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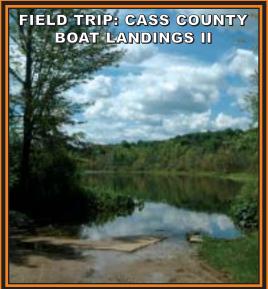
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Neighbors is published monthly from March through December.

Neighbors

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REGIONAL NEWS

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.

Federal Employees to meet

The National Association of Active & Retired Federal Employees SW Michigan Chapter will hold their next meeting on August 25 at 6 pm at the Super Buffet in Benton Harbor. 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 email jeanrowe70@comcast.net.

Holiday Bazaar planned

Our Lady of the Lake Catholic Church on US 12 east of Edwardsburg will host a holiday bazaar on Saturday, Nov. 7 from 9 am to 3 pm. The event will feature over 60 craft booths, door prizes, breakfast, lunch and snacks. For more information call 699-5339 or 699-5870

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 at 5 pm, stock open and pickups on Saturday at 2 pm, a tractor parade

through Hartford on Thur. Aug. 28 at 5 pm, followed by opening ceremonies and welcome dinner Customized Semis with light show at dusk.

Other attractions include a working sawmill, tractor games, homemade ice cream, flea market, Kittie pull and other kid games and prizes. AUCTION:
Sunday at noon followed by raffle drawing for a 1946 IH-H tractor plus other prizes.

Admission is \$5, gate opens at 8 am. For more information contact Wayne Unrath 325-3483 or Pam Maxwell 580-1250 or visit www.hartfordtractorshow.com

Antique Engine, Tractor show

This year marks a milestone for the Michigan Flywheelers Museum as it's been 20 years since it opened in South Haven. This year's event will be Thursday, Sept. 10 through Sunday, Sept. 13 at the museum on 68th street.

Hundreds of antique engines, tractors and collectors are expected to attend the show which has turned in to be one of the state's largest shows of its kind.

Along with working displays at the sawmill and shingle mill, the show features a large outdoor flea market, consignment auction, kids' activities, tractor pulls and plenty of more.

This year's evening entertainment starts with the group Cactus Pie on Thursday, the Gordon Thayer Band on Friday and the Bronk Bros. on Saturday. Other performances include the Casco Band, folk singer Joe Foster, Michigan Fiddlers and some new music.

Saturday is "Kid's Day" at the show. Activities start with Valve Cover Races at 9:30 a.m. followed by Kiddies Pedal Pull



The Michigan Flywheeler's Antique engine and tractor show will be Sept. 10 through 13 at the Museum on 68th St. in South Haven

at noon, a sawdust pile treasure hunt at 3:30 p.m. and the John Dudley Magic Show at 7 pm. Tractor games will be held for children who have access to riding lawn tractors, and returning for its fifth year will be the "Kids Night Time Lawn Tractor Cruise" at 8 p.m. Thursday, Friday and Saturday.

For shoppers, there is a large outdoor flea market with over 220 vendors selling antique iron, crafts, antiques, household and miscellaneous items. The Wooden Nickel gift shop, which is fashioned after an old general store, will be open as well.

One of the popular activities for young and old is the "South Haven Tractor Cruise." Scheduled for 4 pm Thursday, participants drive tractors of all makes and models into South Haven, cruise along the South Beach, and then stop downtown for an evening of dining and shopping.

Gates open at 8 am rain or shine. Admission to the show is \$7. Children 12 and under are free with a paid adult admission. Thursday is Senior's Day and admission is \$3 for those 62 and over. Only service dogs with proper ID are allowed entrance with paid admissions.

Rustic camping sites are available on a first-come basis. Cost is \$10 per night plus daily admission per person. Pets are allowed with exhibitors, campers and vendors only. Personal transportation vehicles, such as golf carts, will be charged a \$10 registration fee. ATVs, dirt bikes and firearms are not permitted.

For more information, contact 269-639-2010, michiganflywheelers@yahoo.com.

Genealogy Seminar

The Elkhart County Genealogical Society is pleased to have Curt Witcher, Senior Manager of Special Collections at the Allen County Public Library, as its guest speaker for the Fall Seminar on Saturday, Oct. 3. The day-long seminar will be held at the Elkhart County Historical Museum, 304 West Vistula St., Bristol, IN.

today

and START







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REGIONAL NEWS

Witcher's topics: Using Military Records for Genealogical Research focuses on the five major types of military records and where to find them, as well as other "minor" military records; The Road Not Taken: Mega Internet Sites off the Beaten Path concentrates on large online databases genealogists should be using to further their research; German Migration into the Midwest provides a basic strategy for uncovering information about why Germans migrated to the Midwest and the various routes they took to their destinations; Finding the World with WorldCat pinpoints how genealogists can best use this extraordinary resource to identify materials that deal with families, geographic areas, religions, ethnic groups, and occupations.

Doors open at 8:30 am., with the first presentation beginning at 9 am. The event will conclude at 3 pm. A box lunch will be catered by Dana J's Deli in Goshen. Sandwich choices are listed on the registration form, which can be found on the website: www.elkhartcogensoc.org. Print out and mail, along with payment. The fee, which includes lunch, is \$30 in advance and \$35 at the door.

16th annual Coin Show

The Schoolcraft Coin Show will be Saturday, Sept. 26 from 9 am - 3:30 pm at the Krum Community Center, 515 E. Clay (just off US 131) in Schoolcraft. Admission and parking are free. For information contact Gary Manley, 273-7070, email zendra@omega777.com or visit http://schoolcraftcoinshow.com.

Beckwith Park Summer Concerts

As the Beckwith Park Summer

Concert Series welcomes the return of SMC's brass band to this year's line-up of entertainers. The Thursday evening concerts, featuring lawn-chair seating, begin at 7:30 p.m.

The Beckwith Park Summer Concert Series is presented Thursday evenings in the downtown through Aug. 13. Entertainment this season will include Schlitz Creek on Aug. 6 for Huntington Night; and A Touch of Country, Aug. 13.

Should any of the concerts be rained out, Aug. 20 is a scheduled rain date.

To receive a concert brochure, call the Chamber of Commerce and DDA at (269) 782-8212.

Beckwith Theatre Company presents "Nantucket Sleighride"

Screwball comedy is back as the Beckwith Theatre presents Nantucket Sleighride, a play about crusty old New England hotelkeepers, gangsters, lovers and small town hooligans. Winner of the 2014 Beckwith Theatre/Dogwood Emerging Playwright Award, Nantucket was written by University of Michigan student/wunderkind Graham Techler. Contains adult language; for mature audiences only.

Performances will be on Friday & Saturday, August 21–22 at 7:30 pm; Friday & Saturday, August 28–29 at 7:30 pm; Sunday, August 23 & 30 at 2 pm. Tickets ARE \$10; Call 269-782-7653 to make reservations.

The Beckwith Theatre is located at 100 New York Avenue in Dowagiac.

For more information, visit the Beckwith Facebook page, www.beckwiththeatre.com, or call 782-7653.

Cass County CASA Dinner and Auction Huge Success

Cass County CASA (Court Appointed Special Advocates for children) hosted its ninth annual dinner and auction Friday, June 26, at Our Lady of the Lake Parish in Edwardsburg.

This year's fundraiser was very successful with net income of \$55,000. Judge Dobrich talked about a recent CASA case, the importance of a CASA voice for a child, and the huge need for additional advocates. Special guest, Amber, and her advocate Nancy Krempec, who have been together for six years, talked about her past but more importantly her future plans to attend Lake Michigan College this fall studying Criminal Justice, then on to MSU for a bachelor's degree in Forensic Anthropology. Revealing the details of a difficult life in front of 200 people is never easy, let alone for a young women just graduating high school. CASA advocates give children like Amber a caring adult to turn to in good times and bad.

