

Now in our 12th Year!

October 2015

FREE — TAKE ONE

NEIGHBORS

<http://www.CassNeighbors.com>

A Cass County Newspaper distributed in Dowagiac, Cassopolis, Edwardsburg, Vandalia, Jones, Marcellus, Decatur, Union, Sister Lakes, Three Rivers, Elkhart and Mishawaka with home delivery at Diamond, Eagle, Birch, Corey, Donnell, Indian, Magician, Shavehead, Baldwin, Long, Dewey, Cable, Juno, Christiana, Painter, Paradise, Stone, Buck, Lewis, Big & Little Twin and Bair Lakes



Post Office: Please deliver as soon as possible!

Cass Co. Neighbors
21308 Sail Bay Dr.
Cassopolis, MI 49031

PRST STD
U.S. POSTAGE
PAID
Milford, IN
Permit No. 2

FIELD TRIP:

THE PRISCILLA U. BURNS
HERITAGE MUSEUM AND
CULTURAL CENTER, ST.
JOSEPH, MI

inside...

Regional News.....Page 2

Regional Events.....Page 3

Floyd's PostcardsPages 10-12

The Last WordPage 15

Neighbors is published monthly from
March through December.

Neighbors

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

<http://www.cassneighbors.com>

sailorphil@philvitale.com
jack@beanstalk.net

REGIONAL NEWS

Federal Employees to meet

The National Association of Active & Retired Federal Employees SW Michigan Chapter will hold their next meeting on October 27 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 e-mail jeanrowe70@comcast.net.

Sandhill Crane races

The 8th annual Sandhill Crane races (half-marathon, 10 and 5k) will be held Oct. 10 at Lawless Park in Vandalia. Entry information is online at CairnStoneAdventureTours.com. For info call 574-215-4779 or email Ron@CairnStoneTours.com

Sorority Arts & Crafts Show

The 19th Annual Theta Mu Chapter of Beta Sigma Phi Sorority Arts and Crafts Show will be held in conjunction with Dowagiac's Old Fashioned Christmas Celebration on Saturday, Nov. 14, from 9 am to 2 pm at Dowagiac Union High School. Come shop the wide variety of crafts and baked goods available from many local artisans, There is something for everyone. Free admission. Donuts and lunch menu available for sale. For information contact Sherrie at 580-2331.

Edwardsburg Museum programs

The Edwardsburg Area Historical Museum has spotlighted the 1960s for their displays this year. Speakers will include: Oct. 8, Mary Ann Crete; on Oct. 22, Donald Duck will be featured; and on

Nov. 12, Bonnie Witt and Darlene Raab will be the presenters. All presentations are free and are held at the Museum on US 12 in Edwardsburg.

Christmas At Smith's Chapel

Smith's Chapel oldest standing church in Southwestern Michigan will hold their annual Christmas program, Dec. 5 at 7 pm. Admission is free.

Eat, drink and be scary

The Cass County COA is slated to hold its annual fundraiser for Meals on Wheels on Saturday, Oct. 24, from 5 to 9 pm at the Lowe Center in Cassopolis.

The event, called "Eat, Drink, and Be Scary," will feature a Halloween theme, with pumpkin carving, costume judging, and live music. The evening will also feature a delicious Halloween-themed dinner and exciting live and silent auctions.

Tickets and tables for the event are selling quickly, but there are still spots available. Tickets are \$40 per person. A table of 8 can be purchased for \$320. Sponsorship opportunities are available and range from \$100 to \$10,000.

For those interested in attending or sponsoring the event, please contact Stacy Srivastava, COA Community Development Team Leader, at 269-445-8110 or stacys@casscoa.org to reserve your spot.

Pokagon Fall Flea Market

A Fall Flea Market, hosted by the Pokagon United Methodist Church will take place on Saturday, Oct. 17 from 9 am to 3 pm at Crystal Springs Camp in Dowagiac. The Flea Market is a fundraiser to help send Pokagon UMC kids to

camp. Contact Shari Bradke at 574-309-0260 or sandjbradke@yahoo.com

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.

Under the Harvest Moon

Celebrate autumn as Under the Harvest Moon returns to downtown Dowagiac on Saturday, Oct. 10.

At the heart of the event will be a display of new and vintage farm tractors, an open air marketplace of antiques, fall produce, Michigan handmade products and sweet delicacies, as well as street entertainment and family activities.

A delightful assembly of scarecrows is also expected to take their place in the central business district, as the public and business owners are encouraged to enter the Scarecrow Contest.

Festival goers will enjoy Cass County's best pulled-pork sandwiches and brats, grilled over an open flame. Those with a sweet tooth will enjoy Caruso Candy Kitchen's apple and cider bar, and cinnamon ice cream topped with warm apples.

In addition to the display of new and vintage farm tractors, and the outdoor marketplace, festival events include demonstrations of wood carving and wood sculpting, along with exhibits of miniature horses and donkeys.

