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July 2015

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Neighbors

(269) 228-1080
(269) 476-1680

<http://www.cassneighbors.com>

sailorphil@philvitale.com
jack@beanstalk.net

REGIONAL NEWS

3rd annual Soles for Souls, Fire Cracker 5K/10K & Double Down

The Cass United Methodist Church is pleased to announce its 3rd annual Soles for Souls Fire Cracker 5K/10K and Double Down on Saturday, July 4 at 8:30 am. Registration (open at 7:30) is at Diamond Lake Marina, just east of Diamond Lake Yacht Club, 21316 Shore Acres Rd., Cassopolis. For more information call 445-3107. For sponsorship info contact the church at PO Box 175, Cassopolis, MI 49031 by June 21.



Underground Railroad Days

The Village of Vandalia and the Underground Railroad Society of Cass County will partner for the sixth year on July 11 and 12 to celebrate the heritage of the Underground Railroad in the area. Hours are Saturday 11 am to 7pm and Sunday 11 am to 5 pm in with activities centered around Milo Barnes Park on M-60 in Vandalia. There will be an “Opening Night” performance on Friday at 7 pm at Ross Beatty High School in Cassopolis featuring Dr. Von and Fran Washington in a dramatic reading of their new play about the UGRR “They Fought to Save Freedom.”

Saturday and Sunday feature guided tours of UGRR sites that tell the story of the Kentucky Raid, UGRR related displays and presentations in the Village

Youth Center; music and poetry at the “Ramptown Cabin” in the park, a Civil War Living History encampment on the Village green, and a soul food dinner in the Village Hall. The historic Bonine House at Penn Rd and M-60 will be open for tours both days. A community church service will be held in the park Sunday morning at 11 am.

Parking and all activities, except the dinner, are free of charge, donations are most appreciated.

More information on Underground Railroad Days, the role Cass County played in the UGRR, and the Bonine House can be found on www.urscc.org

COA to host ice cream social

On Tuesday, August 25, Honor Credit Union has agreed to sponsor the Ice Cream Social at the COA’s location in Dowagiac, Front Street Crossing. Members of Honor Credit Union’s staff will be on hand to scoop up the treats from 1 to 2 pm.

The COA Front Street Crossing is located at 227 S. Front St., Dowagiac.

Run Eddie Run 5K

Local students and area firefighters alike will benefit from proceeds of the inaugural Run Eddie Run 5-K, scheduled for 8 am, Saturday, July 18.

The event is a joint project of the Edwardsburg Public Schools Foundation and the Edwardsburg Fire Department Auxiliary. The registration fee until July 15 is \$20 with a \$2.95 signup fee and registrants will receive a t-shirt, a gift bag from sponsors and race information. After July 15 until the race, the registration fee will be \$25. Late registrants will not

receive a t-shirt but are guaranteed a gift bag.

Online registration is at the Run Eddie Run 5K Facebook page or at <https://runsignup.com/Race/MI/Edwardsburg/RunEddieRun5K>.

Age groups are listed online. Gold, silver and bronze medals will be provided to winners in each age group.

The race will begin and end at Leo Hoffman Field at Edwardsburg High School and wind through the Village of Edwardsburg. There also will be a 1K fun walk at 8:15 am in a cordoned off area between the High School and the Edwardsburg Middle School. There is no entry fee for the walk and no medals will be given.

Money raised will be shared between the EPS Foundation and the fire auxiliary. The foundation provides scholarships for graduating Edwardsburg seniors and grants across the Edwardsburg school district. The Edwardsburg Fire Auxiliary provides ongoing support to the fire department on the scenes of fires and through fundraising efforts.

The race will be chip timed, a digital form of timing with sensors attached to the runners’ bibs.

Registration packets can be picked up the night before the race and registrants can run the course as a warmup. On race day, runners can begin arriving at 7 am. A warmup will be conducted by Yamafit from Adamsville. Healthy snacks and water will be provided during the race, and the Edwardsburg Ambulance will be onsite.

The Edwardsburg Fire Department operates a health and wellness program for its crew and is challenging firefighters

from surrounding area fire departments to enter the race and run in their gear. Citing studies reported in the New England Journal of Medicine, the International Association of Firefighters reports that heart attacks account for 45 percent of all work-related deaths among firefighters. Lack of physical fitness and job stress are listed among contributing factors.

Federal Employees to meet

The National Association of Active & Retired Federal Employees SW Michigan Chapter will hold their annual picnic on July 28 at 6 pm. Main food and drink will be provided, please bring a dish to pass. All retired/current federal employees, spouses/families are welcome. For information, call Jean Rowe at 782 2769 or e-mail jeanrowe70@comcast.net.

Glover book available

Limited edition reprints of the Lowell Glover book featured in last month’s Neighbors are available for \$30 from the Cass County Historical Commission. The book is on sale at the Cass District Library Local History Branch, 145 North Broadway, Cassopolis, MI. The branch is open Monday through Thursday 9 am-4 pm; Saturday 10 am-2 pm. For more info call 445-0412.

Old engine and tractor show

The 18th annual Hartford Old Engine & Tractor Show will take place at the Van Buren County Fairgrounds, 55670 CR 681 Hartford Mi. on Labor Day weekend, Aug 28-31.

The show will feature Ford & Ferguson, an antique tractor pull on Fri

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REGIONAL EVENTS CALENDAR

July 4 — Cass United Methodist Church 3rd annual Fire Cracker 5k/10k and Double Down, 8:30 am, registration at 7:30 at Diamond Lake Marina, just east of Diamond Lake Yacht Club, 445-3107

July 4 — All Cass District Libraries are closed for Independence Day.

July 4 — Diamond in the Rough art show, Lowe Center, Cassopolis, 288-8047

July 4 — Fireworks, Birch Lake, Diamond Lake

July 4— Third Annual Soles for Souls 5K/10K race; register on line at www.cassopolisumc.org

July 4 — 3rd annual Soles for Souls Fire Cracker 5k/10k and Double Down, registration 7:30 am, Diamond Lake Marina near Yacht Club, 453-3107

July 9 — Dowagiac Beckwith Park Summer Concert Series presents Lighthouse Chorus, 7:30 pm, 782-8212

July 9, 10 — Magic Workshop, Ages 9+, class is limited to 30 people and registration is required. July 9 at 10 am at Cass District Library- Main Library, 445-3400 and Howard Branch, 684-1680 and at 1 pm at Mason/Union Branch, 641-7674; July 10 10 am at Howard Branch, 684-1680, 1 pm at Edwardsburg Branch, 663-5875

July 11 — Cassopolis Sidewalk Days & Fun Fest, 10 am - midnight, downtown Cassopolis, 445-8648

July 11, 12 — Underground Railroad Days, Vandalia, www.urscc.org

July 11 — ArtBash, 5:30 pm, Lubeznik Center, Michigan City, \$150, 219-874-4900

July 14 — Super Comics Drawing Workshop with Jerzy Drozd, 1-3 pm, Ages 9+, class is limited to 60 people and registration is required. Cass District Library- Main Library, 445-3400

July 16 — Dowagiac Beckwith Park Summer Concert Series presents Jared Knox Band, 7:30 pm, 782-8212

July 16 — Summer Reading Club Finale

Party, 1-3 pm, Featuring the Wildlife Safari Live Animal Show, inflatable obstacle course, and more! Cass District Library- Edwardsburg Branch, 663-5875

July 18— Free Community Dinner, 4:30-6 pm in Wood Fellowship Hall, Cass United Methodist Church, Cassopolis.

