



Millennial Takeover Edition

Michigan Chronicle

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Who Runs The World? Black Millennial Women At The Top Of Their Game!

By Michigan Chronicle Editorial

2020 has brought with it many challenges due to social unrest and the continuing pandemic. However, there have been moments to reflect and celebrate the strides in history that are continually breaking the glass

ceiling for women. Amid the pandemic, 2020 could be deemed the year of the women. Internationally and on our home front, women are doing it for themselves and others. Here in the United States, we celebrated the 100th anniversary of the 19th amendment allowing women to vote and the nomination of Kamala Harris as the first African-American Democratic Vice-President candidate.

Among women who are stepping up to the plate and leading the cause in their industries and community are black millennial women, breaking the stereotype that millennials are lazy and privileged; instead are leaders and trendsetters continuing to push the envelope for women everywhere.

Detroit is home to a host of creative, multi-talented, and

community-minded millennials. This dynamic group includes Rian Barnhill-English, Brittini "Bee" Brown, Charity Dean, Jacqueline Elliott, Candice Fortman, Amber Lewis, Meagan Ward, and Tiff Massey.

One key driving force for success is a personal mission, which for Rian English-Barnhill, Vice President of Government and Community Affairs, it begins with community.

"My personal mission is to be a true collaborative leader. Through a relentless commitment to collaboration, I aim to build meaningful relationships, generate innovative solutions, increase access to opportunity, and celebrate the differences that make for a dynamic environment. In my current role at Olympia Development, my personal mission has aligned with my commitment to our commu-

See **BLACK MILLENNIAL WOMEN** page A2

First Row: Rian English-Barnhill, Charity Dean and Megan Ward. **Second Row:** Brittini Brown, Tiff Massey, Amber Lewis and Candice Fortman.



Rona 4 Real Wants Millennials and Gen Z to Know The Virus Is Real

By Ashley Stevenson

"Oh, to be young and care-free." The two are almost synonymous in the world of Millennials and Gen Z. Throughout the pandemic we have seen Millennials congregate like none other, traveling to Miami like it's spring break and taking mask-less selfies. It is apparent the traditional call to safety from the CDC was not entirely doing the trick of conveying the severity of COVID-19. In comes "Rona," a character created in conjunction with public health officials as part of a million-dollar COVID-19 campaign aimed at Michiganders, but specifically young adults who do not realize they are infected.

"Rona" is featured as a red, tentacled, oblong structure with 6-foot arms that reach out and touch you; its cellular design is modeled after the actual virus itself. Rona enjoys hanging out



in large groups, inside, outside and even on school campuses. "Rona is a mischievous, malevolent character bent on infecting and hurting Michiganders

who let their guard down" per an official statement at Rona-4Real.com. With everyday activities slowly but surely opening back up, it's easy to make the

mistake in underestimating susceptibility to the virus.

Not to be compared with an early 2000's classic "Osmo-

sis Jones" where a fictional cartoon character hijacked a fever and emphasized the importance of hygienic prevention, "Rona" is omni-present even without symptoms. The goal of the campaign not only characterizes the overt symptoms it possesses but its two most overlooked indications: fatigue and skepticism. Young adults, albeit notoriously bold, have a sense of invincibility. Rona addresses this in its very real depiction of its 6-foot long daunting arms reaching toward those unsuspectingly interacting in public. A reminder that even though you may not see it, or even feel it, COVID -19 is present.

Though the "Rona" campaign created by BLVD, a Detroit based creative firm, was not conceived to incite fear, it instills a concrete reminder to

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WHAT'S INSIDE

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\$1.00

FRESH Z DEATH FASHION

City.Life.Style. B1

DETROIT SEVEN-DAY FORECAST



PARTLY CLOUDY
WED. SEPT. 2
81°/62°



PARTLY CLOUDY
THUR. SEPT. 3
83°/58°



SUNNY
FRI. SEPT. 4
74°/55°



SUNNY
SAT. SEPT. 5
77°/61°



PARTLY CLOUDY
SUN. SEPT. 6
77°/58°



PARTLY CLOUDY
MON. SEPT. 7
69°/56°



MOSTLY CLOUDY
TUE. SEPT. 8
67°/56°

GirlTrek is Relaunching #BlackGirlJusticeLeague, the Largest GOTV Effort Led by Black Women

"We organize for Sojourner Truth, Fannie Lou Hamer, Septima Clark and every other Black woman who stood in the gap to secure our right to vote," said GirlTrek co-founder, T. Morgan Dixon.

In light of one of the most pivotal presidential elections of this generation, GirlTrek, the largest public health movement and non-profit for Black women and girls in the United States, is reactivating its #BlackGirlJusticeLeague this September through Election Day 2020.

September is National Voter Registration Month and GirlTrek is using this as the perfect opportunity to have all members check their voter registration information and help register others. Updating voter registration information is critical for people who have recently moved, changed their name, or had their voting rights restored under the law.

With more than 850,000 members and counting, GirlTrek's #BlackGirlJusticeLeague 2020 is the largest voter mobilization effort led by Black women and will focus on voter education, voter registration, early voting and voter support on Election Day in the most vulnerable cities across the country.

"It's been a twisty last few months. We've watched the country explode with rage and take action as the coronavirus and violent racism collide. Even in the midst of an unprecedented global pandemic, we will not let this prevent us from casting our ballots this election," said Jewel Bush, GirlTrek's Chief of External Affairs. "Our democracy is strongest when everyone's voice is heard. That starts at the polls—but in order to participate, you have to be registered. The time to register is now."

Originally launched in 2016, the



#BlackGirlJusticeLeague mobilized more than 50,000 people from across the country to walk to the polls, more than 100 precinct walks and dozens of early voting marches in places like Denver, New Orleans and Memphis.

In order to join the #BlackGirlJusticeLeague, pledge to join GirlTrek and vote early this election. If you're already a GirlTrek member, no need to take the pledge again. Simply spread the word by encouraging your mothers, sisters, aunts and cousins to take the pledge and early vote. The #BlackGirlJusticeLeague will hold special trainings, events, engagement opportunities as well as include limited edition merchandise.

"Early voting -- either in-person voting or through absentee ballots -- is a critical tool to protect the freedom to vote by breaking down barriers to the ballot box and increasing civic engagement. It shortens wait times for voting on Election Day and reduces burdens on polling place officials," Bush added. "The November election is imperative -- it not only determines our next commander-in-chief, but also the local and state officials who will lead our communities. We must have a say in who they are. We cannot sit this out. We have a right and responsibility to make our voices heard. This matters now more than ever before."

Farbman Group Expands Amenity Offerings With Lavish Box

Vending machine provides beauty supplies for woman of color at New Center One in Detroit

Group, a leading full-service real estate company, announced today the firm added Lavish Box, Detroit's leading vending machine retailer specializing in beauty and hair care for women of color, as a new amenity at the New Center One building in Detroit. Farbman Group CEO Andrew V. Farbman made the announcement.

"We are always looking for new and creative ways to better serve our office tenants to make their work and lifestyle needs more convenient," said Farbman. "Lavish Box is an innovative local company that we are proud to welcome to New Center One."

Lavish Box, developed by native Detroit and Wayne State University student Leslie Williams, was created during the pandemic to assist women of color with easy access to basic upkeep items that were not available or easy to find. By offering beauty staples such as lashes,



styling products and lip gloss, the vending machine saves female tenants and visitors time and money by avoiding a separate trip to the store.

"The pandemic highlighted the lack of representation for women of color in big name stores. I found it difficult to find my daily beauty es-

entials at the store with items regularly out-of-stock, limited, or just not offered completely," said Williams. "I created Lavish Box to get these products to the women who use them regularly at a level that was easily accessible. New Center One is a perfect location for the first Lavish Box, and I look forward to expanding to more locations in Detroit and beyond."

The Lavish Box mission is to be Detroit's leading vending machine retailer specializing in the beauty and hair care market. The company pledges to provide quality beauty and hair products that are typically found in inner city beauty supply stores. Lavish Box recognizes that there is a disconnect between major retailers and Black beauty products. The company took the first step in catering to an under tapped market providing convenient and affordable products specifically catered to the Black, Brown and in between. Lavish Box can be found on the second floor of the New Center One building in Detroit.

Black Millennial Women

From page A-1

nity -- especially during these unprecedented times. Over the last few months, it has been an honor to get out to nearly every corner of the city and provide meals to first responders, masks to vulnerable groups in need, and support local programming for Detroit children.

For Brittini "Bee" Brown, CEO, The Bee Agency, her mission is connected to helping people reach their goals.

"My personal mission is to push people to achieve their highest goals, no matter what societal norms have told them otherwise. I hold on to a personal mission to also bring the best out of individuals..."

Jacqueline Elliott, District Communications Advisor to Congresswoman Brenda Lawrence, driving force, is creating community access.

"My personal mission is to use my skills as an analytical visionary to curate intentional content to inform and engage the masses. As the youngest district director for the

largest congressional district in Michigan, I think it's important to create access in the Black community to information that we are not normally able to see, while potentially influencing the next generation of young black political leaders."

Art is a medium that connects humanity locally and abroad. Art embodies Artist Tiff Massey's vision for Detroit, where she yearns for her hometown to be "more equitable on many levels," which drives her to expose the world of art and art opportunities to neighborhood youth.

A commonality among this group of women is their passion for the community and making sure that the nation knows about Detroit, for Charity Dean, Director, City of Detroit Office of Civil Rights and Inclusion, and Amber Lewis, City of Detroit, Social Media director that vision is about grinding and thriving.

"Detroit is the greatest city in the world. It has a resilient grit and grind that makes it shine and excel above the rest. My vision for Detroit is that

everyone can fully experience Detroit as the great city that it is because every single person sees their successful future directly linked to the successful future of this city." Dean said.

"I see Detroit being a haven to build safe and free Black futures, a space where a collective community conscious can create the type of life many of us have only imagined living. I envision Detroit being a space where we can truly thrive." Lewis said.

While Candice Fortman, CEO, Outlier Media, and Megan Ward, CEO, Creatively Flawless, and Femology share a vision of a blueprint for Detroit.

"I want Detroit to be a model for what it looks like to build with equity as your blueprint. We all have to work together in this to make our community a place where no one is suffering needlessly. We have to be willing to share resources equally." Fortman said.

"When I envision Detroit, I see a catalyst for change with empowered communities of Black families and strong blueprints of education, innovation and transformation. I see women creating

their own tables, shattering glass ceilings and creating next level possibilities as wives, mothers, grandmothers, sisters, aunts and friends." Ward said.

When it comes to thriving pass the pandemic and the upcoming election, these powerful women chimed in with uplifting advice. From Barnhill's "drop the 'productive and positive' mantra and try to be present" to Fortman's advice on making sure this election is safe and secure because it is not the time to hope that this all will work out, it's serious, and everyone has a role to play."

The amount of wisdom and advice imparted gives credence to why these women are and will continue to be leaders continuing to set the bar for black millennial women while summing up a final word for Detroiters.

