MorningSider

OCTOBER 2016

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BUILDING A NEW DETROIT MEANS TEARING DOWN THE OLD



A construction worker pulls down old wood molding at an abandoned house on Elmhurst Street in Detroit, Michigan

By John W. Schoen

To build Detroit's future, first you have to tear down a lot of its past.

That's the essence of a bold plan to revive the nation's 21st largest city after decades of shrinking population, economic decline and a crushing bankruptcy two years ago that forced painful choices on the city leaders, investors, public workers and residents.

With the city no longer facing financial catastrophe, investors have returned and Detroit's downtown is enjoying a boom in new construction, including a series of commercial, retail and residential projects. A new sports complex is the centerpiece of a plan to revamp 45 blocks with new housing, stores, restaurants and public spaces.

MorningSide

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HERE ARE WAYS TO INVEST IN DETROIT

By John W. Schoen

Detroit icons, Ford and GM, were founded more than 100 years ago. One of the city's youngest, Zomedica Pharmaceuticals, went public a year ago.

Since it emerged from bankruptcy reorganization nearly two years ago, Detroit's economic revival has attracted a range of public and private investment. Investors in the handful of companies that call the Motor City home have produced mixed returns over the years.

The list covers a wide range of industry sectors, from banking to broadcasting, according to S&P Capital IQ.

Among the biggest gainers: Saga Communications, a broadcast company that owns a chain of TV and radio stations in more than two dozen markets. Founded in 1986, the stock has risen more than sevenfold in the last 10 years.

Domino's Pizza, based in nearby Ann Arbor, Michigan, has also served up big gains for investors; the stock is up fivefold over the last decade. Founded in 1960, the company operates some 13,000 outlets in 80 countries.

Detroit's top stocks

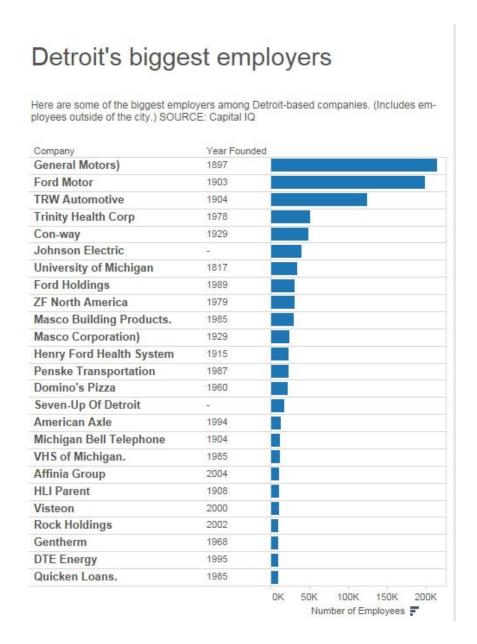
Here are the stock market gains for a some of Detroit's public companies. SOURCE: Google Finance

	10 Yr	5Yr	3 Yr	1 Yr
Saga Comms	668.1%	101.3%	-1.3%	32.6%
Domino's Pizza	498.9%	463.8%	126.1%	42.4%
Univ Bancorp	266.2%	418.1%	167.2%	15.4%
Gentherm	255.7%	140.3%	60.2%	-31.9%
DTE Energy	129.0%	134.1%	60.3%	22.3%
Arotech	69.8%	114.0%	83.4%	141.4%
La-Z-Boy	63.4%	230.8%	8.3%	-10.2%
S&P 500	60.3%	91.3%	27.9%	10.9%
Ford Motor.	44.4%	24.1%	-29.6%	-12.5%
Masco	25.0%	381.3%	62.3%	32.3%
Rofin-Sinar	5.8%	67.4%	32.8%	24.0%
American Axle	-1.6%	115.2%	-16.7%	-17.7%
Perceptron	-24.2%	20.1%	-38.3%	-25.7%
MBT Fincl	-41.0%	667.8%	128.2%	44.3%
FedI Screw Wk	-54.5%	23.0%	194.1%	41.5%
CGE Energy	-90.8%	29.3%	292.6%	-81.6%

(Continued from page 2)

Despite the long-term decline of manufacturing, the automotive industry remains the largest employer among the companies headquartered in the Motor City.

