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The Time is Now! We did it in 2020 and we can do it again in 2024.

Actual voting for the President of the United States and other congressional candidates is not until November 5, 2024. A total of 468 seats in the U.S.



BEVERLY SMITH

Congress (33 Senate seats and all 435 House seats) are up for regular election and one Senate seat is also up for a special election.

You may feel that the election is a long time away and you don't have to think about it now. But that is absolutely the worst thing you can do as a voting citizen of the United States. You must remember that you, the voting electorate have the power and the final say on who is elected to represent you and your interest. It is up to us to decide if we want a

democratic government based on our constitution or an autocratic government under the rule of one man.

Whether you like it or not, you are already being bombarded with election rhetoric nationally and locally. Here in Michigan, the senatorial seat held by Debbie Stabenow

You must remember that you, the voting electorate have the power and the final say on who is elected to represent you and your interest. It is up to us to decide if we want a democratic government based on our constitution or an autocratic government under the rule of one man.

is up for grabs. We must maintain a majority democratic rule in our state legislature to make sure the needs of everyone is their top priority and not just higher income residents.

It is known that today's Republicans advocate reduced taxes as a means of stimulating the economy and advancing individual economic

freedom, and they generally support conservative social policies. Republicans also tend to oppose extensive government regulation of the economy, government-funded social programs, and affirmative action.

In a nutshell, Republicans stand for big business, people with huge

bank accounts and don't want the government to interfere with any regulations to stop their greed. And any funding allocated government funded social programs to the least of these and affirmative action programs, is considered over spending and increasing the debt. It is documented that Republicans have raised

the government debt several times over, much more than any Democrat.

For more than 200 years, Democrats have led the fight for civil rights, health care, Social Security, workers' rights, and women's rights. They are the party of Barack Obama, John F. Kennedy, FDR, and the countless everyday Americans who work each day to build a more perfect union. Democrats have reworked our student loan system to make higher education more affordable and won the fight for equal pay for women.

Democrats passed the Recovery Act and the Infrastructure Act which created or helped to save millions of jobs and made unprecedented investments in the major pillars of our country. Let's face it, we really don't have but one choice and we should get to work now to save our Democracy.

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313-268-3523

INSPIRATIONAL CORNER

Faith, As Tiny as a Mustard Seed Can Move Mountains

It is important to have Faith because this is how we truly communicate in the relationship with our Heavenly Father.



BARBARA BRAZILE

We have to trust Him in our hearts that only HE has and will always take care of us. Having Faith in our Heavenly Father is like giving him all of our heart

and acknowledging our love for His love and mercy every day of our lives. Furthermore, by grace are we saved through faith and not of yourselves: it is the gift of our savior. (Eph 2:8).

Having faith as a tiny mustard seed is a metaphor that can be used to show that it's not how much you know, but it's what you know for sure. A mustard seed is the tiniest of all seeds yet it grows 20 feet tall and wide. Thus, having faith as a tiny mustard seed represents growth that can take place in our lives through FAITH in our Heavenly Father. Faith gives us

a deeper understanding of our Savior making us believe and trust Him more and more as our faith grows.

And he said, "With what comparison shall we compare it? It is like a grain of mustard seed, which, when it is sown in the earth, is less than all the seeds that be in the earth: But when it is sown, it

Without faith, it is impossible to please our Heavenly Father. Go within yourselves and sincerely pray that He increases and stabilizes your faith in Him...and He will!

groweth up, and becometh greater than all herbs, and shooteth out great branches; so that the fowls of the air may lodge under the shadow of it." (Mark 4:30-32)

I did a little research and learned that a mustard seed is rich in fiber, selenium, and magnesium – the minerals that support the healthy functioning of our body metabolism which boosts our immunity against diseases.

Likewise, in today's world, we need immunity boosters (faith) that will work to protect us from the virus-

es, evil, doubts, and fears that surround our lives every day. These are enemies that will eat away our faith and kill our soul if we are not mindful daily of the ever presence of our savior in us who is our only immunity against such evils. Our savior is the living water, the sun (son), and the fertilizer in our lives that provides

us with strength and stability which will heal our souls and give us faith.

Faith gives us courage and moves mountains in our hearts and minds that seems un-moveable; such as sickness, disabilities, finances, relationships, and more. Having faith, we will see that all things are possible in our Heavenly Father because it is Him removing our mountains. **"For verily I say unto you, If ye have faith as a grain of mustard seed, ye shall say unto this mountain, Remove**

hence to yonder place; and it shall remove, and nothing shall be impossible unto you." (Matt 17:20)

As long as we live we will have storms and mountains. These are good because they test our faith. The testing of our faith gives us patience and strength. Then, when we fall we just get back up, praising our Heavenly Father for the strength he gives us because we cannot get up on our own. (James 1:2-4)

Let's not forget that faith is invisible, it is a spiritual operation. "Faith is the substance of things hoped for and the evidence of things unseen." (Heb 11:1-2). Faith is believing the purpose and plan of our Heavenly Father. Without faith, it is impossible to please our Heavenly Father. Go within yourselves and sincerely pray that He increases and stabilizes your faith in Him...and He will!

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The Essential Role of Systemic Enzymes: A Must for Everyone's Health

In the vast landscape of health and wellness, systemic enzymes are a topic that warrants our undivided attention. These potent biological catalysts play a pivotal role in our bodies, influencing a myriad of processes from digestion to immune response.



LATRICIA WRIGHT

As a Holistic Nutritionist, I've witnessed the transformative effects of systemic enzymes, and everyone can reap benefits from understanding and utilizing them.

Systemic enzymes, also known as systemic proteolytic enzymes, participate in nearly every metabolic process in our bodies. They are the unsung heroes of our biological systems, working relentlessly to ensure our bodies function at their best.

One of the primary roles of systemic enzymes is aiding digestion. They assist in breaking down our food into smaller, digestible pieces that our bodies can utilize for energy. Without these enzymes, our bodies may

bolstering our immune response.

Interestingly, recent National Library of Medicine findings suggest systemic enzymes may play a role in COVID-19 recovery. While research is ongoing,

If you want to learn more about systemic enzymes and how they can enhance your health and wellness journey, I invite you to visit www.olive-seed.com. Let's explore the wellness world together and discover how systemic enzymes may benefit you.

this underscores the potential of systemic enzymes in promoting health and combating disease.

In addition to these roles, systemic enzymes also play a crucial part in managing inflammation in our bodies. Inflammation is a natural response to injury or infection, but when it becomes chronic, it can lead to serious health issues like heart disease, diabetes, and cancer. Systemic enzymes help to regulate our body's inflammatory response, ensuring it doesn't escalate out of control.

Systemic enzymes also play a part in the detoxification process. Our bodies are constantly exposed to toxins,

Systemic enzymes are essential to our health and wellness.

They aid digestion, support our immune system, manage inflammation, assist in detoxification, and regulate fibrin levels. By understanding and harnessing the power of systemic enzymes, we can take a proactive approach to our health and well-being.

struggle to extract the essential nutrients from our food, potentially leading to malnutrition and a range of digestive issues.