Auction chairs this year were Pat Eustice, Nancy Krempec, and Leslie Paul with assistance from the CASA board, volunteer advocates, and staff. 200 people attended this year's event. A delicious prime rib and broasted chicken dinner was catered by Faulkner's Catering. Beer and wine was donated by KB Village Express, Phillips 66 in Cassopolis. The program was held in the church's social hall. An optional Friends of CASA reception with The Honorable Susan L. Dobrich was featured prior to the start of the main event. This year's auction featured 10 live items, one raffle, and the "call to the heart," pure donations to help

the program train new volunteers to be a voice for abused and neglected children in foster care.

The CASA Board would like to thank everyone who participated in this successful event. We appreciate the generosity of our community and their willingness to support such a worthy cause. Cass County CASA was started by the Honorable Susan Dobrich of the Cass County Family Court in 1995. CASA is a not-for-profit agency of trained volunteers from the community who are appointed by the judge to advocate for abused and neglected children in foster care. If you are interested in learning more about being a volunteer advocate or a board member, contact Director, Jim Ward, at 445-4431, or at www.casscocasa.org.

Used Tire Collection

Cass County has received a grant for the collection of 3,000 used passenger car tires. Collection will be held at Deer Path Recyclers, 56625 Wood House, Dowagiac, on Saturday, August 10 through August 14, from 9am - Noon and at the Cass County Fairgrounds, , on Saturday, August 15, 2015 from 9am - Noon.

Boynton Farms 'Ag Affair IX'

Are you paying high farm energy bills, and wondering if there is anything you can do to lower those costs? Have you ever thought about what it takes to keep fertilizer in place to be more effective for the plant? Or maybe you are curious about what the commodity market is doing. If so, then you don't want to miss Ag Affair IX, the 2015 Cass County on-farm educational field day.

Ag Affair IX will be held Thursday,



REGIONAL NEWS

August 20, 2015 from 4 - 8p.m. and will be hosted by Boynton Farms (John and Heather Boynton). Their farm is located at 27378 Pokagon Hwy, Dowagiac, Michigan. Boynton Farms raises corn, soybeans, wheat, and hogs.

Topics for this year's event include, but are not limited to the following: Live Electrical Demonstration (How to keep you and your farm safe), Fertility Retention (how do you keep fertilizer in the root zone and be more productive), On-Farm Energy Audits (how they can benefit you), Michigan Agriculture Environmental Assurance Program (MAEAP) Phase 1 (what is MAEAP from a farmers perspective and why should you be involved), Commodity Market Updates, Farm Bill Programs (possible cost share opportunities and other programs for your farm). RUP Credits will be offered.

RSVP no later than August 14. For more information or to RSVP please contact Abbey Dorr at 445-8641 ext. 112 email: abbey.dorr@mi.nacdnet.net.

Simply Give

Meijer on Grape Road, Mishawaka "Simply Give Program" has assisted the Edwardsburg Food Pantry (EFP) over the past several years. Meijer does this three times a year for local pantries.

Edwardsburg Food Pantry will receive this contribution only at the Meijer at 5020 Grape Road, Mishawaka; no other Meijer store will be contributing to the EFP. This drive will be ongoing through Sept. 12. Meijer will also match the contribution during this time.

In addition, they have a special "Double Match Days" from Sept. 3-5 hon-

oring "Hunger Action Month." This allows for your \$10 donation to be doubled, with Meijer contributing an additional \$20 for a total donation of \$30 to EFP. You may scan this \$10 card as many times as you wish when you check out, with whatever other items you are purchasing, and then pay through the check-out person or automatic check-out.

The July EFP Mobile Pantry served 86 Edwardsburg Families. The next Mobile Pantry will be Aug, 11, from 3 to 5 pm at Hope Methodist Church Parking Lot. Cards are issued by the EFP to clients that are currently registered at the pantry. You must meet The Emergency Food Assistance Program Requirement Income Eligibility Guidelines, live in the Edwardsburg Public School District and have 2 pieces of identification for verification of your residency.

Monetary donations may be sent to Our Lady of the Lake, 24832 US Highway 12, Edwardsburg, MI 49112. Food donations can be brought to Our Lady of the Lake during pantry hours M-W-F 10 am to 12:30 pm. EFP is a tax exempt organization allowing donations to be tax deductible. The Edwardsburg Post Office will also have a labeled barrel on the North Side of the entrance where you can also place food donations. Additional details available on Facebook's Edwardsburg Food Pantry Site.

Underground Railroad Days 2015

The sixth annual Underground Railroad Days, sponsored by the Village of Vandalia and the Underground Railroad Society of Cass County was held July 10, 11 and 12.





Reinactors at 2015 Underground Railroad Days in Vandalia

Friday was "Opening Night" at Ross Beatty High School. Cassopolis Sam Adams Elementary Michigan History Day State winners presented their tenminute play "The Legacy of Nathan and Pamela Thomas" and perennial favorites Dr. Von and Fran Washington continued their saga of the Conner family of Vandalia and their role in the Civil War.

Saturday and Sunday saw many events. Buses were full for guided tours of the 1847 Kentucky Raid sites. Five presentations on Calvin Township, the 102nd Colored Troops, the Nathan Thomas House, Sam Adams Wax Museum, and the History of Slavery and the Underground Railroad were well attended, some standing room only. Entertainment at the Ramptown Cabin featuring local musicians and singers was exceptional, with appreciative audiences. Civil War Soldiers, including the 102nd Colored Troops, enacted their life during wartime, fascinating young and old. A soul food dinner was served in the Village Hall to rave reviews.

The historic James E. Bonine House hosted over 600 visitors who marveled at the restored front porches and the upstairs library and display rooms. Dowagiac artist Larry Collins' wood burned art was displayed under the pines. Mary Charlotte Bonine Roberts visited her childhood home for the third year in a row, and talked with visitors about growing up there.

The Community Church Service in the park Sunday morning drew over 150 from local congregations and visitors. The combined choir was stirring and the message of unity was inspirational.

Underground Railroad Days is held yearly the second weekend of July. More information can be found at www.urscc.org

On the cover

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REGIONAL EVENTS CALENDAR

August (all month) — Math Scoops! Ice Cream Math Club, All Cass District Libraries, Register for the math club at your local branch. Cass District Library- Main Library, 445-3400

August 5-7 — Annual Book Sale, 9 am-5 pm daily, Don't miss the great deals at this annual book sale. Cass District Library-Main Library, 445-3400

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

August 7 - 9 — US 12 Heritage Trail Garage Sale, starts 9 am Friday; ends Noon Sunday

August 10 — DIY Tie-dye, 1:00 pm, Bring your own white t-shirt to tie-dye. Cass District Library- Mason/Union Branch, 641-7674

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

August 11 — Edwardsburg Food Pantry Mobile Pantry, Hope Methodist Church, 3 - 5 pn

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 20 — Ag Affair IX Cass County onfarm educational field day, 4-8 pm, Boynton Farms, Dowagiac, 445-8641

August 21-22, 28-29, 23, 30 — Beckwith Theatre Company presents Nantucket Sleighride, Dowagiac, 782-7653.

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 28-31 — 18th annual Hartford Old

Engine and Tractor Show, Van Buren County fairgrounds, www.hartfordtractor-show.com

August 29 — Math Scoops! Ice Cream Math Club Ends, turn in your math packets by today to get your free ice cream. Cass District Library- Main Library, 445-3400 August 29-31, 18th annual Hartford Old Engine & Tractor Show, Van Buren County Fairgrounds, gates open at 8 am.

September 10 - 13 — Michigan Flywheelers' Antique Engine and Tractor show, South Haven, 639-2010

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

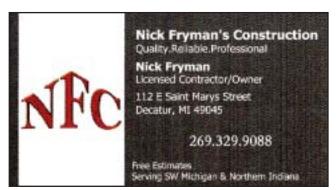
September 26 — 16th annual Schoolcraft Coin Show, 9 am - 3:30 pm, Krum Community Center, Schoolcraft, 273-7070, zendra@omega777.com, schoolcraftcoinshow.com October 3 —Elkhart County Genealogical Society fall seminar with Curt Witcher, senior manager of special collections at the Allen County Public Library, 8:30 am - 3 pm, Elkhart County Historical Museum, Bristol,

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.