In addition to Ford and GM, auto parts makers like Visteon, TRW Automotive and American Axle are based in Detroit.



Thousands of smaller private companies are also generating a revival in Detroit-area employment, according the latest data from the Bureau of Labor Statistics.

MorningSide

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TBD

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Vance Thorton

Devonshire Rd. / Haverhill St.

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

SLOW COOKER BEEF POT ROAST



Ingredients

- 1 (5 pound) bone-in beef pot roast
- 1 tablespoon all-purpose flour, or as needed
- 2 tablespoons vegetable oil
- 8 ounces sliced mushrooms
- 1 medium onion, chopped
- 3 medium carrots, cut into chunks
- 2 cloves garlic, minced

- 1 tablespoon butter
- 1 1/2 tablespoons all-purpose flour
- 1 tablespoon tomato paste
- 2 1/2 cups chicken broth
- 1 sprig fresh rosemary
- 2 sprigs fresh thyme
- salt and pepper to taste

Directions

Kindly season both sides of roast with salt and pepper. Dusting it with flour over the top until well coated, and pat it into the meat. Shake off any excess.

Temperature vegetable oil in a large skillet over medium-high heat until hot. Char the roast on both sides for 5-6 minutes each, until well browned. Remove from the skillet and set aside.

Decrease the heat to medium and stir in mushrooms and butter; cook for 3-4 minutes.

Stir in onion; cook for 5 minutes, until onions are transparent and begin to brown. Add garlic, stir for about a minute.

Stir in 1 1/2 tablespoons flour; cook and stir for about 1 minute. Add tomato paste, and cook for another minute.

Gradually add chicken stock, stir to combine, and return to a simmer. Remove skillet from the heat.

Place carrots and celery in the slow cooker. Place roast over the vegetables and pour in any accumulated juices. Add rosemary and thyme.

Pour onion and mushroom mixture over the top of the roast. Cover slow cooker, turn to high and cook the roast for 5-6 hours, until the meat is fork tender.

Skim off any fat from the surface and remove the bones. Season with salt and pepper to taste.

SLOW COOKER MOROCCAN LENTIL SOUP



Ingredients

2 cups chopped onions

2 cups chopped carrots

4 cloves garlic, minced

2 teaspoons extra-virgin olive oil

1 teaspoon ground cumin

1 teaspoon ground coriander

1 teaspoon ground turmeric

1/4 teaspoon ground cinnamon

1/4 teaspoon ground pepper

6 cups vegetable broth or reducedsodium chicken broth 2 cups water

3 cups chopped cauliflower

1 3/4 cups lentils

1 28-ounce can diced tomatoes

2 tablespoons tomato paste

4 cups chopped fresh spinach or one 10-ounce package frozen chopped spinach, thawed

1/2 cup chopped fresh cilantro

2 tablespoons lemon juice

Important Numbers

. . .

Wayne County

Executive

Warren C. Evans (313) 224-0286

Clerk

Cathy M. Garrett (313) 224-6262

Treasurer

Richard P. Hathaway (313) 224-5990

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

Directions

Combine onions, carrots, garlic, oil, cumin, coriander, turmeric, cinnamon and pepper in a 5- to 6-quart slow cooker. Add broth, water, cauliflower, lentils, tomatoes and tomato paste and stir until well combined.

Cover and cook until the lentils are tender, 4 to 5 hours on High or 8 to 10 hours on I ow

During the last 30 minutes of cooking, stir in spinach. Just before serving, stir in cilantro and lemon juice.

Advances prep: Stir in spinach last, cover and refrigerate for up to 3 days or freeze for up to 6 months. Stir in cilantro and lemon juice just before serving.

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

BUILDING A NEW DETROIT MEANS...

(Continued from page 1)

But beyond the glass and steel skyline, much of the effort to revive the 140-square-mile city is centered on a massive effort to rehab or demolish tens of thousands of abandoned and dilapidated houses. In just the last two years, more than 10,000 demolitions have cleared the way for a series of neighborhood transformations aimed at redefining urban life in Detroit.

Initially, much of the focus is on simply removing the "blight" that has left some Detroiters stranded in desolate blocks surrounded by abandoned homes. In other sectors, entire streets are devoid of houses, with trees and grasses reclaiming the lots, resembling a rural lane more than an urban thoroughfare.