July 18 — Howard Library Arts and Crafts Fair, 10 am-2 pm, Come out and support local vendors at this arts and crafts fair organized by the Howard Friends. Cass District Library- Howard Branch, 684-1680

July 18 — Run Eddy Run 5K, Edwardsburg High School, 7 am warmup, runsignup.com/Race/MI/Edwardsburg/RunEddieRun5k

July 20 — Math Scoops Ice Cream Math Club Begins at the Cass District Library, Call and ask for Stephanie for more info. Cass District Library- Main Library, 445-3400

July 23 — Dowagiac Beckwith Park Summer Concert Series presents Soltre, 7:30 pm, 782-8212

July 25 — Steve's Run, Southwestern Michigan College, details tba

July 28 – 6 PM National Association of Retired Federal Employees SW Michigan Chapter will hold their annual picnic at a site to be selected. Main food & drink will be provided, please bring a dish to pass. For information, call Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

July 30 — Dowagiac Beckwith Park Summer Concert Series presents Big Boss Blues, 7:30 pm, 782-8212

August 1: Diamond Lake and Island Home Tour, tickets \$25. Call church office, 445-3107 for more information

August 6 — Dowagiac Beckwith Park Summer Concert Series presents Schlitz Creek, 7:30 pm, 782-8212

August 10 - 14 — Used passenger tire collection, Deer Path Recyclers, Dowagiac, 9 am - noon.

August 13 — Dowagiac Beckwith Park Summer Concert Series presents A Touch of Country, 7:30 pm, 782-8212

August 15 — Used passenger tire collection, Cass County Fairgrounds, Cassopolis, 9 am - noon.

August 25 — Ice Cream Social, COA Front Street Crossing, Dowagiac, 1 pm.

August 25 – 6 PM – National Association of Retired Federal Employees SW Michigan Chapter 572 will hold their monthly meeting at the Super Buffet in Benton Harbor (next to Big Lots). For information, call Jean Rowe, 782 2769 or email jeanrowe70@comcast.net

August 29-31, 18th annual Hartford Old Engine & Tractor Show, Van Buren County Fairgrounds, gates open at 8 am.

September 22 – 6 PM – National Association Retired Federal Employees SW Michigan Chapter will hold their monthly meeting at the Super Buffet in Benton Harbor (next to Big Lots). For information, call Jean Rowe, 269 782 2769 or e mail jeanrowe70@comcast.net

September 26 — 16th annual Schoolcraft Coin Show, 9 am - 3:30 pm, Krum Community Center, Schoolcraft, 273-7070, zendra@omega777.com, schoolcraftcoin-show.com

October 27 – 6 PM National Association of Retired Federal Employees SW Michigan Chapter 572 will hold their monthly meeting at the Super Buffet in Benton Harbor (next to Big Lots). For information, call Jean Rowe, 269 782 2769 or e mail jeanrowe70@comcast.net

December 1 – 2 PM – National Association of Retired Federal Employees SW Michigan Chapter 572 will hold their annual holiday

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LAKE LIFE WITH JANE

The most fun month of the summer!

by **JANE BOUDREAU**

Hey Neighbors! You have to admit, July is one of THE most fun months of the summer if not the year. The spring and early summer projects are finished and a good amount of the celebratory parties (Mother's Day, Memorial Day, Father's Day, graduations, communions ...) are behind us.

We kick off the month with a literal bang and then it's smooth sailing. Lie back and relax on a hammock, float on a raft or drift in your boat. Make Sun Tea and fall asleep on your lounge chair. Sit on a beach towel in the sand and read a drugstore paperback. Ahhhh ... July!

I promised some great ideas for making your backyard barbecue on the 4th something your guests would remember. Think Festive. Think Fun. Think Easy.

I concentrate decorating the main table which gets used the most. Since we have a huge crowd, we usually serve buffet-style and it's a game of 'Find A Seat.' I got creative a few years ago and started spreading out old quilts and blankets on the lawn. I thought the kids would like this but so did the adults. And a few happy campers, young and old, took an afternoon nap under the trees.

Anyway ... save your time and effort by making your main table or your buffet space the center of attention. You might also make your area for beverages and ice a little festive. Everything else will get 'lost' despite your best efforts. I've said it before, The Dollar Store is your best bet for decorations and serveware.



Everything on this table is from my local store. And I save it all from year to year in a gallon size plastic bag. I don't think I spent more than \$10 on this arrangement.

We have a big bed of daisies that faithfully bloom just in time for the 4th of July and I fill the house with vases of them. Outside? Forget the vases and use your good old Mason jars. A little trick I came up with a few years ago was to use some food coloring to tint the water rather patriotically. Toss in some flowers from your garden or in a pinch, carnations from the grocery store. They are inexpensive and can last up to two weeks. I also love to fill jars with sand and pop a tea light or votive candle in. You want to be casual while having your guests smile at the attention you paid in making them happy :)

It's all about making memories. Whether your family is large or small, whether you entertain a little or a lot of guests, we all have our own style. But what I think what we all want is to have everything run smoothly and to be able to enjoy the festivities ourselves. If you're on the water or out in the country, your friends and fami-

ly come to see you, not your house or garden or beach. Do as much as you can ahead of time, delegate and then sit back and enjoy. I wanted to include this picture because I remem-



ber it like yesterday. The beach towels were scattered everywhere after having some good friends over and enjoying a long afternoon on the water. I asked my friend's sweet little daughter (who was six years old at the time) if she could hang them to dry a bit. She was so honored and she fussed quite a lot over them. You would be amazed how much kids like to help...group them in pairs, it's more fun that way. Have two in charge of clearing the table of paper plates and napkins. Have some teens stack the breakables to bring to the kitchen sink. And...if your husband (or wife) is sitting back looking a little too relaxed and happy, they need to be doing something. Taking out the trash? Loading the dishwasher? Yes, delegate!!! And be a team.