Beyond digestion, systemic enzymes play a crucial role in our immune response. When foreign pathogens invade our bodies, systemic enzymes spring into action, aiding our immune cells to identify, target, and eliminate these threats. Systemic enzymes may help us stay healthy and resilient in the face of illness by

whether from the food we eat, the air we breathe, or the products we use. Systemic enzymes assist our bodies in breaking down and eliminating these toxins, which can enhance our overall health and well-being.

So, how can we ensure that our bodies have enough systemic enzymes? The answer lies in our diet and lifestyle. Consuming a diet rich in raw fruits and vegetables, which are natural sources of enzymes, can help

Additionally, certain supplements can also provide systemic enzymes. However, it's always best to consult a healthcare professional before starting any new supplement regimen.

to our health and well-being.

Remember, wellness is not a destination but a journey. As we continue to explore the world of health and wellness together, I encourage you to embrace the role of systemic enzymes in your wellness journey. After all, our bodies are our most precious asset, and it's our responsibility to take care of them. So, let's continue to learn, grow, and embrace wellness together.

If you want to learn more about systemic enzymes and how they can enhance your health and wellness journey, I invite you to visit www.olive-seed.com. Let's explore the wellness world together and discover how systemic enzymes may benefit you.

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Kemp Funeral Home Brings Joy to Grieving Families and the Community with a Free Jazz Concert and Art Exhibit

Typically, we think of funeral homes as solemn places where we only visit to celebrate the lives of our loved ones who have passed away. Funeral Director Stephen R. Kemp, Sr.



Priscilla Phifer artist

and his wife Jacquie Lewis-Kemp have brought the community a very unexpected and delightful annual event that helps lift spirits. The Kemp's are jazz enthusiasts and lovers of art. The combination of the two worked perfectly.



Marcel Stewart artist

The 2nd Annual Jazz Concert and Art Exhibit was recently held at the spacious lobby and chapel of the Southfield, MI funeral home with over 150 guests in attendance. Jazz recording artist Kimmie Horne and the Ron Otis Band rocked the house with a variety of soothing music for a pre-holiday celebra-



Jazz recording artist Kimmie Horne and the Ron Otis band.



tion. A variety of professional artists including Priscilla Phifer displayed their works, and delectable appetizers were prepared by Last Minute Catering (LMG).

Jazz recording artist Kimmie Horne and the Ron Otis Band rocked the house with a variety of soothing music for a pre-holiday celebration.

“The Metro Detroit community has been very supportive of us, and my wife and I are passionate about giving back. This event was such a success last year that we decided to make it an annual thing,” said Mr. Kemp.



Priscilla Phifer artist

Kemp Funeral Home also supports several charitable organizations and has been featured in Time Magazine, numerous newspapers and on local Detroit TV and radio stations. For more information, visit www.kempfh.com

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Thank God for Unanswered Prayers!

In the early stage of my career, I once prayed to keep my good job as a Vice President at a local bank in Atlanta.



ELLIS LIDDELL Thank God, He did not answer my prayer because that bank is no longer in business, and I would not be the proud owner of the ELE Family of Companies.

ELE is a midsize Black-owned and operated company that employs just under thirty employees across the United States with millions of dollars in client assets under management.

Our companies are:

- ELE Wealth Management, Inc. - Life Insurance and Wealth Building as well as an Estate Planning Division
- ELE Properties, Inc. - Managing real estate holdings in Mississippi, Florida and Michigan
- ELE Mortgage Services, Inc. - Operating in Georgia, Mississippi, Florida, Texas and Michigan
- ELE Wealth Solutions, Inc. - A FINRA registered Broker Dealer
- ELE Advisory Services, Inc. - A SEC Registered Investment

“Being a Financial Advisor is a commitment to walk with your client through life. It is not one and done, but rather a pledge to be with your client as challenges arise.” - Ellis Liddell

Advisory and ELE-Peagler, LLC our Tax Preparation division.

If it were not for that unanswered prayer, where would I be? Having my own company has allowed me the opportunity to help shape the financial services industry. ELE was the first financial investment firm to place on its website that “Wealth Management is a ho-

listic approach to managing a person’s assets.” Over time, other Wealth Management firms across our industry adopted that approach in their practices. Our philosophy remains “Wealth is our Legacy, Pass it on...”

This approach has led to ELE working across our various

ELE was the first financial investment firm to place on its website that “Wealth Management is a holistic approach to managing a person’s assets.”

companies with one common theme. “Being a Financial Advisor is a commitment to walk with your client through life. It is not one and done, but rather a pledge to be with your client as challenges arise.” - Ellis Liddell B.S. quoted in the Million Dollar Round Table (MDRT) membership calendar. MDRT is the premier association for financial professionals. Its global membership consists of industry leaders who share a commitment to aiming higher and achieving the best for their clients.

These are six qualities to look for in your Financial Advisor:

- **Caring** – Can your Financial Advisor put themselves in your shoes, but would they if they could?
- **Concern** - An advisor should make your issues theirs and work with you to find the best solution.
- **Empathy** - The ability to understand and share the feelings

of another. It is one of the most challenging traits to find in an advisor, but absolutely the most important one.

• **Reliability** - Their team or lack thereof reflects directly on the services provided and their ability to deliver on promises made. Has your advisor partnered with other professional team members (a wisdom team) like tax professionals, estate attorneys, bankers, or Insurance planners?

• **Knowledge level**- Your advisor should demonstrate a growing wealth of knowledge and be enthusiastic about finding solutions to your concerns, even if it means reaching out to other professionals.

The key to success is to stop waiting for someone to come along and change your life but decide to be the change you seek. To be a difference-maker, you must desire to make a difference.

Ellis Liddell is the President/CEO of ELE Family of Companies in Southfield, MI. He is also the author of “Wealth Management: Merging Faith with Finance” and a member of the Million Dollar Roundtable. Mr. Liddell can be reached at (248) 356-6555 or through his website: www.elewealth.com.

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Developing a Routine That Works for You

Routines are structures that guide our actions, and you have them whether they're intentionally created or not. Some steer clear of them because they feel they're a bit rigid, but they don't have to be. As long as you have a sequence of actions to follow regularly, and it supports you, they're useful productivity tools.



SHEILA HAWKINS

intentionally created or not. Some steer clear of them because they feel they're a bit rigid, but they don't have to

To be effective, a routine should consist of four essential components:

- Consistency to aid in habit formation, making the routine automatic over time.
- Alignment with your goals to help you progress towards what you wish to achieve.
- Sustainability, so it shouldn't include anything too rigorous or exhausting.

• A seamless fit for your lifestyle and it has to work for you, not against you.

It also has to align with who you are if it doesn't its going to fail you. Given those things, how can you create a routine that works for you?

• **Start with who you are.** Make sure that what you're creating aligns with who you are and how you work, because if it doesn't, you'll find yourself back at the drawing board in no time.