But today "we've watched the property values in those areas increase significantly as a result of not having the visible blight encroaching on them," said Maurice Cox, Detroit's city planner, hired two years ago to lead the planning effort. "But all of this land is our greatest asset. It has to be repurposed."

In some cases, that involves rebuilding "Main Streets" as the centerpiece of what city planners are referring to as "20-minute neighborhoods."

"Our goal is within 20 minutes of your door you should be able to walk to all of the neighborhood amenities that people enjoy in complete neighborhoods — transit, grocery stores with fresh produce, restaurants, retail and parks," said Cox.

But much of Detroit has become too hollowed out to achieve that kind of residential and commercial density. Neighborhoods that have lost more than half of their residents pose even tougher challenges.

Proposals for the vacant land left behind include new parks, biking trails, community gardens or a 10-acre solar array currently in the planning stages in the Plymouth neighborhood. Cox said planners are also considering connecting a 31-mile greenway loop that would traverse the city.

"We can't make people move," said Anika Goss-Foster, executive director of Detroit Future City, a think tank that has developed a comprehensive plan for the city's revival. "What we are proposing for those areas where there are large tract of lands and open space are alternative uses of that land but it can still provide a very high quality of life.

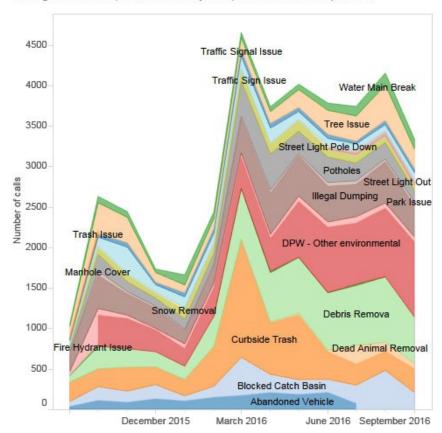
Delivering city services to those sparsely populated areas poses a major challenge for city government. Fewer homes and residents mean lower tax revenues. But the public safety agencies, local transit systems, road repair crews and utility companies still have to cover the same territory.

Maintaining those services is critical to the plan's success, said Cox.

(Continued from page 6)

Service issues

In the last 12 months, the number of calls to the city related to issues with city services has begun to decline. (Number of calls by issue) SOURCE: Detroit Open Data



"We know that people will expect quality of life and a level of service if they choose to stay in the less dense parts of the city," he said. "You can't really engage citizens in a conversation about the future unless their current needs are taken care of."

Restoring the 'Moor

Since the city emerged from bankruptcy, services have improved. A new LED street light system has been rolled out, and residents' calls to the city for issues like potholes and trash removal are down.

In Brightmoor, a neighborhood on the western edge of the city, resident Dawn Wilson-Clark said police and response times are good and the streets are reasonably well-maintained.

"I feel safe in my community," she said. "But I do not see the same investment

Important

Numbers

Detroit

Building Safety

Engineering &

Environmental

Dangerous Buildings

Division

(313) 224-2733

Property Maintenance

Division

(313) 628-2451

Fire Department

(313) 596-2900

Deputy Fire

Marshall

(313) 596-2963

(Continued on page 18)

Important Numbers

. . .

Detroit

Police Department

Chief of Police

James E. Craig

(313) 596-2200

5th Precinct

Captain Mark Bliss

(313) 596-5500

Neighborhood Police Officer (MorningSide)

Audrey Curtis

(313) 643-0202

GUIDE TO VOTING IN THE 2016 ELECTION



By Patrick J. Kiger

How to register, cast your ballot by mail, find your polling place—and get there!

U.S. athletes may have won the most gold in the 2016 Olympics, but when it comes to voter turnout in national elections, our country doesn't come anywhere close to winning a medal.

Voter participation in the U.S. ranks a dismal 31st out of 35 major industrial countries, according to a recent study. In the Obama/Romney race of 2012, just 53.6 percent of the U.S. voting-age population cast ballots. Even in this year's presidential primaries, only 28.5 percent of Americans roused themselves to pick one of the nominees for the two major parties — a decrease of nearly 2 percentage points from 2008.

