MorningSider

MAY 2016

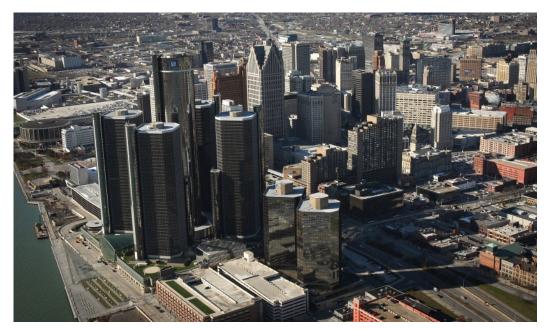
INSIDE THIS ISSUE:

DETROIT IS HAVING A TOTAL ENTRE- PRENEURIAL MO- MENT THIS MONTH	ı
6 WAYS TO SAVE MORE MONEY IN 2016	2
PRESIDENT'S MES- SAGE	3
RECIPES OF THE MONTH	4-5
15 TIPS FOR SAFE- GUARDING YOUR HOME WHILE ON VACATION	8
BLACK PEPPER WILL CHANGE HOW YOU DO LAUNDRY FOREVER	10
DO IT YOURSELF LANDSCAPE DE- SIGN	13
CHOLESTEROL AND HEART DISEASE	14

YOU BUILT YOUR

BUSINESS. WE'LL HELP YOU GROW

DETROIT IS HAVING A TOTAL ENTREPRENEURIAL MOMENT THIS MONTH



Motor City has been revving up its startup engine since the recession.

Detroit isn't known for being a bustling startup hub, but it's trying to be. A few years after being battered by the Great Recession, Motor City is going to great lengths to lure more entrepreneurs. This month alone, it's hosting three big startup events.

Home to trailblazers such as Henry Ford and Motown Records founder Berry Gordy, Detroit has hardly been devoid of innovation. It's just hoping to attract and produce that kind of innovation more consistently. "With the downturn of 2008 and 2009, there was a more concerted effort to take all the talent that we have and help them by creating the knowledge and infrastructure that exists for entrepreneurs," says Maureen Krauss, senior advisor at the Detroit Regional Chamber of Commerce.

MorningSide

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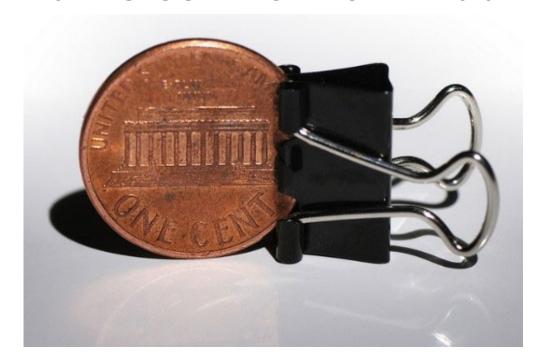
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6 WAYS TO SAVE MORE MONEY IN 2016



Adapted from article written by Tiffany Aliche

Follow these tips, and you'll have a bigger savings account by next year.

A new year signifies reflection and change. It's a time when we put our finances under a microscope to figure out where we are now and where we want to be by this time next year. If you want to have more money in savings, January is the right time to make a fresh start. Use these six money-saving tips to stockpile more cash in 2016.

Ditch resolutions and set goals.

There's usually good intent behind New Year's resolutions, but often they become a distant memory by March. This year, skip resolutions and set specific money goals. Unlike resolutions, goals are realistic, measurable and include an action plan that will lead you to success.

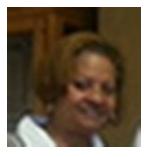
Once you set a savings goal for 2016, calculate how much you need to save each day, week and month to reach it. Then include the goal in your monthly budget. If you don't have a budget, you can create a simple one using Excel or sign up for a free online budget tool like Mint.

2. Negotiate for better rates.

You may be wondering where extra money to meet your savings goal will come from, especially if you're living paycheck to paycheck. I know from experience, it's possible to save a large sum of money even on a modest income. As a preschool teacher making a \$39,000 per year salary, I was still able to save \$40,000 within two years. Saving this much requires a strict budget, persistence and knowing how to cut costs.

Greetings MorningSide!