November 7 — Our Lady of the Lake Catholic Church annual holiday bazaar, 9 am to 3 pm, 699-5339 or 699-5870

December 1 – 2 PM – National Association of Retired Federal Employees SW Michigan Chapter 572 will hold their annual holiday dinner at a site to be determined. Next meeting is March 22, 2016. For information call Jean Rowe, 782 2769 or e mail jeanrowe70@comcast.net





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LAKE LIFE WITH JANE

Coming into the home stretch

by JANE BOUDREAU

ey Neighbors! We're coming into the home stretch as far as summer is concerned. If you haven't gotten out of Dodge yet, now is the time. Whether it's visiting family and friends in far off places, taking a tropical vacation, or my favorite...a few little 'Daycations' here and there, it's all good. Nothing beats pulling out the road map and visiting a few small towns that you come across. Cozy diners for breakfast that serve un-fancy coffee, some quaint downtown shopping, a few yard sales and a good fish fry for dinner. I meet the nicest people in small towns and it makes them so worth going back to.



As late in the summer as it is, the only plans on the agenda for us is a short trip to Louisville to visit family. Oh, Kentucky. Beautiful horse country. That's my kind of vacay! Last month I mentioned we would chat a bit about indoor décor especially for those of us living on a pretty lake or in the country. In town is even better — I'm one of those types that could sit in a rocker on a front porch watching life go by for hours on end.



In my June column I gave you some tips on how to bring the indoors out such as gallery walls to fill up blanks spaces and using pretty linens to decorate outdoor tables. On the flip side of the coin, it's so fun to bring the outdoors in and I'm sure you already do that... a bowl of fresh picked berries on the kitchen counter and flowers from the garden in vases all around the house. I think the summer months have endless possibilities and even if you aren't keen on having a 'beach' theme in your home, you can still bring in the playfulness of these warm sunny days and keep things natural. I particularly love the combination of blue and beige, to me it represents water and sand. The photo above is my mantel just as it is now. Starfish, shells, reflective glass and candles remind us of the carefree days of summer. It helps that the candles are coconut scented. Don't mind me, I collect old chippy vintage windows. Doesn't everyone? And I keep it simple. a little whimsy goes a long way.

Blue is a predominant color when you live near or on the water. When we painted our master bedroom I wanted a shade similar to the sky and lake outside the windows. And then I



purposely left out anything and everything that said 'beach'. I offset the blue with a light green that might seem to be an odd color combo but I played off the chair in the corner. This room is so serene and still reminds me of sun, sand, water and blue skies, especially in the morning when I wake up to the sound of the mourning doves cooing outside on the balcony and the jet ski motors as they



zip across the lake. Bliss!

I used a different shade of blue when I painted the downstairs powder room two summers ago. This is much brighter and less moody than the master bedroom. Playful it would seem. I have the beach theme going with the clam shell filled with seashells but I went off into another place and time with framed prints reminiscent of ramshackle cottages surrounded by palms ... sort of a Key West vibe. And of course, you and I are nowhere near the ocean so what gives?

For the longest time I thought it was just wrong to decorate with starfish and whales and lighthouses if that's absolutely not what's happening outside our windows. Leave that for the upper East coast. Palms and boardwalks and surfers can stay in Malibu.

We are the great lakes here (not to be confused with the Great Lakes, although some of you may be reading this from your home situated on one of them). So I rebelled with deep rich floral furniture in the Great Room and Impressionism artwork. The bathroom were done in Sherwin William's Boring Beige and the only sign of lake life was the wet sandy towels the kids left on my traditional style sofa. I was so rigid and determined not to follow any trends. And then

My Husband came home one summer day with a few huge palm trees. What? He carefully placed them on our patio, which is quite large, and then arranged some loungers and side tables under them. He mixed up a pitcher of Margaritas and told me to join him. It was lovely. We were far from Key West but who cared (especially after one — or three Margaritas?).

And then fall rolled around and I asked him, "What do we do with these monsters?" Luckily we have high ceilings a wall of glass windows. They did quite well over the winter and I am a bit embarrassed to say, I was sort of sorry to see them head back to the patio come spring. We had our little tropical oasis during the cold winter months that made our hearts light. I loved to burn a few coconut candles and read drugstore paperbacks in the midst of a February snowstorm in the shade of my palms.

So...what does this mean? Bring that outdoor stuff in! Replace your dull pillows with bright blue and white striped ones. Collects shells and postcards from your warm weather vacations and scatter them about. Get a few lanterns and lighthouses and cute candles called, 'Summer Breeze' and 'Playful Pineapple.' By George, hang a wood cutout of Jonah the Whale. You will be forgiven!

You know I love setting a pretty table. This is in a little screened in enclosure we have when we want to escape the rain or bugs, mostly the latter. The only beach theme piece I have on this table is the starfish but I think you can really feel that mood here. Be visual. Be subtle. Don't over~think your décor. It will be just perfect with one or two sweet touches. Bring the great outdoors in.

I can't leave you without a recipe and this one is so cool. Why? I'll give you a hint. It can turn a cold winter day into a full on trip back to the summer before. Believe me.

Grilled steak tacos with fireroasted salsa & veggies For the marinade:

1 habanero pepper, minced

1 large garlic clove, minced

1 T. chili powder

1 t. each salt & pepper

1 T. olive oil

Mix all ingredients together in a large bowl. Add 1 1/2 pound skirt steak and roll in the mixture, patting it in as well. Let marinate a minimum of 1 hour.

For the salsa:

2 whole large garlic cloves I poblano pepper seeded and cut in quarters

1 large beefsteak tomato cut in half 1 large white onion cut in quarters 2 T. lime juice

 $1/2~{
m cup}$ chopped cilantro

Pinch of S & P

Fire up the grill. Skewer the first 4 ingredients divided equally on to 2 skewers.

Grill on high heat, turning often until charred, about 5 minutes. Meanwhile. mix together the lime juice and cilantro in a medium size bowl. When veggies are cooled, chop coarsely and add to the lime mixture tossing well. Add salt and pepper and set aside.

Remove the steak from the marinade and grill on high heat 5-7 minutes per side.

Meanwhile. wrap 8 corn tortillas in parchment paper and then foil and place on the grill with the steak away from direct heat.

To Assemble:

Let steak rest 15 minutes. During this time I grilled a few extra vegetables for a full-on meal; slices of red and green pepper, zucchini and red onion. This is an optional side dish but so good.

Slice steak very thinly against the grain. It should be rare to medium rare to maintain it's tenderness. Serve the steak over the corn tortillas topped with the salsa. Add a nice topping of additional cilantro, queso fresco (a Mexican crumbling cheese you can find in almost any grocery store), and a squeeze of lime juice. Enjoy!!!

Now, the best part is, and I mentioned that just before the recipe, you can relive your warm summer nights enjoying part of this meal by simply making the salsa as directed and then canning or freezing it. You will have that nice charbroiled flavor to serve with any sort of Mexican meal or as snack with chips. Make nachos topped with this incredibly delicious salsa and bring it to a party as an appetizer. Have a few jars on hand to give as holiday gifts along with the recipe. The ideas are endless.

I'm off now. I hope you enjoy this waning-down-of-summer month. It's still a relaxing time. The days are a bit more quiet and the song of the crickets and toads is more background music than anything else. We're harvesting tons of veggies from the garden and looking for new ways to cook them up. Grab some last few moments in the warm sunshine, eat dinner outside under the stars, check a few adventures off your summer bucket list and then get out and finish them off!

See you next month!