I have just a few quick tips and ideas I've learned over the years when it comes to outdoor entertaining. Trays, trays and more trays. It makes for getting everything from your grill tools to your beverages out of the kitchen and to the party spot. I especially like melamine although I've been seeing some pretty sturdy plastic pieces here and there. The key is corraling all of your essentials ahead of time not only for your last minute convenience, but also in the event that you are sending off some good soul not too familiar with your kitchen to grab something like the condiments. I believe I found these at Target but they are everywhere and in such cool colors and designs. I also want to note that I LOVE the 6 ounce sizes of soft drinks that you can now get. They are perfect for kids since 12 ounce cans may be a bit much and liter bottles involve plastic cups and a big mess. Do however, watch for bees near a pop can.



One last tip that's good for kiddies (and anyone actually), rather than have a large bowl or bowls of chips, I buy the economy packs of the smaller varieties. I think you get about 24 packs in a box. Then I toss them in a plastic bin like this and we are good to go. The kids can grab them as a mid afternoon snack or to add to their dinner plate in lieu of potato or pasta salad. These bins are nice to bring on the boat with chips or wrapped sandwiches. Cans and bottles work well,

too. Smoosh in some gallon size plastic bags filled with ice. These are so light weight and wash up just great.



Last month I promised a **potato salad recipe** for you and here it is. No, it doesn't look like Mom's potato salad, it's basically MY moms. But I'm known for breaking the rules so I had my way with this pretty basic salad on many an occasion and I simply want you to have some fun, get creative, put your own stamp on something that's a summer staple everywhere.

I have to say something about tradition. Family recipes are sacred. One Christmas I decided to make a sweet potato soufflé instead of my regular sweet potatoes tossed with brown sugar and butter. You would have thought I tried to re-write the bible. People like tradition. And whether you are having a small group or a crowd, you just don't need Aunt Sally or Papa Joe rocking the boat because you changed one single thing. So where does that leave those of us who like creativity? Make small changes. Be subtle. But take advantage when you have company like you might have in the summer when there are a variety of dishes to choose from. If they don't like that you're adding red pepper to your pasta salad instead of green, they can skip it and go for another side dish. Most times they are totally happy and inspired by the 'new' way of doing the same old blah dish.

So here is my latest rendition of potato salad that came as an epiphany one morning at the lake as I was cleaning up a big breakfast that had included some thick sliced bacon. It was such a hit at our lunch on the patio with friends that day that I've made it many times since and it never fails to please. I've changed it around a bunch of times so feel free to do so yourself!

Blondie's Potato Salad

Ingredients:

- 6 medium size Idaho potatoes*
- 1 cup sliced celery
- 1/4 cup diced shallots
- 1/4 cup chopped flat leaf parsley
- 1 to 1 1/2 cups mayo (no salad dressing!)
- 3 slices of thick bacon, cooked, cooled and crumbled
- 2 tablespoons of bacon drippings
- 3 tablespoons of potato skins*
- 2 tablespoons of chopped chives
- One hard boiled egg, roughly chopped in small pieces
- Salt and pepper to taste

Directions:

Scrub the potatoes and add to a large pot of salted boiling water. Cook until an inserted knife finds them firm all the way through. Do NOT overcook or they will crumble when assembling the salad. Remove to a colander and let cool and dry.

Meanwhile, prepare your veggies and parsley. Place in a small bowl. Perhaps prepare your egg but keep it separate.

Once potatoes are cool enough to handle, peel the skin with a paring knife trying not to remove any flesh if possible. Reserve about 3 tablespoons of the skin.* Chop into small pieces.

Add this to a small skillet with the 2 tablespoons of drippings and gently fry until crisp. Bacon fat smokes and burns easily so watch the temp of the heat. Remove and drain on paper towels. Combine with bacon pieces and set aside.

Cut potatoes into 1 to 1 1/2 inch chunks. Place in a large bowl and season with about a teaspoon of salt and pinch of pepper. Begin to fold in mayo by the 1/2 cup (very gently). How much creaminess you want is up to you so just keep adding slowly. Reserve about 1/2 cup and then add your celery and shallots and parsley. Fold in the rest of the mayo along with another pinch of salt.

Spoon the salad into a pretty bowl, top with the chopped egg, then the bacon/potato skin combo. Sprinkle the chives over and then chill for at least one hour before serving.

There are many variations of this recipe---think of all the ways you like potatoes. Fried potatoes with peppers and onion for breakfast? A little cheddar cheese on 'tater skins'? The toppings are wide open. Use any sort of herb...go Italian with chopped basil and oregano (dried is best). Dot with sour cream and chives. One last bit of advice, going back to the sweet potato



debacle of 2012. Reserve a small bowl of your tried and true recipe for the purists. It's not going to be a happy meal if someone is grumbling. On the other hand, you'll have folks raving and asking for 'your' potato salad for years to come. It's just up to you to remember which version it was.

Happy Independence Day! Rock(et) it and be safe. Remember your sweet pets that may be frightened by the noise (my dogs shake off half their coats). Keep them in a familiar space with a loud fan running and a huge bowl of ice water. Tried and true.

Next month I want to give you some ideas as to how to bring the outdoors in as opposed to all my tips on bringing the indoors out. Novel. eh? And I'm not talking seashells in a jar on the coffee table or birds nests in the bathroom. Pinky promise!

Remember you can contact me at blondiesjournal@gmail.com and you can visit my blog at blondiesjournals.blogspot.com. I appreciate all of the emails I've gotten--keep them coming. I'd love to mention your ideas and tips in future articles. ~Jane xx

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BUSINESS & FINANCE

The new Gradual Retirement

Working a little (or a lot) after 60 may become the norm

Provided by **Greg Schoenfeld**
Compass Wealth Advisors

Do we really want to retire at 65? Not according to the latest annual retirement survey from the Transamerica Center for Retirement Studies which gauges the outlook of American workers. It found that 51 percent of us plan to work part-time once retired. Moreover, 64 percent of workers 60 and older wanted to work at least a little after 65 and 18 percent had no intention of retiring.¹

Are financial needs shaping these responses? Not entirely. While 61 percent of all those polled in the Transamerica survey cited income and employer-sponsored health benefits as major reasons to stay employed in the “third act” of life, 34 percent of respondents said they wanted to keep working because they enjoy their occupation or like the social and mental engagement of the workplace.¹

It seems “retirement” and “work” are no longer mutually exclusive. Not all of us have sufficiently large retirement nest

eggs, so we strive to stay employed — to let our savings compound a little more, and to leave us with fewer years of retirement to fund.

We want to keep working into our mid-sixties because of two other realities as well. If you are a baby boomer and you retire before age 66 (or 67, in the case of those born 1960 and later), your monthly Social Security benefits will be smaller than if you had worked until full retirement age. Additionally, we can qualify for Medicare at age 65.^{2,3}

We are sometimes cautioned that working too much in retirement may result in our Social Security benefits being taxed — but is there really such a thing as “too much” retirement income?

Income aside, there is another question we all face as retirement approaches.