Children will enjoy: the take-home craft event at Who Knew? Consignment.

fall games hosted by the Miss Dowagiac Scholarship Pageant, pumpkin decorating hosted by MKSOD Dance, a pumpkin pie eating contest and a costumed pet parade hosted by the new Bow Wow Bakery & Bath on Front Street. Children can also meet Zelda the witch and tour the city by horse-drawn wagon. Street entertainment features performances by the Van Dyke Review and MKSOD.

For a full schedule of events visit www.DowagiacChamber.com or call 269.782.8212.

Sandhill Cranes at Jasper-Pulaski

Join park interpreters from St. Joseph County (IN) Parks for an evening of birding at Jasper-Pulaski State Game Preserve located in Medaryville, IN on Saturday, Oct. 24. Over 1,000 birds can be observed dancing, eating and preening at dusk.

Please bring a sack lunch for an evening dinner and homemade snacks will be provided. Dress appropriately for weather and bring binoculars. Departure time is at 3:30 pm from Bendix Woods County Park. Estimated return time 8:30 pm. Note: there is a short walking distance to the observation platform.

Registration and payment required by October 19. Fee \$8/person. Space is limited. To register please call 574/654-3155.


On the cover

A beautiful colony of toadstools grows alongside a road in eastern Cass County. Experts advise that you should never eat a wild mushroom or toadstool unless you are absolutely certain it is not poisonous.

Cub Cadet

**EXPERIENCE ALL-SEASON
STRENGTH.**

VISIT YOUR LOCAL CUB CADET DEALER TODAY.



**LS SERIES
LOG SPLITTERS**

Strong, versatile log splitters operate in both vertical and horizontal positions and auto-return to the splitting position in as little as 15 to 19 seconds.

**STARTING AT:
\$1,199^{99*}**

Cub Cadet
WELCOME TO STRONGSVILLE

Cass Outdoor Power Equipment
62101 M-62 South
Cassopolis, MI 49031

(1) Subject to credit approval on a Cub Cadet credit card account. Not all customers qualify. Additional terms may apply. Please see your local Cub Cadet dealer for details.

* Product Price — Actual retail prices are set by dealer and may vary. Taxes, freight, setup and handling charges may be additional and may vary. Models subject to limited availability. Specifications and programs are subject to change without notice. Images may not reflect dealer inventory and/or unit specifications.

© 2015 Cub Cadet CHORE_2x7_LS

**EXCEPTIONAL FACTORY
FINANCING AVAILABLE¹**

**GENUINE
Cub Cadet
EQUIPMENT**

cubcadet.com



SUPRA
2015 BEYOND BETTER

LAST CALL FOR BOAT STORAGE, WE PICK UP AT YOUR DOCK. LARGEST MARINE STORAGE FACILITY IN SW MI. WE DO IT RIGHT THE FIRST TIME!



Moomba
Wakeboard Boats



Avalon **Luxury Pontoon**

Apollo Marine is Open 7 days a week call or stop by today and START SAVING!



APOLLO MARINE
SALES
SERVICE
STORAGE

SOUTHSIDE OF GRAVEL LAKE
15355 96TH AVE
Lawton, Michigan 49065
269.423-6011

1-888-996-BOAT
We rent Pontoon Boats
Service to most area lakes!

WWW.APOLLOMARINE.NET

REGIONAL EVENTS CALENDAR

- October (all month) — Fall Story Hour, All Cass District Libraries. Call your local branch for more information. Cass District Library-Main Library, 357-7822

October 5 — Jammin' and Jumpin' Story Time, 10 am, New story time program for kids 1-3 years old meets every Monday. Cass District Library-Edwardsburg Branch, 487-9215

October 6 — Up with the Birds: An Evening with Exotic Finches, 6:30 pm, See live exotic finches at this aviculture program. Cass District Library-Mason/Union Branch, 357-7821

October 7 — Jammin' and Jumpin' Story Time, 1:00 pm, New story time program for kids 1-3 years old meets every Wednesday. Cass District Library-Main Library, 357-7822

October 7 — Dowagiac Area History Museum Fall Lecture Series presentation 25 Years of Dogwood Fine Arts Festival, 783-2560 or www.dowagiacmuseum.info

October 10 — Under the Harvest Moon, Downtown Dowagiac

October 10 — Sandhill Crane half marathon, 10k and 5k runs, Lawless Park, CairnStoneAdventureTours.com, 574-215-4779.