"My advice is to take care of your mental health and take care of each other. This pandemic has robbed us of so much but one thing is clear, we need each other." said Dean.

Lewis continued, "45 has to go. Godspeed for what's next honey!"

37 WEEK'S BEST LOTTERY PICKS

272	087	540	617	367
317	953	725	243	910
564	135	1889	4501	
747	6	19	37	47
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Rona 4 Real

From page A-1

not turn a blind eye to the protective practices mandated to prevent the continuous spread of Covid-19.

"I will admit it has been very difficult trying to social distance being back on campus, being extroverted and being so close to your friends. I live alone and do not have a roommate and miss the social interaction," said Monae, 20, a student at Wayne State University.

As the fall semester of classes begin, even online, there is an understandable desire to become lax about safety measures as things may start to feel "normal" again. No matter how they seem, our new reality has forever been altered by this devastating virus. "We're all tired of this pandemic, but we need to realize that the coronavirus is real and really dangerous - and is still damaging our economic health," says Gerry Anderson a leader of the coalition behind the Rona 4 Real campaign and executive chairman of DTE Energy.

person a leader of the coalition behind the Rona 4 Real campaign and executive chairman of DTE Energy.

Despite the ongoing cynicism about the necessity of masks and other PPE (personal protection equipment), data shows there is definitely a need for it. According to Crain's Detroit Business, "Michigan residents ages 20 to 29 have the highest confirmed cases of COVID-19 (16.7 percent) than any other age group." With this information in mind, the coalition intends to invest \$5 Million toward the "Rona 4 Real" campaign, with funders including leading Detroit companies DTE, TCF Bank, Dow and Quicken Loans Community Fund. A valiant effort to push the crusade forward highlighting that while the campaign features a cartoon, the scope of COVID-19 is not to be sketched lightly. To learn more about "Rona" visit Rona4Real.com or on facebook.com/Rona4Real, and Instagram.com/Rona4Real.

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Lester Booker Jr. Endowed Scholarship Fund for Diversity and Inclusion

Lester Booker Jr. is grateful for what Central Michigan gave to him.

Now, he is reciprocating.

Booker, who earned both his bachelor's and master's degrees from CMU, is a benefactor of the Chippewa Athletic Fund, has endowed a university scholarship, and is a member of the university's National Alumni Board.

In January 2020, the Lester Booker Jr. Endowed Scholarship Fund for Diversity and Inclusion was established at Central Michigan University. This annual \$2,500 scholarship is awarded to one undergraduate student who demonstrates an active commitment to the participation of underrepresented communities in educational pursuits.



Lester Booker Jr.

of underrepresented communities in educational pursuits.

"I really want to make sure that CMU continues to be a great opportunity for students to come and learn about themselves personally and professionally. I'm a big supporter of the university because of what the university did for me."

For nearly 20 years, Lester Booker Jr. has been active in promoting diversity & inclusion initiatives for both CMU and the state of Michigan. He's an accomplished marketing and communications leader with experience in sports administration, public relations, global philanthropy, multicultural and automotive sectors. Booker has accomplished much in his work with CMU, the NBA Detroit Pistons/WNBA Detroit Shock, Ford Motor Company Fund via Campbell Marketing and Communications and most recently General Motors.

Booker, who gives annually to the Chippewa football and men's and women's basketball programs, earned his bachelor's degree with a broadcast/cinematic arts major in 2008 and then earned his master's in sport administration in 2010.

The vision and mission of the Lester Booker Jr. Endowed Scholarship Fund for Diversity & Inclusion is to provide a platform for underrepresented communities to successfully complete their educational pursuits; while learning to respect, appreciate and value each individual at Central Michigan University and participate in bettering the overall campus culture.

"It stands for inclusion and diversity which is something I believe in greatly in terms of providing an equal opportunity for everyone," he said.

To donate visit <https://donate.cmich.edu/campaigns/lester-booker-jr-scholarship/>



Courtney Smith

Paying It Forward: Millennials Who Give Back

By Darlene White

Compassionate, kindhearted, and always ready to lend a hand are just a few ways to describe millennials in Detroit, giving back to their community.

Meet Courtney Smith, 29-year-old, founder and CEO of the Detroit Phoenix Center.

The Detroit Phoenix Center provides critical resources, support, and a safe, nurturing, and inclusive environment to high risk and housing insecure youth in Detroit. The program works to improve outcomes for the most vulnerable youth, ages 13 to 24.

DPC offers many different resource programs for youth. One of the programs is the Zen Zone Drop-In Center, a low barrier, safe space for young adults, ages 18-24 who are at risk of and/or currently experiencing homelessness. At this specific program through the DPC organization, young adults can access showers, receive meals, do their laundry, receive transportation assistance, receive essential need items and clothing, assistance with career readiness, life skills, and educational workshops. Youth can also receive housing crisis support through partner organizations and use the computer lab available for Online school courses, homework, job, searching and resume development, art projects, and networking.

The Detroit Phoenix Center is located on Woodward on Detroit's westside.

Smith says her organization is needed now more than ever in the city of Detroit.

"In every space, the Detroit Phoenix Center is navigating right now, youth of color are impacted at dis-

See PAYING IT FORWARD page A-4



DamarQio Williams

How Millennials Should Mind Their Mental While Coping with COVID-19

By Darlene White

As COVID-19 continues to rise, so do mental-health problems, especially among Millennials. A lot of this has to do with uncertainty.

Young people report being worried about the health of older relatives and loved ones, their social lives being significantly disrupted by stay-at-home orders, and their job stability. They are more likely to have lost their job because of the pandemic.

According to a 2019 report from the Blue Cross Blue Shield Association, major depression diagnoses are rising faster for millennials — a 47% increase since 2013 — compared to any other age group. And a 2018 survey from the American Psychiatric Association found that they are by and large the most anxious generation.

Angelica Harris, 27, of Detroit is a single mom and lives at home with her three children. She works as an assistant at a local law firm and is now listed as an essential worker during the pandemic.

Harris says she struggles to find a balance between protecting her family from COVID-19

and staying employed.

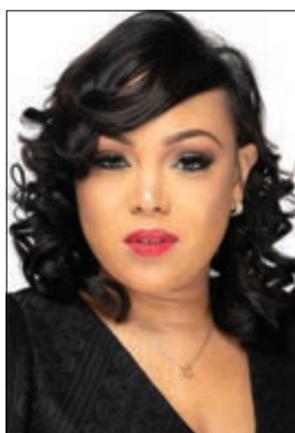
"My biggest fear is bringing this deadly virus home to my family," Harris said. "I am a single mom and an essential worker, so I have to go out every day in order to keep the bills paid. I am not in a position to take time-off work or use vacation time and that gives me extreme anxiety. I juggle the thoughts of keeping my family safe from this pandemic or to keep the bills paid and that is the most challenging thing in the world."

Harris says during her time at work; she finds herself falling into depression just about every day.

"The thought of contacting this virus and my children left in this world alone is what I think about sitting at my desk," Harris expressed. "I try everything to stay focused, but the more alone time I get since we are all social distancing at work, the more depressed I get."

Dr. Danielle Penson, Southfield's clinician, says anxiety and depression are commonly seen mental health disorders among millennials.

"This generation is faced with financial strain, loneli-



Dr. Danielle Penson

ness, perfectionism, burnout and other major stressors. Although these are not new stimulants, they are seen more vividly, because of various forms of social media and technology outlets," Penson, 39 said. "People are open to share personal things in life that past generations kept private. This causes individuals to compete with what is perceived online. This can ultimately lead to depression and anxiety."

There are many different ways. Millennials can care for their mental health during the

health crisis, no matter the circumstances, Penson says.

"Millennials can protect their mental health by participating in individual and/or group therapy sessions," she said. "When an individual finds a clinician that they are comfortable with, they are able to heal, grow and stabilize themselves mentally. It is an opportunity to explore areas of darkness and move forward into endless possibilities. Therapy allows individuals the opportunity to heal what was once concealed. During these unprecedented times, everyone needs a safe space to help balance life. Other ways of protecting your mental health is finding your individual tribe. Surrounding yourself around individuals who understand and appreciate the peaks and low places that we are all faced with during these perilous times."

For many year's individuals had negative outlooks regarding therapeutic services, Penson expressed.

"There was hefty judgment and backlash regarding receiving services. However, millennials are known for breaking barriers and doing things opposite of past norms," she

said. "Millennials are more open to self-freedom and have a non-settling mentality which creates a sense of willingness to embrace healing. Technology and social media have also played a keen part in millennials finding comfort in therapy. Many celebrities are openly posting and speaking out about the necessities of obtaining support and help."

Every generation deals with stress and change differently. As millennials are now entering a different stage in adulthood, including marriage, kids, career, and a pandemic, they can find ways to cope through this new way of life.

Coping through a pandemic is individualized; it depends on personal perspective, Penson expressed.

"Although this is a challenging time for everyone, some have utilized this time as a break and reset. Others are trying to maintain and balance life during this quarantined experience. Self-Evaluation and reflection are pivotal...Look at where you are in life and find creative measures that will be beneficial to your mental, financial and spiritual health," she added.

Pay It Forward

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 proportionate rates from the entire population," Smith said. "This includes COVID-19, health disparities, mental health challenges, and poverty, and our youth are becoming mentally drained. Our youth is actively driving social change, including organizing and leading rallies and holding critical conversations surrounding racial inequality and injustice. Still, the events of today make them sad, depressed, and angry, too."

The Detroit Phoenix Center is committed to giving our youth every opportunity to succeed, she said.

The Detroit Phoenix Center launched in January 2017 to meet the emergent and holistic needs of teens and young adults in crisis in Detroit.

"DPC got started after I took a train journey across the country with the Millennial Trains Project in 2016," explained Smith. "It was a global incubator for aspiring

social entrepreneurs. I traveled around the country by train interviewing youth and ED's at human service agencies to gauge best practices and insight. Using the feedback I received from the youth, the concept for Detroit Phoenix Center was birthed.

Additionally, the incubator awarded me \$10,000 to launch. We have since scaled and grown from a pilot project to a growing youth social service organization."

Smith hopes that her work with the youth can inspire others around the world.

"Together, we have the power to help make a better life for our young people. If we have the resources, why aren't we doing it," Smith added.

Another millennial creating positive change in Detroit is DamarGio Williams.

Williams is a creator of the organization Detroit Father. He is a father, author, international mo-

tivational speaker, and community ambassador.

His organization was empowered by a personal connection of living without his father to enjoying fatherhood. His mission is simple: build the future and restore the past. Williams currently resides on the east side of Detroit with his wife La'Nyce and their daughter, Jenesis.

Williams' organization, Detroit Father, seeks to bring diverse products and services to urban fathers.

"We work to partner and fund local non-profits like Enjoy Detroit to be able to feed hungry families on a monthly occurrence," explained Williams. "We source, pick-up, package, and deliver food items to local families. We started this work prior to the pandemic because we saw the need and knew that we could help impact the change we wanted to see in our community."