Thank you to all the volunteers that came out to help us clean up and board up on Balfour and Buckingham. We worked hard and made a noticeable difference. Special thanks to the students from U of M who came and worked very hard to help us improve our community, Habitat for Humanity Detroit, AmeriCorps and Bethany Lutheran Church. Together we worked hard to make Morning-Side a community on the rise!



Thank you!

Zelda Anderson

MorningSide President

MorningSide

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(Continued from page 2)

Monthly bills are one area where you can cut expenses to devote more money to savings. Rates for insurance and other services like Internet and cable aren't set in stone. Call your service providers to ask for discounts or specials at least once per year. You'll be surprised what discounts a company will offer if you say you'll take your business elsewhere.

Every dollar saved here and there counts. Think about it – reducing a monthly bill by just \$50 is an extra \$600 saved for the year. Not bad.

3. Say goodbye to excess spending.

You may not realize how much money you spend on unnecessary things throughout the day. Try this exercise: Keep track of each time you want to buy something nonessential (i.e. Starbucks or takeout). At the end of the day, tally up how much you wanted to spend. Then, transfer that money into your savings account instead. You'll see how much spending less can grow your savings.

Important Numbers

. . .

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Congresswoman

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(517) 373-0154

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(517) 373-1776

PASTA PRIMAVERA

Ingredients

12 ounces fusilli pasta or other corkscrew pasta

1/2 pound sugar snap peas, halved lengthwise, or broccoli florets (or a combination)

2 carrots, shredded

1 yellow bell pepper, cut into thin strips

1/4 cup extra-virgin olive oil, plus more for drizzling

4 cloves garlic, thinly sliced

1 pint cherry tomatoes, halved

1/2 cup roughly chopped fresh Basil

1/2 cup of Black Olives (drain the can)



4 ounces' goat cheese, crumbled

1/2 cup grated parmesan cheese

1/4 to 1/2 teaspoon red pepper flakes

Kosher salt

Salt and Pepper to taste

*Option: chopped Grill Chicken, Hard Salami, Roasted vegetable or use seasonal vegetables to add a layer of flavor, toasted croutons or nuts

Directions

Bring a large pot of salted water to a boil, Add the sugar snap peas and/or broccoli, carrots and bell pepper to the boiling water during for 2 minutes of cooking. Remove and place ice water to stop the cooking process. Then remove and place in bowl. Add the pasta to boiling water and cook as instructed as directed. Reserve 1/2 cup cooking water, then drain the pasta and vegetables and return to the bowl.

Meanwhile, heat the olive oil in a large skillet over medium heat. Add the garlic and cook until just light golden, about 30 seconds. Add the cherry tomatoes, red pepper flakes and 1 teaspoon salt; cook until the tomatoes begin to wilt, about 2 minutes. Stir in 1/4 cup of the reserved cooking water. Pour the tomato mixture over the pasta and vegetables. Add the Basil, parmesan and half the goat cheese and toss to combine. Season with salt and pepper. Place the pasta large bowl, gently mix vegetable and remain ingredients. Top with the remaining goat cheese and drizzle with olive oil.

TEXAS CAVIAR



Ingredients

1/2 onion, chopped

1 green bell pepper, chopped

1 bunch green onions, chopped

2 jalapeno peppers, chopped

1 tablespoon minced garlic

1-pint cherry tomatoes, quartered

1 (8 ounce) bottle zesty Italian dressing

1 (15 ounce) can black beans, drained

1 (15 ounce) can black-eyed peas,

1/2 teaspoon Smokey paprika

1/2 teaspoon cumin

1/2 teaspoon ground coriander

1 bunch chopped fresh cilantro

Salt and pepper to taste

drained

Directions

In a large bowl, mix together onion, green bell pepper, green onions, jalapeno peppers, garlic, cherry tomatoes, zesty Italian dressing, black beans, blackeyed peas and cumin, coriander and smoked paprika. Cover and chill in the refrigerator approximately 2 hours. Toss with desired amount of fresh cilantro to serve.

*Option: Texas caviar made with black beans and pinto beans instead of black -eyed peas. Serve with scoop-style tortilla chips as a great party appetizer.

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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

DETROIT IS HAVING A TOTAL...

(Continued from page 1)

Auto manufacturing continues to steer Detroit's innovation, with an average of one auto patent issued per day for nearly 50 years and counting, says Krauss. The volume of patents is so high the U.S. patent office opened its first satellite office in Detroit in 2012.

