewards work with special firmware that changes the way an Internet router operates. A router’s job is usually to take a signal and just send it out to connected devices, but this new firmware enables them to both send to and receive information from other routers, to “speak and listen,” she says.

Routers with this firmware are then placed on the rooftops of households willing to share their Internet connection, where they will communicate with other such routers via line of sight.

“As long as these routers are looking at each other and can see each other, then they can talk to each other,” Nucera says. “And what that does is it creates like a blanket, or a mesh, over a neighborhood.”

Residents can then install a router in their home that will grant them access to this network hanging over their heads.

“Imagine having this blanket, and then you’re kind of pulling a string down into the home, so then the signal can go into the home,” she says.

The attractive thing about this mesh-style wireless network, according to Nucera, is that a single Internet connection can serve several households. It’s also the thing that makes many people wary of the project.

“Most of us are used to having a single connection, so what’s tricky is actually convincing people that it’s OK to share an Internet connection,” she says. They’ve taken to calling it “digital philanthropy,” encouraging people to think about it as “a way for neighbors to connect with each other and get to know each other. It’s like, we share a cup of sugar, why not share a few megabytes of bandwidth as well?”

Nucera tells us these mesh-style networks also function as an intranet, “so not only can neighbors share Internet connections, but the network will work without the Internet,” which she explains is a huge advantage in situations that would otherwise shut down local communication.

*(Continued on page 16)*

## COMMUNITIES GROWING DETROIT'S...

*(Continued from page 15)*

“We found that this worked really well during Hurricane Sandy in the network that we supported in Red Hook, New York,” she says. “So when all of the communications were down, FEMA actually used their wireless mesh network to be able to communicate with neighbors.”

Samuels and Nucera both have high hopes that this program will help level the technological playing field for everyone.

“There’s always been a belief that people of color really don’t understand or use or develop technology,” Samuels says. “My goal ... through the digital stewards is to show that this is a false belief, that yes, people of color, black people, women, Latinos, we understand technology. ... We’re into tech, it’s just that the current paradigm really doesn’t show us as a major contributor.”

“It’s just amazing what is coming out of Detroit and how relevant and important that is to other places that are finding similar issues,” Nucera says. “So I would like to see this model scale, and community organizations and block clubs running their own versions of Digital Stewards programs, because I believe it’s important to build the digital capacity of Detroit as the city is being developed.”

“The more people know about technology around them, the more residents will be able to participate in shaping their environment and participate in developing their own city,” she says.

## TEXT CORNER (PART 1)

What does this mean? Common phrase acronyms

Symbols

:<> ... Amazed                      0:-) ... Angel Smiley

:-|| ... Angry                         :-X ... Big Kiss

Acronyms and Phrases

**A?** ... Eh?                                 **A3** ... Anyplace, Anywhere, Anytime

**AAK** ... Asleep At keyboard         **AAR** ... At any rate

**B&F** ... Back and forth                 **B/C** ... Because

**B4** ... Before                                 **BBB** ... Bye Bye Babe - or- Boring Beyond Belief.

\*Note: Cell Phone usage and texting - In Michigan it is illegal for any teen with a Graduated Driver's License (Level 1 or 2) to use a cell phone while operating a vehicle. The law, which went into effect March 28, 2013, carries heavy penalties if a teen is caught violating the new law. This can include having your probationary period extended or having your license further restricted or suspended.

Texting is banned in the state of Michigan while behind the wheel. This applies to all drivers, regardless of age.



# PENNY PINCHER

By Lindsay



What you see isn't always what you get, and sometimes that's a good thing. I'm a firm believer that almost any price can be negotiated, and that you won't know what you can get until you ask. The worst thing anyone can say to you is no, so give it a shot! I've found the most success negotiating costs for some of the things listed below. Happy haggling!

Car insurance. I was so excited to start driving when I turned 16, and I was even more thrilled when I bought my first car in college. The not-so-fun part? The costs that come along with it. Not only are you paying for fuel and maintenance, but you also need insurance coverage. The silver lining? This is where you can save a little! I was pretty naive when it came to this, but have since learned my lesson. I had decent rates and coverage under my parents' plan, so I stuck with that provider when I ventured out on my own. I changed jobs and moved over the years, but I never even considered updating some of these points with my insurance company (our apartment isn't our "forever" home, so I figured why bother). I only discovered how much I was overpaying after I got married and started looking into combining our policies. Just by updating my address (going from a 30-40 minute commute to work to 10) dropped my costs by a few hundred dollars per year. Adding on my husband would create even more savings, reducing our combined monthly payment by about \$50. But wait — was that really the best I could do? After comparing quotes from a few provider's, we found one that offered us the most competitive rate, beating all of the others by about \$15 per month. It's always best to shop around to be sure you're getting