Williams found several families last winter struggling and just needed essential food items for a warm holiday meal. From there, his organization

grew a one-time idea into a weekly operation.

Fatherhood is about more than simply providing the basic necessities for a child. It's about being active and engaged in a child's life to cultivate the potential inside of them and the sacred bond of family, says Williams.

"It is important for me to do my part to give back because I never know when my family or friends may need this kind of support. As millennials, we have an important obligation to support our most vulnerable population -- kids and seniors," he added.

For more information on Detroit Phoenix Center, please visit, <http://www.detroitphoenixcenter.org/>

For more information on Detroit Father, <https://detroitfather.info/about-detroitfather>.

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The 5 Elements of Branding

By Lindsay Keener

It's time to get down to business and branding is the first step. As with any new venture, crafting the perfect brand requires more than a great idea to succeed. Here are five branding tips to make your brand stand out above the noise.

"I define a brand as the secret sauce of business, said Veronica Gibson, owner of CX Branding Agency. "It's the only thing that differentiates you from everyone else that's doing what you're doing."

Have Confidence in Yourself and Your Business

Gibson says confidence is key to having a successful business and it comes as a result of knowing the purpose behind your brand.

"Find your brand story. It's important to find out what makes you unique in the space," said Gibson. "Why should anyone shop with you as opposed to someone else? Once you have that set, you get the confidence behind it. That's usually when small businesses, including myself, see the trajectory of their business increase...when they're confident in what they can offer."



Know Your Audience

Knowing your customers makes all the difference when branding yourself and your business.

"Be yourself, conduct business as you want to conduct business, and see who is paying attention," said Gibson. "Once you figure out through insight and analytics who your audience is, it'll grow from there."

Avoid Comparison at all Costs

Gibson warns that there are dangerous pitfalls to avoid when first starting a small business. The most important being the ever-present thief of joy: comparison.

"Comparison, in theory, will kill any kind of small business you make. It really diminishes any sense of confidence you had if you're looking at someone else and what they're doing," said Gibson.

Leave Unrealistic Expectations at the Door

"A lot of people think of businesses as being something that you can do and succeed overnight, but to have longevity in any space you have to be realistic with yourself and the company," said Gibson. "You cannot expect to go into something and make six figures out the gate. It happens for some people and I'm not saying it's impossible, but you have to have realistic expectations and be kind to yourself during the journey."

Be Consistent

Finally, don't be afraid to be repetitive. In fact, some experts encourage brands to stay consistent with the brand they've created.

"Consistency is what makes people notice your brand over time," said Gibson. "The human brain - that's how it works. You see the same things over and over again and you start associating it with a certain company or brand."

This type of thoroughness is usually accomplished with the use of logos and slogans, and while Gibson finds these tools important, she encourages aspiring entrepreneurs to stay true to where it all began - the brand story.

"If you're going into a new brand or a new business and you pick your logo before taking time to see what your brand story is and who you're marketing to and you end up changing your logo you lose that consistency," said Gibson.

More information on how to support Black businesses during a pandemic can be found at <https://michiganchronicle.com/2020/08/13/how-you-can-support-black-businesses-during-a-pandemic/#/?playlistid=0&videoid=0>



Millennial Money Mindset

Many of us look at how day-to-day spending and savings have changed as a result of coronavirus as we face uncertainty around incomes and jobs. Although there is no end in sight for Covid-19, Millennials are remaining hopeful and using this time to work towards their financial goals.

Some Millennials have already jumped on board when it comes to investing in their future. They are managing their money, investing and listening to good advice when it comes to improving their finances.

Michael Stanley, 32, of Detroit says, that during the pandemic he has really started working on improving his finances.

"I remember during my early college years, I was so reckless with spending money," Stanley said. "I did not have a budget at all. I would take every credit card offered to me, my debts would go into collections and I would spend my entire paycheck on shopping for the latest clothes or fast food. I wasted so much money. I cringe thinking of how I destroyed my credit and the amount of money that I lost over the years."

Stanley says nowadays he wants better for himself and has started paying close attention to his daily spending habits and credit usage.

"These past couple of years I had to repair my credit and start saving money," he said. "Nowadays I make sure to look at my credit score, I utilize my online banking account, and I make sure to put a certain amount in my saving account every week. Most importantly, I have started the process of paying off my debts."

It's very important for all of us to save our money, especially through this pandemic, says Ebony Cochran, Credit Consultant and owner of Blackwood Credit Services.

"During times like this, uncertainty is at an all-time high," she expressed. "This is when sticking to your budget and goals is very important. No panic shopping or not staying the course. Many people who have businesses were forced to shut down and had to sustain off of savings if that was available. Others had jobs that shut down and had to sustain off of unemployment. Times like these do not call for the latest bag or watch. It calls for making every dollar count."



Ebony Cochran

In order to manage money accurately, some Millennials are shopping for needs and not wants, creating a realistic budget, and most importantly not comparing finances to those on social media.

Cochran says it's not as hard as you think when it comes to money management.

"Automate, automate, automate," she expressed. "I always advise my clients to open up an online account and don't elect to receive a debit card. Set up a certain amount weekly, bi-weekly or monthly to transfer from your main account to your savings account. The out of sight, out of mind approach can work wonders for some people. Trying to remember to transfer or save can cause it to feel like a job."

There are many different ways Millennials can invest their money for the future says Cochran.

"My three ways would have to be real estate, stocks and your retirement account," she stated. "Real estate is something that can yield some great returns if you find some of these great deals that are out there. One of my first deals in the city was a \$500 home. I went on to rent it for \$650 monthly. This one investment paid off in only a month's time."

Cochran says stocks are another great investment for young people to use.

"I know some people like to purchase and sell to make a quick profit, but the major gains are in holding them," she explained. "Imagine if you held your Tesla or Apple stock from when they first made their stock available. Cha Ching!"

We have so many Millennials who are starting businesses and those that are climbing the corporate ladder that don't take advantage of their retirement accounts she said.

No matter where you work, you can always start the saving process.

"Living paycheck to paycheck doesn't have to be a lifelong sentence. Work on ways to increase your income to make this process easier. That may mean getting a second job, eliminating some monthly expenses or creating a side gig from home. I've found investing in yourself being one of the best investments one can make," she added.

Hobby or Hustle: Understanding How Millennials View Entrepreneurship

By Alan Hunt II

Among Millennials, currently there is a growing theme of people attempting to monetize hobbies. As opposed to previous generations, Millennials (born between 1980 and 1996), have adopted a stronger entrepreneurial mentality. Economic Innovation Group along with EY, a professional services firm, polled Millennials to better understand their thinking. The survey showed 62 percent of Millennials have contemplated starting their own business, and 72 percent believe entrepreneurship is "essential for promoting innovation and jobs." They either try and profit from something they are already good at, invest in something they believe in or learn a new trade or craft all in hopes of launching a successful business. A 2016 study conducted by Paribas Global Entrepreneurs found Millennials started their first business nearly eight years earlier compared to the baby boomer generation. Additionally, on average, they started twice

as many businesses in comparison to baby boomers. What baby boomers may have considered a hobby, Millennials now view as a potential side hustle, but where did this originate?

Millennials are driven by purpose.

According to a 2016 Gallup survey, 71 percent of Millennials aren't engaged at work and at least 60 percent are open to new job opportunities.

"They aren't putting energy or passion into their jobs," Gallup reports. "They're indifferent about work and simply show up just to put in the hours."

Forbes attributes lack of workplace morale to a disconnect between employers and Millennials. Their research found, "63 percent of young professionals believe that employers successfully integrate young talent, and only 31 percent of recent graduates feel that companies properly integrate new employees."

It makes sense why Millennials push their passions outside of their 9-5. They

consider running their own business as a way to operate in their purpose with the hopes of being successful enough where they may not even need a "day job."

Millennials crave financial flexibility.

The Atlantic reports, "Since 2007, outstanding student debt has grown by almost \$1 trillion, roughly tripling in just 12 years. And since the economy cratered in 2008, average wages for young graduates have stagnated—making it even harder to pay off loans."

Millennials aren't satisfied living paycheck to paycheck. According to Gallup, 69 percent say they have enough money to meet their needs. Meeting wants however is a different story. Only 28 percent said they have more than enough money to do what they want and 38 percent said they have enough money currently to make a major purchase like a car, furniture or appliance. Additionally, com-

See **HOBBY OR HUSTLE** page A6



By Lindsay Keener

A fan favorite of smartphone users everywhere, podcasts are the latest craze, and for good reason.

While there is not a specific way to go about producing a podcast, some creatives have had more success than others. Stephanie Hall and Jasmine Bates are the women behind The Girls Next Door (TGND), “a podcast representing two ordinary chicks sharing life lessons and stories about their journey of ‘starting over.’”

In the midst of going through two separate divorces, Hall and Bates bonded over their different, but similar, life circumstances. The friends turned colleagues decided to share their lives with fellow millennials in hopes of encouraging others.

“We thought that we were both alone in going through that process and discovered that there were actually a lot of young men and women who were trying to navigate different challenges in their lives,” said Hall. “We decided that we wanted to have open and candid conversations about any topic that you can think of.”

A recorded series of audio discussions made by an individual or multiple people, podcasts are audible episodes on various topics. TGND says choosing a topic is half the battle of creating a successful podcast.

“Having an outline of topics that we wanted to discuss helped us become more successful when we got ready to record. You can tell the difference between our first episode and our most current one,” said Bates.

Bates says being resourceful will also



improve the quality of your podcast.

“When we initially started out we were going into the studio and then when the pandemic hit that shut down the whole world, essentially,” said Bates. “We took a break from our podcast until we researched and discovered that there were other avenues so now we’re able to do our podcast from home using Anchor and connect to multiple streaming platforms all at once.” The duo says the service is perfect for aspiring podcasters who may feel overwhelmed by the use of technology.

Bates says knowing the strengths and

weaknesses of all involved helps tremendously.

“I’m the more tech-savvy of us and so I do all the technology pieces for our podcast and Stephanie comes up with the topics we should focus on, she’s the brain behind the podcast,” said Bates.

Hall emphasizes the importance of having a good relationship with your co-host.

“When selecting anyone to be your teammate you want to make sure that you are able to work well together, that the chemistry is there and that you’re able to piggyback off of one another,” said Hall.

TGND encourages healthy banter.

“Even though we are friends, there are plenty of times where we have differing viewpoints and that creates an organic atmosphere where we are able to feed off of each other and that adds to the conversation,” added Hall.

The co-hosts warn that all work and no play makes for a lackluster podcast.

“When it’s no longer fun your audience will pick up on that. You want to keep that fun environment in your space and around you,” said Hall.

TGND keeps the fun alive by staying true to their mission: providing relatable content to their listeners.

“We are very open and that allows our listeners to feel like they know us,” said Hall. “We wanted to be the girls that you’d just want to sit on the porch with and talk about whatever may cross your mind. We’re really transparent, we’re really just Jasmine and Stephanie.”

Hobby or Hustle

From page A-5

pared with all other generations Millennials reflect the highest rates of underemployment and the lowest earnings in the nation. Millennials are pushing for profitable passions.