How much control will we have over our retirement transition? In the Transamerica survey, 41 percent of respondents saw themselves making a gradual entry into retirement, shifting from full-time employment to part-time employment or another kind of work in their 60s.

Is that thinking realistic? It may or may not be. A recent Gallup survey of

Is there really such a thing as “too much” retirement income?

retirees found that 67 percent had left the workforce before age 65; just 18 percent had managed to work longer. Recent research from the Employee Benefit Retirement Institute fielded roughly the same results: 14 percent of retirees kept working after 65 and about half had been forced to stop working earlier than they planned due to layoffs, health issues or eldercare responsibilities.³

If you do want to make a gradual retirement transition, what might help you do it? First of all, work on maintaining your health. The second priority: maintain and enhance your skill set, so that your prospects for employment in your sixties are not reduced by separation from the latest technologies. Keep networking. Think about Plan B: if you are unable to continue working in your chosen career even part-time, what prospects might you have for creating income through financial decisions, self-employment or in other lines of work? How can

you reduce your monthly expenses?

Easing out of work & into retirement may be the new normal. Pessimistic analysts contend that many baby boomers will not be able to keep working past 65, no matter their aspirations. They may be wrong - just as this active, ambitious generation has changed America, it may also change the definition of retirement.

Greg Schoenfeld, CFP® may be reached at www.compasswa.com.

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- Citations.
1 - forbes.com/sites/laurashin/2015/05/05/why-the-new-retirement-involves-working-past-65/ [5/5/15]
2 - ssa.gov/retire2/agereduction.htm [6/11/15]
3 - money.usnews.com/money/blogs/planning-to-retire/2015/05/22/how-to-pick-the-optimal-retirement-age [5/22/15]

Q/A on buying and selling lake property

Questions and Answers on buying and selling property in Southwestern Michigan

BUYERS: We hear about the Southwest Michigan lakes having something called Milfoil. Can you tell us about that? P.K.



ANSWER: Watermilfoil (or milfoil) occurs in patches that tend to crowd out all other growth. Feather-like leaves are finely dissected to midrib and whorled

around the hollow stem at intervals along the entire length of the plant. Milfoil stays submerged except for a stalk of tiny flowers, which can extend above the surface. All milfoil species are easily identified as a group because of their distinctive feathery-like leaves, but individual species are hard to differentiate from one another. DNA or pigment analysis may be necessary to tell individual milfoil species apart. All lakes seem to have some milfoil. Lakes have implemented a control system that takes care of any concerns. If you are considering buying a lake home ask your agent to check into it for you.

BUYERS: I see some great deals in your area but the lake homes are on leased land. Should we consider them? R.C.

ANSWER: The answer will depend on what you want. There are positives and negatives. On the plus side you get a lake house for very little money. You pay a lease fee to rent the lot for a certain amount of years. It can be just a few years or 100 years. The longer the better.

JUST ADD WATER

By **Gail Alexander**
Broker/Owner
Michigan Lakes Team Inc.

On the negative side- you must pay cash and if you have a short term lease at the end of that lease the owner does not have to renew. They can work out to be a good way to go if the lease payments are low enough to make sense.

SELLERS: We don't understand why we have been added to a flood plain. Our house is on a hill and will never flood. What can we do? J.M.

ANSWER: The Army Core of Engineers mark off blocks of land from the air as flood plains. No consideration is taken as to the elevation of the land. Unfortunately all you can do is have an elevation survey done and present that information to be and exception. This will cost you do have this done. Some property owners feel this is unfair that they

have to pay to show the government that they are wrong. This is being challenged in Washington and will most likely change in the future.

SELLERS: When we put our lake home up on the market what is the average amount of time we can stay in our house after closing? D.O

ANSWER: 25 years ago sellers would always get 30 days after closing. That many days have been coming down and down. In today's market, with 97 percent of lake home buyers coming from Chicago, you can expect to stay just a few days or may even have to give possession on the day of closing. The majority of Chicago buyers work with their attorneys and for liability reasons advise possession on day of closing. You can usually negotiate a few extra days to make sure that you home closes and then pack up and go. Remember though it will take the buyer 30-45 days to get their loan so you have plenty of time to start boxing up.



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BUSINESS & FINANCE

Disability Insurance — Who Needs It?

by VICKI BROSSMAN
Kemner-Iott Agency

If you have a job, chances are you need disability insurance whether you are single, married, and/or have children. Most of us insure our home, auto, toys, and even our lives, but not our paychecks. Maybe you haven't thought about what would happen if you were unable to collect a paycheck due to illness or injury. How long would you be able to pay your bills - one month, two months, three months?

Do you know?

- You have a 43 percent chance of becoming disabled for 90 days or more between the ages of 40 and 65
- You have a 30 percent chance of becoming disabled for 90 days or more at some point in your career
- 90 percent of disabilities are caused by illnesses - 10 percent by accidents
- Less than 10 percent of disabling accidents and illnesses are work-related meaning the other 90 percent will not be covered by workers' compensation.
- In 2012 only 35 percent of workers applying for Social Security Disability Insurance (SSDI) were approved and the average monthly payment was \$1,130.

What could happen that would make me one of these statistics?

■ As you can see, the odds that you will not become disabled at some point are not in your favor. Are you a weekend warrior, do you work in your yard, on your house? Could you break a bone, tear a ligament, hurt your back? You might have a baby. What about a health issue - heart attack, surgery, chemo? We don't have to look very far to see a friend or relative that is or has been disabled.

How will disability insurance help me, how does it work?

- Disability insurance helps you replace lost income due to a disabling illness or injury. Some policies consider you disabled if you are unable to perform the duties of any job while better plans pay benefits if you are unable to do the usual duties of your occupation.
- Short term disability policies have a limit on the amount of time you can receive benefits. This can vary from 3 months to 2 years with the typical benefit period being 6 months.
- Long term disability policies normally provide benefits until age 65, though shorter and longer terms are available.
- Most policies have an Elimination Period. The elimination period is the number of days you must be disabled before you will receive any benefits. Some common elimination periods are 30, 60, and 90 days.
- Disability insurance pays a percentage of your salary, usually 40 to 60 percent. When purchasing a policy, you will want to find out if benefits will be reduced by Social Security disability and workers' compensation payments. Will the benefits be adjusted for inflation?

If my employer offers disability insurance, do I need my own policy?

- Do not confuse workers' compensation with disability insurance. Workers' compensation benefits may apply if you suffer a disabling illness or injury that is work related.
- The disability policy offered by your employer may not meet your needs. What percentage of your income will you receive if you are disabled? What is the elimination period? Will this plan pay if you are unable to do the usual duties of your occupation?

- A benefit of purchasing disability coverage at work is that it may be easier to qualify for than an individual policy.
- With an individual policy, you don't have to worry about losing coverage if you change jobs.
- If you are self-employed, disability insurance may even more important. Often, a self-employed individual is not covered by workers' compensation; therefore, he or she would not have coverage on the job, as well as off.