• **Identify your highest priority tasks – tasks that bring you closer to your goals.** What routine or part of a routine do you need to ensure you accomplish those goals?

• **Know and understand your energy patterns throughout the day.** This is what I call your Prime Time and how it impacts your days. Are you a morning person or a night owl? When do you have the most mental and physical en-

ergy? Once you know, plan your most challenging tasks for when you're at your peak mental and physical energy.

• **Include breaks in your routine.** Rest is crucial for sustained productivity, not to mention your health and well-being, which tend to get kicked to the curb when it comes to work.

• **Remember to start small.** Routines are not formed overnight, but with consistent effort, they become second nature. Make changes as they're required using this same process. You don't have to reinvent the wheel. Typically you'll know where the change needs to be made or what it needs to accommodate, but if not, just follow the same guidelines to enhance or refine what you have.

• Before you commit to taking on what you've created, be sure that it's consistent, aligns with your goals, sustainable and most importantly, it aligns with who

you are and how you naturally move through your days.

One additional thing that helps is to observe the routines you see yourself playing out daily and at other intervals and determine whether they're actually supporting you. You can start by refining your existing routines and then create anything additional that you see a need for. Remember, a well-crafted routine can be a game-changer for not only your productivity, but it will impact your personal life. Remember, they're a framework that allows you to flourish both professionally and personally.

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by Helena Thompson

Detroit Development Fund Empowering Communities Through Financial Support

For over 25 years, Detroit Development Fund (DDF) has stood as a beacon of empowerment and progress within our community, serving as a non-profit, mission-based lender dedicated to fostering economic growth and revitalization. With an impressive track record, DDF has provided over \$85 million in financial assistance, resulting in the creation of 5000 jobs within the local community.

Notably, 85% of our support has directly impacted entrepreneurs of color, demonstrating our dedication to fostering diverse and inclusive economic opportunities. Through our collaborative efforts with local stakeholders, entrepreneurs, and community leaders, we have not only provided crucial financial sup-

port but also cultivated a network of resilience and innovation. As we forge ahead, Detroit Development Fund remains dedicated to amplifying community voices, uplifting underserved neighborhoods, and fostering an environment where dreams flourish and opportunities abound.

Small businesses and entrepreneurs seeking to elevate their ventures are encouraged to connect with DDF. Beyond financial support, we offer technical assistance, strategic guidance, and a robust network of resources to propel your vision forward. Join us in shaping a vibrant Detroit by accessing the support and expertise needed to turn your aspirations into reality. Visit DetroitDevelopmentFund.com today to explore how we can help you grow and thrive.

Find a glimpse of some of our success stories below.
VMX Founder: Vickie Lewis

Since 2001, VMX has been a pioneering force, leading the way in delivering environmentally conscious solutions to address the waste and recycling requirements of automotive companies. Their comprehensive services encompass office recycling, innovative industrial by-product solutions, and expert hazardous waste management. Discover more about VMX's commitment to sustainability at vmxi.com.

Baobab Fare Founder: Hamissi Mamba

Baobab Fare offers a unique blend of flavors, inspired by the founders' East African heritage. The restaurant, as showcased on its vi-

brant website, is a celebration of culture through food, offering a menu that pays homage to traditional East African dishes while incorporating modern culinary techniques. Learn more about Baobab Fare at Baobabfare.com

Detroit Soul Founders: Jerome Brown and Samuel Van Buren

Detroit Soul, a culinary haven celebrated for its Southern-inspired comfort food, has emerged as a beacon of success in the bustling culinary landscape of the Motor City. Committed to preserving the rich tradition of Southern cuisine, the opening of their second location on E. Jefferson not only reflects their growth but also underscores their unwavering dedication to the art of crafting exceptional dining experiences. Detroit Soul has two locations: 14300 E. Jefferson Ave. and 2900 E. 8 Mile Rd.

Late Start on New Network TV Shows, Devastating War News and Up-Close Coverage of Political Clashes on Capitol Hill

Although the historic 118-day Sag-AFTRA strike is now over, it affected production of most of the popular network television shows and some streaming services.



CHARLENE MITCHELL-RODGERS

Your favorite shows will resume, just a little later than usual. For now, there aren't a lot of exciting updates on what to watch besides reruns. Instead, the headlines have focused on the two wars, and what some folks are calling pure political buffoonery in our nation's capitol.

CBS News Detroit, Channel 62 is the newest local news station competing for viewers. It will likely be a huge undertaking to compete with the more established network affiliates, but the station has hired some outstanding talent that gives viewers another choice.

I recently had a very insightful conversation with CBS News Detroit Sports Anchor Ronnie Duncan. He is the city's only African American, Monday through Friday weeknight lead sports anchor. His smile is inviting, and his deep knowledge of sports history coupled with a smooth reporting style has quickly made him recognizable among people on the streets and with coaches and athletes alike. With a career dating back to 1977, his experience working from coast to coast gives him an edge over some of his fellow peers. Although he never played sports, it is his absolute passion.



Ronnie Duncan and his daughter Jericka Alexis.

He is the city's only African American, Monday through Friday weeknight lead sports anchor.

Charlene: Tell me about your background.

Ronnie: I grew up in the City of Baltimore and that's where my broadcasting career began. I started out working in radio at WITH, followed by a stint at the Veterans Hospital station. My first TV job was at WJZ-TV in Baltimore which was at that time an ABC affiliate. My career took me to several cities including Durham, NC, Hartford, CT, Indianapolis, IN, Columbus, OH and Phoenix, AZ. I joined CBS New Detroit in August, 2022 and I love it here.

Charlene: Describe your typical workday.

Ronnie: My days are grueling. Between keeping up with the major professional sports teams,

I am also responsible for the latest sports news at the major universities. A slow day for me is 10 hours. When there is a big sports story breaking, like the Coach Mel Tucker scandal at Michigan State, and the temporary suspension of Coach Jim Harbaugh, my work schedule has lasted up to 18 hours.

Charlene: You're 65 years old. Most local TV anchors are much younger, so do you feel age is a factor for on-air talent?

Ronnie: Yes, I think it is. There are times in the newsroom where someone will make a sly comment, but I just ignore it.

Charlene: You smile a lot when you are reporting in the field and in the studio. Is that just natural for you?

Ronnie: It's always been me. It's God's joy every day. My grandfather, Reverend James Duncan was a preacher. Although I majored in Speech, Theatre & Communication at Morgan State University, my minor was in Religious Studies.

Charlene: What is your very favorite sport to watch and report on?

Ronnie: I enjoy covering all sports, but my personal favorite is boxing. I often get into conversations about who are the best boxers of all time, and my answer is always the same, Sugar Ray Robinson, Floyd Mayweather and Joe Louis. Of course, Muhammed Ali was the

best in his era, but not overall in my opinion.

Charlene: The broadcasting business has changed a lot since you first started. Technology is such a huge part of it today. How has this affected how you approach your work?