October 13 — Book Bunch Book Club, 5:30 pm, H is for Hawk by Helen Mcdonald. Cass District Library- Howard Branch, 487-9214

October 13 — Mother Daughter Book Club, 6:30 pm, New book club for moms with daughters in grades 5-8. Call Stephanie for more info. Cass District Library- Main Library, 357-7822

October 14 — Free Estate Planning Program, 6-8 pm, Get valuable information from a lawyer at this free program. Cass District Library-Main Library, 357-7822

October 17 — Pokagon Fall Flea Market, Crystal Springs Camp, Dowagiac, 9 am - 3 pm, 574-309-0260

October 20 — Fall Family Fun Night, 6:30 pm, Free program, Registration is required to prepare adequate materials. Cass District Library-Edwardsburg Branch, 487-9215

October 22 — Skillagalee: Shipwreck Graveyard, 6:30 pm, Don't miss this free program about Lake Michigan shipwreck discoveries. Cass District Library-Howard Branch, 487-9214

October 24 — Sandhill Crane viewing, start at Bendix Woods County Park, South Bend, 3:30 - 8:30 pm, 574-654-3155

October 24 — Eat, Drink and Be Scary fundraiser for Meals on Wheels, COA, Cassopolis, 5 - 9 pm, 445-8100

October 26 — Lego Club, 6-7:30 pm, Enjoy free build play time. Cass District Library-Edwardsburg Branch, 487-9215

October 27 — 6 PM National Association of Retired Federal Employees SW Michigan Chapter 572 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 4 — Dowagiac Area History Museum Fall Lecture Series presentation Sports in Southwest Michigan, 783-2560 or www.dowagiacmuseum.info

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

November 14 — Theta Mu Chapter of Beta Sigma Phi 19th annual Arts & Crafts Show, Dowagiac Union High School, 9 am-2 pm, 580-2331

December 1 — National Association of Retired Federal Employees SW Michigan Chapter 572 annual holiday dinner. Next meeting is March 22, 2016; Jean Rowe, 782 2769 or e mail jeanrowe70@comcast.net

December 4 — Dowagiac Area History Museum Fall Lecture Series presentation Studebaker goes to War, 783-2560 or www.dowagiacmuseum.info

December 5 — Smith's Chapel annual Christmas program, 7 pm.
- 

Fitness Close to Home

Fitness Centers offer cardio fitness machines and weight training equipment. Centers are led by trained instructors.

It's time to get in shape. Join today!

Cass County COA
Enhancing Life

Low Center 60525 Decatur Rd. Cassopolis, MI 49031
Front Street Crossing 227 S. Front Street Dowagiac, MI 49047

(800) 323-0390 • (269) 445-8110
www.CassCOA.org facebook.com/CassCOA



that's where
our ER team will see
you in 30 minutes

Wait Less in an Emergency. Guaranteed.

In an emergency, the last thing you want to do is wait. That's why we offer a 30-minute ER guarantee. We promise you'll see an experienced member of our ER team in 30 minutes...or less. (Fact is, we see many of our patients in just 15 minutes.) So you'll feel better faster and get back to your life sooner.

**Borgess-Lee Memorial Hospital
Emergency Room**
420 West High Street, Dowagiac
24 hours, 365 days a year

BORGESS
A member of Ascension Health®

LAKE LIFE WITH JANE

Hey Neighbors, Happy October

by JANE BOUDREAU

I am so loving this weather; cool hazy days and a little dip of temps in the evening as the sun goes down a bit earlier. The days of going to the many farmer's markets are also dwindling down, but right now the abundance and variety of apples is so wonderful. Figs are in season as well, I have few good recipes for those little gems. They pair so well with cheese as nice little appetizers. Perhaps next month I'll share some



quick ideas.

Decorating with fruit is also fun. If you love apples, oranges and pears, you can make a pretty display like the one above. I used an old dough bowl and filled it with fruit, pinecones, and some faux leaves. Very pretty, and if you tuck a few cinnamon sticks in



around the fruit, it smells so homey.

I like to make small changes in the house with each new season. I recently took all the summery pieces off my mantel and hearth (seashells, starfish, a beach sign and a retro tabletop fan) and then added a few little things that remind me of autumn. I like different textures, such as the 'pretend' pumpkins on the hearth, some simple plants in rustic and weathered pots, and a little ban-

ner that spells out H-O-M-E. These can be made very easily with pieces of leftover fabric, some stencils and fabric paint. Birch logs in a basket have us looking forward to warm inviting fires this winter, and the earthy colors make us want to nest. So, have you started to jazz up your home for fall? There are so many ideas that you can get just by taking a walk. Gather simple branches in a mason jar, pinecones, and acorns in a basket, flowers to dry, Use old chippy china to showcase your finds. Have fun ...



celebrate!

The hydrangeas in my garden are starting to turn from green to pink. In another week or so, they will be a little crisp and that's the perfect time to cut them and bring them inside. Display them in a pretty vase (no water) or arranged in a rustic basket. I've been growing sedum forever, and it's pictured here. It turns a soft pink about now and then the color deepens as the weather gets colder. I bring little bouquets in each week as the colors change. Like the hydrangeas, you don't want to keep them in water. These are pretty tied into little bouquets with a piece of ribbon or jute string and hang them upside down from a cabinet knob or a wall hook. I love bringing nature inside.