The loss of a paycheck due to disability might be something you have not considered. This can be devastating to you and your family. Check with the human resources department where you work to see what type of coverage, if any, is available through your employer. Helpful websites are www.lifehappens.org and www.usa.gov.

With this information, your insurance agent will be able to help you determine your individual needs.






Neighbors

Fred Stein


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BUSINESS & FINANCE

Spam — Not just a sandwich meat!

**What is spam?
Where does it come from?
How do I get rid of it?**

Spam is a form of advertising that sends unsolicited messages to your email address. This is less costly to the sender, of course, because they have no need for paper or postage.

Sometimes you'll sign up for "free coupons" or a "free document on how to make a million dollars" and your email address gets sold or given to other companies that produce spam (advertisements) that they send to you. In turn, they hope you'll open the emails, which allows them to send you even more junk mail.

You don't always have to enter your e-mail address for that free coupon to get spam. Your email

address could be listed on your website (such as if you own a business) or it may be out on a posting in cyber space somewhere (a genealogy site, research paper, or blog). Spammers harvest the internet and various websites for email addresses. Some just guess as to what email addresses might be at a particular domain (AOL, MSN, etc). It is believed that 95% of emails sent worldwide are spam.

So, you might be asking, "How do I get rid of it?" Without going through and unsubscribing to each message (which could actually worsen the problem if they know your email address is live and functional), you can go into your spam settings within your email and adjust them, low to high.

The higher the filter is set, the more it will catch and put into your

Computing over Coffee

By **Ed Marshall**

Got a computer-related question for Ed? Email him at ed@computingovercoffee.org



spam folder. Just make sure you take a quick glance and look for any legitimate email that might have gotten lost in the mix.

I'd like to start taking your questions and have a "Q&A" session here, so feel free to email me at: ed@computingovercoffee.org

Until our next cup!

Ed Marshall is an Information Technology & Security professional, who grew up in Dowagiac and currently resides in Decatur with his fiancée, Jessica. He has been in IT for the past ten years and has primarily specialized in K-12 IT for Lakeshore and Decatur Public Schools. He is currently employed by an IT Managed Services Provider, located in Stevensville.

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FIELD TRIP



For the Record:
If you own a boat and trailer and can't find a place to get on the water in Cass County, you just aren't looking! There are dozens of boat landings that are maintained by the state DNR, the county, various townships and even some by the lake associations themselves. Pictured on these pages are landings and access sites from 12 lakes ... some of which are easy to find ... and some of which you almost need to be lost to find. Happy summer boating — BE SAFE!



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HISTORIC POSTCARDS

Historic postcards depict rich scenes of early area life

In this issue of Neighbors, Jerdon Real Estate of Dowagiac, owned by Floyd Jerdon and his son Tom, has provided antique postcards of a few of the many lakes in our area. Floyd and his wife Donna started collecting post cards more than 20 years ago, and since Jerdon Real Estate specializes in marketing lake property, it was a natural fit that Floyd's interest be directed to the lake cards. The collection now numbers many thousands. Jerdon has recently used many of his postcards featuring the Sister Lakes area in a book written by RL Rasmussen. The book, which retails for \$19.99, is in its second printing by the publisher, Arcadia Publishing.



Among other places, the book may be purchased at the Jerdon Real Estate office on M-62 West, and at Whistlestop Gifts, which is operated by the Dowagiac Chamber of Commerce. For more information or to get a copy of Jerdon's book, visit the website: www.arcadiapublishing.com In this edition of Neighbors we have selected postcards showing images in the area of Dowagiac. In future issues, we will couple additional cards from one or more of the area's lakes with views of nearby communities and countryside.



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LOCAL HISTORY

Civil War letters continued

Provided by the Cass District Library
Local History Branch

Civil War Letter written by Josiah G. Bond, formerly of Volinia Township, Cass County Michigan. Enlisted in Company C, 16th Michigan Infantry at Flint, Michigan on August 3, 1861. He and his brother Benjamin Franklin Bond, known as Franklin Bond, traveled to Flint, from Volinia, Cass County specifically to join up with the 16th Michigan, organizing at Flint.

Letters from the Bond brothers and family had survived and were transcribed by the late Harold Bond Fields and Jean Jenvey Shawver in 1988.

Selected letters are transcribed from a library bound book, by the Local History Branch of the Cass District Library. The appear verbatim as transcribed by Fields and Shawver. Some editorial notes, authored by the Cass District Library, appear in brackets to help readers.

Josiah G. Bond to Theodore S. Faxton

[Editors Note: Faxton lived in Oneida County, New York according to the 1860 United States Federal Census].

Hall's Hill, Virgina, Feb. 3, 1962

Dear Uncle [Thomas S. Faxton]

Your esteemed favor of the 26th ult. was duly recd. found us both well, this leaves us well & I hope it will find you the same. You will see on the receipt of this that we have not moved yet & can not say when we shall. There has nothing of importance transpired since I last wrote you. We have been waiting for the weather to get settled & I don't see but what we may wait a while yet as it raines or snowes about every day & the mud is knee deep in places & the roades are nearley impassable. It has not froze very hard here yet nor we have not had much snow it has snowed more to day than at any one time before, but I pre-sume it will rain to night & turn it all into liquid state before morn.

We have not drilled much of late & are all tired of staying here & standing guard in the mud & slop. I have been trying cooking for the week past which was not a very delightful job & I resigned the office to day & I hope I shall not be Promoted to a like office again soon.

We have received our second payment from Government which pays us up for to the first of Jany. We draw once in two months but do not always get it at the beginning of the month.

I reced. a letter from home last week. I, I folks are well were having god sleighing. You say you think comeing to Washington this month if you do you must surely call on us you will easily find us as we are about 10 miles from there & there is a great many visitors from there every week. Enquire for Stockton's Mich. regt. Butterfields Brigade, Halls Hill, and you can not miss us unless we move before that time.

I wish we could boast of some such victories as the one lately achieved in Ky. by Schoeff, but it has not been our privilege yet & may never be.

Frank wishes to be remembered to all. With much love to all I will close. Write soon. Yopurs truly,

J.G. Bond

SUMMER RECIPES

With all of the summer cookouts I wanted to share my recipes that have been my family's favorites for decades. Enjoy!

SMOKED CHICKEN

Similar to Nelson's. Use a smoker for this chicken. I have been told you can cook it on a grill with a low temperature also but I never tried. Make the night before.