~Jane

Contact me at Blondiesjournal@gmail.com, stop by my blog at BlondiesJournals.blogspot.com. All photos are taken by and property of Jane Boudreau. Any use is by permission only.



BUSINESS & FINANCE

Behind on your retirement savings?

What steps could you take to catch up?

Provided by <u>Greg Schoenfeld</u> Compass Wealth Advisors

f life has not allowed you to build substantial retirement savings, what can you do to improve your retirement prospects? Here are some suggestions.

Play catch-up

If at all possible, take advantage of the catch-up contributions the IRS allows you to make to IRAs and other retirement accounts starting in the year in which you turn 50. For example, this year a worker age 50 or older can put \$24,000 into a 401(k) account compared with \$18,000 for someone younger.¹

Get the match

If your employer matches your retirement plan contributions to some degree when you contribute to a workplace retirement plan at a certain level, you should make every effort to get the match and take advantage of what amounts to an offer of free money.

Work a little longer

More years contributing to retirement accounts



means additional inflows into those accounts, and additional growth and compounding for those assets. It means you claim Social Security later, resulting in a larger monthly benefit. It also leaves you with fewer years of retirement that you must fund.

Alternately, think about working a little early in retirement. It is true, your Social Security benefits could be docked as a result - but the tradeoff might be worthwhile.

If you are a Social Security recipient and younger than full retirement age in 2015, Social Security will withhold \$1 in benefits for every \$2 you earn over \$15,720. This is called the Social Security earnings test. Social Security essentially balances this penalty out, however, by boosting your benefit as you reach full retirement age - and for that matter, you can earn as much as you want at full retirement age or later with no reduction to your benefits.²

If you retire at 62 and make \$25,000 a year through a part-time job you hold during the first five years of your retirement, you are putting a dent in any Social Security income you receive until age 67 — but that \$25,000 yearly income can represent \$25,000 you do not have to withdraw annually from your retirement savings. You could also invest some of that income, and the annual yield on your investment could exceed annual consumer inflation. Not a bad move in many eyes.



Think about long-run growth investing. One of the biggest risks retirees face is the erosion of purchasing power. Some seniors invest in such a risk-averse way that they lose ground versus even minor inflation. Keeping a foot (or both feet) in the market may be essential if your retirement nest egg is small - not just because it needs to grow, but because it will need to grow faster than inflation.

Whittle down your debt. As Ben Franklin wrote in the 1758 edition of Poor Richard's Almanac, "A penny saved is a penny got" (he never actually said "a penny saved is a penny earned"). While you may be thinking "mortgage," reducing your credit card debt can produce the savings you want now. So can eliminating certain household expenses. Speaking of family expenses...³

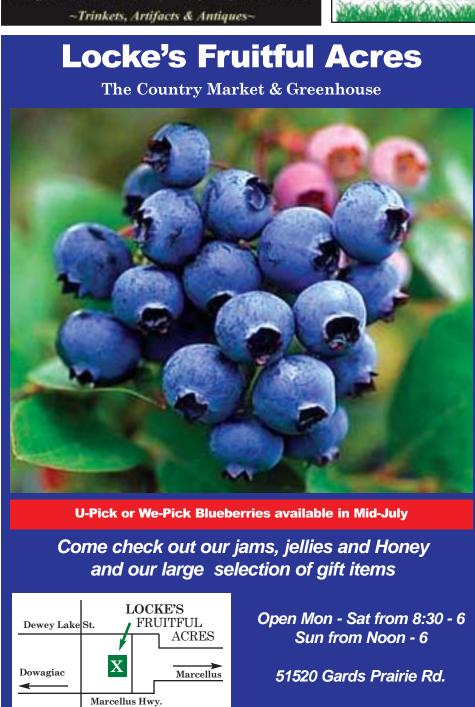
Tell your adult children that you will not be supporting them. If you desperately need to catch up on your retirement savings effort, the last thing you want to do is provide your kids with a financial lifeline. You have 15 years or less until retirement; they may have 40 or 45. Helping them pay off their college loans may feel like the right thing to do for them, but it is not the right thing to do on behalf of your retirement.

Take one crucial step before you pursue any of these options. Turn to a financial professional to see what kind of retirement income you may need to live comfortably. (Any such consultation should include a Social Security analysis.) When you retire, having adequate income becomes just as important as having adequate savings.

You can reach Greg Schoenfeld at www.compass-wa.com

Citations.

- 1 money.usnews.com/money/retirement/articles/2014/12/01/how-to-max-out-your-retirement-accounts-in-2015 [12/1/14]
- 2 ssa.gov/retire2/whileworking2.htm [7/2/15]
- 3 forbes.com/sites/realspin/2014/08/18/a-penny-saved-was-nevera-penny-earned/ [8/18/14]



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BUSINESS & FINANCE

Technology — blessing or curse?

by VICKI BROSSMAN
Kemner-lott Agency of Cass County

oes your day come to a standstill if the internet is down? Since the beginning of the internet in the 1990's, technology has grown to affect our everyday routines.

With the internet we can shop from home, do our banking anywhere, make appointments, do a quick search to answer a question, videoconference with others, the list is endless. Along with convenience comes a new world for criminals. Criminals are very adept at gathering and using our personal information

Hacking - criminals no longer have to "dumpster dive" to collect personal information. From the comfort of their couch, they hack into the databases of retailers, health insurance companies, the government, and more. Once in the database, they are able to collect personal information including names, addresses, social security numbers, credit card numbers, and credit reports.

Spam - unwanted emails notifying you that you have won money, someone needs your financial help, a once in a lifetime investment opportunity, low-cost drugs, etc. If the offer seems too good to be true, it is probably a scam.

Phishing - scammers send emails that appear to be from a legitimate business such as your bank, credit card company, or the IRS asking for personal information or passwords. Never give this information over the internet. If you are concerned about an email you receive, call the company to verify the information.

Spyware - cyber criminals infect computers with spyware that can watch your every move and adware that buries you in pop-up ads. You will find any type of "free" downloads over the internet - these may not be "free" if they contain spyware or adware. Not only will your computer need repair, you may have to "repair" your identity.

Wireless Sneaks, Thieves, and Pickpockets - wireless hotspots, or home networks have provided another way for these criminals to rip people off. Not only can these thieves tap into your wireless network and record what you are sending and receiving, they can use your connection for illegal activities. Most of us lock our doors when we are away from home, but how many of us leave our wireless network open? Wireless protection software is available to secure your home wireless network.

Mobile Cyber Safety - The same security issues apply to your smart phone as your wireless connection at home. The added danger to your smart phone is that fact that they are easy to lose and/or steal. What a wealth of information for the cyber thief!

Social Networking - the use of social networking such as Facebook, MySpace, and Twitter provides a plethora of avenues for criminals. We are all at risk, young and old alike. A few dangers of social networking are:

■ Over sharing information - When creating a profile, do not include personal information such as your address, birthday, and phone number. Don't give any "optional" information. A hacker may be able to use simple information such as your favorite color, name of your dog, or hobby to figure out the password on

your account. The most common result of sharing too much information is identity theft. Posting your plans for the day, a vacation, even a family emergency will alert thieves to the fact that you are not at home.

■ Location-based services possibly the most dangerous feature provided by social net-

working sites. This allows criminals to know where the user is making them vulnerable to being robbed, sexually assaulted, or worse.

■ Posting photos - with smart phones, photos and videos can be posted immediately. We have all seen something go "viral." Once an item hits the internet, it is open season for cyber criminals. It is easy for them to obtain photos and use them any way they choose from tampering with them and manipulating them for harmful purposes. Inappropriate photos can end up in places you may never expect including a future employer. Cyber predators can use photos to stalk your children as well as yourself.

Cyber crime is a real threat to all of us. You can be proactive by using anti-virus and firewall software on your computers and mobile devices. Talk to your children about cyber predators including adults that pretend to be kids. Use parental controls and monitor their internet activity. The National Crime Prevention Council is an excellent resource - www.ncpc.org. Ask your insurance agent about coverage for Identity Theft. If you own a business, talk to your agent about Cyber Liability.