Ronnie: I have changed business and that's why I am successful. Hard work pays off. It's a prescription for success for me. It's not for everybody.

Charlene: How has your family adjusted to the frequent moves around the country with your TV jobs?

Ronnie: I'll let my wife answer that question.

Yvonne Duncan (Wife) Its been fantastic. Raising three kids without family around has worked out for us. You could plant our children anywhere and they figured it out.

The Duncan's have three adult children whose initials are the same as Ronnie's father who passed away before they were born. They are Jericka Alexis, Joshua Andrew and Jasmine Alexandra.

Footnote: Daughter Jericka has followed in her father's footsteps and is the network anchor of the CBS Evening News on Sunday nights. Father and daughter creating a legacy to be proud of.

RECESS 23

Groundbreaking Resilience and Equity in Clean Energy Sector Summit

The inaugural Resilience and Equity in Clean Energy Sector Summit (RECESS23) was an historic collaboration by Walker-Miller Energy Services, the Aspen Institute's Energy and Environment Program, SustainabiliD, and Real Times Media.



Carla Walker-Miller

The first of its kind summit was held in Detroit on October 30th through November 1st at the cutting-edge innovation hub, Newlab at Michigan Central Station. RECESS23 attracted over 300 attendees and a diverse array of Black, Brown, and Indigenous thought leaders, industry experts, and advocates dedicated to fostering equity in the clean energy sector.

RECESS23 attracted over 300 attendees and a diverse array of Black, Brown, and Indigenous thought leaders, industry experts, and advocates dedicated to fostering equity in the clean energy sector.

Carla Walker-Miller, Founder of Walker-Miller Energy Services, expressed the significance of hosting this first-of-its-kind event in the innovation hub, stating, "Newlab at Michigan Central embodies the spirit of transfor-



Carla Walker-Miller, Dr. Henry McKoy and Governor Gretchen Whitmer

mation needed to drive positive change in the clean energy sector. It is the perfect backdrop for RECESS23 and our commitment to inspire actionable solutions, collaboration, and a shared vision for a more inclusive clean energy sector." Ms. Walker-Miller expressed the importance of deliberate action now, in the clean energy sector, not only to save the planet, but to save ourselves.

Newlab, known for its commitment to scaling and commercializing emerging technol-

The pivotal three-day event brought together a broad range of perspectives and expertise and addressed critical issues in pursuing a more equitable clean energy future.

ogies and companies to address significant societal needs, was an ideal venue for this groundbreaking event. With over 900 entrepreneurs, partnerships with forward-thinking corporate and civic entities, and the support of domain experts, Newlab provides an innovative and collaborative space to advance discussions on the future of clean energy.

The pivotal three-day event brought together a broad range of perspectives and expertise and addressed critical issues in pursuing a more equitable clean energy future. Over 30 speakers and advo-

cates representing a cross-section of the clean energy sector from the metro Detroit area and across the country were eager to share their knowledge and expertise in addressing the future of clean energy for Black, Brown and Indigenous communities. And to spearhead positive change and open a gateway for those aspiring to join an industry where people of color are grossly underrepresented and have few organic connections.

Attendees engaged in discussions, workshops, and networking opportunities aimed at advancing the collective understanding of the challenges and opportunities within the clean energy landscape. Speakers included:

- Dr. Henry McKoy, Inaugural Director of Office of State and Community Energy Programs, U.S. Department of Energy
- Detroit Mayor Mike Duggan
- Jack Akinlosotu, Director of Sustainability, City of Detroit
- Regina Strong, Head of Michigan's Office of the Environmental Justice Public Advocate in Michigan's Department of Environment, Great Lakes, and Energy
- Natalie King, CEO, Dunamis Clean Energy Partners, LLC.
- Charlotte Navarro Chief Director, Hispanic Federation Puerto Rico
- Shalaya T. Morissette, Chief of the Minority Business and Workforce Division, U.S. Department of Energy
- Robyn Grange, Director of Office of Community Engagement, Argonne National Laboratory
- Michelle Sourie Robinson, CEO and President, Michigan Minority Supplier Development Council
- Dr. Buu Nygren, President, Navajo Nation
- Nicole Sherard-Freeman, COO, Community Foundation for Southeast Michigan

- Maggie Tallmadge, Co-Chair, Affiliated Tribes of Northwest Indians Energy Committee
- Esther Morales, Executive Director, Clean Energy Leadership Institute
- Tremaine Phillips, Former Commissioner, Michigan Public Service Commission
- Brett Isaac, Founder and Co-CEO, Navajo Power
- Michael Nutter, Former Mayor, City of Philadelphia
- Kerry Duggan, Founder and CEO, SustainabiliD



Audience participation

RECESS23 was sponsored by Newlab at Michigan Central, the Michigan Economic Growth Corp., The Kresge Foundation, DTE Foundation, Franklin Energy, Natural Allies for Clean Energy, Bank of America, the Community Foundation for Southeast Michigan, Midwest Climate and Energy, inForum, ERB Institute, BasBlue, SEAS at the University of Michigan, Detroit Development Fund, the American Association of Blacks in Energy Michigan Chapter, Silicon Ranch, ICF, The Henry Ford, NREL, 5 Lakes Energy, ITC, Joe Louis Greenway Partnership and Consumers Energy.

For additional information, please contact Kebina Young, kyoung@wmenergy.com or Tanisha Leonard, tleonard@realtimesmedia.com.

Local Entrepreneur Lands Big Food Contract with Walmart Max Doggett is a Man on a Mission

It was a long journey for businessman and self-made entrepreneur Max Doggett, from creating the recipe for Kick'N Chicken breakfast sausage links, to successfully having his unique product available to the public at Walmart, one of the nation's largest retail stores. Max Doggett started developing his products in 2012 at the now closed Metro Foods, the last black-owned grocery store in the City of Detroit. He worked under the tutelage of store owner James Hooks who graciously assisted him with learning how to create the perfect sage seasoning. He also credits Hooks with providing him with an understanding of food manufacturing, the wholesale and retail areas of the grocery business and USDA regulations.



COVID and never started back.

Another disappointment was not being selected to receive funding from Motor City Match, despite participating in the 6-week evaluation process. He also attempted to pitch his product to the TV show, Shark

I call myself Max Doggett, Superstar! That's not ego, it's confidence."

Max Doggett is a go getter; always thinking of new ideas, and meticulously planning his next move. His towering presence and friendly personality make him easily likeable. Navigating his way to success was never easy. Doggett describes his struggles with a chuckle.

"I recall early on making deliveries to a few locally owned stores where I personally placed my products. I was driving an old 2004 Honda Odyssey minivan with the windows down when it was just 30 degrees in the winter. That kept my products cold because I couldn't afford a refrigerated vehicle."

Although Safari Meats has basically survived as a one-man operation, Doggett is quick to acknowledge that several successful businessmen have given him solid advice. *"I'm a good listener, especially when*



I am getting tips from those entrepreneurs whose dreams have helped make them millionaires".