But even in a year in which many Americans are unhappy with the choices for the White House, it's as important as ever for us all to have a say in the country's direction.

Here's what you need to know so that you can exercise your right to vote.

Registering to Vote

If you've voted in previous elections and haven't moved, your name probably
is already on the voter registration rolls for your state. But to help you avoid
any problems on Election Day, Vote.org offers links to voter registration databases in various states, and the National Association of Secretaries of
State provides a list of state election agency phone numbers so you can call

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and check.

- If you're a new voter or living in a new place, you'll need to register or update your records. Deadlines for registration vary across the country. Thirteen states and the District of Columbia require new voters (or ones who've moved) to register at least 30 days in advance, while in Connecticut, you can send in your registration form just seven days before the Nov. 8 election. Alaska allows same-day registration in years when there's a presidential election. There's also one state, North Dakota, which doesn't require voters to register, as long as they show up at the polls with a driver's license or another valid form of identification. To help you find the rules in your state, the federal government has compiled this state-by-state list of registration deadlines.
- In 31 states and the District of Columbia, you can also register online, using one of the links provided by the National Conference of State Legislatures website.

Voting Early or by Mail

- If you're eager to cast your ballot right away, 37 states and the District of Columbia allow you to vote in person before Election Day, without any special excuse. Vote.org provides this early voting calendar, which includes links to state websites where you can get more detailed information.
- If you won't be able to make it to the polls on Election Day for whatever reason because of illness, for example, or because you're going to be overseas you may still be able to cast a vote. Oregon mails ballots to voters, who can then mail them back or slip them into drop boxes located around the state. Colorado likewise sends out ballots that can be returned by mail, but you can also show up at a polling place and vote in person. Washington state also sends out ballots but makes things easier with its MyVote website, which allows you to download a replacement ballot if yours got lost in the mail, as well as update your registration info.

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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

(313) 224-3954

Traffic Signs & Signals

(313) 224-1610

Illegal Dumping or Rodent Baiting

(313) 876-0974

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

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/

HERE ARE WAYS TO INVEST...

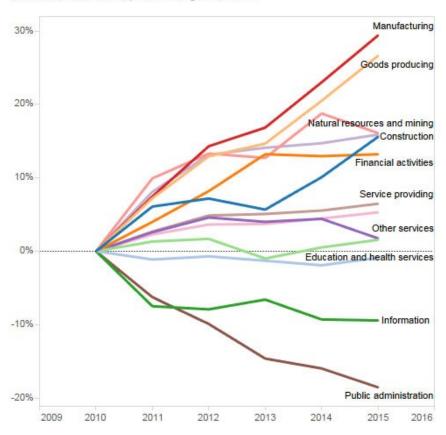
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After peaking at 28.4 percent in 2009 — nearly three times the national high — the unemployment rate of the greater Detroit area is at 6 percent.

The job gains have come across a range of sectors, including manufacturing which has bounced back strongly from the mass layoffs that cut deeply into employment in the city and the region. Most other sectors have also gained;

Detroit's jobs recovery

Jobs are coming back to Detroit, but the gains have not been felt evenly across industry sectors. SOURCE: BLS, percent change since 2010



with the exception of IT and public sector jobs.

Those jobs are also paying better wages. After flattening out in the year after the recession, paychecks have begun rising again.

TOP CONCENTRATION KILLERS



Culprit: Social Media

Whether you're living with ADHD or just have trouble focusing from time to time, today's world is full of concentration killers. Psychologist Lucy Jo Palladino, PhD offers a few tips to manage distractions, starting with social media. It's easy to connect with friends -- and disconnect from work -- many times an hour. Every status update zaps your train of thought, forcing you to backtrack when you resume work.

Social Media Fix

Avoid logging in to social media sites while you're working. If you feel com-

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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

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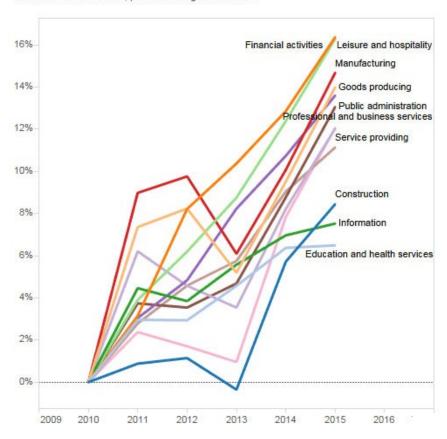
HERE ARE WAYS TO INVEST...