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BUSINESS & FINANCE

Viruses — Antibiotics are not the cure

How do I prevent viruses? **What's the best Anti-Virus** program to use?

ere are a few things to keep in mind: First and foremost, invest in an Anti-Virus program. There are free ones if this is the way you'd prefer to go for now. I would only recommend AVG. I used AVG Free for years, but times have changed, and I recently purchased ESET Anti-Virus. It's highly rated and, from a performance perspective, and in my opinion it runs a lot better than Norton Anti-Virus.

Install an Anti-Malware program second. Along with an Anti-Virus, you'll want to run an Anti-Malware program on your system. Anti-Virus programs search for a particular piece of malware (viruses), while Anti-Malware programs search even further for other types of "malware."

Think of it as a second set of eyes that dig deeper to find problems.

Other malware can include windows that ask you to enter your credit card to fix "380 registry entries" or a "PC tuneup."

One program I'd recommend (It's free!): Malware Bytes.

Run frequent scans! Keep your Anti-Virus definitions up to date. In these programs, you have the option to setup automatic scans. Depending on your internet use, I'd say weekly.

Most Anti-Virus programs are usually running in the background and are "actively aware" of any kind of suspicious activity and/or virus-like activity that shows up. Either way, I'd suggest weekly.

Ensure that your Anti-Virus program is up to date and knows what types of things to look for.

Additional things to watch for: ■ Don't click on any links in an email

Computing over Coffee

By Ed Marshall

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

that you don't recognize or that appear strange.

■ Don't visit questionable websites. For example, clicking on an advertisement which offers you something for free, could lead you down a road that you don't want to be on.



■ Always run Windows Updates. Vulnerabilities are discovered often and patching your computer will help mitigate risks. You can set Windows Updates to download updates automatically.

Until our next cup!

ER RECIPE

By Gail Alexander Michigan Lakes Team, 269-240-0145

ITALIAN PASTA SALAD

My girls still ask me to make this and they are in their 30's.

Ingredients:

1/3 cup oil

3 tbsp red wine vinegar

1 teas salt

1/2 basil leaves dried- or use lots of fresh

3 drops hot pepper sauce

1 garlic clove minced

6 oz uncooked linguine broken into thirds

2 cups cooked roast beef strips. i ask meat department to thick slice for me

1 cup celery

2 medium tomatoes- chopped

1 cucumber cut in half lengthwise and thinly sliced 2 (2.5 oz) jars whole mushrooms drained

Directions:

In jar combine oil. vinegar, salt. basil, hot pep-

per sauce and garlic. shake well to blend

Cook linguine , drain, rinse cold water, in large bowl combine remaining items, pour dressing over and refrigerate several hours or overnight.

BLUE CHEESE POTATO SALAD

Ingredients:

4 pounds yukon Gold potatoes

1 pound green beans cut into 1 inch pieces

8 oz cream cheese- softened

8 oz blue cheese dressing

1 1/4 cup mayo

1/2 teas salt 1/2 teas pepper

1 medium red onion diced

3 cloves garlic

dill or chives for garnish

Directions:

Boil potatoes about 20 minutes until done. Drain and rinse in cool water

Boil green beans until done, drain

In large bowel stir cream cheese, dressing, mayo,

salt and pepper, mix well

Cut potatoes into cubes and add to mixture along with green beans, onion and garlic. Chill and garnish

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Ingredients:

2 large onions- chopped

6 TBSP butter

2 egg

2 tbsp milk

2 cans cream corn

2 packs Jiff cornbread mix- or 2 7 1/2 oz packs any brand

8 oz sour cream

2 cups shredded sharp cheddar

Directions:

In skillet saute onions in butter. Set aside and

cool

In a bowl mix eggs, milk, corn, muffin mix, eggs Spread in 9x13 pan. Add onion son top, then

sour cream and top with cheese

Bake at 425 for 35 minutes

SUMMER COUSCOUS SALAD.

Great as a side or I like it as a main dish. Just add a salad.

Ingredients:

1 1/2 tsp olive oil

1 1/2 cup uncooked couscous

Chicken broth as per couscous package

1/3 cup crumbled feta

1/4 kalamata olive

8 cherry tomatoes

8 basil leaves sliced 1 tbs red wine vinegar

2 tsp capers

1/2 tsp salt

1/4 tsp pepper

Directions:

In sauce pan combine broth, garlic and oil and bring to boil. Stir in couscous, cover and remove from heat. let sit 5 minutes, fluff with fork

Stir in rest of items

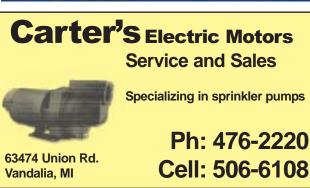
Serve at room temperature or warm











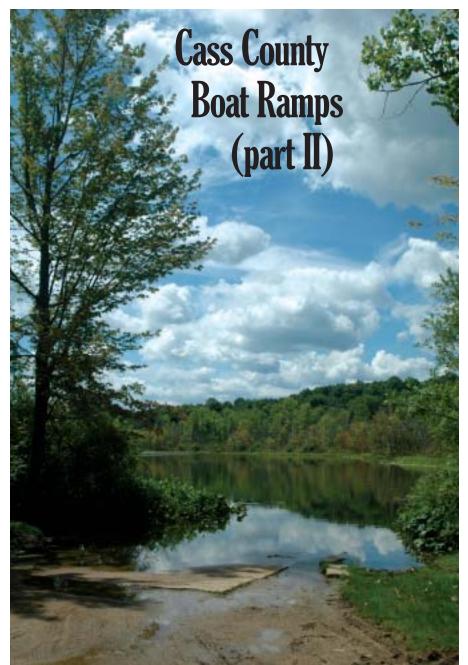








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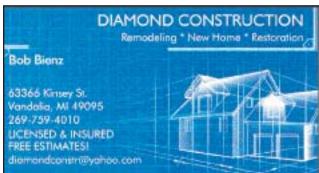
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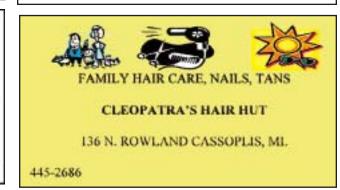
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HISTORIC POSTCARDS

Historic postcards depict rich scenes of our area's past

n 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

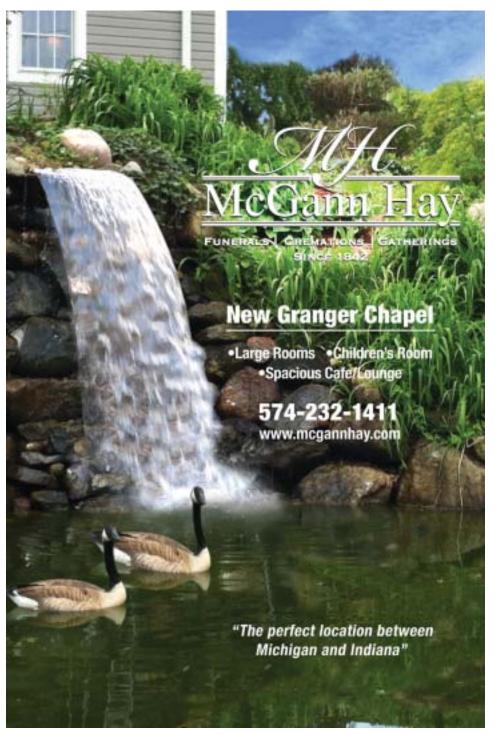
In this edition of Neighbors we have selected postcards showing images in the area of Vandalia.

In future issues, we will couple additional cards from one or more of the area's lakes with views of nearby communities and countryside.



Greetings from VANDALIA, Mich.