Max Doggett grew up in Detroit. He attended Chadsey High School and earned an M.B.A. from the University of Phoenix. He has been married to his wife Shelley for 28 years. He credits his wife with being his biggest supporter and says that she has always believed in his vision. *"Whenever I would be going out to meet a potential supporter, she would give me a kiss and tell me...You got this".*

Safari Meats also produces three flavors of Kick'N Chicken sticks which can be ordered on Amazon, TikTok or on the website. www.safarimeats1976.com. To learn more, Google Max Doggett.



In 2018 Doggett attended the "Buy Michigan Now" conference in Lansing where he made some impressive contacts with representatives from Kroger. It looked like something great was about to happen, but after 10 months of evaluations, Kroger did not move forward. In 2020 Safari Meats became a Certified Minority Business Enterprise (MBE). This was just prior to the COVID epidemic when Doggett's products were carried in 35 Meijer stores where he was able to serve samples of his products. That all ended with

Tank. He concedes that he wasn't ready but with an optimistic attitude and perseverance, he continued his mission to reach his goal. The requirements would be very specific. He would need a licensed facility to manufacture the product, and a co-packer. Once those goals were accomplished, he was able to partner with a gentleman who had helped mentor him through the process.

"I'm a never give up kind of guy. I know the value of my product and I won't settle for anything less than what Safari Meats deserves."



Keep Michigan Beautiful, Inc. Recognizes Beautification, Anti-Littering, Historic Preservation and Clean-up Programs across the State of Michigan

Kee Michigan Beautiful, Inc. held its Annual Conference and Awards Ceremony on October 19th and 20th at the Courtyard by Marriot in Lansing, Michigan. Keep Michigan Beautiful, Inc. (KMB) is the official beautification and litter prevention organization for the State of Michigan, established in 1962 by then Governor John B. Swainson. KMB is a 501(c)3 non-profit public service organization of volunteers governed by a Board of Directors which includes an Executive Committee. KMB is also an affiliate of Keep America Beautiful.

For over 30 years, the KMB Awards Ceremony has been the highlight of the organization recognizing projects and individuals consistent with the goals of KMB. Nominations are submitted by KMB's Board of Di-



KMB President Beverly Smith and Charles Cross, Huntington Community Park

rectors and the public for projects that involve environmental clean-up, historic preservation, site beautification and restoration, native species protection, and environmental educational programs for children and adults.

Nominations are evaluated based on a list of criteria to determine what Award category they will receive. The Award categories are: The President's Award, The Michigan Award, and The Award of Merit. The President's Award is given to exceptional programs or projects that are large in scale and may involve



Urban Seed



Sanctuary Farms

groups of people and community efforts. The Michigan Award is given to outstanding projects that are smaller in scale but still meets the need of the community, and the Award of Merit is given to a project or individual that also is smaller in scale but still meets the required criteria. All nomi-



Todd and Brad Reed Photography and Rachel Gaudette

nations must meet the goals of KMB.

Classifications include: City, County and State Government, Community Groups, Youth/Schools and Clubs, Business or Industry and individuals.

As president of KMB, I was so excited to see such a diverse group of projects ranging from The Michigan

War Dog Memorial in Lyon Township to Rosie, The Riveter in Cheboygan, Michigan. KMB has recognized over 3,500 programs and projects representing a cross section of Michigan. The Detroit metro area was well represented with several, President and Michigan Award winners.

2023 KMB AWARD WINNERS:

President's Awards

- Thomas J. Moran- Onaway
- Sturgeon for Tomorrow-Cheboygan
- Sanctuary Farms- Jon Tent- Detroit
- Huntington Community Park-Detroit
- Fort Street Bridge Park- Detroit
- Blossom Health Activity Pier- St. Clair Shores
- Wyandotte Community Garden
- Frankenmuth Woolen Mill
- Frankenmuth Cheese Haus
- Michigan War Dog Memorial-Lyon Twp.
- Montcalm Comm. Heritage Gardens
- Todd and Brad Reed and Rachel Gaudette Photography-Ludington

Award of Merit

- Natalie Jakob- Detroit
- Rapunzel's Boutique- Frankenmuth

Michigan Awards

- Bailey Park Development-Detroit
- Henry Ford Dam Project- Detroit
- Macomb Cultural Partnership
- McKinley Barrier-Wynniss Chan
- Nankin Lake Project- Wayne County
- Rescue MI Nature NOW-Detroit
- Rosie the Riveter- Cheboygan
- Urban Seed- Detroit
- Rummel Studios- Frankenmuth

KMB'S Annual Award Ceremony is produced and hosted by Joanne Welihan, Executive Director of "Keep Michigan Beautiful".

For more information and how to become a KMB Board Director, you may visit our website at www.keeptmichiganbeautiful.org. or contact me, Beverly Smith, KMB President at 313-268-3523 or info@detroitmartpages.com.

Why Invest in Farmland?

Many African Americans have ties to farmland either through inheritance, or through some form of ancestral rights. Whenever the word “farmland” comes up most



GARY L. SMITH you ever considered such an investment as a strategy for creating wealth?

You may be surprised to learn that investing in farmland may indeed offer the kind of stability and consistency you’ve

farmland investors are not handcuffed to the uncertainty of the stock market. Regardless of the stability or instability of the current market, farmland can continue to produce income and rise in value. Since farmland has only become scarcer over the years, a trend that is likely to continue, capital appreciation will likely continue to grow as well.

Thanksgiving is rapidly approaching, so before you pass the turkey, pass this information along.

This is a subject worth discussing if there is farmland in your family. Having said that, any potential investor should conduct their own due diligence

Selling anything of value that produces income will surely bring an end to that cash flow, leaving you with a huge capital gains tax bill and no cash flow for the future.

been seeking. Farmland in the U.S. is highly fragmented, typically with family-owned farms passed down from generation to generation. These farms make up a large portion of the farmland market, and with these valuable assets controlled by multi-generational families, it’s exceptionally difficult to access (there’s that word again) the growth potential of farmland investing.

Access to information is the gap we have in understanding potential investment opportunities that are literally within our grasp. An investment in farmland is an effective strategy for hedging against inflation and volatile markets. In fact, farmland is known as a low volatility asset. With many assets as consumer prices rise with inflation, the value of the asset decreases. But with farmland, the value tends to rise right along with consumer prices.

As a non-correlated asset,

first and seek out and consult with the most knowledgeable and experienced investment advisor you can get. For the best results, choose someone who specializes in farmland to gain the most from your investment (inheritance).

There are many moving parts to investing in farmland and profiting from it, such as crop types and geographies that are key to providing long-term income and total return potential. From timber, to cotton and everything else in between. You will definitely need to get an updated assessment of value. Let me say this, before you saddle up and head down south for the next family reunion. There is a lot of development going on nationwide and, in my opinion, black farmers are being ignored or pushed out completely from profiting from their land.

Knowing exactly what your land is worth is crucial to not being

duped, tricked or flat out ripped off of your property! Do not ignore this advice, you must know your worth. Actually, this bodes well for anything attached to you.