(Continued from page 10)

That's helped boost spending locally, encouraging employers to add more jobs.

Detroit wage gains

Wages have recovered for Detroit workers. Here's how the gains compare for industry sectors. SOURCE: BLS, percent change since 2010



Much of the employment growth is coming from thousands of smaller, private companies that don't show up in the short list of Detroit stocks.

More than 2,200 companies on S&P Capital IQ's list of Detroit-based employers have payrolls of fewer than 200 workers.

Here are public companies based in or near the city.

- Gentherm Incorporated
- Tower International

(Continued from page 12)

- American Axle & Manufacturing Holdings
- Saga Communications, Inc.
- ♦ General Motors Company
- The Detroit Legal News Company
- Ford Motor Company
- Alternative Fuels Technologies
- ♦ Federal Screw Works
- Visteon Corporation
- Domino's Pizza, Inc.
- La-Z-Boy Incorporated
- Ally Financial, Inc.
- ♦ Dearborn Bancorp, Inc.
- University Bancorp, Inc.
- MBT Financial Corp

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TOP CONCENTRATION...

(Continued from page 11)

pelled to check in every now and then, do it during breaks, when the steady stream of posts won't interrupt your concentration. If you can't resist logging in more frequently, take your laptop someplace where you won't have Internet access for a few hours.

Culprit: Email Overload

There's something about an email -- it shoots into your inbox and itches to be answered immediately. Although many emails are work-related, they still count as distractions from your current project. You won't make much progress if you constantly stop what you're doing to reply to every message.

Email Overload Fix

HERE ARE WAYS TO INVEST...

(Continued from page 13)

- Gemphire Therapeutics, Inc.
- Esperion Therapeutics, Inc.
- Zomedica Pharmaceuticals Corp
- ◆ JPX Global, Inc.
- Masco Corporation
- Arotech Corporation
- Perceptron, Inc.
- ♦ Rofin-Sinar Technologies, Inc.
- Nano Labs Corp
- Kraig Biocraft Laboratories, Inc.
- DTE Energy Company
- CGE Energy, Inc.

TOP CONCENTRATION...

(Continued from page 13)

Instead of checking email continuously, set aside specific times for that purpose. During the rest of the day, you can actually shut down your email program. This allows you to carve out blocks of time when you can work uninterrupted.

Culprit: Your Cell Phone

Perhaps even more disruptive than the ping of an email is the ringtone on your cell phone. It's a sound few of us can ignore. But taking a call not only costs you the time you spend talking -- it can also cut off your momentum on the task at hand.

Cell Phone Fix

Put caller ID to good use. If you suspect the call is not urgent, let it go to voicemail. If you're working on a particularly intense project, consider silencing your phone so you're not tempted to answer. Choose specific times to check voicemail. Listening to all your messages at once can be less disruptive than taking every call as it comes in.

(Continued from page 14)

Culprit: Multitasking

If you've mastered the art of multitasking, you probably feel you're getting more done in less time. Think again, experts say. Research suggests you lose time whenever you shift your attention from one task to another. The end result is that doing three projects simultaneously usually takes longer than doing them one after the other.

Multitasking Fix

Whenever possible, devote your attention to one project at a time, particularly if you're working on an intense or high-priority task. Save your multitasking skills for chores that are not urgent or demanding -- it probably won't hurt to tidy up your desk while talking on the phone.

Culprit: Boredom

Some of the tasks we have to do each day are more interesting than others. The boring ones may burn through your attention span in minutes, making you extremely vulnerable to distractions. Your phone, the Internet, even the prospect of dusting your workspace can seem tempting if you're bored.



Boredom Fix

(Continued on page 16)



TOP CONCENTRATION...

(Continued from page 15)

Make a deal with yourself: If you stay on task for a certain period of time, you earn a 10-minute break. Reward yourself with coffee, a favorite snack, or a walk outside. Boring tasks are easier to accomplish when you have something to look forward to. This is also one case where multitasking may work well. Listening to the radio while filing receipts could help you stay put long enough to finish the job.