Millennials are influenced by what they see online.

A 2019 EMarketer study found 90 percent of Millennials use social media. Other generations usage rates weren’t nearly as high. Gen X reported 77.5 percent and baby boomers at 48 percent. A recent 2020 report released by 5WPR indicates 57 percent of Millennials use social media to discover fashion trends and 82 percent will purchase a product for the first time to see if they like it enough. They make impulse purchases at higher rates too. Millennials are looking to their peers and trying to capitalize their consumer spending power.

Not to mention online, if you’re a Millennial and don’t own an LLC, have a business plan, or any type of side hustle you are somehow “behind.” Contributor Molly Conway of manrepeeler.com wrote, “We live in the era of the hustle. Of following our dreams until the end, and then pushing ourselves more. And every time we feel beholden to capitalize on the rare places where our skills and our joy intersect, we underline the idea that financial gain is the ultimate pursuit.”

However, in that pursuit, Millennials should not treat entrepreneurship like the latest fashion trend. Starting a business they are not emotionally invested in is a terrible financial investment. Plus, one cannot casually approach entrepreneurship.

“There are very hard moments, especially in the beginning where you want to give up...Ultimately it’s a mindset. Do you have the determination to figure it out?” said Ashley Williams, CEO of RIZZARR the Millennial Marketplace. “A lot of entrepreneurship focuses on persistence and not giving up.”

Starting a business may appeal to Millennials but turning passion into a paycheck requires commitment.



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Millennial Marriage: What's Love Got to Do with It?

By Alan Hunt II,

Assistant Account Executive, Michigan Chronicle

At a recent dinner with friends, all of whom happen to be Millennials, we got on the topic of dating and, for us at least, dating's ultimate goal: marriage. Despite having desires of what age we'd be married by when we were younger and, perhaps, more naive, none of us seemed to be in a rush currently, despite our ticking clocks.

The conversation then turned to the marriages we have experienced firsthand; that of our parents. Although love was present, all of us admitted we wouldn't want to follow the precise mold of our parents' example. In fact, the consensus was that love was a good foundation, but marriage requires more than that now more so than before.

I know what you're probably thinking. Children not wanting to be like their parents is not an anomaly. However, when it comes to how Millennials view marriage, parents are one influencing factor of many. Research conducted by the U.S. Census Bureau shows Millennials are getting married later in life than generations prior. The median age of marriage is 27 for women and 29 for men. Even if they have found the right partner, Millennials are still waiting. A 2017 Bridebook study reported those who had found their prospective spouse waited nearly five years before tying the knot.

Societal demands have increased over time. Thus, Millennials feel the need to securely commit to themselves before committing to a soulmate. The requirements for work, for example, are the highest ever. Our grandparents may have lived fine not completing school and getting an assembly line job. Even our parents may have fared all right with a high school diploma. Yet many Millennials find themselves having to achieve more. Many are first generation college graduates due to necessity more than desire. Most job applications today require a bachelor's degree minimum in addition to some form of work experience.



Alan Hunt II

While gaining their career footing, Millennials are simultaneously trying to improve finances. Paying off student loans on an entry level/mid-tier salary is not the easiest of tasks. This juggling act can become a lot for one person, so it's no surprise we're not in a rush to legally take on that burden along with whatever a potential spouse is bringing to the table.

Data indicates marrying later, after establishing a career and good financial foundation has proven effective. After peaking in 1981, Cosmopolitan reports experts have seen a 24 percent drop in the divorce rate. University of Michigan professor Justin Wolfers told Cosmopolitan "hookup-loving, debt-ridden, career-obsessed Millennials are responsible for bringing down divorce."

Millennials' opinions on marriage benefits are starkly different compared to generations prior. Before, marriage was used as a license to sleep together, cohabitate or start a family. A lot of Millennials today don't view marriage as a requirement to do any of those things. They have seen enough to know that marriage does not validate family.

Nevertheless, I don't want you to get the impression that Millennials devalue marriage altogether. If anything, you should be encouraged. Unlike prior generations, Millennials aren't considering pregnancy, enlisting in the army, or even love by itself as sole reasons to get hitched. Instead, they are using lived experience both alone and with a partner as a compass to evaluate their readiness to jump the broom. Millennials still view marriage as sacred, so sacred that we want to make sure we are ready even if it takes us longer to recognize than those that came before us. So, at the next holiday gathering ease up on the "so when are you gonna settle down" questions. What you must know is that although we take a different route, for many of us marriage is still a destination.

Millennial Momming in a Technological World

By Amber Tucker,

Director of Marketing, Michigan Chronicle

The thing about being a Millennial and a working mom is that I'm just starting to get the hang of this adulthood thing. I'm hitting my stride professionally, I'm graduating from grad school at the end of the year, and I kind of understand meal prepping. I've moved past the rosy optimism of my 20s into the cynical realism of my 30s. I see the world for myself and not just through the lens of my parents.

But in the midst of me figuring me out, I have two small people (daughter aged nine and son aged five) who depend on me for everything. I can't let them down and I certainly can't let them to see me struggle.

I'm Mommy and Mommy doesn't break. Yes, I can make gourmet lunches with little notes tucked inside, and choreograph a dance for the talent show, and help Spiderman defeat the Green Goblin, and figure out why the tablet isn't working, all while I'm on a conference call for work wowing my team with my brilliance or turning in a revolutionary report to my professor. Give me the Pulitzer now, thanks.

Karyn White may not have been Superman—but this girl right here, can save the world and still have a healthy, homecooked, Instagram-ready dinner on the table by seven o'clock.

Except, I can't.

I gave up on the mystical concept of work/life balance a long time ago. Instead, I concentrate on the two things I can hold in my hands and pray I catch the third before it hits the ground. I don't think the juggling act is unique to us as Millennials; I watched both my parents work and go to school as single parents. And they did it with dial-up internet and basic cable.

And for all the concerns surrounding so much of our lives being digital, technology has been my secret weapon. A way to entertain my kids, stimulate their minds and bond with them.

I remember asking my parents for a cell phone in middle school and my dad telling me I needed a phone like I needed a hole in my head.

Amber Tucker

Now, my husband and I are discussing whether or not we should get one for our nine-year-old daughter. He wants her to have one—school shootings happen way too often to not to be able to call 911 or home during an emergency. But I'm old school (see my dad's response above). She doesn't need a phone until she's old enough to go places without an adult; I'm thinking around age 12. Then, the pandemic happened, and she can't see her friends at school—so they call my cell phone.

My Gen X-er's and Boomers are probably thinking, why not have them call the house? I haven't had a house phone in almost 10 years. Plus, kids these days like to video call. So, my daughter getting a cell phone is less about her being able to call me in an emergency and more about her being able to call her friends while she's at home. Then, when she's able to go out with her friends, her phone will double as a tracker.

My kids rarely ask me for anything they've seen in an infomercial. We don't watch regular television because there's an app for that—several. The only time my kids ask me for some random pillow pet is because there were at my grandmother's house and she hasn't quite graduated to streaming.

My kids won't be able to hide any bad grades because the teacher's note "didn't make it home." My daughter's school has an app and email for communications and all their grades are posted online.

As a Millennial mom, my kids have their own tablets, will get cell phones before they get to middle school, participate in more Zoom calls in a week than I do, create videos and PowerPoints before they perfect handwriting. My daughter can create 3-D drawings and my son likes the storytelling apps. My kids will be more digitally sophisticated than I was at their age. With that comes the added pressure of having to stay on top of the latest trends, challenges, and advancements in technology.

Being a Millennial mom means that I don't have the luxury of being dismissive of new technology; it's not a fad, it's a fact of life. It's how I stay connected and vigilant. I have eyes in the back of my head and on all devices.

Jesus (or Somebody) Take the Wheel, Why Millennials are Leaving Religion

By Ashley Stevenson,

Social Media Manager, Michigan Chronicle

According to pewforum.com, only 50 percent of Millennials ages 18-29 are certain they believe in God. The number of Millennials actively practicing religion continues to decline rapidly with the onset of new beliefs, enlightening and acceptance of other ways of life. Some are simply no longer religiously affiliated and have chosen to live life without the traditional concept of "God" and the "Church." However, with the downward spiral of religion there has been an upswing of spirituality. We interviewed a group of Millennials, single and married, who are religious, formerly religious, spiritual, agnostic and atheist for their take on the great divide between our generation and religion.

Religion Versus Spirituality

Religion is an organized set of beliefs usually associated with a community or group of people who share the same practices. Whereas Spirituality is described as an individual practice that is about a personal journey of peace, purpose and morality. Although Millennials are not claiming to follow religion, the sense of morality has remained through their spirituality. Shelby (29), advised that she was "spiritual but Christian by default." After explaining that she was raised Christian but does not fully agree with their ideals, she noted that she believes religion divides humanity versus uniting us. This was a common theme amongst the Millennials who identify as spiritual. In solidarity, they acquiesce that religion is great for establishing some morals but in a greater scheme do not promote togetherness but a hierarchy over its followers. In contrary, John (31) and Jen (29), who are practicing Christian and Catholic, disagree that religion separates them from others but instead provides them with a sense of belonging and family.



Ashley Stevenson

Church Hurt Versus Healing

Naturally, with the drop in Millennial religious affiliation, there is also a drop in their attendance at religious services. According to the Pew Research Center, in 2009 religious members attended worship services regularly with a 47-52 percent rate, and in 2020 those numbers have reversed, and religious church membership is lower than that of generations past. Seventy-five percent of the interviewed Millennials who are no longer religiously affiliated admit that their decision to turn away from their religion was influenced by a disagreement or non-shared belief amongst their core religious group. Sonya, who was raised heavily religious in the Church of Christ and now calls herself a "heathen" (a humorous nod, derived from the Bible to describe those who do not follow Christian beliefs) described her qualms with her childhood church. "They say they are not a denomination but don't believe anyone outside of the church will get

into heaven... Women aren't allowed to participate in preaching, leading songs, or leading the congregation in prayer during worship." Sam, who was baptized Catholic and now describes herself as agnostic and leaning toward atheism, shared her experiences with conventional Christianity in her family when her gay uncle was told to be "burning in hell" for his sexuality even though he was the "nicest person ever." Among Millennials were tales of religious leadership and members who have left them scarred or traumatized by their affiliation to the organization. "Traditional religious beliefs (such as Christianity) teach forgiveness, it's certain things that should never happen that would even require forgiveness and only stem to benefit the leaders." Although some were deterred, each experience did not prove grave enough for some to fully denounce the religion. "Church plays a very important role in the spirituality process for me," said Dom, in reference to his Christianity. "The Bible says where two or three are gathered together, God is in the midst; it is a place for us to come together for praise and worship." Lee, who is also a Christian advised that although Church was once a tool to hold her accountable, says Church helps her better understand the word of God and emphasizes the necessity of church leaders who teach their members how to be better Christians and people overall.