I wanted to share my recipe for cornbread stuffing. We recently made this with a roast chicken, and it was so good. I especially love to roast a whole bird on a Sunday afternoon. In a nutshell, I brush about 2 tablespoons of olive oil over the whole bird, give it a nice sprinkle of salt and pepper (and whatever else you'd like, be creative), then I stuff the cavity with 2 inch pieces of celery, carrots and a halved onion. These heat up and steam and make for a moist bird. Bake covered about 15 minutes per

pound and then remove the cover or foil during the last 20 minutes to brown it well. Let cool about 10 minutes and discard the vegetables.



Yum!

Now here is the stuffing:

Jane's Cornbread Stuffing

Ingredients:

- 4 cups of crumbled cornbread muffins or loaf (whatever recipe you choose)
- 8 oz. bulk pork sausage
- 1 medium red onion cut into wedges
- 4 cups fresh spinach
- 1 t. fennel seeds
- Salt & pepper
- 1 to 1 1/2 c. chicken broth

Preparation:

Preheat oven to 350. Spread crumbled cornbread on a baking sheet and bake 10 minutes, tossing once. Set aside to cool.

In a large skillet, cook sausage until browned. Drain fat reserving 1 tablespoon. Set sausage aside and in the same pan with the drippings, cook the onion for 3-5 minutes. Off the heat and add the spinach, fennel and S&P.

In a large bowl, combine the cornbread, sausage and spinach mixture. Drizzle with chicken broth until moist, tossing well. Spoon into a 2 quart baking dish and bake uncovered about 45 minutes. Serves 8

And now for something fun. I made this for a party last fall and I had so many people really loving it not only for how cute it is but it tastes great, too. If you've never made a cheeseball before, try this. You will probably never buy another from a store again.

Pumpkin Cheeseball

Ingredients:

- 16 oz. cream cheese
 - 20 oz. sharp cheddar cheese, shredded
 - 1/2 cup blue cheese crumbles
 - 1/2 t. celery salt
 - 1/2 t. onion salt
 - 1 cup chopped walnuts
 - 1-1/2 T paprika
- Preparation:**

Blend the first 5 ingredients with a mixer until smooth. Pat into a ball, wrap in plastic and refrigerate for 15 minutes. Meanwhile, crush walnuts with the paprika in a plastic bag using a rolling pin or mallet until very fine.

Shape cheeseball into a pumpkin shape, a little wider than a ball. I did this by setting it on plastic wrap and bringing that up and around the cheese so it didn't stick to my hands. Once you get the shape you like, gently pat the walnut mixture all over it. Using a butter knife, make vertical lines from top to bottom to resemble those of a real pumpkin. For the stem I just cracked one off a little baby pumpkin I had (I have no mercy!). I wrapped the bottom of the stem with plastic wrap so that it didn't come in contact with the cheese. You can also use a piece of celery for the stem but that's no fun. And that's



it. Serve with crackers.

I really enjoy this time of year. Bringing out the sweaters and boots, making hearty soups and stews and reading in a chair near the warmth of the fireplace. Our area of Michigan is rich with color as the leaves change. Pick up a pretty mum for your porch, add a basket of Indian corn and some pumpkins, treat yourself to some of the great fall and Oktoberfest happenings every weekend this month. Or just take a long walk and smell the wood smoke in the air. Heavenly. And I now give you permission to rake up a big colorful pile of leaves and jump in!

I have a lot of great fall decorating ideas on my blog this month as well as some cool weather recipes. Visit me at Blondiesjournals.blogspot.com and you can have my blog come straight to your email box. If you have any questions or ideas for an upcoming column, email me at Blondiesjournal@gmail.com Happy Fall Ya'all!

All photos are taken by and the property of Jane Boudreau. Please do not use without permission.

Where can I go to Excel?

Ever wondered about all of those formulas that Microsoft Excel has, but half of them aren't used by everyday folks like you and me? I've used a few in my work, but nothing to the extent that I've seen folks (especially the ones who work with big sets of data) use.

Excel is nice to work with, but what if I wanted to know more? How about learning more about Microsoft Word? Or PowerPoint?

A few helpful places:

Support.office.com — This is probably the best place for "How-To's." Not to mention, the information is free! You'll find how to work in Microsoft Word, Excel, Outlook, PowerPoint and any

other Microsoft product. I've often searched for a formula in Excel that I wanted to know how to do and after searching, the "How to" showed up in the "support.office.com" site.

YouTube — This is popular for many technology tutorials, among other things. Free and plentiful! Just be careful to try and not get distracted by some funny dog tricks videos.

Lynda.com — This has gotten a lot of good reviews of learning the topics of general computing and more. You can learn anything from developing web sites, designing, photography and many other technology and business skills. Many positive reviews have come from this site.

Computing over Coffee

By Ed Marshall

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



I will say that it comes at a cost. The subscription ranges from \$19 to \$24 a month, depending on what you choose.