Culprit: Nagging Thoughts

It's hard to focus on the work in front of you if you're worrying about errands you need to run or housework to be done. Or perhaps you're hung up on a conversation you had yesterday, and you keep replaying it in your mind. Nagging thoughts of any sort can be a powerful distraction.

Nagging Thoughts Fix

One way to keep nagging thoughts from buzzing around in your brain is to write them down. Make a list of errands, housework, or other tasks you plan to complete later. Vent frustrations over an unpleasant confrontation in your journal. Once these thoughts are on paper, you may be able to let them go for a while.

Culprit: Stress



When you feel like you have too much on your plate, it can be hard to focus on individual tasks. To make matters worse, stress takes a noticeable toll on the body. You may develop tight shoulders, headaches, or a racing heart, all of which can chip away at your ability to concentrate.

Stress Fix

Learn stress reduction techniques, such as meditation. This can help you rein in stressful thoughts, so they don't demand so much of your attention. In one study, researchers found that people who took an eight-week meditation course improved their ability to focus. If you can't find a meditation class locally, look for one online.

Culprit: Fatigue

Fatigue can make it tough to concentrate, even when you have few distrac-

tions. Studies suggest too little sleep can sap your attention span and short-term memory.

Fatigue Fix

Most adults need 7-9 hours of sleep per night. Instead of burning the midnight oil, make sleep a priority. This will help you get more done during your waking hours. Also, pay attention to which times of day you feel most alert. Then you'll know when to schedule your most intense tasks.

Culprit: Hunger

The brain can't focus without fuel, so skipping meals -- especially breakfast -- is a top concentration killer. Research indicates short-term memory and attention suffer when you rise and shine but do not dine.

Hunger Fix

Keep hunger at bay and give your brain a steady source of fuel with these habits:

- ⇒ Always eat breakfast.
- ⇒ Eat high-protein snacks (cheese, nuts)
- ⇒ Skip simple carbs (sweets, white pasta)
- ⇒ Choose complex carbs (whole grains)

Culprit: Depression

Most people tend to think of sadness as the hallmark of depression. But the National Institute of Mental Health says difficulty concentrating is one of the most common symptoms. If you're having trouble focusing, and you also feel empty, hopeless, or indifferent, you may be experiencing depression.

Depression Fix

If you think you might be depressed, the first step is to talk with a doctor or counselor. Depression is highly treatable. Many studies have shown the effectiveness of antidepressant medications and certain types of talk therapy.

Culprit: Medication

Unfortunately, some of the medications used to treat depression can interfere with concentration. The same is true of many other drugs. Talk to your doctor or pharmacist to check if a medication or supplement you are taking may be affecting your concentration.

Medication Fix

If you suspect your meds are clouding your concentration, don't assume there are

TOP CONCENTRATION...

(Continued from page 17)

no other options. Talk to your doctor about adjusting your dosage or switching to a different class of medication. Do not stop taking your medicine unless your doctor tells you to.

Culprit: ADHD

Attention deficit hyperactivity disorder (ADHD) is not just a problem for children. More than half of kids with ADHD continue to experience symptoms as adults. The classic signs are a short attention span and trouble focusing on tasks.

ADHD Fix

If you have consistent trouble focusing, and you had attention problems as a child, ask a doctor or counselor about ADHD. There are ways to manage the condition, including behavioral therapy and medications.

BUILDING A NEW DETROIT MEANS...

(Continued from page 7)

in the residents as I do in the businesses. People have been making money in the city for a while. But it does not necessarily reach the community."

Brightmoor residents are working to address a gradual decline that has left almost half of the neighborhood's 600 acres vacant. With support from private foundations and community groups, some 1,200 Brightmoor residents are working to "Restore the 'Moor," a project that involved creating a land-use plan and working with the city to develop a mix of proposed land uses, from traditional residential streets to open space and for parks and walking trails.

Wilson-Clark, who has lived in Brightmoor since 2000, is hopeful the work will pay off.

But she said if the city hopes to begin attracting new residents, local leaders need to undertake major reforms with the city's school system. Getting her kids a quality education, she said, means coming up with tuition for private schools and shuttling them 160 miles a week across the city.