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HISTORIC POSTCARDS















NATURE NOTES

Magnificent frigatebirds sighted

Provided by Cass District Library, Local History Branch

magnificent frigatebird, native to the Gulf of Mexico coast, Caribbean Sea, and tropical portions of the Atlantic and Pacific Oceans, turned up July 9 at the mouth of the St. Joseph River.

Berrien County Parks director Brian Bailey while at Silver Beach last Thursday, saw a large bird that caught his eye. He phoned Park Naturalist Kip Miller and described the bird "as larger than any gulls, black with a forked tail, long pointed wings and white head." He noted it did little flapping while circling. Balieys description fit that of a magnificent frigatebird.

On Friday July 10, birder Tim Baerwald of Eau Claire relocated the frigatebird at the mouth of the St. Joseph River. The bird was seen by dozens of people that day, through at least Monday, July 13.

This individual frigatebird is an adult female, told from its dark head and body, with distinct white chest. It has a wingspan of 7 and 1/2 feet. Adult males of the



Adult magnificent frigatebird at St. Joseph by Mark Parren, July, 2015

species are dark in color with exception of its red throat pouch, which can be inflated during nesting season. All magnificent frigatebirds until their second year of life have all-white heads and chest, dark wings, and tails. During their second year, the birds transition into adult plumage.

The majority of magnificent frigatebirds found among the Great Lakes are seen after tropical storms, or their remnants, pass over the region. However frigatebirds occasionally appear in the Great Lakes without being associated with storms.

Frigatebirds do not catch their food, but steal it from other birds in flight. Since many gulls congregate around the St. Joseph piers, the frigatebird attracted to the location.

Ken Conrad of St. Joseph caught some close images of the bird last Friday, and said:

"The bird was flying around picking up alewives at the surface. It perched on the catwalk between the light houses for at least 20 minutes and after that was gone. I watched it for a good hour and knew I had never seen this here before."

Frigatebirds never land on water, they skim water and pick up prey, such as alewives. But frigatebirds are known for robbing food from other seabirds in flight!

Although considered rare in Southwest Michigan, this is not the first frigatebird reported from Berrien County. In the autumn of 1988, Hurricane Gilbert brought many tropical birds into the Great Lakes, including two frigatebirds to Berrien County.

On September 26, 2008, a magnificent frigatebird was seen briefly off St. Joseph by Dr. Matt Hysell of Royalton Township. In September of 2010, a male frigatebird was seen at the St. Joseph pier over the course of four days, September 19-22.

To date, no frigatebirds have ever been documented in Cass or St. Joseph Counties in Michigan.

LOCAL HISTORY

Civil War letter written by Josiah G. Bond to mother Emily F. Bond, Dowagiac, MI.

Provided by the Cass District Library Local History Branch

17 March 1862 Camp California, VA.

Dear Mother,

I rec'd yours of the 7th in due season also yours last which came to hand yesterday.

They were more gladly rec'd. Am glad to hear that you were

all in comfortable health & hope this will find you the same. My health is good except for a hard cold. You will see that we have moved last. The whole army of the Potomac nearly, moved a week ago to day & our division went to FairFax. Staring at 7AM. Got there about 6 PM. Marched part of the way in the rain & it was very mudy and tedious. Came about 15 miles that day & Bivoucat in the woods under our ponchos that night. Stayed there until Saturday when we marched back here in the rain about 12 miles. Are now between Cloads Mills & Alexandria about 3 miles from the last named place. I expect we shall all go down the Potomac in boats to reinforce Gen. Burnside but don't know certain. We expected to have went on to Manassas when we started but the rebels was to quick for us & took French leave as some of our forces. went there the next day & they were all gone but a few that they took as prisoners. It is not certainly known where they will make a stand. By all accounts the lefty on double quick. They left many things & burned a great many. It is said that 50,000 of our troops went on towards Richmond & there is a large force left in possession of Manassas. I wish you could all see the army marching. It is a grand sight. I am glad that you found your friends & hope you had a good visit. Think I should have enjoyed it much if I had been with you. I am so glad that you did not send the fruit as it is very uncertain whether we should ever rec'd them. We will take the will for the deed & hope for the time to soon arrive when we can all be together once more. I think the Potomac did freeze this winter.' [end]

HEALTH & FITNESS

Making time for fitness

By Brenda Harris Cass COA

he key to exercising is making time to do it.

How many times have I heard "I just don't have time to exercise?"

Well don't you take time to eat?

I have been exercising for 30 some years and I still have to make time for myself. I realize what works best for me is a program based on variety and versatility.

For example: do a brisk morning walk or a workout video; then for the next day use some home-gym equipment. I am more likely to exercise on a regular basis when I have the freedom to control and customize my own programs, you will, too.

The trick is to make exercising fun and not just a task. In the summertime, I will take advantage of the fresh air and take a long walk, jog, or a bike ride. Because I enjoy being with friends or family, makes it easier to exercise with them making the time go faster.

When working out in the gym, you can work on building muscle or do a circuit train, which allows you to spend more time with a workout buddy and less chance to cancel your workout.

A person's environment and surroundings have a

great effect on their attitude. By putting yourself in an exhilarating area, exercise will become more natural because you will enjoy the many other benefits that our countryside gives.

Example of this is taking a bike tour or just an easy ride for the afternoon. If you can't get outside another example is to work out on the treadmill. You can break up the time on the treadmill into three or four 10-minute periods. The effects are the same but it is not as monotonous.

The biggest challenge is staying motivated to exercise and to eat well daily. I keep telling myself that the healthier I keep myself, the less my family will have to take care of me.

Self-care is your own responsibility, for example I should be a good example of energy, motivation and health. The best gift that anyone can give their loved one is to stay healthy and be there for them.

Are you staying healthy by exercising and eating right? So do you have an exercise plan to do so?

Remember exercise happens when you have a plan and you stick to it!!

So what are you waiting for, tomorrow, today or why not RIGHT NOW!!

Achieving your fitness goals

By Brenda Harris
Cass COA

he success of your fitness goals depends in large part, on the soundness of your fitness strategy.

First and foremost, do you have a fitness plan? If you don't here is how to get one fast or how to make your current plan work.

Investing just a few hours a week in your fitness training will help you to achieve strength in many different areas. You will notice a significant difference in increased energy. One of the other changes will be a stronger immune system, a body that burns more calories, an upbeat outlook, a sleeker physique, a smile & a twinkle in your eye.

There might be a hurdle or two you have to jump. Don't let that stop you achieving your goal; you may not be exactly sure how to tackle it. You have to start somewhere, but how & where? It is very important that you get started on the right foot.

To get started in the right direction, you might need to ask an expert in the fitness area to help create a plan or to improve the one you have. Use the knowledge of the trainers to your advantage. Build in their recommended goal-setting techniques, anti-setback strategies, motivators and technical suggestions; and you'll have all the tools you need to commit to exercise, not just for a few months, but for the rest of your life.

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OUR CHILDREN

Nipping problems in the bud

by **SANDY FLEMING**

ost of us don't go too far into adulthood before we realize that problems are best resolved when they are first noticed and hopefully small. If we leave problems go or try to ignore them, they have a way of growing until they take on lives of their own. That loose button is more easily fixed while it's still attached to the shirt. The broken relationship is more easily mended with an apology right after the offense than years later. And the crusted on goop left in the pan is much easier to clean while it is fresh rather than three days later. There are even sayings that reflect the same idea: "A stitch in time saves nine."

And the same is true for educational problems or hurdles. Learning struggles are best addressed as soon as they are noticed because letting them fester almost always makes them worse. Most learning is set up like a pyramid. Foundational concepts are learned first, and form the basis for later learning. Just like a pyramid, if those foundational supports are shaky, broken or missing, the whole structure will come tumbling down sooner or later. A child who has trouble with sight words or basic phonics concepts will get by fairly well in early elementary school, then grades will start to slip by fourth or fifth grade. If the problem is unaddressed, the student may be just squeaking by in middle school, and by high school, he or she is so frustrated that nothing seems to be going well and kids just want to get OUT of schoolwork in any way that they can. A student who doesn't truly understand place value or fractions will become increasingly lost as math gets more complicated, until they throw their hands up in despair when they can't understand how to solve the problems in algebra II. A solid foundation of learning is critical to success in later grades, college, and later, in life.