Ingredients:

- Mix in large pot and bring to boil:
- 16 oz. vinegar
- 16 oz. water
- ½ cup kosher salt
- 1 tbsp. black pepper
- 1 pound of real butter
- 1 tbsp. Accent
- 1 tbsp. - Worchester sauce

Directions:

- Add 10 chicken thighs on bone and or/ breasts pieces with bone -cut in half if large. Leave skin on.
- Turn heat down and simmer for 10 minutes
- Remove pot from heat and allow to reach room temperature, place pot in refrigerator overnight
- Soak cherry wood chips in water for 30 minutes and add to your smoker. Add chicken and cook for 1.5-2.5 hours

Recipe Corner

By Gail Alexander
Michigan Lakes Team
269-240-0145

depending on the heat of your smoker.

BROCCOLI BACON SALAD

This is the best broccoli salad I have ever had.

Ingredients:

- ½ cup sliced almonds
- ½ pound bacon
- 4 cups raw broccoli florets
- 1 cup red grapes, halved
- 1 cup green grapes, halved
- 1 cup celery, chopped
- ¼ cup green onions
- 1 cup mayo
- 1/3 cup sugar
- 2 tbsp. vinegar

Directions:

- Toast almonds in skillet- set aside
- Add bacon to skillet and cook until crisp-

crumble

In large bowl mix almonds, broccoli, grapes, celery and onion

In another bowl mix mayo, sugar, vinegar, bacon.

Mix both bowls together and chill 4 hours

NO-BAKE CHEESE-CAKE FROM THE MID 1950'S

My mom always made this for me when I was growing up the 50's. It is a very sentimental recipe for me. I hope part of my mom will become part of your family. It's a light and airy type of cheesecake.

- 1- 3oz pack lemon Jell-O
- 2- 1 cup boiling water
- 3- 8 oz. cream cheese
- 4- ½ cup sugar
- 5- 1 teaspoon vanilla
- 6- 13 oz. Milnot- whipped
- 7- 3 cups graham cracker crumbs
- 8- ½ cup melted butter

Dissolve Jell-O in water, chill until slightly thickened. Cream together the cream cheese, sugar and vanilla. Add Jell-O and blend. Fold stiffly whipped Milnot into the cream cheese mixture. Mix the graham cracker crumbs and melted butter. Pack two- thirds of the

crumb mixture on the bottom and sides of a 9x13 pan. Bake at 350 for 10 minutes. Spread filling over the crumbs. Sprinkle with remaining crumbs over top. Chill several hours or overnight.

THE BEST PASTA SALAD EVER!

When I take this anywhere everyone wants the recipe and it becomes their family favorite.

Ingredients:

- 1-19 Oz pack frozen tortilla three cheese
- 1 pound bacon
- 4 cups broccoli'1 pint grape tomatoes halved
- 2 green onions
- 1 cup bottled coleslaw dressing

Directions:

- Cook pasta, drain, and rinse with cold water
- Cook bacon. Drain and chop
- Mix everything all together, add dressing and toss
- I like to serve mine warm as soon as I make it or you can chill.

I would love to hear from anyone who tries these recipes. Give me a call. Gail ...

NATURE NOTES

Snapping turtles laying eggs

Provided by
Cass District Library,
Local History Branch

This Common Snapping Turtle is one of thousands of pregnant female turtles that have been coming out of their usual haunts, to find suitable habitat in which to lay their eggs.

Snapping Turtles may travel over a half mile away from water to find a suitable location to lay eggs.

The female may excavate several “practice” holes before depositing her eggs in one which then becomes a nest.

Moist, open areas are typical nests sites but the soil must be well drained. The female then deposits 25 to 50 eggs, before refilling the hole with mud. She then returns to water.

The eggs hatch after 65 to about 90 days. The young often hatch inside the nest and remain there for several hours, perhaps up to a day or more before digging their way to the surface, and ultimately ponds, rivers or streams.



HEALTH & FITNESS

Ways to get back on track

By Brenda Harris
Cass COA

Not long ago, you were determined to start your healthy lifestyle. Starting with enthusiasm and hope, you watched your food intake, exercised like it was going out of style, and even avoided the temptation that seemed to be around every corner.

You were confident that you were going to reach your goals once and for all!

Then certain tragedy struck! You ate an extra piece of birthday cake.

Realizing you had blown your diet, you ate another and another and couldn't get it together the next day either. Or worse, you missed one workout, and that turned into a whole week away from the gym. After that, your momentum to start over was gone, and your gym bag hasn't

left the closet since.

Every time you misstep on your journey, you have two choices: to keep walking backwards, which will take you even further away from your goals; or to accept your lack of perfection as normal and forgivable, and take not one, but two positive steps down the path that brings you closer to the future you want.

If you're reading this, you might have been walking backwards for awhile. But instead of waiting for the next day, week, month or even year to overhaul your habits, start TODAY. And start small. You can't go from the recliner to running or from burgers to Brussels sprouts in an afternoon. But you can do one, two or even a handful of small things that will help you regain your momentum for healthy living.

When the feeling to get back on track is overwhelming, try one or more of these small steps each day.

- Try a short workout. Even five minutes is better than nothing.
- Try a new recipe. Cooking healthy foods can be fun and it never has to be bland.
- Eat a healthy breakfast. Your morning meals sets the stage for rest of the day, so start it off right.
- Drink your water. Try to aim for 8 cups each day and you'll feel the difference!
- Exercise for 10 minutes. Jump rope, march in place, or do some crunches. Small amounts do add up to something big!
- Find a buddy. Get support from friends, whether you need someone to lis-

- ten or a mentor to give you ideas and encouragement.
- Ride your bike. Even a leisurely ride has benefits for your body and mind.
- Take the stairs. Even if this is the only thing you do all day, you'll feel stronger for it.
- Work in the yard. Gardening and yard work is a great way to add activity to your day.
- Play! What kids call “play” we often call “exercise.” Play a sport, a game, or use the playground equipment to bring the fun back into fitness.
- With healthy eating and exercising, as long as you're consistently out-stepping your steps back, you're ahead of the game. You CAN get back on track today. Even if you're moving slowly, you'll be moving in the right direction!

Add intensity to your aqua workout

By Brenda Harris
Cass COA

Exercising in the water is an excellent choice for high-intensity training. A variety of options can be used such as fast-paced or slow paced. Always, consider and plan the intensity that you can and want to do. The following workout is intended for a healthy, fit population seeking a high-intensity workout that can be made shorter.

Format: Circuits Training in the water

Time: 45-60 Minutes

Equipment: Water weights, Noodle, and water mitts

Music: fast-paced, motivating songs

Warm-up (5-10 minutes)

- Work the body to a level that feels somewhat hard, (breathing becomes more comfortable with mouth open.)
- To warm-up walk forward, backwards and either side. Don't forget to use your arms to.
- Jog in place and add knee lifts, butt kicks and side knee lifts.
- Hand to instep/heel; alternate touching opposite hand to instep to heel in back.