The city is also gaining attention from big players in the startup world. In 2013, Goldman Sachs chose Detroit as one of the cities for its 10,000 Small Businesses program, which helps business owners gain skills in negotiating, marketing and managing employees. Detroit also has its Motor City Match program through which it provides \$500,000 in grants each quarter to support small businesses and startups in the area.

It doesn't hurt that the cost of living in Detroit and its surrounding areas is cheaper than in most large cities. In that way, an entrepreneur hoping to open a restaurant is going to have an easier go of it in Detroit than in New York City or Los Angeles. "Companies that start in the community and nurtured in the community stay in the community," says Krauss. "Our goal is to provide the support to these startups so they can succeed and grow in our community."

Putting its money where its mouth is, Detroit is hosting three major startup events this month including Detroit Entrepreneur Week, Detroit Techweek, and Startup Week.

Detroit Entrepreneur Week

On until Saturday, this week-long event is not only a celebration of the people who are starting or growing businesses in the Detroit area but also a treasure trove of resources for would-be entrepreneurs looking to get their ideas off the ground. The festival includes events, workshops and seminars designed to provide support for early stage and existing small businesses serving the city and neighboring areas. It's also a venue for entrepreneurs to network and collaborate and advance the entrepreneurial momentum that is taking form in Detroit. It culminates on Saturday with an all-day Small Business Legal Academy event in which some of Detroit's law firms and legal departments will provide legal advice and information to startups.

(Continued from page 6)

Detroit Techweek

Running until Monday, Detroit Techweek is a week-long event designed to help technology focused start-ups in the region. Techweek includes interactive workshops, hackathons, startup pitch competitions, educational seminars, a speaker series, tech job fair and the ability to network with other entrepreneurs in the area. The technology focused startup event draws not only entrepreneurs from Michigan but investors and technology companies looking to support the startup movement in Detroit.

Startup Week

This five-day event, running from May 21 through May 27, is designed to celebrate and support startups in Detroit. Led by entrepreneurs and hosted in the entrepreneurial spaces in and around the city, Startup Week brings together entrepreneurs to network, engage in hackathons, learn about the innovations driving the resurgence in the city and get advice and information on how to get a business up and running and more importantly growing.



Important

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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

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. . .

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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

15 TIPS FOR SAFEGUARDING YOUR HOME WHILE ON VACATION



Summer months, when people typically take trips out of town, spawn the most burglaries and household property crimes according to the Bureau of Justice Statistics. Nobody wants to come home after an enjoyable escape to find their home ransacked and valuables missing. By taking some precautions, you can avoid becoming a victim of intruders or thieves and return home to the same comfortable living conditions you left.

Here are some tips on how to deter break-ins:

- 1. Put Your Lights on Timers When different lamps and overhead lights come on at different times, criminals tend to think someone is home.
- Install an Alarm System If you don't already have one, now is the time
 to secure your home with an alarm. The Insurance Information Institute
 says you'll probably get a discount on your Home owner's insurance if
 you do.
- 3. Invest in Deadbolt Locks Can't invest in an alarm right now? Then, at least place deadbolts on your doors and windows, making it more difficult for criminals to get inside your home. Or double your protection and use both an alarm and deadbolts.
- 4. 4. Set Up a Webcam Surveillance cameras can be costly, but you can

(Continued from page 8)

use your webcam for the same purpose at a fraction of the cost.

- 5. Stop Your Mai-Nothing shouts you're "not home" like bills, ads and other envelopes piling up in your mailbox. Make sure and stop delivery arrangements online with the U.S. Post Office. Or have a friend or neighbor pick up your mail every day.
- 6. Suspend Newspaper Delivery-You don't want old newspapers scattered on your front porch either, so call the newspaper and arrange to put delivery on hold for the length of your vacation.
- 7. 7. Keep Quiet on Social Media Don't share any details on how long you'll be gone or where you're going on Facebook, Twitter or any other social media site. You never know who might have access to your vacation plan posts.
- 8. 8. Unplug Electronics -This way burglars can't get a hold of your personal financial information on your computer. This will also save on your electric bill. If you're using a webcam, you'll need to keep that computer on.
- 9. Turn off Automatic Garage Doors Intruders have been known to use a universal remote to gain entry into homes through the garage, so shut it down before you leave.
- 10. 10. Remove Portable GPS from Your Vehicle If you're flying to your destination and leaving your car at the airport or in nearby airport parking, thieves can steal your car and head right to your home.
- 11. 11. Make Your Home Look Lived In Do what you normally do while at home. If you have the blinds open during the day, don't close them while on vacation. Have your lawn mower if you're going to be gone for a significant amount of time. Also, park a car in your driveway so it looks as if someone is home.

