

DETROIT NATIVE SUN

Enlightening the Community

Does your internet seem slow?

By Willie E. Brake
SPECIAL TO THE SUN



Nothing is more annoying than having slow internet. When it eventually happens to you - and it will, you're going to wonder what you can do to speed up your connection. I've listed three of my top tips below.

1. Check Your Internet Plan

Sometimes, your internet connection is slow because you're paying for cheap internet. Contact your internet provider and find out what plan you actually have. Also, run a speed test using speedtest.net to see how well your internet is actually performing. Be sure to stop any downloads, uploads, Netflix streaming, or other heavy internet activity before running the test to ensure as little interference with the results as possible.

Speed tests sometimes appear rather high, as some Internet service providers may prioritize them and may have servers very close to you. If your connection speed appears to be a bit slow, that can be normal as you generally pay for up to a certain speed and may not always get the exact speed that you pay for. Speeds may also be slower at busier times of the day, when everyone in your area is using the internet connection, rather than off peak hours when many people are sleeping. If what you've measured is close to what you're paying for, then your network is working fine and your internet plan just isn't very fast. The best way to speed it up will be to consider an upgrade.

2. Reboot Your Hardware

Computers, modems and routers sometimes get stuck in a bad, slow, overloaded state so that's why it's always a good idea to give your modem and router a quick reboot to see if that helps. If you have a combined modem/router unit, you may just have the one device to reboot. But there's a good chance you need to reboot two pieces of hardware; the router and the modem. The router connects to the

modem which is connected to the cable coming out of the wall. To reboot them properly, I recommend that you unplug each from their respective power outlets for ten seconds before plugging them back in. It may take a few minutes for your modem to reconnect to your Internet service provider and bring your connection online, so be patient.

Check the other computers on your network to see if their internet is slow, too. If the problem only happens on one computer, the problem may be with that particular computer, not your router or modem.

3. Know Your Hardware's Limitations

If you're paying for a super-fast internet plan - i.e. a fiber connection that gets you a mighty 1Gbps (1,000Mbps) - you're never going to see those speeds if the primary WiFi router in your house is an antiquated wireless device. Even if you have a faster, newer router but you're connecting to it with an older or cheaper laptop, you're going to wonder why your transfer speeds are so slow. It could be possible that your internet is fine, but your WiFi - the wireless signal that connects you to the internet - could be having signal problems. A bad WiFi connection can seem like an internet connection problem, especially since it can affect all of the devices on your network. There are quite a few reasons you may have a bad WiFi signal. The airwaves could be congested with too many devices nearby, especially if you're using 2.4GHz and not 5GHz which can support a lot more devices. This is a particularly common problem in denser urban areas such as apartments with neighbors who have a bunch of wireless routers and other devices.

If you are upgrading your router, be sure to purchase a model with a lot of potential throughput which should generally give your speedier devices the best possible speeds.

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Six steps to get your CARES Act funds fast

(StatePoint) Millions of U.S. residents will receive government stimulus payments (also known as Economic Impact Payments) under the CARES Act. Payments to eligible recipients will arrive by either direct deposit or a paper check.

Here are some helpful tips from Wells Fargo that may help you access your funds as soon as possible.

1. Determine if you qualify for a government

stimulus payment. Your eligibility is determined by the federal government. To learn more about eligibility and payment amounts, visit [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) under the "Economic Impact Payments" link.

2. Learn how you'll receive your stimulus payment.

If you filed a federal tax return in 2019 or 2018 and typically receive your tax refund through direct deposit, your government stimulus payment will likely arrive the same way. If you did not file a tax return or have not given the IRS your direct deposit account information in the last two years, you'll likely receive a U.S. Treasury check in the mail

3. Set alerts for your government stimulus payment deposit.

Use mobile and online banking to check your account balances

from home so you know when the stimulus payment is deposited. Set a deposit alert on your checking or savings account to be notified once you receive a direct deposit.

4. Know where you can deposit a paper check.

If you have a checking or savings account, you may be able to make a mobile deposit if your bank has a mobile app, or make a deposit at an ATM. Make sure to check your bank's applicable

daily and monthly mobile deposit limits.

5. Look before you leave.

Make sure to verify if your local bank branch is open, as they may have reduced hours or services. In the case of Wells Fargo, customers can go to the Wells Fargo branch locator for the latest information on closures, hours and services by visiting [wellsfargo.com/locator/](https://www.wellsfargo.com/locator/). Customers can also visit Wells Fargo's COVID-19 resources and support page for additional information at [wellsfargo.com/coronavirus](https://www.wellsfargo.com/coronavirus).

6. Beware of scams.

If you receive a suspicious email or text message, don't respond, click on links, or open attachments. Check out [IRS.gov](https://www.irs.gov) for more tips to help avoid becoming a victim of fraud.



How to make the CARES Act part of your financial plan

(StatePoint) For many Americans, the current state of the economy is creating real financial challenges and concerns. However, the federal government's recently enacted CARES Act is intended to provide some financial relief to families and business owners who may be struggling to manage their finances, using cash disbursements, expanded unemployment benefits, and different loans and tax credits.

In addition to reading up on CARES Act programs, experts say there are several ways to make sure you get as much financial support from the bill as possible. Here are three things to think about:

- Estimate the value of your economic impact check and plan how you will use the money. The Internal Revenue Service may send up to \$1,200 to individual taxpayers and \$2,400 to married couples, plus another \$500 for each qualifying child. Tools such as The Washington Post's stimulus check calculator can help you determine the amount you may receive. Then you can decide what to do with your check: e.g., pay your bills, buy essential goods, save it or even invest it.

- Check your eligibility for unemployment benefits. The CARES Act created a new Pandemic Unemployment Assistance program to provide benefits to people who lost their jobs, had their hours reduced or are unable to work for reasons related to COVID-19. You may qualify for these benefits even if you are self-employed or an independent contractor. Unemployment benefits have also been increased by \$600 a week and extended to up to 39 weeks of coverage. The Department of Labor's website (www.dol.gov/coronavirus) has more information on these changes, as well as guidance on applying for unemployment.
- If you own a small business, consider applying for a federal loan. The CARES Act set aside hundreds of billions of dollars for the Small Business Administration and the Treasury Department to provide financial relief to business owners and their employees. Loan options include the Paycheck Protection Program to help businesses keep workers on their payrolls and the Economic Injury Disaster Loan to help cover a temporary dip in revenue. Visit the SBA's website (www.sba.gov/funding-programs/loans/coronavirus-relief-options) to learn more and apply.



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