You can try it for free for 10 days as well. Until our next cup!

~Ed

BUSINESS & FINANCE

Keeping all the volatility in perspective

The recent ups & downs are reminiscent of past Wall Street swings

Provided by **Greg Schoenfeld**
Compass Wealth Advisors

Fall might be anything but calm on Wall Street. Volatility is back, in a big way: the CBOE VIX has risen more than 105 percent since the end of July. Additionally, 11 of the 15 trading days ending September 9 were “all or nothing” days in which more than 80 percent of the S&P 500 moved either higher or lower. In the last 25 years, the index has not had a 15-day period like this.^{1,2}

Contrast that with the first 159 trading days of 2015, in which just 13 such days occurred according to Bespoke Investment Group research. In fact, during the first half of 2015 the Dow Jones Industrial Average was never more than 3.5 percent up or down YTD, on pace for the most placid year in its history.²

Writing in the Financial Times, the noted economist and portfolio manager Mohamed El-Erian recently identified a

few factors driving these market swings - factors that may not subside anytime soon. Fundamentally, he cited the “spreading economic slowdown” in China and other emerging markets “eroding a fundamental underpinning of high and stable asset prices” — and bursting some asset bubbles in the process. Markets can be roiled with the emergence of “major global challenges away from the direct reach of the U.S. Federal Reserve and the ECB,” he adds, as too many (institutional) investors look to central bank activity for either direction or reassurance. Lastly, investors worldwide are wondering if the Fed will raise short-term interest rates next week.³

So, this turbulence may persist for several more weeks or months. How does an investor cope with it? It helps to put all of this recent volatility into perspective.

Remember that historically, the ups of the market have outweighed the downs. If your time horizon is relatively long, this particular fact may provide

encouragement: as Ibbotson notes, since 1926 there has never been a 20-year stretch in which a diversified portfolio invested in large U.S. firms has had a negative inflation-adjusted total return. From 1926-2014, such a model portfolio (with dividends encompassing roughly 40 percent of the total return) yielded approximately 10 percent a year on average.⁴

These recent ups & downs compare to others. On August 24, the S&P 500 lost 3.2 percent and was down more than 4 percent during the course of the day. That was quite troubling, but not quite extraordinary: it was the fifty-fifth day since 1983 in which the broad benchmark had dropped 3.5 percent or more in a trading session.^{4,5}

How has the S&P recovered from days like these? Historically speaking, it has recovered more often than not. Looking at the 12-month periods after the preceding 54 such trading days, there were 45 year-over-year advances and 9 year-over-year retreats. How far did the

S&P fall, on average, during those 12-month retreats? The answer is 7.7 percent. How high did it rise, on average, during those 45 annualized ascents? A remarkable 27.6 percent. So while history tells us nothing of tomorrow, it does seem that the S&P has recovered amazingly well from the bulk of its major one-day drops in the last 32 years.⁴

After a long, steady ascent, it is easy to become lulled into thinking that the market only goes up. We all know differently, but even so it can be a rude awakening when the major indices rollercoaster or plunge. Even so, we should be patient rather than let emotion take over. As the late Paul Harvey said, “In times like these, it helps to recall that there have always been times like these.”⁶

Citations.
 1 - investing.com/indices/volatility-s-p-500-historical-data [9/10/15]
 2 - cnbc.com/2015/09/10/this-market-is-setting-a-wild-volatility-record.html [9/10/15]
 3 - cnbc.com/2015/09/08/why-higher-market-volatility-is-the-new-norm.html [9/8/15]
 4 - tinyurl.com/oksggh26 [8/25/15]
 5 - thestreet.com/story/13263507/1/stocks-end-brutal-week-as-market-nears-correction.html [8/21/15]
 6 - content.time.com/time/arts/article/0,8599,1882444,00.html [3/1/09]

HEALTH & FITNESS

Getting back into shape

By **Brenda Harris**
Cass COA

Getting out of shape happens so fast, and then you are back to square one. Did I say out of shape? It is so easy to come up with excuses not to exercise. It is all about you and your health and well being. The important thing — only you can start back up again, no one can do it for you. So how do you get back in the saddle again without beating yourself up? I am going to be honest with you; it is hard, and you will wonder why you stopped in

the first place? It will feel good to exercise again-but it's not without challenges.

The best part of this is that muscles do have memory. So once you start working out again, it shouldn't take as long to get back to where you once were. Like everyone else, I face many obstacles that conspire to keep me from working out so smart planning is the key to get the most out of my workouts. Finding the workouts that are time-efficient and rewarding is the answer. Doing cardio burns calories and also strengthens the heart.

Don't forget how important it is to do weight training. Weight training will make visible changes to your body. Your clothes will become too big for you and will just feel more comfortable.