(Continued on page 12)

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







Legal Help for Artist, Tech Startups and Entrepreneurs

SS@salaslawonline.com

(313) 649-2141

www.salaslawonline.com

Bedford Block Club



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

6 WAYS TO SAVE MORE MONEY...

(Continued from page 3)

Take this one step further, and check your bank statements to make sure no unnecessary bills are automatically withdrawing without your knowledge. Have you accidentally signed up for a smartphone app that charges you each month? Do you have a gym membership you're not even using? Pull the plug on each cost that isn't essential.

4. Bring in more Benjamins.

There's only so many ways you can cut back without dramatically changing your lifestyle. It's important to remember saving is like dieting. You'll fall back into old spending habits if your penny pinch and deprive yourself of abundance. Instead, bring in more income so you can save money and still enjoy life

Ask for more hours at your current job or take on a part-time gig. I recommend starting your own independent side hustle instead of punching a clock at another job. The best side hustles are jobs you already know how to do. There's a low barrier to entry, and you can charge more for your service since you're an expert in the field.

For example, if you're a teacher you can tutor on the side. If you're an accountant you can offer bookkeeping or tax advising. (Tax season is coming up, so you're bound to find a steady stream of income.)

5. Transfer debt to save on interest.

Do you have credit card debt to repay in 2016? A balance transfer will save you money on interest. A balance transfer is when you move debt from one credit card with high interest to another one that's offering a low-interest special for new customers. Some deals offer 12 months (or longer) with 0 percent

(Continued on page 12)

BLACK PEPPER WILL CHANGE HOW YOU DO LAUNDRY FOREVER

Add one teaspoon of genius

Truth be told, laundry ain't so bad now that you know the ins and outs of the wash cycle and what you can (and can't) put in the dryer. Still, you hate going to the effort of separating your stuff only to see your beloved blue tee fade too soon. Forget expensive detergents that protect color--just try this cheapo trick.

What you need: Black pepper (no need to bring the salt) What you do: Add a teaspoon to the wash cycle (along with your regular deter-

(Continued from page 10)



gent) the next time you're doing a load of colors. Set the water temperature to cold.

How it works: The abrasiveness of the pepper exfoliates the soap residue that causes clothing to fade. Then it just washes away with the rinse cycle. So? Grab your pepper grinder. You've got some T-shirts to clean.

Tim Killeen



Wayne County Commissioner - District 1

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

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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

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6 WAYS TO SAVE MORE MONEY...

(Continued from page 10)

APR. To make the most of a balance transfer, make sure you can pay off your entire balance during the intro period before interest kicks in.

6. Choose the right account to stockpile cash.

Finally, don't keep your savings in a regular checking or savings account. Instead, look for an online high-yield savings or money market account with competitive interest and no annual fee. Compare account terms using a resource like Magnify Money. Then, when you open an account, set up automatic deposits, so you can set and forget them.

Ultimately, the steps to saving more money are fairly simple. It's the implementation that can be a challenge. But, if you get a solid head start in January, you'll gain savings momentum that can last through the year.

15 TIPS FOR SAFEGUARDING...

(Continued from page 9)

- 12. 12. Get Rid of the Hidden House Key Intruders know all the usual hiding places for extra keys, so unless you have a brilliant no one has ever thought of, don't bother to conceal one outside at all.
- 13. 13. Assess Your Yard Walk around your front and back yards to see if someone could easily be concealed in your shrubbery or bushes. If so, cut them back.
- 14. 14. Turn Off Alarm Clocks You don't want someone to hear the endless beeping of your alarm, making them realize nobody is inside to turn it off.
- 15. 15. Lock Up Before you drive away, be sure you've checked all the locks and armed your alarm.