Skin and the Concept of "Salvation"

While a great portion of the Millennials noted a form of disdain with traditional religious practices, others highlighted that their fall-away was simply a resolve that religion was a construct instituted to promote racism. "I can't get with white Jesus being the savior of all mankind." Many Black Millennials feel as though religion is in direct opposition of their pride in their race. Often referencing how it was used to manipulate enslaved people and that it does not encourage the success of Black people,

rather encourages the torment for the greater good of all. As a result, some Millennials have turned to more ritualistic spirituality that they feel honors their heritage and ancestry.

Love and Marriage

"Today, 74 percent of unaffiliated Millennials have a nonreligious partner or spouse, while only 26 percent have a partner who is religious." (fivethirtyeight.com) Attributed to the incline of online dating and overall amount of secular romantic partners, it has become increasingly accepted to not share religious beliefs in romantic relationships and, in turn, adds to the sway in religious affiliation either way. Sonya (former member of the Church of Christ) is married to a Catholic man, who she admits will occasionally attend confessional but is not "militant" about it all. Despite differences, post baby-boomer generations have shown less tendency to divorce, with the divorce rate dropping 18 percent in the last 10 years.

Regardless of race, religious belief or the lack thereof, the group of Millennial interviewees all encouraged others to explore their desires and religious needs for themselves opposed to sticking to tradition through conditioning, trauma or through manipulation. Through this collective of experiences and research, it is not fully apparent if Millennials will return to religion, however through religion and spirituality, the goal is to seek out a higher purpose or humanity beyond what is tangible. God and faith have become synonymous with hope and positive intrinsic value as opposed to clear cut affiliations. Some are devout and others are not quite sure what they believe, the ideology of divinity has transitioned from concrete to a concept that Millennials will not have defined for them. They have chosen either way who they will serve rather it be self or a savior, whatever best suits their soul and psyche.

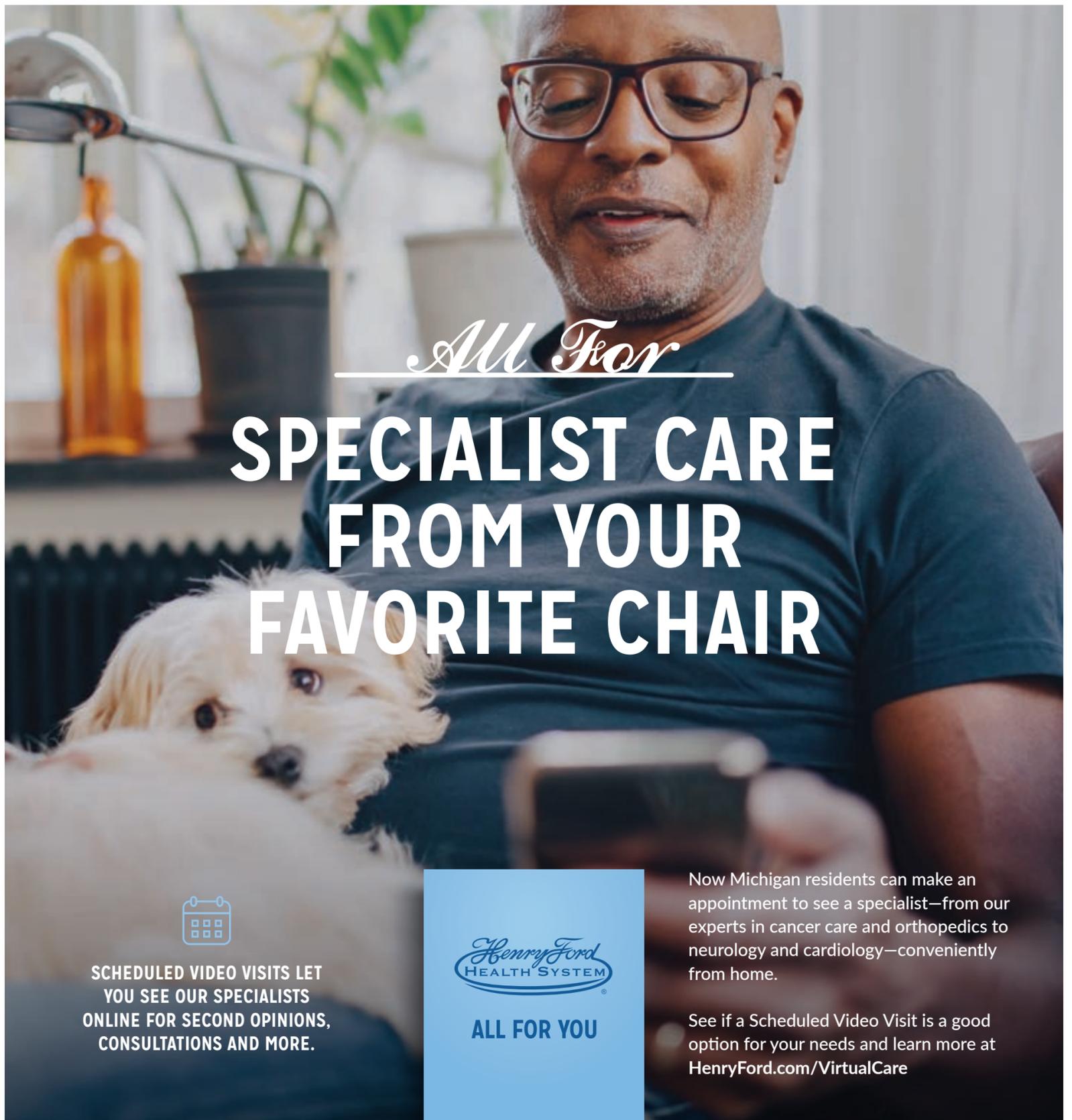


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Gospel According to PJ Pays Homage to Detroit the "Modern Mecca of Gospel Music"

By Alan Hunt

Detroit is famous for its Motown sound and even captures the electronic dance music world's attention yearly with its renowned Movement Music Festival. However, its gospel roots are just as strong, if not stronger. The latest reminder came courtesy of PJ Morton's latest project, "Gospel According to PJ."

The album includes an interlude conversation between PJ and his father, gospel artist Bishop Paul S. Morton, where Bishop Morton recalls growing up in Windsor just across Detroit's water. He often interacted with legendary gospel groups like The Winans, The Clark Sisters (who his sister sang background for), and Commissioned (who sang backup for one of his albums). PJ was introduced to this early and considers Detroit "the modern mecca of gospel music."



Photos: PJ Morton (@pjmorton) & @brikliam

It's no shock PJ turned to the mecca for his first, long-awaited gospel album. He's always written and sang about love, but this time around, he chose to dedicate his latest work to the greatest love he's known, Jesus. Detroit was represented well throughout the project with artists like J Moss, Commissioned, and the legendary Clark Sisters, each singing a song on the album.

"Gospel According to PJ" is a homecoming, a true passion project. PJ grew up a preacher's kid, playing the organ for his dad at church. Although his musical career has spanned R&B, soul, and even pop as a member of Maroon 5, the multi-Grammy award winner has always credited his success to how he was raised. He's gone on record in numerous interviews saying he's always wanted to do a gospel record when the timing was right. Considering everything 2020 has brought us thus far, this release seemed as good of a time as any.

It was indeed worth the wait too. This isn't your average gospel album, though. Sure, it starts with a track featuring a divine pairing of Kim Burrell and an organ that resonates with anyone who has spent time in a Black church. Yet songs like "So in Love" give reggae vibes or the funky "Gotta Have You" with Kirk Franklin break from the traditional gospel standard.

Then consider this list of powerhouse singers featured:

Le'Andria Johnson
Mary Mary
Smokie Norful
Tasha Cobbs Leonard
Yolanda Adams

It's only a matter of time before the awards for "Gospel According to PJ" start rolling in, and Detroit is proud to serve as a muse for PJ's latest masterpiece. The album is available for download and purchase on all music platforms.



By Megan Kirk

Fashion is beginning to make its mark in the city of Detroit. Known for Cartier Buffs and alligator shoes, Detroit's fashion is starting to elevate. New brands continue to emerge in a city known for its grit.

Officially launching in June 2018, K. Walker Collective was born in 2012. Founder and Head Designer Ken Walker reveals the dream began when he was in high school.

"It started early on for me. It started as a teenager always being engulfed in the arts," Walker says. "At 14, I knew I wanted a brand. I knew I wanted a namesake."

With a background in advertising, Walker took what he learned in college and his first job to build the body of the collection.

"I went to Michigan State for advertising and it woke something up in my entrepreneurial spirit," Walker shares. "Working in my first advertising job, I was able to see how to build a brand. It was divine order."

An urban streetwear brand featuring elevated men's fashion, K. Walker Collective looks to redefine menswear in Detroit.

"I asked myself what was missing in clothing right now. There was a lack of representation of men who looked like me. I felt like all the clothing stores I shopped at had what I wanted, but not all in one store," Walker explains.

Having been featured in New York Fashion Week, Walker notes the collective's first fashion show as a pivotal moment in the brand's history.

"It's the first fashion show for me. It still gives me a high when I think about it. I had my hand in everything; the music played, I hand-picked the models, the drinks, the seating, every-

thing," Walker says.

Walker looks to expand his brand to include womenswear for all shapes and sizes. With plans to release plus size and the womenswear, K. Walker Collective is looking to create pieces that are reflective of the city and the Black community.

"I want to be inclusive for plus size. I have women who buy items for themselves or for the men in their lives. I'm just a brand that wants to embody what young Black professionals are," Walker explains.

Looking to expand its reach, Walker shares limitations and challenges he has faced in growing and developing the streetwear brand.

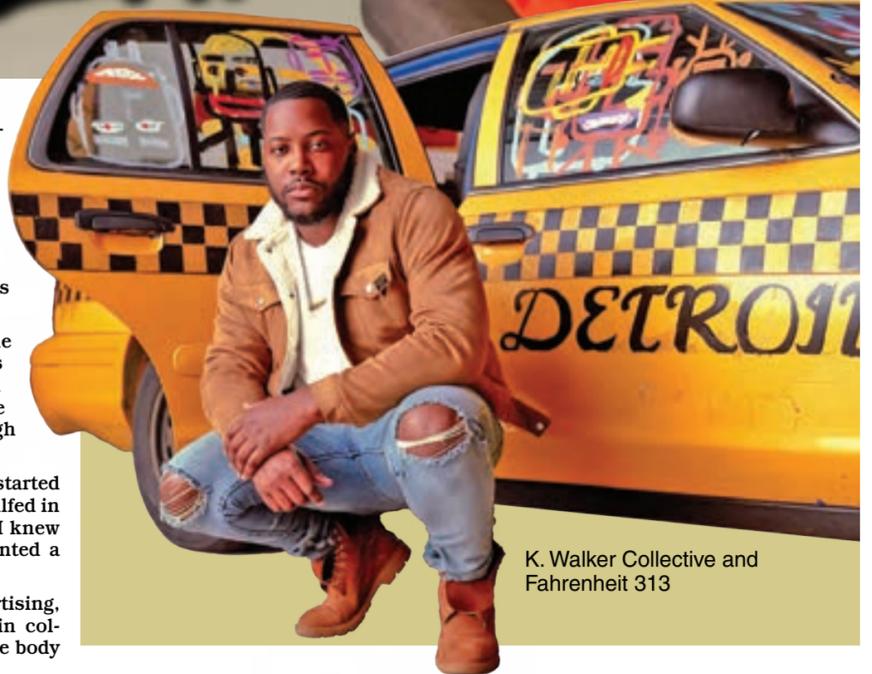
"It's the (lack of) opportunity for Black designers as a whole.