It is so important to be motivated and stay motivated. Everyone is different and that means that everyone has to find what will click for them. Going to the gym, walking on the walking trail or riding your bike, you can become bored with it so easy. Try doing different things when you are walking by doing different arm exercises.

For example, you can use small ball, exercise bands, light hand weights, broom handle, cane, use steps in a park, use a park bench to do squats for 10 times then move on. Uses your imagination and spice up your walk.

Just remember, getting back in shape won't happen overnight. Be good to yourself and have fun. It is ok to laugh and smile at yourself when you do something goofy or you may see something that will give you a laugh. Who said getting fit wasn't fun?

Catch the fitness habit

By **Brenda Harris**
Cass COA

A self improvement program can't be successful on a diet alone — you need to add exercise to your schedule to build a beautiful, healthy body. Regular exercise remains an elusive commitment for most people.

Despite our best intentions there are a slew of internal and external barriers that prevent nearly 80 percent of us from establishing a fitness routine and sticking with it.

Intimidation, embarrassment, anxiety, lack of self-esteem and boredom are common internal barriers that are compounded by external barriers which run the from weather to work and family responsibilities, to finding a facility and instructor with whom you feel comfortable.

Can anyone establish a workout program and learn to stick with it? Yes, you can establish a program and learn to stick with it.

First and foremost, you must acknowledge that change is necessary, and you must own the responsibility for making that change. It really comes down to an attitude adjustment. Your job and your family aren't really preventing you from exercising although your sense of responsibility to them may be.

Let's look at this realistically. Will taking a daily 30 minute walk or workout have a devastating effect on your family

or job?

The answer is no. You may be late for getting dinner or shorten your lunch time with doing a workout. Just think of the benefits you will get. Your mood, your health and your sense of well-being are of a greater value than a slight delay for your mealtime; this is all about taking care of yourself, and that alone can be a challenge.

Do the footwork — by researching the different options that are in your area. Go and try the different classes and various instructors. Also if you go to a fitness center, test the exercise equipment or if you are thinking of buying any equipment go and try it out. If you do your homework first you will be more likely to use the fitness equipment that you pick out. A lot of the time the fitness equipment becomes a coat hanger.

Focus on health rather than appearance. Measure your success by your increases in stamina, strength and flexibility rather than in pounds lost. You'll find it much easier to stay motivated; and once you've established a regular fitness habit, the weight loss is likely to happen as well.

Emphasize the POSITIVE when negative thoughts surface. For example, if you start to feel down because your clothes are still tight, don't beat yourself up. Just remind yourself that you've exercised for 45 minutes three times that week; and that you are feeling more ener-

getic now. Make a conscious effort to focus on the positive aspects.

The support and participation of family or friend helps. The success rates are more likely to show up when you feel an obligation to others, and it can make your workouts fly by.

Having a goal and sticking to it, is the hardest thing to do. Try signing a contract with yourself. Start out by writing down some goals that you can reach.

Design a well rounded program. Everyone should engage in aerobic, strength training and flexibility exercises. There's something out there for everyone. The workouts can be Pilates to yoga to kickboxing to fitness room to plain old calisthenics.

What ever you choose it has to click with you and your lifestyle. So don't be afraid to start out do it now!

Think POSITIVE!

◆ **INVESTMENT MANAGEMENT**
 401(K) rollover

◆ **ESTATE PLANNING**
 Uniting all the pieces to benefit your goals

◆ **INCOME IN RETIREMENT**
 Using a revolutionary tiered income approach (Finding solutions to the problems of cash flow and preserving income during down markets)



Helping you Build and Manage Your Wealth



A Registered Investment Advisory Firm

574.522.3738
 888.820.9100
 Fax 574.522.1555

www.compasswa.com

100 South Main Street ◆ Elkhart, IN 46516

BUSINESS & FINANCE

Medicare enrollment period

by **DEAN JOHNSON**
Kemner-Iott Agency of Cass County

The Medicare Open Enrollment Period “OEP” is rapidly approaching and I want to share a few frequently asked questions and answers with you.

Q. When is the OEP? A. The OEP begins on October 15, 2015 and ends on December 7, 2015.

Q. What can Medicare beneficiaries do during this OEP? A. During the OEP, Medicare beneficiaries can join, switch, or drop a Medicare Advantage Plan or Medicare Prescription Drug Plan. Any plan changes you request during this OEP will be effective January 1, 2016 as long as your request is received by December 7, 2015.

Q. Can I make changes to my plan after December 7? A. Yes, but with limitations; between January 1 and February 14, 2016, if you are in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you’ll have until February 14, 2015 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the date of your enrollment. During this period you CANNOT switch from Original Medicare to a Medicare Advantage Plan, or switch from one Medicare Advantage Plan to another,

or switch from one Medicare Prescription Drug Plan to another, join, switch, or drop a Medicare Medical Savings Account Plan.