DO IT YOURSELF LANDSCAPE DESIGN

Give your home a lovely and inviting appearance with a do-it-yourself approach to landscape design. Advance planning and basic gardening knowledge will change an uninspiring lawn into a conversation piece with flowerbeds, garden statues, trellised vines and ornamental grasses. Plant a hedge to shape your yard and perhaps a flowering shrub, such as hydrangea or gardenia, as a focal point. Use trellises to shade the sunny side of the house or to provide additional privacy in front of windows.

Things You'll Need:

Sketch pad

Drawing pencils

Gardening magazines

Soil test kit

Draw a rough sketch of your yard, noting areas that have abundant sunlight or are shady most of the day. These areas require different plantings.

Choose a color and texture scheme for the landscape. Choose various flowers, ornamental grasses and bushes that offer variety in blossom and foliage colors, shapes, sizes and textures. Make sure you choose a variety of flowers that bloom throughout the growing season.

Mark areas on the sketch where you want privacy, such as bedroom windows that face the street. Use trellises or tall bushes in these areas.

Choose a focal point for the landscape. Some suggestions are a statue or birdbath surrounded by flowers and ornamental grasses, a profusely flowering collection of shrubs or a rock garden with a small waterfall. Look through gardening magazines for inspiration.

Design either a straight walkway from the street or a curving path up to your front door. You may want a path through a backyard garden. Decide whether you prefer paving stones or bricks for these walkways.

Add seating areas, and perhaps a gazebo, to your landscape design. If you have young children, set aside an area for them to play.

Design the borders for the yard, walkways and individual gardens. For example, small shrubs may border the walkways, or you can use a boxwood hedge to delineate the property line.

Decide if you need an irrigation system for your yard and garden. While many plants do well with a sprinkler system, other plants, such as Gerbera daisies, are more susceptible to powdery mildew and white flies when their leaves are wet.

Add outdoor lighting to the landscape design. Small lights illuminate pathways without being obtrusive on the landscape. A lighted gazebo extends the hours that you can enjoy it. An easy-to-use alternative to wiring lights to your electrical system are solar-powered lights, which can be installed anywhere without the use of wires.

Test the soil pH in each of the areas and write the results on your sketch. Soil pH test kits have strips that indicate whether the soil is acidic (having a pH of 5.0 to 6.9) or alkaline, which is a reading above 7.0. Some plants thrive in acidic soil while others prefer alkaline.

Research which plants grow well in your climate, and make appropriate choices for the soil pH as

DO IT YOURSELF LANDSCAPE...

(Continued from page 13)

well as the sunny or shady parts of the landscape. put taller plants in the back of the garden beds to avoid blocking sunlight from the smaller plants.

Group only those plants with similar nutritional and watering requirements in each garden bed. For example, some plants need a higher level of nitrogen that would burn the roots of other species.

Research different styles of edging for the garden beds and choose one that fits in with your landscape design. There are many choices including 6-inch tall bamboo or pine mini-fences. There is also standard black plastic. Edging helps deter weeds and grass from encroaching in the garden beds, in addition to being decorative.

CHOLESTEROL AND HEART DISEASE

By WebMD

People with high cholesterol have about twice the risk of heart disease than people with lower levels. When there's too much cholesterol present, plaque -- a thick, hard substance -- can form in your arteries. When plaque deposits form, the build-up narrows the space through which blood flows. Over time, this buildup causes hardening of the arteries, also known as atherosclerosis, which can lead to heart disease. If blood supplying part of the heart with oxygen is completely blocked, you will have a heart attack.

Types of Cholesterol

Cholesterol travels through the blood attached to a protein. The combination of protein and cholesterol is called a lipoprotein. There are three types of lipoproteins in your blood: high density, low density and very low density. The specific type depends on how much protein there is in relation to fat.

Low density lipoproteins (LDL) is also called "bad" cholesterol because it causes plaque buildup on the walls of arteries. The more LDL there is in the blood, the greater the risk of heart disease.

High density lipoproteins (HDL) is also called "good" cholesterol. It helps the body get rid of LDL. Maintaining a higher level of HDL is good. If HDL levels are low, the risk of heart disease increases.

Very low density lipoproteins (VLDL) is similar to LDL in that it contains

YOU BUILT YOUR BUSINESS. WE'LL HELP YOU GROW IT!