- Cardio (10-12 minutes)**
- Do nonstop movement at a harder level that makes you breathe with your mouth open. More powerful your movement, the higher your intensity will be. Do neutral position exercise for 1 -2 minutes, then kick it up and travel moves for 3 minutes and stationary moves for 2 minutes.
- Jog forward and back
- Water jacks: keep your arms in the water on rebound, abduct legs on upward jump, and bring them together on landing. This can be modified by alternating one side at a time.
- Cross-county ski in place.
- Rocking horse move: one leg in front/knee lift the other leg in back/kick heel to butt.
- Pendulum: reach arms to one side at leg abducts to opposite side. One leg remains grounded. Enlarge the movement for higher intensity.
- Strength Circuit (12-14 minutes)
- Add water weights or paddles for increased resistance. You will find that using water mitt will provide resistance to achieve an overload. The goal is to

- transition into movement for 30 seconds and work to a level that feels hard or very hard for a 1 minute. Take 30 seconds to transition to the next movement.
- The following are examples of strength exercises.
- **Chest Flyes.** From staggered stance, lower into water so that shoulders are submerged. Push body mass from back foot to front foot as arms moves forward. Always slice hands or paddles back to starting point for quicker recovery and more targeted work.
- **Forward Kicks.** Flex hip and extend knee. Kick height depends on flexibility of participant's glutes and hamstrings. Keep spine neutral and kick lower if back alignment is compromised.
- **Lats.** Pull arms down from water's surface back to hips to engage latissimus dorsi. From staggered stance, lower into water until shoulders are submerged. Hamstring and Glutes. Pull leg down from hip flexion to hip extension, and finish with knee flexion. Keep spine neutral. Start move lower if back alignment as hip moves into extension; keep core

- tight.
- **Wood Chops.** Start with hands together on surface of water. Pull from shoulder to opposite hip. Feet are wider than hip distance apart. Opposite leg will rotate slightly. Keep chest lifted, and slice back to surface to repeat move.
- High-Intensity Interval Training (10 minutes)**
- The goal is to work very hard to extremely hard. 1 minute of work to 1 minute of rest. Some examples are sand crawl, tire run, forward-traveling lateral jump.
- Sprint (10-15 minutes)**
- The goal is very hard to maximum effort. Perform 1 minute of work and 1-2 minutes of recovery. Examples are run away, zigzag, lateral jump away.
- Cool-Down (5-10 minutes)**
- Keep moving so you don't get chilled. Do easy walks, making moves larger and dragging arms behind body. Use noodles and rest neck on one and one under back of knees.
- Relax!**

OUR CHILDREN

Encouraging active play

by **SANDY FLEMING**

Summer is just around the corner, and school will be dismissing for the long vacation before too long. Your children will be looking forward to a long, lazy summer. However, you don't want them to spend hours each day staring at an electronic screen. It's not healthy for anyone, least of all growing kids.

This summer, why not set a goal of getting more active? You'll be helping them build stamina, energy, and muscle tone, as well as physical and interpersonal skills. Best of all, you'll be forming a foundation for healthy lifestyle choices for years to come.

The tough part is getting started. How do you take a kid (or a group of kids) who has become addicted to electronics and get him or her moving again? It's not as hard as it sounds. You just need to get a bit creative about motivating and be ready with fun ideas that give excuses to move. Here are a few strategies!

A Reason to Get Up and Out

We all know that active play should be the reward and that kids should WANT to get up and move around. However, many are not yet to that place. What's more, if they haven't been moving much, their energy level and stamina may be on the low side. They also may not have the tools or skills to think up active pursuits on their own.

That's where you as parent, grandparent, care giver or friend come in. You can provide these things until the kids get into the swing and start to gain independence in this area.

First of all, strictly limit screen time in all of its forms. That means computers, video games, tablets, phones, televisions, laptops, and any other place where kids have gotten hooked on gadgets.

The American Academy of Pediatrics recommends NO screen time for children under the age of two, and a maximum of one to two hours daily for older children and teenagers. This is compared to the national average of seven hours of media usage that is currently our national average.

One way to enforce these limits (especially if you can't monitor your child's usage every minute of every day) is to control the power cords. All of these

devices either need to be plugged in to use or need to be charged. Confiscate the cords, and you control the device's usage. You can release cords and chargers as an earned privilege, especially in exchange for a certain number of active hours in the day. For example, you can allow your child to use a cord for 15 minutes for every hour spent playing an outdoor sport. You can provide a charge cord for an overnight charge after three days of meeting minimum activity requirements.

It's also a really good idea to declare certain areas of your home to be screen-free from here on out. Children's bedrooms and your dining area are two places to start. If electronics usage is confined to the living room, you can keep closer tabs on how much is happening. It's almost impossible to limit screen time for a child who has access to TV, computer, video games, or phone in his or her bedroom, especially at night.

Your eating area is important, too, because that's the place where social learning is supposed to be happening. No one is learning to converse or interact if they are tapping on their phones or transfixed by the television.

Now What?

If you pull the plug on the electronics, you'll need to be prepared with some alternative ideas to keep the kids occupied. They are likely to gripe and complain and tell you there's nothing fun to do. One way to handle that is to give a choice of two or three ideas that they may find interesting, then have a less-rewarding idea as a fall back that becomes mandatory if they don't pick one of the fun ones. Calisthenics, outdoor work, running laps around the house, or climbing up and down the stairs are all less-than-exciting ideas to use a fallbacks. For fun, try some of these suggestions:

- Go for a walk (together!). Walk around the yard, the block or the neighborhood. While you are walking, try making some observations, talking about important or interesting topics, or going on a scavenger hunt.
- Put on a show. Have the kids plan and prepare a play or a variety show.
- Create a circus. Let them come up with acts of physical daring-do such as running an obstacle course, lifting heavy things, or performing amazing physical feats.



- Run an Olympics. Set up a series of physical challenges such as sprints, jumps, or measures of endurance and see who can set records at which activity. Only one child? Measure the base time or score on the activities then see if he or she can beat the score next time.
- Play a sport. Whether kids are on formal teams or just playing in neighborhood games, these are great ways to get active. If there aren't enough kids to make a real "team", try modifying the rules of the game. For basketball, for example, challenge players to make the most baskets. For baseball, try some 2-base games instead of 4-base.
- Try yard games. There are a lot of them, and some you won't even have to spend any money for. Chances are also good you may find the equipment you need hiding in your garage or get it cheap at a summer sale. Remember croquet, badminton, volleyball, cornhole, horseshoes, bocci and more. Set up a bowling game by putting empty cans in the traditional arrangement and rolling a playground ball at them to knock them over.
- Play tag. There are more versions of tag than can be counted, but some common ones include TV Show Tag (where players can be safe for a few seconds if they squat down and yell the title of a show that hasn't already been used), freeze tag (where players freeze in place when tapped), or beanbag tag (where players must move while balancing beanbags on their heads).
- Use sticks and twine to build something. Use the old imagination, and

these materials can become a table, a fort, or whatever can be dreamed up.