"If they don't get this education thing together, those new people are not going to stay here or they're not going to have their children here."

A new American city

While other older industrial cities have successfully revitalized waterfronts or large sections, the transformation Detroit is embarking on has never been un-

KEEP OUT THOSE WI-FI HACKERS

By Rachel Z. Arndt



Don't fall prey to digital intruders

Wi-Fi lets you connect your devices to the web without being physically plugged in. Unfortunately, it also makes you vulnerable to scams and fraud. If you're unlucky, you might end up like Louise Milan, who was 68 when her home in Evansville, Ind., was entered by a SWAT team after a neighbor used her Wi-Fi network to send death threats to local police. Or you might end up a victim of identity theft.

While no network is completely hacker-proof, you can take steps to minimize risk.

Don't get burned by hot spots

On public Wi-Fi, you're operating in an open network in which hackers can access your device, watch where you surf and see what you type — passwords included. So try not to log in to sites that require a password, and don't enter credit card numbers. To protect your data, turn off file sharing in your device settings.

Safe at home?

Most home routers come with encryption and password protection built in. Make sure these features are turned on. If you can't figure out whether you are safe, contact your internet service provider or the router company's website.

Also, check the router's encryption setting. If it is set for WEP, you need to reset it to the more secure WPA2. If your computer or router can't be set for WPA2 encryption, it's time for an upgrade.

Look before you join

Many devices are preset to join networks automatically. This can save you on data fees, but you could end up unknowingly connected to an unsecure network. Turn on the option to have the device ask you before joining. Last advice: Turn off your computer and your router when they're not in use. Hackers can't breach a machine that's off the grid.

HIV AND AIDS IN AFRICAN-AMERICANS



OCTOBER IS
NATIONAL
AIDS
AWARENESS
MONTH

In many ways, African-Americans are bearing the brunt of the HIV crisis in the United States. HIV is the virus that causes AIDS (acquired immunodeficiency syndrome). African-Americans receive more AIDS diagnoses and experience more HIV-related deaths than any other racial or ethnic group in the United States. Here is a brief overview of the impact, possible causes, and potential ways to reduce the risk of HIV and AIDS in blacks.

The Impact of HIV in Blacks

Statistics only begin to show the tremendous toll HIV in blacks is taking.

- More HIV infections. African Americans make up 14% of the U.S. population, but they represent 44% of new HIV cases. The picture is even bleaker in black women, teens, and children. In 2010, the CDC estimates that new HIV infections in African American women accounted for nearly two thirds of all new infections among women.
- **Shorter survival.** On average, the survival time for African-Americans with AIDS is lower than for other racial or ethnic groups.
- Increased numbers of deaths. AIDS is a leading cause of death in African-Americans, especially in young women.

How HIV in Blacks Spreads

HIV in black men is spread most often through (in this order):

- Not using a condom or other protection when having sex with a man who is infected with HIV.
- Sharing injection drug needles or syringes with someone who is infected with HIV
- Not using a condom or other protection when having sex with a woman who is infected with HIV.

HIV in black women is spread most often through (in this order):

- Not using a condom or other protection when having sex with a man who is infected with HIV.
- Sharing injection drug needles or syringes with someone who is infected with HIV.

Why Are There so Many Blacks With HIV?

There are many ideas about why HIV in blacks is such a big problem. Factors like these are contributing to this growing epidemic:

- Poverty. African-Americans are more likely to be uninsured or publicly insured than whites. This can limit access to information, testing, and treatment for HIV and other diseases, and lead to higher rates of hospitalization. Dependence on drugs can increase the impact of financial difficulties. It can also lead to behaviors such as an exchange of sex for drugs, which increase the risk for HIV infection. In addition, women who are financially dependent may fall prey to power imbalances that can weaken their ability to protect themselves in sexual relationships.
- *Injecting drug use.* This increases the spread of HIV through blood, as well as leading to more risky sexual behavior.
- Sexually transmitted diseases. In 2010, 69% of all reported cases of gonorrhea, one of many sexually transmitted diseases (STDs), occurred among African-Americans. Having STDs increases the chances of also getting HIV.
- Lack of information. Many may be HIV positive and not know it, so they continue to spread the disease. In addition, distrust in governmental sources of information and research lingers due to the historic Tuskegee Syphilis Study, which exploited blacks without their knowledge.
- Stigma about HIV in blacks. Some people in the African-American community
 still mistakenly believe that HIV is a white, gay disease. This view may make it difficult to learn about or discuss their HIV status with others. Stigma may also silence
 men who have sex with men but don't tell their women sex partners. This is often
 called being on the "down low." Current studies may reveal just how much this
 practice contributes to the spread of HIV in blacks.