The damage is emotional, as well. What began as a minor misunderstanding or incomplete understanding of a concept snowballs into feelings of inferiority and incompetence. And even if the child doesn't feel the emotional strain of school difficulties, it is not long before teachers and other adults notice. Sadly, most chalk the situation up to "not trying hard enough" or "learning problems" or even "laziness." Kids start to feel like they are banging their heads against the proverbial brick wall. When you examine what adults do in similar situations, their responses are perfectly understandable. Not many of us will keep beating ourselves up over lack of success at skills we're trying to master. We either get it right or we accept and move on. If the skill is such that we can't move on without it, we also become depressed, angry or unmotivated. Some even act out in socially unacceptable ways. Do those responses sound familiar? Chances are very good that you know a child who is experiencing that very thing and is responding in some negative fashion because quitting is just not an option when you are eight or ten years old.

That's why it's important to pay attention to your son's or daughter's educational progress and spot the warning signs that something is amiss as quickly as possible. Once you suspect a problem, take action. Very few kids "outgrow" educational hurdles, because of the very nature of conceptual building blocks. Don't wait for the school or the teacher to take action. The only person in your child's life who has your kids' best interests at heart all the time is you, the parent. Teachers care, but many are overwhelmed. Most have more kids in class than they can keep a close eye on. A student who is acting out will naturally get more attention, but the one who sits quietly and is not disruptive can need just as much intervention or even more. That's human nature-"The squeaky wheel gets the grease." Teachers and schools are also considering other factors, such as avoiding

labels for children, which is understandable and laudable, but may not get the help to the kid that needs it. The buck stops here, so to speak, and parents need to keep a close eye on how things are going in school.

The trick is knowing what to watch for and being aware of the signs of trouble. Here's a quick run-down of what to watch for at various ages and in various subject areas. If you see signs of trouble, act right away. Help your child practice or get some extra instruction to move past a tough concept, or talk to a teacher or tutor to find ways around the hurdle.

Preschool

Probably the most important skills to keep eyes on at this early age are the language skills and the basic readiness skills that will later lead to school success. Many parents make the mistake of assuming that reciting the alphabet is the most important thing to teach the child, but it's really not that simple. Three and four year olds should be well-versed in the fine art of communication. They should be able to tell reasonably coherent stories, both the made up variety, and the real-life kind. They should be able to carry on a conversation (not just listen and follow instructions), express their opinions and make observations. Of course the early literacy skills are also in the mix-things like understanding that printed words connect to the words we say out loud, knowing which way we read, identifying parts of books, and so forth, as well as saying letter names, knowing the sounds, and being able to give key words that begin with given letters. Be sure your preschooler is getting good at position in space, like over, under, through, between and behind, and that he or she is developing solid fine motor skills by cutting, coloring, drawing, lacing, and using play dough.

The social skills are developing in these years, as well, such as the ability to get along with peers, to listen to adults and to follow instructions. Kids are learning the difference between right and wrong, navigating concepts like honesty and fair play and sportsmanship, and more. Visual closure (the ability to recognize part of an object when most of it is hidden) and same/different, more/less, before/after and so forth are important bits of learning. Number-wise, preschoolers should be counting past 20 and on towards 100, counting objects accurately to about 10 or 20, putting groups together and taking them apart, and realizing that systems of measurement help us to quantify things like time and money as well as size, weight, and volume. They also will have basic understanding that if you cut something into two pieces you get halves, though they won't understand the written representation of 1/2.

Of course, this list just scratches the surface, but should give you a place to start. Watch to see if your preschooler is showing signs of understanding these things. If not, talk to a teacher or look up a more specific list of readiness skills. It may also be a good idea to talk to the school where your child will attend kindergarten and get their recommendations about what kids should know before hitting the school doors.

Early Elementary School

The early elementary years are spent getting the foundations of the academics that will allow learning in other subjects. Young children should make noticeable progress toward reading by sometime in first grade and also should be starting to write simple sentences. Their spelling may be off, but you can usually decipher what they mean because they are trying to represent the sounds they hear in words (consonants are usually first, followed by incorrect guesses at vowels, then correct vowels, and finally familiar spelling patterns like final silent e or two vowels making one sound). By third grade, kids should be reading well enough to tackle chapter books and should (hopefully) be

in love with reading because they've found some books that really appeal to them. They should be writing paragraphs with reasonably correct ending punctuation and capital letters, legible spelling, and good sentence structure.

In math, kids start by improving their ability to count and put groups together and take them apart. They gradually learn that numbers can represent concepts of quantity or amount in the real world and start to solve "story problems." They learn that our number system is full of patterns, so they can skip count, regroup when adding or subtracting, and more. Lots of concrete experiences help them learn to add, subtract, and eventually multiply, to work with basic fractions, and understand shapes.

At this age, the biggest sign of trouble is a consistent reluctance to work with a given subject. Pay attention to kids who complain that school work is confusing or too hard. Watch the papers coming home for signs that the child is hurrying through without giving thought to the answers, or see if they are making consistent mistakes, such as always substituting an E for an I when they spell words. Don't worry too much about reversals-these sometimes don't go away until grade 3 or even later. They only become worrisome if they are bothering the student or if they are causing the student to make other kinds of mistakes (such as reversing numbers to turn a 45 into a 54 consistently). Look for signs of lots of erasures on papers, too. Many classrooms give second, third and fourth chances to correct work with increasing amounts of help. It's normal to have help when a concept is new, but if kids are still having trouble with the same skill weeks later, it's a sign that something needs to be checked out.

Upper Elementary School

Somewhere around grade 4, the focus shifts in most classrooms from learning basic skills to using those basic skills to learn about other subjects. There is a decreasing emphasis on learning to read and do basic computation and a greater focus on reading things like science or social studies articles or textbooks. Some students' basic skills just are not up to the level expected at this point, and grades will start to slip if they are falling behind. There's also usually a higher expectation for independent work and less opportunity to redo assignments or tests if scores are poor. Many districts shift over to a letter grade system around this point, and students who struggle find themselves with C's, D's and even F's, seemingly out of the blue.

The reading and language skills are getting quite complex. Kids are not only expected to read and get the words right, but also to have enough mental processing power left over to analyze different aspects of the author's message. They need to get the information, and also to make inferences, summarize, evaluate and more. In writing, students should be able to produce longer. coherent pieces such as stories, essays and reports. Basic grammar and sentence structure. as well as sound paragraph structure should be in place, and students are learning about the finer points of grammar and sentences, such as using commas and quotation marks, and varying sentence structure and using longer and more complex sentences.

In math, the focus moves to division, fractions, decimals, percents, and operations with these. There are formulas and algorithms to learn and apply, and lots and lots of story problems involving multiple steps. Kids begin to learn about the underlying theory of how numbers work, including such ideas as order of operations and properties like commutative and associative properties. Students should be able to convert between different units and even systems of measurement, count money and make change, and calculate elapsed time.

Learning problems show up in homework and in test scores at this age. Be concerned if your student has difficulty with managing more complex, longer assignments, like researching for a project, creating a digital display or making a diorama. Watch for lower grades in science or social studies-these can often indicate underlying problems with reading skills. It's also important to keep an eye on how long assignments and tests are taking. Does your student report a lot of missed recess time due to not finishing work? This is cause for concern and you should get to the bottom of it.