Q. Are there any other times I can change my Medicare Advantage Plan or Prescription Drug Plan? A. Yes, in certain situations you may be able to join, switch, or drop a Medicare Advantage Plan or Medicare Prescription Drug Plan during Special Enrollment Periods know as “SEP.” You can use the SEP if you move out of your plan’s service area, if you have Medicaid, if you qualify for extra help, or if you live in an institution like a nursing home

Q. How are the Medicare Advantages rated and who does the rating? A. Medicare uses information from member satisfaction surveys, plans and health care providers to give overall performance star ratings to the plans from 1-star to 5-stars. A 5-star rating is considered excellent. These ratings are updated each fall and change every year. You can switch to a Medicare Advantage Plan that has a 5-star plan rating from December 8, 2015 through November 30, 2016. Regretfully, there are no 5-star rated plans in our area and very few in the entire country.

Q. When can I initially enroll in a Medicare Supplement or Medicare Advantage Plan or Prescription Drug Plan? A. You can

join a Medicare Advantage Plan or Medicare Prescription Drug Plan or a Medicare Supplement Plan during a 7 month period that begins 3 months before the month you turn 65 and ends 3 months after you turn 65.

Q. If I am receiving Medicare as a result of a disability, when can I initially enroll in a Medicare Advantage Plan or Prescription Drug Plan? A. If you receive Medicare due to a disability you can join a Medicare Advantage Plan or a Medicare Prescription Drug Plan during a 7 month period that begins 3 months before your 25th month of disability and ends 3 months after your 25th month of disability.

Q. Is the “Coverage Gap” or “Donut Hole” changing in 2016? A. Yes, there are some changes regarding the amounts the enrollee will pay for their Prescription Drugs once they enter the Coverage Gap or Donut Hole. In 2016 you will pay 58 percent of the cost of the Generic Drugs and you will pay 45 percent of the cost of the Brand Name Drugs. Please be aware, by the year 2020 the maximum you will pay for the Generic and Brand Name Drugs during the Coverage Gap or Donut Hole will be 25 percent of the cost.

Q. Are there changes in the Drug Formulary for 2016? A. No, however, remember that the drugs covered by each plan will vary, so there is no single drug list that applies to all plans. The Formulary includes Generic and Brand Name Drugs, but does not include any Over the Counter Drugs. All Medicare Prescription Drug Plans must have at least two drugs in each category of drugs, but the Plans can choose which specific drugs are covered in each category.

Q. Is financial help available for people with limited income? A. Yes, Medicare Beneficiaries may be eligible for “Extra Help” if they have limited income and resources. The

amount of extra help they receive is based on their income and resources. If a member qualifies for “Extra Help” and joins a Medicare Drug plan, the member may get help paying the monthly premium, the annual deductible and prescription copays/co-insurance until the end of the year.

Medicare will let enrollees know when they lose the “Extra Help” status. Beneficiaries will automatically qualify for “Extra Help” if they have Medicare and meet the following conditions:

1. have full Medicaid Coverage
2. get help from their state Medicaid program paying the Part B premiums
3. get Supplemental Security Income (SSI) Benefits. You can apply for “Extra Help” by calling Social Security at 1-800-772-1213 anytime.

Q. Is the Affordable Healthcare Act (ACA) part of Medicare? A. No, the ACA is a program for health insurance for eligible persons under the age of 65 and not covered by Medicare. The open enrollment period for the ACA begins on November 1, 2015 and ends January 31, 2016

Please remember this open enroll period beginning on October 15 through December 7, 2015 is the only time most of you can join or switch your Part D Medicare Prescription Drug Plans. This is a good time to analyze your prescription drug usage to make sure you are getting the most benefits from your Medicare Prescription Drug Plan.

I would suggest that you contact your independent insurance agency for questions regarding this open enrollment period and the plans available in your area for 2016. This is a time to do business with people you know and trust.

Dean R. Johnson
Kemner-Iott Agency of Cass County
269-445-2425
deajoh@kemneriottagency.com



KnowingIs...a Strong Foundation


Kemner-Iott Agency of Cass County

Auto-Owners Insurance

Cassopolis | 269-445-2425 | 800-228-7855 | kemneriottcass.com
Personal & Business Insurance | Health Insurance | Life Insurance | Bonds | Financial Services

FACTOID:

Neighbors is delivered to approximately 3,000 homes on 22 lakes in Cass County and available at over 100 businesses in Michiana

ADVERTISING THAT WORKS!

For information on advertising here call 228-1080 or 445-9200

NATURE NOTES

Reptiles native to SW Michigan

Provided by
Cass District Library,
Local History Branch

This week I received photos of several reptiles, native to Southwest Michigan.

Reptiles are cold-blooded animals, in which their body temperatures are the same as the natural air temperature. Reptiles also have scales, not fur or hair, nor smooth skin.

Several species of reptiles, represented by the snake and turtle families are commonly found in our area.

Mark Parren of St. Joseph was recently kayaking the Paw Paw River in Benton Township and photographed a painted turtle, the most abundant species of turtle in our region.