Reducing the Risk of HIV in Blacks

These are a few of the ways to reduce the risk of HIV in blacks:

- Learn about safer sex. Use a latex condom and water -based lubricant each and every time you have sex.
- Learn what you can about your sex partners' past sex and drug use. Before you have sex, ask yourself -- is it worth the risk?
- Contact a local HIV/AIDS organization for tips on communicating with sex partners about HIV and safe sex.

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- Get information about the HIV drug Truvada. It has been approved for use in those
 at high risk as a way to prevent HIV infection and can be used in conjunction with
 safe sex practices.
- If you think you may have an STD, get treatment. This will help lower your risk for HIV.
- Think about getting tested during each of your regular medical check-ups. Don't let fear of discovery stop you from getting tested. You may need to ask your doctor specifically for an HIV test.
- Do whatever you can to avoid sex when you drink alcohol or take drugs.
- If you inject drugs, always use clean needles and syringes; don't share them with others. Be sure to get tested at least once a year. Remember that counseling or treatment can help you stop using drugs.

GUIDE TO VOTING IN THE 2016...

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• The remaining states allow absentee voting, which essentially means that you have to request a ballot in advance and either mail it back or drop it off in person at an election site. Twenty-seven states and the District of Columbia will issue you an absentee ballot with no questions asked, while 20 other states require you to provide some justification for needing one. The National Conference of State Legislatures and the U.S. Vote Foundation both provide charts with state-by-state absentee voting rules, and the foundation will help you request an absentee ballot from your state.

Finding Your Polling Place

If you plan to vote in person, the League of Women Voters' Vote411.org website provides a nationwide polling place locator that you can search, using your home address. Canivote.org provides links to official websites with that information in many of the states.

Getting a Ride on Election Day

In some places — Minnesota, for example — public transit systems provide free rides to voters on Election Day. Check with your local system for specifics. Local chapters of organizations such as the League of Women Voters sometimes provide volunteer drivers who will pick you up and take you to your polling place. You can also check with the state or local campaign headquarters of

your preferred candidate, as some run "get out the vote" efforts to make sure you get to the polls.

Understanding Voter ID Laws

In 32 states, voters who show up at polling places now are required to present some form of identification. From the League of Women Voters' Vote411.org, here's a state-by-state database of ID and other eligibility requirements. If you run into problems on Election Day, the League also offers a hotline (1-866-OUR -VOTE) that you can call for assistance.

BUILDING A NEW DETROIT MEANS...

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dertaken on this scale. Cox and others say it means creating a new model that mixes conventional urban redevelopment with the creation of pockets of rural areas in the middle of a sprawling city.

"I think people understand that if you live in a rural area you don't have the same level of service as you do in the urban areas but that's OK. That's a part of what they understand the benefits are to being surrounded by more nature," he said.

"We can't promise it will be what it used to be in the '50s and '60s. But there's a new way to make these neighborhoods whole. It will be a new form of the American city."

It's a bold experiment, one that the city is only just beginning. Some residents, like Wilson-Clark, remain skeptical.

"Certain blocks over here, yeah shut them down and create safe place or arts spaces or sports areas for the community to enjoy," she said. "But to just wipe out entire neighborhoods where families have raised their families, I don't think that should happen."

Cox said the hope is to let the communities drive the process, many of which have already organized and begun drawing up proposals for alternative uses for vacant land.

In any case, the process isn't going to happen overnight. But after years of neglect, the city is finally addressing many of its long-forgotten neighborhoods, said Goss-Foster.

"What we want to do is move away from the fact that because you are poor and live in a neighborhood where there's a lot of blight and disinvestment that you and your house are expendable," she said. "I think we all have to be patient. It's a 50-year outlook. It's not all going to happen today."



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