Right now, there is a demographic shift in farmland ownership due to aging farm families. Most U.S. farmland is owned by people who are age 65 and older. They own the largest amount of land. A turnover in ownership for a huge percentage of America’s farmland appears to be imminent, because our young people can’t see the forest for the trees (no pun intended here). They are missing out on opportunities and are basically giving away precious farmland, like how we gave away our party stores back in the day.

Money is literally growing on some trees for those who own timber land down south. However, the ownership turnover is potentially giving “other” investors the biggest opportunity to take the land and profit from

our ignorance. Consumer trends only make farmland more appealing for investors because consumers control the supply chain. Americans are dedicated to eating healthier more now than ever before. As an investor, providing people with safe, quality food is certainly something you can feel good about.

Potential investors should take time and choose the right partner for their investment goal and strategy. The right farmland advisor, and I do want to stress the right one will NOT advise you to sell! Selling anything of value that produces income will surely bring an end to that cash flow, leaving you with a huge capital gains tax bill and no cash flow for the future.

Remember, “they aren’t making any more land”. Hold on to it, it’s the only thing you can pass on to your children’s children for generations to come, possibly tax free!

Gary L. Smith, Managing Partner Business Consultants International
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Get It While the Getting Is Good!

Grants, grants, and more grants, who could have imagined there would be so many grant opportunities for small businesses? It's still hard to believe



LAURA SIGMON

that grants continue to be plentiful. Some of you might be aware that the federal government has unleashed millions upon millions of small business support to help stimulate access to capital to what they are referring to as "SEDI populations (socially and economically disadvantaged individuals)." For this program, a Socially and Economically Disadvantaged Individual (SEDI-owned) business is defined as

an entrepreneur who has had their access to credit diminished due to their: race or ethnicity, gender, veteran status, limited English proficiency.

There are nine awardees tasked with supporting all the SEDI-owned business owners throughout the State of Michigan: ACCESS, Great Lakes Women's Business Council, Metro Community Development, Inc, Metro Detroit Black Business Alliance, Michigan Minority Supplier Development Council, The Michigan Women's Forward Foundation dba Michigan Women Forward, Northern Great Lakes Initiative, Local First Educational Foundation, and ProsperUS Detroit Micro Lending.

The nine selected TA providers will serve eligible businesses across all 83 counties across the state

of Michigan. By creating a pipeline for capital, leveling the playing field. The American Rescue Plan Act of 2021 provided \$200 million for federally allocated TA funding. As part of that allocation, the U.S. Treasury awarded just over \$5 million to the State of Michigan for the implementation of the SSBCI Technical Assistance Grant Program.

The program works to help Michigan's small businesses by:

- Helping small business owners find and win capital
- Increasing financial and business management skills
- Providing support across the entire state

SSBCI 2.0 is a reauthorization of a federal program administered by the Department of the Treasury. The pri-

or program, SSBCI, was approved in 2010 and used to administer a suite of loan enhancement programs.

It goes without fail; the funding awarded to the nine agencies has an expiration date. Since the announcement was made to the public in October, I believe most of them have already started their active outreach to identify new business leads. If you haven't heard from anyone, take the lead and ask them if there's something for YOU! Don't delay or hesitate as I can only imagine that this engagement may resemble an Easter Egg hunt!

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So what does this mean for you, and which organization should you engage? Here's my attempt to make this easier to navigate:

	Territory/ Coverage	SEDI Population	Unique Offerings	Funding Capacity
ACCESS	Metro Detroit	Arab American and others	Training for start-ups, small grants and small loans	?????
Great Lakes Women's Business Council	Southeast Michigan	Women, minorities and traditional	Certifications, training, loan support, TA	Up to \$100,000
Metro Community Development	Greater Genesee County, Oakland County	All	CB Training, grants, microloans	Up to \$50,000.00
Metro Detroit Black Business Alliance	Metro Detroit	Black	Collaboration partners with plug-n-play programs	????
Michigan Minority Supplier Development Council	Statewide	Minorities	Minority certifications, loan coordination	????
Michigan Women's Forward	Statewide	Women, and others	Training, post loan TA, small business loans	Up to \$50,000.00
Northern Great Lakes Initiative	Statewide	TBD	Training,	Up to \$500,000.00
Local First Educational Foundation	Regional	BIPOC	Cooperative driven	????
ProsperUS Detroit	Metro Detroit	BIPOC, and others	Training, small business loans, structured TA	Up to \$50,000.00

Shanta' Favors, Crowned "Ms. Wheelchair Michigan"

December 3rd was International Day of Persons with Disabilities. Newly crowned Shanta' Favors, Ms. Wheelchair Michigan, will compete for the national title, "Ms Wheelchair America" in August, 2024. The Ms. Wheelchair Program is an advocacy-based competition where one woman who uses a wheelchair is selected each year. Their role is to advocate, educate, and empower all.



Shanta' worked as The Director of Care at a long-term care facility, managing the care of 75 plus individuals. The residents consist of both private pay as well as those on federally funded or state-run programs. Now, those on federally or state ran programs had a very specific treatment plan. "Jane Doe" treatment plan reads as follows: "total care" 4 showers per week, 3 incontinence care per day, 3 transfers per day and medication reminders.

On July 3, 2018, what started off as an ordinary day, became the fight of her life. While at work,

Shanta' tripped and fell, sustaining a spinal cord injury to her C2- C7 vertebrae. Shanta's injuries requires total care. However, she is not limited to how many showers she gets per week or how many catheter-cares per day or how many transfers or medication reminders. She said she spent months and years in hospitals, nursing homes and rehabilitation. She encountered

her peers who had the same level of care needs but they were not afforded the same level of care that she requires due to insurance inequities.

As Ms. Wheelchair of Michigan, Shanta' is using her platform to bridge the gap between caregivers and patients. Advocating for higher

field when it comes to care. Her motto is to "give life your very best try and roll on, on purpose" with her head held high, advocating and assuring voices are heard.

Shanta's platform is bridging the gap between caregivers and patients when it comes to pa-

She plans to advocate intentionally equaling and leveling the field when it comes to care. Her motto is to "give life your very best try and roll on, on purpose" with her head held high, advocating and assuring voices are heard.

pay to increase the likelihood of a quality of life for persons with disabilities. Shanta' said "As the Director of Care, I saw the glass half empty, although I did everything in my reachable power to provide quality of care. As the patient, I see the glass half full. I see the glass half full because I have a 360 view of this thing called care. Not only from a patient standpoint but from a healthcare professional view."

She plans to advocate intentionally equaling and leveling the

patient care, regardless of insurance. Shanta' says, "For every action, there is a reaction." Two people that require the same level of care should receive the same level of care, yet the level of care is so different because of the insurance.

What makes her platform stand out is that she can relate not only as a patient but also as someone who worked in the healthcare field and seeing the disparities first hand as well as living it.

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Le Vanguard français et noir de la Diaspora ...