Middle/High School

This is where the rubber meets the road, so to speak. Students lose a lot of their safety nets in the middle and high school grades. More independence is expected of them. They should be learning to take notes on important ideas, organize their thoughts in outlines or graphic organizers, pick out and predict what is likely to show up on tests, and spend some time truly studying (as opposed to completing a homework assignment). This is one misunderstanding common in the age group-the idea that they will learn all they need to know to pass the test by completing the teacher's assignments. It's just not true. Reading the chapter one time is not generally good enough anymore, so help your student get into the habit of reviewing regularly instead of waiting until the night before the test. Teach him or her to develop their own study guide instead of waiting for the teacher to do it for them. Initiative goes a long way to ensuring success!

Reading and writing are in the fine-tuning stage during these years. Many kids have the skills they are taking with them into adulthood. If your student does not yet read and write at basic adult levels, you may need to intervene to get these skills up to speed. You don't want a lack of basic skills to interfere with the higher-level learning that should be going on in middle and high school. Your student should be able to read a newspaper, as well as write five or more paragraphs in something between thirty minutes and an hour, and the writing should be not only grammatically sound and well-spelled, but also logically presented and well-supported.

Middle school math is laying a foundation for the more abstract concepts that begin with algebra. Kids need a firm foundation in basic computation, fractions, decimals, geometry and the idea that variables represent numbers that are unknown. Many middle school math classes now begin early algebraic skills, so expect your child to be able to work with equations, coordinate grids, and more.

Watch for inordinate amounts of time being spent on homework assignments. The usual rule of thumb is that kids should expect from 2-3 hours of homework on most evenings. If yours is spending 6 or more hours routinely to get assignments finished, something is wrong. Watch, too, for C's and D's on report cards. Some classes have activities weighted such that students can fail every test but still pass the course based on homework grades, and homework can have help or be corrected. The long and short is that any failed test is a sign that some reteaching is in order. One failed test will lead to an increasing number if you do not address the problem. Stay in close communication with the school if your child's grades are questionable, and monitor homework. Have your student show you completed assignments before they get turned in. This will give you a feel for how they are truly getting along.

Sandy Fleming is a tutor and educational consultant from Edwardsburg. Visit http://www.learningnook.com/rrrreview to get more tips to help kids learn.

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gle ray of sunlight that penetrates the venetian blinds of my home office and my need to make a dent in the stack of papers, cards and photos that need to be sorted, catalogued, executed, filed and/or dealt with in some finite manner, I came to a realization that working from home is a thousand times easier in the winter than it is in the summer.

It's not that there is less to do in the winter. Although that is somewhat true, the volume of tasks, the weight of the responsibility and the pressure of meeting my deadlines aren't significantly lightened to ease the overall burden so much more in the winter than in the summer.

Oh, excuse me, the FedEx guy's knocking at the door ...

Ok, I'm back. Nothing important, just a quarterly delivery of some kind of free junk my wife gets after "signing up" someplace she can't remember and winning a lifetime supply ... junk she really doesn't want but can't figure out how to stop. Now I'll have to throw it into the back of the car and drop it off at Goodwill or Helping Hands or somewhere ...

But I regress.

Where was I?

Oh, yeah, working from home.

Like I said, it's not that the amount of work is lower in the winter or that the time I have to accomplish things is longer in the summer, it's got something to do with the summer providing many more and much greater distractions combined with lower overall motivation and ...

Oh, oh. Phone's ringing. Back in a

Wow, that was Home Depot's general manager. It seems that I signed up for some kind of drawing a couple weeks ago when I was in shopping for some weed killer, three 4-1/2" long stainless steel bolts and a bottle of Roundup ... and they just held the drawing over the weekend, and I won something. She wasn't sure what I won; all she had was a list of names and phone numbers, so the next time I'm in, I need to tell them at the front desk so they can get me to the right department to claim my prize.

Darn. That's going to shoot an hour or two while I sit here imagining what I might have won ... Telling an old man like me that I just won something at Home Depot is as agonizing as telling a six year-old they've won something at that prehistoric toy store (toyasaurus) ...

Kind of reminds me of Ralphie's dad in A Christmas Story, when he won a major prize that came in the box with the Italian writing on it (it was stenciled "fragile," which he pronounced frajeelay).

But I probably didn't win a leg lamp. More likely a paint brush or a shovel or a leaf rake or some other thing that my wife will just make me actually use ...

But I digress.

So, anyway, after deciding that working from home is so much harder for me in the summer than the winter, I'm wondering why it actually takes so much

longer to get the exact same things done.

Like this column. In the winter months I can usually dash off a column in an hour ... two if I have a couple false starts or get bogged down researching something on the Internet ...

I better go look up Internet and see if it is supposed to me capitalized ... I think I remember that it is but I'm not sure.

Ok, I'm back.

Isn't it amazing how when you start to look up something on the Internet you find something else that you weren't even looking for but that you find so important you're willing to spend the next hour or two researching for future reference, just in case you ever find yourself in need of understanding the difference between hay and straw or what the stage of the moon will be in a couple weeks when you're going to be in northern Wisconsin on a fishing trip ...

And while you're at it you might as well look up the long range weather forecast for that area so you need to know whether or not you should take the full rain suit.

And where the heck did I put that thing, anyway? I might have left it in my golf bag in the garage ... better go look so I'm not running around like a headless chicken when it comes time to pack.

And then while I was out there the neighbor saw me and came by to borrow a ratchet set so he could put up the supports for the new window awning he bought on the Internet this weekend.

And, no, he didn't know whether the word "Internet" should be capitalized or not, either.

So, back to the search for Internet, I found one source that says you should always capitalize the word and another that says capitalizing it has fallen by the wayside of overuse and it really doesn't matter and yet another that goes on and on and on about when to capitalize and when not to if you are using the word with modifiers or as an adjective and so on and so forth.

And finally I found one that said, hey, you're the one doing the writing and editing, you can do anything you want.

So I decided I would.

Then I decided it was time for lunch. Left over shrimp and some macaroni salad, then some soggy cantaloupe that needed to be gone anyway.

Back at it again.

Whew, I've been working on this column for almost four hours ... I need to buckle down and get 'er done!

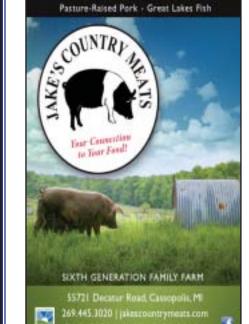
Well, that didn't work. No sooner did I type get 'er done! than yet another neighbor knocked on the door and asked me if I would help him fix a bad cleat on his sailboat ...

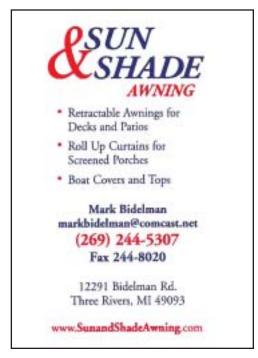
So, reluctantly, I did.

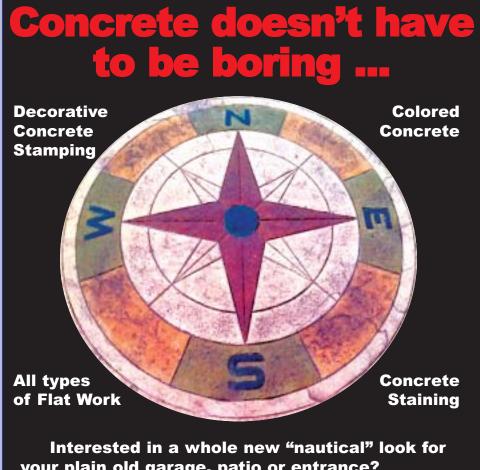
Which turned into a short spin around the lake on his boat, followed by a long discussion of the difference between his boat and mine ... Which we decided would be a much more thorough and proper examination of the differences if a couple of beers were involved.

So now it's the next day and despite a sizeable headache, I'm finally at the end of the column.

And, no doubt about it, this would have been easier to write in the winter.







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