We don't get a lot of exposure. We don't have a lot of resources," Walker says. "Detroit is and will always be a fashion capital."

As Detroit continues to gain notoriety for fashion and grow its reach, a sneaker brand is looking to make its mark on the city. Located on the Avenue of Fashion on Livernois, Fahrenheit 313 is an innovative sneaker experience for gym shoe lovers.

Owner Frederick Paul II began as a college student looking to earn extra money. Attending Western Michigan

See **FRESH 2 DEATH** Page B-2



K. Walker Collective and Fahrenheit 313



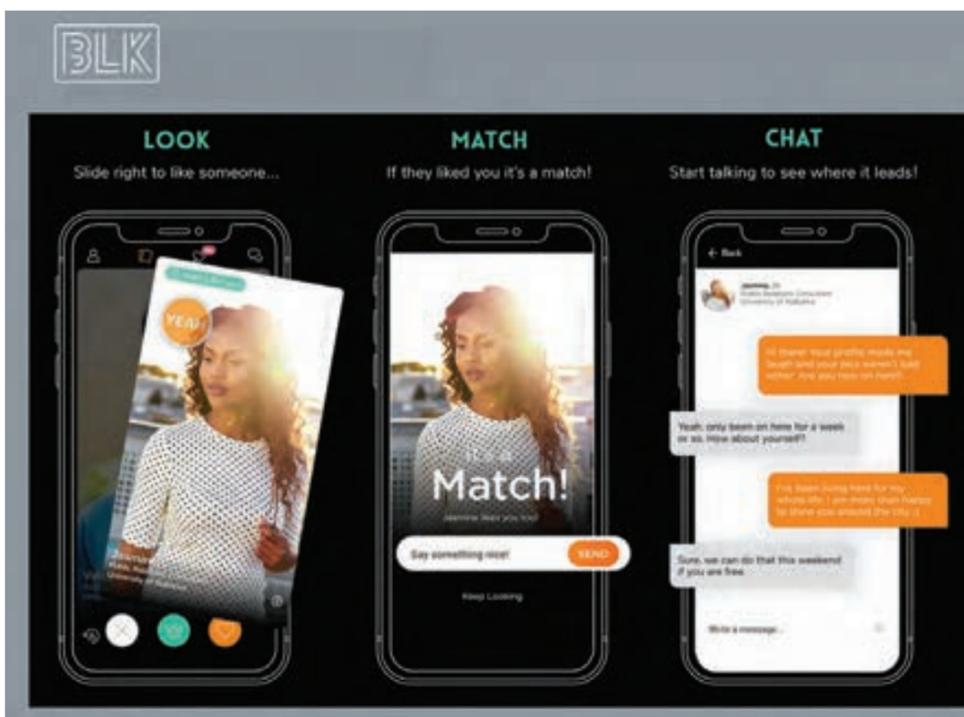
Millennials and Generation Z Shapes Dating

By Megan Kirk

Love, marriage and a baby carriage, right? This has been the blueprint of dating for generations. However, Millennials and Generation Z'ers have shaken things up and given it a spin all their own. With more focus on careers, education and finances, many Millennials and Gen Z'ers are turning to less conventional ways of meeting someone special.

In previous generations, Baby Boomers and Generation X'ers followed a more traditional style of courtship. Meeting a mate was as simple as courting your high school sweetheart, socializing at local hangouts or falling in love with your neighborhood crush. For Millennials and Generation Z'ers, dating can be a bit more complex. With the introduction of social media, "shooting your shot" is as easy as direct messaging your crush or double-tapping your favorite photo.

See **DATING** Page B-2



Fresh 2 Death

From page B-1

University, Paul began selling his vintage gym shoes for extra money.

"I started Fahrenheit 313 as a senior at Western Michigan. One day I had an idea while cleaning my shoes and wanted to sell them," Paul explains.

Using eBay as the source, Paul began to sell his gently used sneakers online. Before long, his personal inventory had sold out.

Originally known as The Heat Factory, Paul wanted the name to reflect a mix of fashion and old Detroit.

"Heat is synonymous with having a hot pair of sneakers. I also wanted the feel of an old Detroit factory," Paul explains.

Paul rebranded in 2016 and gave the exchange a new name. Known as "Detroit's hottest sneaker exchange" Fahrenheit 313 allows sneakerheads to buy, sell and trade their vintage or hard to find gym shoes. The brick and mortar store opened in 2020.

"We opened the storefront on Detroit Day, March 13, 2020," Paul says. "What we specialize in is selling those hard to find sneakers at an affordable price."

To verify authenticity, Fahrenheit 313 uses a personalized process.

"People come into the store and we authenticate them. It's about a 10-minute process. We then see what the market price is for them," Paul shares.

Once the shoes have been authenticated, appraisals to determine the shoe's value take place.

"Appraisals are based on the condition on the shoe. We check for any creases, if the soles are turning yellow, the year the sneaker was released and how hard they are to find," Paul explains.

Opening during COVID-19, Fahrenheit 313 had to shift its business to accommodate stay-at-home orders.

"We had to shift our business model. We didn't feel right pushing product during a health crisis," Paul says.

As a result, Fahrenheit 313 began doing curbside pickups, but moved to exclusively selling online.

"Online sales started to pick up during the shutdown. We had that rush



of online sales, then it halted," Paul expresses.

The sneaker exchange also believes in giving back to the city.

"Making Detroit a better place is really at the heart of the business. We won The Spirit of Detroit award and released limited edition t-shirt with the award on the front. Ten percent of proceeds went to feeding frontline workers," Paul shares.

With its passion for making a difference in the city, the sneaker exchange continues to its mission of putting Detroit on the map and impacting its citizens.

"We want to be seen as the premier destination for sneakerheads. Our mission is to always help revitalize Detroit," Paul says.

Fahrenheit 313 is located on 20114 Livernois Ave. K. Walker Collective can be purchased in Detroit Is The New Black and online.



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Dating

From page B-1

Although dating throughout the generations has changed, one issue all generations face in finding that special someone is COVID-19. With restrictions on social interactions, meeting someone new can prove to be a daunting task at any age. Dating apps, while not new, have become a fresh way to connect with potential suitors.

While longstanding apps such as Tinder and Bumble cater to singles of all demographics, a recent app is quickly growing and catering to a specific community. Launching in 2017, BLK, a subsidiary of match.com, has seen 3.5 million downloads since its beginning.

Jonathan Kirkland, Head of BLK, says the app was designed to place African American singles in the forefront.

"We're seeing it was something needed in the Black community," Kirkland says. "There's no other app that's putting Black people first."

Although the app is designed for Black singles, the app does not exclude singles of other races from joining.

"It is created for the Black community. With that said, we are not exclusionary for people who aren't Black," Kirkland explains.

Despite being a place for singles to mingle, BLK not only serves as a dating app, but a lifestyle brand as well. Kirkland sites the app as being a place where members can be their authentic selves.

"Everything we do from marketing, branding and an advertising standpoint is catered to the Black community," Kirkland says. "It will be a lifestyle brand and a place to engage with the Black community. We want to make sure we offer what the community wants."

As the COVID-19 pandemic continues to force a new way of life, Kirkland says the onset of the pandemic has helped the app grow.

"COVID's been terrible for the world and community, but great for the app," Kirkland says. "We've seen 61 percent more messages sent in the app and 39 percent more swipes."

During April, in the height of the national health crisis, BLK hit a growth spurt.

"Our active members continue to grow. Since April, we've seen our active members grow 40 percent," Kirkland shares.

The app has also introduced new features to help its users sound off about the pandemic.

"Since COVID hit, we've allowed members to express their sentiment and add it to their profiles," Kirkland shares.

With dating apps and meeting potential suitors online, safety measures are a key priority. Kirkland says the team at BLK is dedicated to keeping its members as safe as possible.

"We have a dedicated care team. If there is any cat fishing or derogatory remarks, the care team usually gets back to you that day (if reporting the incident)," Kirkland says.

BLK has seen success in creating couples of all ranges. Using the app's social media handles and email, couples have been able to share their success stories.

"We've had people reach out via email. As we look at these couples, we've seen all shapes and sizes, and even same-sex couples," Kirkland says.

In addition to dating apps, virtual dating has become another tool in the dating arsenal. Zoom and FaceTime have provided a new way to date while social distancing. Not only used in the workplace, both apps provide a way to meet face-to-face without leaving the comforts of your home.

As Millennials and Generation Z'ers continue to navigate the dating world, other non-traditional ways of meeting someone new have begun to emerge. Recently, social media caught wind of various photographers offering blind dates with a twist. Stranger photoshoots or "stranger shoots" happen when a photographer offers two complete strangers the chance to take part in an intimate photo session.

Although the subjects do not know each other, once the shoot is wrapped and the photos are produced, the once-strangers seem to have known each other for a lifetime. Often seen cuddling, holding hands and in some cases kissing, the strangers turned partners often exchange numbers and date once the shoot is over.

Although there is no clear-cut way to date, Millennials and Generation Z'ers are taking the reigns and creating their own paths to love. For more information on BLK, follow them on Instagram.



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The Open Business Directory includes more than 100 listings, all of which are Bedrock tenants.



The New Age Millennial Wave: Healing and Yoga

By Megan Kirk

In the age of crystals, meditation and smudging, Millennials are breaking from traditional methods to embrace new and holistic ways of healing the mind and body.

The Trap Yoga and Massage Studio, located in Southfield, Mich., combines massage therapy and yoga to promote healing and relaxation. Owner and founder Jamel Randall uses different yoga styles such as Ashtanga, Yin and Hatha to give the mind and body a total workout.

Jamel Randall

"We do Ashtanga, which is a traditional style in India and we add a twist to it to give a sweat and workout. Soulful and Yin are a slower flow for those who want to restore their energy," Randall says.

Having 10 years of expertise, Randall says he started his trap studio to teach mental awareness and healing practices.

"Your muscle flexibility means little to me. It's your mental flexibility that means the most to me.

You'll get more limber, that's a given. We're looking to see how many more people you can love," Randall explains.

Creating a vibe unlike most studios, Randall began with just massages until clients began to inquire about his yoga practices.

"I started with the intention to do my personal massages and practice yoga myself. My massage clients began to ask me about yoga. I practice at 7 a.m. I began to invite them to practice with me," Randall explains.

Being classically trained in Puerto Rico and Cabo, Randall has not only learned the art of yoga, but can also teach it.