(The French and Black Vanguard of the Diaspora)

As part of our September is Black Reading Month Project 44, we wanted to enhance the verbal experience by incorporating a French component to the project. Malik Yakini organized the English version of September is Black reading month.



DAVID RAMBEAU

In teaching another language, there are many areas like songs that describe a certain time in history, feelings and expressions of life. Throughout the years, songs have been the bedrock of our lives telling a story not only in lyrics but in tempo and emotions that go into the heart of the song and how it is received by the listener. Some songs depict and express emotions like love or hate. Love songs are usually at a slower pace, warm soft and slow. Hate songs are mean and hard songs usually at a faster and a more rigid pace.

These are a few examples of songs that exemplify all of the underlying components that make up the meaning and delivery of the song.

- I heard it through the grapevine - French version on YouTube
- Hôtel California - Vin Rouge - YouTube
- Lovers Never Say Goodbye - the Flamingoes
- La Vie En Rose - Edith Piaf
- Danny Boy - Jackie Wilson
- Tomorrow Night - Lonnie Johnson
- Where Have All The Flowers Gone - Joan Baez
- Midnight Special - Odetta
- In The Still of the Night - The Satins

For your own experience, you can translate English to French using Google translate to sing or recite the lyrics. For instance, 5 minutes per day on proverbs, 10 minutes on a song or an hour or two for a novel.



Malik Yakini and David Rambeau

A few suggestions for French Films are:

Z - Costa Gavras, L'Art de la Guerre - Wesley Snipes, Zou, Zou - Josephine Baker, Siren of the Tropics - Josephine Baker, Diva, Paris Blues - Paul Newman and Sydney Poitier - in English and The Score with Robert DeNiro and Angela Bassett - in English.

History suggestions are: Joseph Bologne de Cevalier, Harlem Hellfighters, and Josephine Baker. International Suggestions are: The Negritude Movement - France, UNIA, Black Panthers in Algérie, The Divine Nine overseas chapters, W. E. B. Dubois, Marcus Garvey, Frantz

For your own experience, you can translate English to French using Google translate to sing or recite the lyrics.

Fanon, Aime Césaire, David Diop, Leopold Senghor, Richard Wright, Chester Himes, Toussaint L'Overture, The Black Atlantic, The UN, the AU, Médecins sans Frontière Media: TV5 Le Monde, France 24, Le Monde - Journal, Al Jazeera English

Sports: Basketball, NBA - France, Victor Wemby, Bilal Coulibaly

Why are we providing this information?

- Strengthen your memory
- Expand your computer skills
- Spice your written communication
- Focus your attention on language
- Get you out of your one language echo chamber or cave

- Expand your geographic awareness
- Expand your cultural awareness

Why did we pick French? What other language has its own bookstore in NYC, and in Paris, its own Alliance, an international currency, passports, builds cars, bikes, busses and airplanes, is a tourist Mecca, has its own literature, can feed its citizens and has 20 percent cognates with English, has an Amazon.fr. Has a student/course and teacher base in the U.S., has over 100 books in the Detroit Public Library, has a University library with a collection of Présence Africaine, has a number of French national publishers who publish books in French by black authors and has a significant presence on the internet.

To prepare you to travel to Paris, Marseilles, Lyon, Brussels, Geneva, Quebec, Montreal and Martinique, St. Bart's or St. Martin, Port au Prince, French Guiana, Algiers, Casablanca, Beirut, Gaza City, Cairo, Atananarivo or Saigon. The international penetration of French language, culture, education, finance, and empire.

Take the first steps toward getting your writing published in French for 150 million Africans on the continent, 22 nations. Have a mobile, enjoyable, inexpensive habit. Expand your library usage.

Using the Rambeau Method, you might read 100 pages of a Chester Himes or Richard Wright novel and learn 1,000 French words using parallel text books, or read one page of a Frantz Fanon book and learn 100 words in a two hour setting. It depends on your interest and available time.

But you would understand few if any of the words if read to you. The priority in my method is read-

ing comprehension, then writing, speech and last, oral comprehension. This is the reverse of how French is taught in school and online. I think my approach is far better. Reading just requires a printed page; oral communication requires another person saying words or expressing ideas of little value.

Books for Reference:

- Harper Collins Concise Dictionary - paperback - \$15
- French for Dummies - paperback - \$20

Target audiences: Home schoolers and their students, Libraries, bookstores, teachers, writers, publishers, print media, tutors and mentors, tourists and travel agencies, Black

We invite your comments, corrections, additions and analysis.

Studies, Intellectuals, Businesses and groups operating on an international basis and Pan Africanists.

Other Languages on our List are: German, Spanish, Portuguese, Italian - The Romance Languages and then Ki-Swahili.

To participate, contact: David Rambeau, via Google Chats and text. Written and developed by David Rambeau. All rights reserved. Two additional contacts are: Malik Yakini and Elias Rock for English and French versions of the Project.

We invite your comments, corrections, additions and analysis. We are a work in progress, which changes from day to day, with an emphasis on the work. As the proverb states: Kazi est le plus noir de tout.

You may visit our website on Facebook and Septembre est le mois de la lecture noire 2 also online, which has been twenty-two years in development. Also, Concept East Institute of Afro French Affairs on Facebook.



Social Media advertising is often separated into two sub-categories – organic social media and paid social media

Organic Social Media This type of social media refers to any marketing activity done without paid



WILLIE BRAKE



promotion. A clear benefit is that it is free, or otherwise at no cost to you. But it also requires a bit more effort on your part. One example of organic social media marketing is to share customers posts about your products or services systematically. This concept is called user-generated content.

4. Use hashtags (# together with a word, example: #fixmycomputer) to make your post searchable within that topic in the social media platform.
5. Encourage customers to tag you (@ with your account name, for example @WillieBrake) on social media when using your products or services. When they do, share their post to make them ambassadors for your brand or products.

How To Get Started

There are two categories of paid social media – sponsored posts and ads. Sponsored posts, also called ‘boosted posts’ are posts that you spend money on for greater reach. Ads require more planning, as they are made from scratch and set up in the Ads Manager. I recommend starting with sponsored posts, as it is more straightforward.

How To Sponsor Posts on Facebook and LinkedIn

1. Go to the post on your page and click on “Boost”.
2. In the pop-up menu, fill out a target group, total budget, duration, and most importantly, your payment method.
3. Choose Boost.

How To Sponsor Posts on Instagram

1. Go to your profile page.
2. Click on the post you’d like to boost.
3. Below the post’s image, click Boost.
4. Fill in the details of your ad by setting things like:
 - a. Goal (what results you’d like from this ad)
 - b. Audience (who you want to reach)
 - c. Budget (how much you want to spend daily)
 - d. Duration (how long you want your ad to run); and click Next



future posts, however you can still connect a Facebook Page to your profile at any time.