- Jump rope. Try to set records for the most jumps without missing, the fastest jumps, and more.
- Target Practice. Set up a target in a safe place, and throw beanbags, small balls, or other safe items at it to see who can hit it the most times.

What About Bad Weather?

I can hear the kids now: "It's too HOT to go outside!" or "It's too WET to go outside!" Here are ideas that will get kids moving indoors, as well.

- Put on some music and dance. Props can make this even more fun-try scarves or streamers in particular.
- Play hide and seek.
- Have a hunt. It doesn't have to be Easter and it doesn't have to be plastic eggs. Hide whatever you wish as long as everyone knows what they're looking for.
- Hold a scavenger hunt. This can be the traditional kind, or you can use it to sharpen academic skills. Think "Find ten things that begin with the letter B" or "Find six things that are lighter than a slice of bread." You can even use this one to get the kids cleaning up large messes: "Put away all of the books, then put away all of the toys with wheels."
- Write down directions and have players read and follow them.
- Set up and follow a treasure trail. This is the kind where each clue leads players to the next clue, and finally to a small "treasure" at the end of the trail. Creating the treasure trail can be as much fun as following it, so be sure to take turns.
- For younger players, try scattering letter cards, word cards or number cards on the floor and having them run to the one you call out.

These are just a few ideas that will get your kids moving, no matter what the weather or your family circumstances. Remember, don't take "NO" for an answer! This is not optional, because your children's health is at stake. Turn off the screens and turn on the fun this summer, and you will build habits that will last a lifetime.

Sandy Fleming is an educational consultant and tutor in Edwardsburg, Michigan. For more fun ideas, please visit the website at <http://www.learningnook.com>.



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THE LAST WORD

You never know what you'll find ...

Not that it matters to anyone alive but me and my dog, we recently found ourselves blessed to have shared a day that I hope I remember for the rest of my life ... a day so unusually perfect that if there is such a thing as heaven, I aspire to enter and hope that every day meets the measure of that day.

It was somewhere between Bloom's Day and Bastille Day, late June/early July, and the weather was textbook perfect, the gods who had been making the spring so intolerable had finally stopped tormenting me by ping-ponging 40-day-long torrential rainfalls across the table back and forth against seemingly endless steamy, hot, sweaty, stifling, fetid, muggy days that no one alive could love.

That morning, except for the crisp sunshine, the light breeze and a sky so blue it hurt my eyes to look at, the day seemed like it was going to dawn as any other, with no hint that it was about to ingrain itself into my brain as the singly most perfect day of my spring — if not my whole adult life.

Having said that, I should admit that nothing most people would consider exceptional happened on that day. I didn't win a million bucks in the lottery. I didn't get an offer (salacious or otherwise) from a flat-bellied, surgically-enhanced Hollywood starlet. I didn't receive total awareness in a blessing from the Dalai Lama. It was just one of those gotcha kind of days that has stuck itself into my psyche and replaced the shade by the pond as my new happy place.

And it completely snuck up on me. It started with an ordinary plan to take my dog for a mid-morning stroll up the hill and around the corner of the lake in a big circle that substitutes for a city block in lake-speak. As I mentioned, the weather had been something less than stellar for weeks, but a quick glance at the radar on my computer (followed by a just-to-be-sure look out the window) convinced me that I just might not need the raincoat, hat, coat, boots, umbrella or other foul-weather gear that I keep piled next to her leash.

It was a quiet morning. The only sounds were the wafting of the now-thick oak and sycamore leaves rubbing against one another in the light breeze, the distant honking of a couple geese, the gentle lapping of the small waves against the rocks (well, there was this one kinda far-off whine of a circular saw coming from a construction project on the north shore, but it wasn't obtrusive enough that I couldn't tune it out).

A few houses up the road where the houses and cottages thin out into a long, low, grassy lakefront revealed water colors in pastels ranging from light green to deep blue, and sharp reflections of distant trees, old men in rowboats and swim rafts listing to one corner where one of the floats was likely taking on water.

By the time we got to the hill that climbs up to Harvey Street, my dog was into a calm pace that emanated serenity; even a dozen darting squirrels, a few frenzied chipmunks and a bundle of bouncing bunnies that seemed to imperil our tranquility didn't faze her.

The sides of the road were resplendent in wildflowers obscenely bright in their yellows and whites, brilliantly beautiful in blues and violets, and supremely serene in the mottled, muted greens of summer. A floral bouquet wafted to the pleasure centers of my olfactory nerves, and up ahead in the sunbursts that streamed through the canopy of trees, millions of dust motes and pollen grains merrily danced with the multi-colored moths and iridescent dragonflies to early summer's silent melodies.

At the top of the hill we turned and passed between a field of corn (corn that must have been planted so early and been so blessed by the spring rain it was shoulder tall long before the legendary July 4 deadline for being knee-deep) and the large garden a couple of our neighbors keep and tend and fuss their green thumbs through ... Jeff must not have heard us; he stayed bent at the waist picking at the tiny weedlings and talking softly to his rapidly maturing crops of soon-to-be tomatoes and peppers and radishes and melons and sweet peas and a hundred other delicacies that even at 50 yards made me salivate.

As we ambled along the asphalt the sun warmed my shoulders and eased away last night's aches with a deftness any masseuse would envy, and as we came to the curve down by the entrance to the summer camp — the same camp that I had taught at last week and come home from every afternoon, stressed from absorbing the energy radiated by a roomful of adolescents spending the week sucking the marrow from the rib bones of

a week without parental oversight — I noticed a large clump of bright orange ditch lilies swaying in the partial sunlight and ever so gently softening the edges of so sweet a summer's day.

Directly in front of me I spied a small, white stone; a stone made for kicking; a stone so perfect in color and size and shape that I knew a single swish of my sandals would send it careening across the black asphalt so perfectly aimed, with a speed and perfection that every old man who was once a 10 year old boy could appreciate.

Kick. Walk on. Kick again.

Repeat at will.

The dog ignored my play, opted to explore the scents at the base of the ditch lilies with an intensity that only a sniffing dog can muster. At her suggestion we lingered so she could bask in the dog-sensed meanings and messages that are denied to we mere mortal humans.

As we negotiated around the curve and down the next, steeper hill back toward the lakefront, the murmurs from the camp heightened and swarmed, kids laughing, people singing, balls bouncing ... the sounds of summer simmering and rising toward its crescendo.

Red-winged blackbirds trilled in the cattails and rushes along the north shore, and a pile of wilting dandelions overfilled an abandoned mason jar next to a wagon and some squirt guns.

Then, all too soon, we were home; our walk was over. Life was getting in the way again. Time to go in. Work to get done. There's mundane to face.

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