"I went through tons of training; 500 hours of training. I'm a certified yoga teacher," Randall says.

During sessions, Randall played music to create the atmosphere for yoga and set the vibes for healing.

"I played rap music while I practiced yoga and I saw people didn't mind the music, so I kept it going," Randall shares.

With music by The Migos, 2Chainz and Travis Scott, Randall's classes encourages yogis find inner peace.

"We aren't twerking. This is not a dance studio. We are teaching breathing and releasing attachments," Randall expresses. "The goal is to get more people involved in this healing practice."

Although some classes feature "trap" music, not all yoga sessions feature this style of song. With the soulful sounds of Jhené Aiko and Sade, the vibes created by music are not pivotal to the sessions.

"Music is secondary. Practice comes first," Randall explains.

The idea of "the trap" stems from urban slang referring to houses of illegal work.

"It's more than trap music. It's more like 'thug trap.' We're slanging health and wellness," Randall shares.

As Millennials continue to incorporate yoga as a healing practice, The Trap Studio offers alternate methods of relaxation such as deep tissue, Swedish, Thai and Blacthai massage techniques.

"I do have a unique massage called Blacthai. I do a lot of jumping on (massage) tables and standing on people; pushing and pulling on muscles," Randall says.

The classes are intended to encourage members to be comfortable and not intimidated by the environment.

"It's a positive and lighter vibe that's created. They can come in heavy and leave light," Randall expresses. "It can be intimidating to walk into a studio with people who don't look like you."

To keep members safe during COVID-19, classes have moved from the studio to the comforts of home. Through Patreon, The Trap Studio offers virtual classes, memberships and training courses to become a Yoga teacher.

"We switched everything to virtual for yoga and yoga teacher training. We're able to reach and teach more people. Now, I'm able to teach more theory, letting go and non-attachment," Randall says. "I taught virtually in Europe a couple months ago."

As Millennials continue to adopt non-traditional methods, Randall believes ancestry and the internet are the reasons more Millennials are shifting to holistic healing practices.



"I think that we have been given the gift of awakening from two things: technology and family history. We are able to research the impact that drugs and poor diets have on our overall being," Randall says. "We have seen our parents struggle with the side effects of these meds and old school ways of living. So, we have taken the initiative to try a new way and hopefully lay the foundation for generations to come."

In the future, the studio looks to teach more yogis to become yoga instructors and learn the art of massage.

"We are working on becoming a massage school as well. The goal is to teach that unique style of massage," Randall shares. "The community we are creating is setting the tone for health and wellness. We are looking forward to more yogis to come."

The next training course for yoga instructors begins in October. For more information on classes, massages or becoming a yoga instructor, visit the website to sign up.

Pretty Stringz Puts The V in Violin

By Lindsay Keener

Calloused from nearly two decades of performing, her fingers feel most at home when wrapped around the neck of a finely tuned violin. Meet Candice Smith, who goes by the stage name Pretty Stringz. She has been playing the violin since her mother signed her up for lessons at the tender age of nine.

"When I was in elementary school, the teacher always sent back so many papers. I didn't even know that there was a paper in my bookbag for violin [lessons], but when I got home my mom went through my bookbag and she saw that my school was offering violin, so she was like 'I have to sign her up! I have to sign her up!'" said the former child prodigy.

Just shy of her 27th birthday, Smith has cemented herself as an artist in a rather unforgiving field typically associated with older Caucasians. African American musicians make up less than 2 percent of American orchestras, according to a 2014 study by the League of American Orchestras. The percentage of Black conductors is slightly higher at 4.3 percent.

Smith hasn't allowed the lack of inclusion to deter her from pursuing her career. She says she has always been the type to take matters into her own hands - especially when carrying sheets of music.

"I am naturally a very hard worker and I've always strived to be the best," said Smith. "You have to have a bold mindset. There aren't a lot of Black violinists, there aren't a lot of female Black violinists, and there are even fewer violinists that play other genres of music."

Smith is determined to be the change she wants to see. In her role as a violin instructor, she has made it her mission to encourage younger generations to step outside the box.

"Classical music normally goes hand-in-hand with the violin, but I believe that in this new day and age,

with this new generation, we are creating new opportunities and we're branching out to different genres of music," said Smith. "I think it's very important to expose them to that and let them know that people of all ages are doing amazing things on the violin."

The average age of classical music listeners is about 45 and nearly 40 percent of the audience is 55 years of age or older, according to a study by MIDiA Research. The number of younger listeners is growing; fans in Smith's age range of 25-34 account for 31 percent of listeners, the second highest group in the study.

Despite making strides in her journey as a violinist, playing at Carnegie Hall and opening for various musicians on tour, the Detroit-native has experienced her fair share of trials. Smith says society's perception of success made her feel as though she had to alter her dreams to make them suitable for others.

"I was constantly trying to prove myself so that I could pursue my dream and my goals could be approved by people looking in from the outside," said Smith. "I felt like if I were to say 'I want to be a violinist' or 'I want to teach music,' I'd have to explain myself... 'I want to be a teacher, but I also want to have a business on the side' to make it sound better."

Smith says having mental strength helped her succeed.

"I've always known what path I wanted to take, and I think with that comes a sense of boldness and mental strength because a lot of times when you're pursuing big dreams you will have a lot of people that are close to you, or in some ways close to you, that will try to tear that dream apart," said Smith.

Unafraid to wear her identity like a badge of honor, Smith knows she isn't your average violinist.

Smith's debut single *Mirrors*, released on Aug. 31, details her story of self-identification through an arrangement of musical harmonies.

"People will try to define who you are," said Smith. "It's about being bold, knowing who you are on the inside, and not letting people stir you away from living out your full potential."





Lauren Gillon

Elle Knows FOOD

By Megan Kirk

Knowing the way around a kitchen may not be a top priority for Millennials. But, with so much time being spent indoors due to the national health crisis, learning a few staple meals may not be such a bad idea.

Lauren Gillon began cooking as a college student to cope with being away from home.

"I started cooking back when I was in college. I was homesick and stressed out from being a pre-med major," Gillon shared.

As she continued to cook, Gillon realized she had a real knack for the kitchen.

"It began as a hobby. Before you knew it, I was writing my own recipes," she said.

Citing family as her source of inspiration, growing up Gillon was no stranger to the kitchen and lists soul food as some of her favorite dishes to prepare.

"My grandmother and mom always cooked while I was growing up, and I always watched them cook," Gillon reminisces. "I'm a big fan of Southern comfort foods. Stuff that sticks to your bones. Things with gravy."

With over 3,000 Instagram followers and 1,000 Twitter followers, Gillon has been able to use the power of social media to teach Millennials how to cook.

"Every day I post to Instagram. I post recipes two to three times a week," Gillon says.

For a more hands-on approach, foodies can tune in monthly to learn step-by-step with other Millennials as Gillon prepares meals live.

"I've done a few live cooking events. I also do monthly cooking classes on Zoom," Gillon says.

While cooking can be stressful, Gillon's classes have the opposite effect.

"I get compliments that it's very therapeutic. I like to make sure people are prepared. I let them know tips and the format of that's going to happen in class," she said.

Aside from using social media, Gillon, also known as Elle The Foodie, began documenting her journey with food online. Launching in 2018, Millennial Meets Stove serves as a food and lifestyle blog operated by Gillon which features personal recipes and "how-to" guides to prepare everything from main dishes to desserts. Receiving roughly 2,000 views per month, Millennial Meets Stove also highlights restaurants around the city of Detroit.

In addition to hosting live cooking classes, Elle The Foodie also offers private events and catering.

"I've been specializing in dinner parties. Especially people who have birthdays and can't go out to dinner," Gillon says.



During the COVID-19 pandemic, Gillon is using her skills in the kitchen to help those who have been affected by the virus while also generating more recipes for Millennial Meets Stove.

"COVID has given me more time to produce more content. I've also picked up a lot of clients who were stuck at home recovering from COVID and I meal prep for them," Gillon explains.

To keep clients and herself safe, Gillon uses the internet to grocery shop and has a no-touch delivery system.

"I do most of my grocery shopping virtually. I also drop their meals off on their porches," Gillon says.

Though cooking is a passion, Gillon's first love is helping people. Completing a pre-med degree from Farris State University and working as a paramedic EMT, Gillon has plans of advancing her career in medicine.

"Next year I will be applying to Physi-

cian's Assistant schools. Medicine is my first love. I can always take cooking with me," Gillon says.

Along with plans of pursuing medicine, Gillon also wants to take her cooking mainstream. Listing the host of the Food Network's Barefoot Contessa Ina Garten as an inspiration, Gillon looks to make a name for herself in the cooking world.

"I love Ina Garten. She's very classic. Everything is always homemade. I want to have my own cooking show and homeware line," Gillon says.

As she continues to grow her cooking skills, Gillon looks to expand her range and continue learning new recipes.

"I never try to block myself in," Gillon explains. "I love to remix recipes. I have a staple alfredo recipe my friends and those who read my blog love."

For recipes, events and the best restaurants around the city, follow @elle.thefoodie on Instagram or visit Millennial Meets Stove.

5 Ways To Step-Up Your Instagram Game

By Lindsay Keener

With all of the approaches designed to create a successful Instagram page, it can be difficult to know where to start. Don't worry, we've got you covered. Here are five tips to help you succeed in the Instagram world.

Look the Part

There's no denying these two very important facts: humans are very visual creatures and looks are everything. This doesn't mean every photo has to be worthy of a high-profile magazine feature, but a picture is worth a thousand words. A clear photo is the only type that deserves to do the talking. What should it say? How do you want your followers to feel when looking at your content? Color schemes are a good way to convey a message. Instagram profiles can be

an extension of the user's personality: bright and bubbly, warm and nurturing, or chill and innovative. Graphic design applications like Canva and VSCO provide built-in tools, templates and illustrations that aid in the overall aesthetic of your profile, giving it that extra wow factor.

Utilize your Resources

Make no mistake about it, Instagram is your friend and the platform wants you to succeed. Instagram has created various features intended to enhance users' time on the app. Instagram stories, short videos and pictures that are available for 24 hours, have gotten rave reviews from fans and increased engagement for many brands. Instagram highlights are a continuation of past stories archived into themed pods. Instagram reels, a collection of overlapping clips shortened to 15 seconds and accompa-

nied with audio, is a fun way to present content without losing the attention of your followers.

Engage! Engage! Engage!

No one likes being given the cold shoulder and the same thing goes for an Instagram profile. Instagram is a social media platform, making it a great way to socialize with others. Users can ask questions and get feedback through Instagram Stories and comment on various pictures; there's no forgetting the infamous double tap! Engaging with others on Instagram is part of the fun. Otherwise, it's just a place to store pictures and you could always use your camera roll for that, right?

Post Often

In the world of Instagram, there's no such thing as too much exposure. You want to be seen and seen often. With the

help of fun and interesting content, this goal can be accomplished with ease. Social media applications are typically used as a form of entertainment - engaging profiles garner attention by providing relatable content. Usual content falling under this category includes current topics, memes or posts specific to a certain demographic if allowed.