6. To complete your ad, click Boost post under the Review tab.

5. If you didn’t link to a Facebook account when you set up your Instagram professional account, you will be prompted to connect an account. You can choose an existing account or click Skop. If you click Skip, you won’t see this step in the future when you boost

Willie E. Brake is a Computer Expert and Industry Analyst at All About Technology, a Certified Disability-Owned Minority Business Enterprise and Microsoft Authorized Refurbisher, based in Detroit, Michigan. You can connect with me on LinkedIn: <https://www.linkedin.com/in/williebrake/>

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f t i

The Rise of Online Sports Betting

Today, online sports betting is legal in more than half of the U.S. The gaming company said its revenue jumped 57% to \$790 million for its third quarter ending Sept.



DESHAWN HOLMES

30 as it expands into new jurisdictions, broadens its customer base and keeps existing customers spending on its platform. Its success, which sent shares more than 16% higher just a couple weeks ago, came not only from sports betting, but also from online versions of casino games.

DraftKings, which reported quarterly results that beat Wall Street's estimates, has emerged as the biggest player in a space where several compa-



nies contend for market share.

Revenue from online sports betting is projected to reach \$7.6 billion by the end of 2023 in the U.S., largely driven by its intro-

Despite being legal in just six states, revenue in the online gaming market is projected to reach \$19.1 billion in 2023, according to Statista data.

duction in more states over the past year, according to data from research firm Statista. Revenue is expected to grow yearly by 17.3% to reach a projected market volume of \$14.4 billion by 2027.

Despite being legal in just six states, revenue in the online gaming market is projected to reach \$19.1 billion in 2023, according to Statista data. The games are online wagering on traditional casino games, such as blackjack, poker, or slot machines. Revenue for online gaming is projected to grow 12.9% yearly and hit \$31.1 billion by 2027.

DraftKings has emerged as a clear leader in the sports betting

and online gaming space. Last month, DraftKings overtook rival sports book FanDuel for the first time in market share to become the leader in the U.S. across online sports betting and casino

gaming, according to market research firm Eilers & Krejcik Gaming.

"We are winning," DraftKings' CEO Jason Robins said in a recent conference call with analysts. The company plans to move into new markets in the coming months with launches in Maine and North Carolina, awaiting approval. Currently, the company has launched mobile sports betting in 22 states and iGaming in five states.

Robins told investors that DraftKings is prepared for the increased competition and plans to reduce promotions in 2024. "FanDuel remains close behind, after all, and the competitive landscape through the introduction of ESPN Bet and the ramping up of Fanatics is about to get a lot tougher".

Detroit City Council Passes Property Tax Reform Ordinance!

By the Coalition for Property Tax Justice

After two years of community-led development and negotiations, the Detroit City Council passed The Property Tax Reform Ordinance and is now headed to Mayor Duggan's desk for signature. This ordinance was developed as part of a thorough, community-led process facilitated by the Coalition for Property Tax Justice that began in 2021.

The Coalition held 19 community meetings where residents had the opportunity to speak with the Chief Assessor, the head of the Board which hears property tax appeals, the city's law department, members of the press, and affected homeowners. After meeting with all of these stakeholders, the Coalition for Property Tax Justice then made several rounds of edits based on the input from these meetings and conversations which impacted Detroit homeowners.

The reforms come in the wake of Detroit's devastating tax foreclo-

sure crisis, which was driven in part by inflated assessments. From 2010 through 2016, the city overtaxed homeowners by an estimated \$600 million, fueling displacement and blight that still haunt Detroit neighborhoods today.

From 2010 through 2016, the city overtaxed homeowners by an estimated \$600 million, fueling displacement and blight that still haunt Detroit neighborhoods today.

A small group of these impacted homeowners, dubbed "the Homekeeper Warriors" led the advocacy efforts for the ordinance. And over the two year period, over 4,000 calls and emails were made to City Council asking that they pass the ordinance.

The ordinance has a provision that allows the City Council to hire an independent evaluator to confirm that assessment data is accurate and transparent. It also allows the Council to send those homes found to be over-valued directly to

the city's Board of Review, a process that normally has to be initiated by individual homeowners.

Mayor Dugan and the city's top lawyer, Conrad Mallet opposed that part of the ordinance stating that the new ordinance

appear to violate state law and the city's charter and that the proposed ordinance illegally reduces the role of the Chief Financial Officer in the administration of the property tax assessment process.

The Council voted 6-3 to approve the new reformed property tax ordinance. It includes information that will help homeowners see if the city is overtaxing them, and measures meant to determine whether property assessments are sound.

The Property Tax Reform

Ordinance will make historic reforms to the property tax assessment process – placing the burden of correctly assessing properties on the city rather than on residents. The ordinance changes to assessment notices to provide information to help homeowners determine if the city is overtaxing them, increases the amount of time for residents to appeal their property tax assessment, requires increased transparency in the assessment process, enables research into systemic over-assessment, and empowers City Council to appeal assessments to the Board of Review on behalf of homeowners.

Thank you to all of your hard work to win property tax justice for Detroiters and we want to thank our "sheros" – the 5 women members of the City Council who voted yes as well as Councilmember Coleman Young who voted yes. Now we must demand compensation!

WAYNE COUNTY TREASURER'S OFFICE
Eric R. Sabree - Wayne County Treasurer



Property tax payment plans are available now!

Interest Reduction Stipulated Payment Agreement (IRSPA)

This payment plan reduces the interest rate from 18% to 6% for eligible taxpayers. To sign up, you must own and live in your home, and have a Principal Residence Exemption (PRE) and ID that proves residency.

Stipulated Payment Agreement (SPA)

Available to everybody, this plan allows a taxpayer to pay taxes pursuant to a payment schedule. The plan will avoid foreclosure provided that payments are submitted per the agreed upon schedule.

Distressed Owner Occupant Extension (DOOE)

This program is not available to everyone. If you own and live in the property, and are suffering financial hardship you may qualify for this program. Proof of ownership, occupancy, and hardship are required.

Pay As You Stay Payment Agreement (PAYSPA)

Only for those who have first applied for their local municipality's Poverty Tax Exemption (PTE) and received an approval. Once notified by your local Assessor's office and deemed eligible, our office will mail you a notification letter with your Reduced Amount Due. You will have the option of paying a lump sum (additional 10% off) or enrolling into a PAYSPA.

Many of these plans are available online at treasurer.waynecounty.com!

For more information, email WCTOPaymentPlans@waynecounty.com or call (313) 224-5990.

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Property tax payment plans are available now!

Interest Reduction Stipulated Payment Agreement (IRSPA)

This payment plan reduces the interest rate from 18% to 6% for eligible taxpayers. To sign up, you must own and live in your home, and have a Principal Residence Exemption (PRE) and ID that proves residency.

Stipulated Payment Agreement (SPA)

Available to everybody, this plan allows a taxpayer to pay taxes pursuant to a payment schedule. The plan will avoid foreclosure provided that payments are submitted per the agreed upon schedule.

Distressed Owner Occupant Extension (DOOE)

This program is not available to everyone. If you own and live in the property, and are suffering financial hardship you may qualify for this program. Proof of ownership, occupancy, and hardship are required.

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