*(Continued on page 18)*

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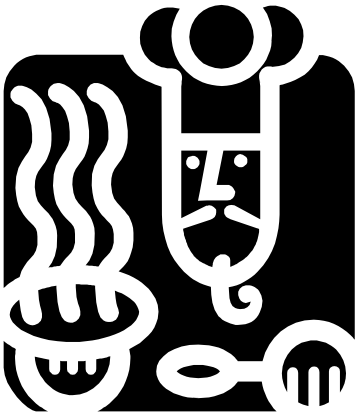
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## IS TYPE 1 DIABETES LINKED...

*(Continued from page 17)*

the best offer. For even more savings, consider raising your deductible a bit, or opt to pay quarterly (or even yearly!) instead of monthly.

Cable and internet. I know, I know, the number one thing smart budgeters eliminate is cable, but I can't bear to part with bad reality television and my DVR as I type this during commercial breaks. Since I refuse to part ways with my little bad habit, I allocate for the cost every month, but I try to make sure I'm getting the best deal I can. When I moved into my apartment, I got a promotional rate on a very basic cable and internet package which seemed reasonably priced. After six months, that rate went up by about \$30. I was not a happy camper, but it seemed comparable to what everyone else I knew was paying. A year later and it went up another \$25, and I decided I had enough. My service hadn't changed, so why did the cost? I looked into what others were paying for the same services, and what other providers were offering. Once I found someone that offered the same price as my original rate, I called the cable company and told them I was prepared to terminate my account unless they could match it. Sure enough – they did! They gave me back my original “promo rate” and guaranteed it for the next year, when it would once again increase. However, they invited me to call again then and they would once again reduce my rate. I have no idea why they do this, and it seems a bit aggravating, but I'm still paying my original rate, which fit well into my budget.

Retail items (things like clothing, electronics, & furniture). Some people hesitate to negotiate prices in major stores, but it's doable in certain situations, especially when it comes to big-ticket items like televisions, washers/dryers, and furniture. The most common deal I've come across is a discount for buying a bunch of things at once (i.e. we bought our bedroom set and dining room set from the same store when we moved in together and saved a few hundred bucks as a perk for all of the business they got from us). In the market for a new large appliance? Ask if they can give you the floor model or a scratch-and-dent for a discounted price (providing it's still functional, obviously). I even got a discount on my wedding dress since we bought all of our bridesmaid dresses from the same shop! Ask if there are any additional deals they can offer you, and you could save yourself some major cash.



## Ask About Our Juice Cleanses

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

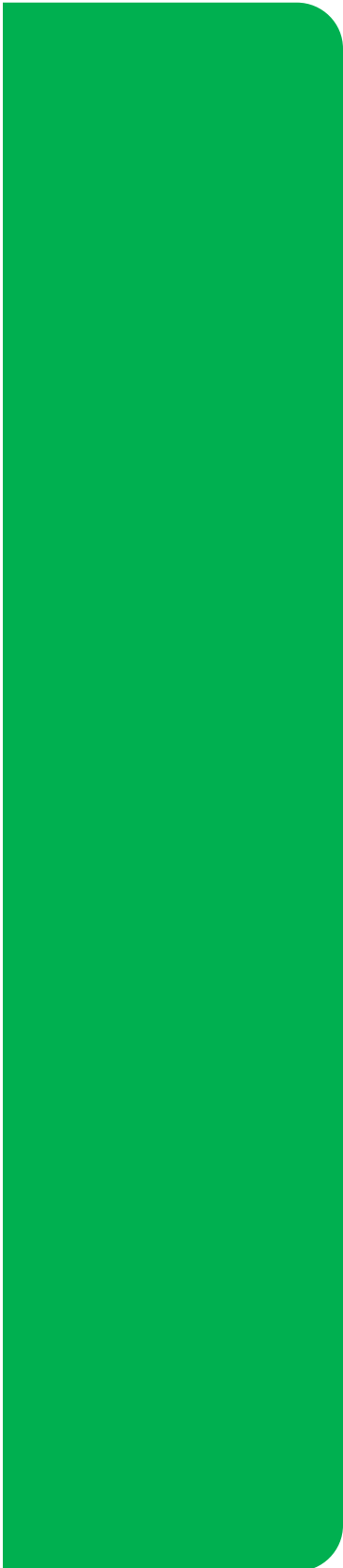
Feel Free to Customize your Cleanse

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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