Goldman Sachs 10,000 Small Businesses is a program for small businesses that links learning to action. Through the program, participants will gain practical skills in topics such as negotiation, marketing, and employee management that can immediately be put into action. In addition, they will receive the tools and professional support to develop a strategic and customized growth plan that will take their business to the next level.

Across the U.S., 10,000 Small Businesses graduates are increasing their revenues and creating new jobs in their communities:

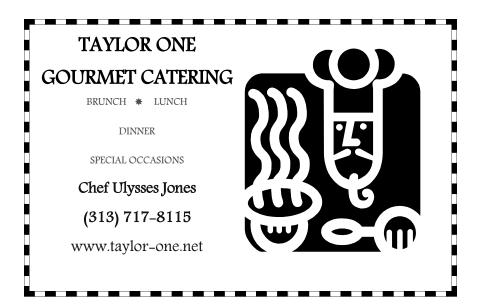
67% of participants reported an increase in revenues within 6 months

46% reported creating new jobs within 6 months

84% are doing business with each other

The program also has a 99% completion rate

Selected applicants will gain access to a world-class business education and connections to a professional support network at no cost. If you're a small business owner interested in taking your business to the next level, go to this website (http://10ksbdetroit.com/about.php).



CHOLESTEROL AND HEART...

(Continued from page 14)

mostly fat and not much protein.

VLDL carries triglycerides, another type of fat, in the blood. Excess calories, alcohol, or sugar in the body are converted into triglycerides and stored in fat cells throughout the body.

What Factors Affect Cholesterol Levels?

A variety of factors can affect cholesterol levels. They include:

Diet. Saturated fat and cholesterol in the food you eat increases cholesterol levels. To lower cholesterol levels, try to reduce the saturated fat and cholesterol in your diet.

Weight. In addition to being a risk factor for heart disease, being overweight can also increase cholesterol. Losing weight can help lower LDL and total cholesterol and can also increase the level of HDL.

Exercise. Regular exercise can lower LDL and raise HDL. Try to be physically active for at least 30 minutes on most days.

Age and Gender. As people get older, cholesterol levels rise. Before menopause, women tend to have lower total cholesterol levels than men. After menopause, women's LDL levels tend to rise.

Diabetes. Poorly controlled diabetes increases cholesterol levels. Having control of diabetes can cause cholesterol levels to fall.

Heredity. High blood cholesterol can run in families. Genes partly determine how much cholesterol your body makes.



Ask About Our Juice Cleanses

We offer 1-Day, 3-Day & 5-Day Cleanses or Feel Free to Customize your Cleanse

Cleanse packages include:

1-Day Cleanse \$45

This cleanse consists of drinking 6 - 16 oz. or 3 - 32 oz. drink combinations over the course of 24 hrs.

Optional: Create your own (limited to 5 ingredients)

Green Drink – Cucumber, Celery, Parsley, Spinach, Kale, Lemon (Green Apple Optional)

Cucumber Lemonade – Cucumber, Apple and Kale

Alkalizer – Cucumber and Coconut Water

Blood Transfusion – 1 oz. of wheatgrass

3-Day Cleanse \$120

This cleanse consists of drinking 18 - 16 oz. or 9 - 32 oz. drink combinations over the course of 72 hrs.

Optional: Create your own (limited to 5 ingredients)

Day 1 - Includes same drinks as 1-Day cleanse

Day 2 - Includes same drinks as 1-Day cleanse, but includes the Vampire instead of the Cucumber Lemonade

Day 3 – Includes the same drinks as days 1 and 2, but included the **Tummy Tonic** instead of the Cucumber Lemonade and Vampire

5-Day Cleanse \$199

This cleanse consists of drinking 30 – 16 oz. or 15 – 32 oz. drink combinations over the course of 120 hrs.

Optional: Create your own (limited to 5 ingredients)

Days 1 through 3 - Include the same drinks as the 3-Day cleanse

Day 4 – Green Drink, Liver Booster (Beet, Carrot, Parsley and lemon); Alkalizer; Blood Transfusion

Day 5 - Green Drink, The Energizer (Green Pepper, Celery, Spinach, Parsley, Cucumber, Lime [Green Apple Optional]); Alkalizer

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.



A community on the rise!

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Primary Business Address P.O. Box 24690

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