Don't Keep Secrets

Children say it best - sharing is caring. When posting that cute top, delicious meal, or fun event don't be afraid to tag the resource in your picture or add it in the caption. Being accessible is a great way to build trust with your followers and create a more personable experience. Fenty Beauty is an example of a brand that's doing it right! They are responsive to their followers and have their finger on the pulse of the world's latest trends, styles and influencers.

ANNOUNCEMENTS

REQUEST FOR QUOTE

The Suburban Mobility Authority for Regional Transportation (SMART) is soliciting RFQ for Palo Alto Firewall Control No. 21-3257 RFQ forms may be obtained beginning **August 31, 2020** from <http://www.mitn.info>. **RFQ is due by 3:00 PM ET, September 9, 2020.**

HELP WANTED

PORTFOLIO MANAGER

The **Kresge Foundation** has an opening for a **Portfolio Manager**. This role will work closely with Social Investments and Finance Department staff as well as other foundation employees and investee organizations to support the success of portfolio investments and assist in the ongoing learning, evaluation and asset management of transactions. For more details and to apply please visit [Kresge.org/careers](https://www.kresge.org/careers).

SOCIAL INVESTMENT OFFICER

The **Kresge Foundation** has an opening for a **Social Investment Officer for the Detroit Program**. This role will help to identify sector level issues that lend themselves to investment, develop a capital strategy, identify or create impactful transactions and assist in the ongoing learning, evaluation and asset management of transactions. For more details and to apply please visit [Kresge.org/careers](https://www.kresge.org/careers).

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Assistant Manager, Dealer Websites - Cadillac

Warren, MI, General Motors. Dvlp dealer website strategies & manage execution across creative dvlpmt, governance, & reporting, w/ overarching objectives of improving website performance & ensuring an industry-leading luxury research, shopping, & brand exp. Manage supplier agency to optimize Cadillac dealer website strategies & execution. Ensure robust UX is rolled out site-wide & continually improved, defining features & website functionality to enhance website exp & increase overall effectiveness. Deploy frequent Luxury Dealer website Benchmarking studies to evaluate Cadillac & competitor Dealer website experiences & performance on tasks such as Vehicle Search, Vehicle Details, Current Offers, Schedule Service, & overall site exp. Deploy detailed content audits & gap analyses to inform site content strategies to assure that creative content is on-brand & stylistically consistent. Dvlp & manage regional & global vehicle brand content strategy, content experiences, themes & stories to guide & shape creative work, content plans & operational solutions for master brand level programs including heavily planned higher production value content across key calendar moments & technology innovations, responsive unplanned content sparked from analytics, social conversations & insights for focus market. Bachelor, Bus. Admin, Marketing, Intl Bus., or related. 12 mos exp as Digital Marketing, Vehicle Sales, Service & Marketing, or Brand Manager or Assistant Manager, or related, dvlp & managing national or global psgr vehicle brand content strategy, content experiences, themes & stories to guide & shape creative work, content plans & operational solutions for master brand level programs inclgd planned higher production value content across key calendar moments & technology innovations, responsive unplanned content sparked from analytics, social conversations & insights. Mail resume to Ref#2343-101, GM Global Mobility, 300 Renaissance Center, MC:482-C32-C66, Detroit, MI 48265.

Obituary

Prince Christopful Kendriyk II



Home going celebrations for Prince Christopful Kendriyk II on 04/17/2020. Prince passed due to complications from Covid-19 Pandemic. Prince was a people person, he loved to talk, he was very smart. Prince was the uncle by marriage to Detroit's Police Chief James Craig. Prince was the father of Chief Craig two cousins. Prince served over 40 years as a Honor Guard and Detroit Police Reserve Officer.

Hutchison Funeral Home took charge of Prince remains, Prince was laid to rest a Detroit Memorial Park Cemetery. 7280 13 Mile Rd. in Warren MI. Service was officiated by Rev. Fr. Tyrone Robinson on Prince Birthday on June 25th, 2020. Prince leaves to mourn his wife Inez Kendriyk, his son William J. Mauldin, two daughters Ruthie and Laura Kendriyk, two granddaughters Syreeta Kendrick and Justice J. Mauldin, sister and brother Sr. Laura Marie HVM, Redmond (Sonny) Kendrick, a prof. drummer well known all over Detroit and other places. Prince family wishes to thank all his friends for their love and support. *The Lord Is My Shepard and I Shall Not Want. - Psalm 23:1*

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Grilling Secrets for Your Labor Day Weekend

(StatePoint) You've been grilling all summer long, which means you may be in need of some new ideas this Labor Day Weekend. Experts say, no matter what equipment you're using, the secret to making a big impact on the flavor of your food is BBQ pellets.

"With the amazing wood smoke flavors that cooking with wood pellets offer, it's truly a game changer for any backyard barbecue," says Ben Madden, product manager at Bear Mountain BBQ Woods, crafter of gourmet, hardwood pellets. Bear Mountain BBQ pellets are made from 100% premium all-natural hardwoods, with no flavorings, fillers, or additives, which create amazing wood-smoke flavor.

Pellet grills have soared in popularity over the past few years and show no signs of slowing down, mostly due to the flavor, versatility and convenience they provide over other types of grills. Using a pellet grill along with hardwood pellets creates wood-fired flavor that truly elevates the overall grilling experience.

No pellet grill? No problem. Here are some alternate ways to use pellets on any type of grill or smoker.

- Fill a pellet smoking tube as directed by the manufacturer and light the pellets using a torch. When the flame goes out, the pellets will smolder and smoke. This method is great for smoking food on gas and charcoal grills.

- Fold a large handful of pellets in foil and crimp the edges. Poke a few small holes in the pouch and place it on top of the burner or coals. This works great to reverse-sear food -- smoking first, then finishing over higher heat.

Just keep in mind, different pellet blends create different flavors. The team at Bear Mountain has dialed in the right combinations of hardwoods to craft the best flavor for different types of grilled meats and vegetables.

A rule of thumb is stronger hardwoods add richness to beef, medium to mild woods pair perfectly with chicken, pork and vegetables, and lighter fruitwoods complement the delicious flavors of seafood. Having a variety of pellet types handy can help you become a more versatile grill master.

So what should you serve this Labor Day Weekend? For a dish that's both down home and a cut above, try this Reverse Sear Tri-Tip recipe. Tri-tip is a perfect cut of meat to reverse sear and lock in that juicy, smoke flavor with a high-temperature finish. Straight from Bear Mountain's recipe collection, you can use a pellet grill or a gas or electric grill with the folded foil method.

Prep time: 5 minutes

Cook time: 1-2 hours, depending on size

- Ingredients:
- 2-3 pounds tri-tip trimmed
 - 3 tablespoons Coffee Spice BBQ Rub (recipe on bearmountainbbq.com)
 - Olive oil

Preparation:

1. Lightly coat the meat with olive oil, then Coffee Spice Rub to completely cover the meat.
2. Set grill to 225 F. When up to temperature, place meat on the center of the grill and close the lid.
3. Slow cook to approximately 120 F, then increase the temperature to high to sear the outside.
4. Continue to cook until reaching an internal temperature of 130 F (for medium-rare).
5. Remove from the grill, tent with foil and let sit for 15 minutes. Remove foil, slice and serve.

For more recipes, tips and information about Bear Mountain pellets, visit bearmountainbbq.com.

With a few new grill techniques, you can make this Labor Day Weekend all about incredible flavor.



Using pellets creates wood-fired flavor that elevates the grilling experience. PHOTO: (c) Jennifer Danella

65th Birthday Brings Key Decisions Regarding Health Care

(StatePoint) Your 65th birthday is an important milestone. That's when you become eligible for the federal Medicare health insurance program.

Medicare is a popular, affordable health insurance program for Americans 65 and older, and those under 65 with certain disabilities, providing hospital coverage (Part A) and physician visits (Part B) to those who qualify. But it can be complicated. To decide what coverage is best for you, take inventory of your current and future health, work and economic standing, including your personal preferences and goals.

Here are a few tips to consider from Cigna, which serves hundreds of thousands of Medicare customers nationwide.

1. Timing is important! Medicare has a seven-month window around your 65th birthday called the Initial Enrollment Period. It begins three months before your 65th birthday and extends three months past your birthday month. Enrolling outside this window could result in higher premiums on Medicare Part B for the rest of your life.

If you're still working, your path forward depends on the size of your company. If you work for a company with fewer than 20 employees, generally, you must sign up for Medicare at 65. If you work for a larger company, you can keep your company's plan and enroll in Medicare without penalty later – usually when you retire – or enroll in Medicare immediately. However, by switching, your spouse could lose coverage if they're currently on your



PHOTO SOURCE: (c) Jfanchin / iStock via Getty Images Plus company's insurance.

If you're not working and you've already filed for Social Security, the process is much easier. You'll automatically be enrolled in Medicare Parts A and B when you turn 65. Sometimes called Original Medicare, this doesn't include prescription drug coverage.

2. Original Medicare doesn't cover everything. Original Medicare covers hospital and physician expenses, but there are cost-sharing requirements and limits on what's covered. Consider how you'll cover things like dental, vision, hearing and pharmacy. You can buy supplemental plans, or you can buy a Medicare Advantage plan (also known as Part C), which covers everything that Medicare does and provides additional benefits, including, in many

cases, prescription drugs (also known as Part D).

3. You have many options. With Original Medicare, Medicare Advantage, Medicare Supplement (also known as Medigap), and Prescription Drug Plans, there are many choices to make. Understanding your budget, health needs, doctor preferences and lifestyle will be important in making the best choice for you.

4. Get help. For more information, call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048. Or visit the Medicare Plan Finder website at Medicare.gov/plan-compare. Find local assistance through the State Health Insurance Assistance Program (SHIP) at www.shiptacenter.org. You can also contact individual Medicare plans. For instance, you can learn more about Cigna plans at www.cigna.com/medicare. Consult your benefits administrator at work and talk with friends and family members who've been through the process.

5. Use it. Know your available benefits. Find out about wellness checks and preventive screenings needed for your age and health status, and get them. Take advantage of Medicare Advantage extras, like gym memberships, to actively engage in your health and well-being.

As you turn 65, it's important to do your homework regarding health insurance. However, if you find out that the plan is not the right fit, all is not lost. You can make changes during Medicare's Annual Election Period, which occurs every year from October 15 to December 7.

Michigan Chronicle

P R E S E N T S

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WE'RE CELEBRATING 40 DOPE YOUNG PROFESSIONALS UNDER 40 WHO ARE EXPERTS IN THEIR FIELD. WE INVITE YOU TO NOMINATE BLACK ENTREPRENEURS, CREATIVES, DIVERSITY & INCLUSION PROFESSIONALS, INFLUENCERS, LAWYERS, HEALTH CARE, BEAUTY, AND OTHER YOUNG PROFESSIONALS WHO DOMINATE IN CRAFT, ARE TRANSFORMATIVE IN SKILL, AND EXCEL IN PROFESSIONALISM.

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