Painted turtles are named for the fact that their undersides look as if they have been cleverly painted a reddish-orange between the underside scales. They also have a cream-color present on their throats, legs and underside.

Painted turtles hatch from eggs that the female places in warm dirt, usually in June or July. Sometimes the eggs hatch and the young remain underground until the following spring, while other populations of young painted turtles emerge from the underground nest during August and September.

Upon emerging from the nest, young painted turtles head directly toward the nearest source of slow moving water. Ponds, shallow lakes, creeks, streams are all great places to find painted turtles, which can be seen sunning themselves on logs during warm days.

Young painted turtles have a shell about the size of a quarter-dollar, but grow quickly where food is abundant.

Painted turtles feed on worms, small fish, in addition to aquatic plant material.

In Southwest Michigan, painted tur-



At top, Eastern Hog-nosed Snake, Warren Dunes State Park, September 2015. Brad Anderson.

Second row, left, Eastern box turtle by

Scott Nolte of Royalton Township.

Center, Gray tree frog, an amphibian, climbs on an outside window in Baroda. Photo by Karen Campbell of Baroda.

Right, (a) Painted turtle along Paw Paw River in Benton Township, September 3, 2015. Photo by Mark Parren of St. Joseph.

tles along with other reptiles and amphibians begin winter hibernation during the month of October. During October the first hard freeze occurs in the area and turtles become sluggish and bury themselves in the mud at the bottom of ponds, where they remain until March.

Brenden Nolte of Royalton Township reported to his parents “that a pretty cool turtle” had wandered into their backyard, in the Fox Ridge subdivision adjacent to the St. Joseph River. Brenden’s father, Scott Nolte took a photo of the eastern box turtle.

Eastern box turtles are our only land turtle in Southwest Michigan. When frightened, the box turtle can pull its legs, head and tail into its shell for protection.

Unfortunately, box turtles have been on the decline over much of their range in

recent decades. Causes of decline include forest fragmentation, lawn mowers and collisions with other motor vehicles, increased number of predators such as raccoons, which eat turtle eggs.

Collecting box turtles as pets has also put a dent into their populations. It is illegal to keep turtles as pets in Michigan.

Brad Anderson of Bridgman came upon an eastern hog-nosed snake this week, in Warren Dunes State Park. Snakes belong to the reptile family as they have scales, are cold-blooded, and hibernate.

The hog-nosed snake is named due to the shape of its nose, which resembles a pig, or hogs nose.

The hog-nose snake is non-venomous. When threatened, the snake will suck in air and spread its skin around its head, appearing like a cobra. If the threat con-

tinues, the snake will turn over and “play dead”.

Hog-nosed snakes are often found in woodlands with sandy soils, such as Warren Dunes and Grand Mere State Parks. They prey on small birds, others snakes but their specialty is preying on toads.

Karen Campbell of Baroda captured an image of a gray tree frog as it climbed her outside window in Baroda this week.

Frogs are amphibians, and generally have smooth, moist skin. They are cold-blooded creatures and hibernate from October through March or April.

Tree frogs are known for their ability to climb trees as well as flat surfaces because they have small suction cups at the end of each finger.

Report your sightings to Jonathan Wuepper at wuepperj@gmail.com

LOCAL HISTORY

Thomas Faxon Bond Civil War era letter

Provided by Cass District Library
Local History Branch.

Civil War Letter -- Thomas F. Bond of Dowagiac, stationed in Nashville, Tennessee; to Hollis Bond. Original spelling, etc included.

Nashville, Tenn.

June 30, 1863

Respected parents, Brothers & Sis,

I improv this morning in writing to you again to let you know I am & where I thought I had written you two letters since I came home but on looking at my diary I see I am mistaken. We have been on the move a great deal but I should have written before only I have looked anxiously for a word from some of you. I have rec'd none yet. I think there must some at the regiment for me. Oh! Dear! I dread to tell you where I am but I have at last been obliged to come to the Hospital.

The [this] place above all others most

dreaded by me, far more than the battle-field. But don't be frightened for I am a convalescent & have been all the time since I come here. I was quite sick one day in the camp. We left the camp the next Mond. after I wrote you. Went to Columbus & drew four months pay minus transportation from home, which was \$8.75 then started for Nashville. Got there on Thursday, staid a few days, drew our equipment, teams & all & started for Franklin.

Camped about 3/4 mile from the place we left when we went into battle last March. Our men have fortified considerably since that there. I was not able to march from there to here.

Started & went a few miles then got out a wagon and rode the rest of the way. I had tried before to carry my knapsack & could not stand it. It hurt my breast so

much. I had quite a diareah & lost flesh very fast. I found that what you all told me when I was home was proving true. I was not well. By the request of Capt. Smith I went before the Surgeon Clark Bennett, and was examined.

The pneumonia had my lungs affected & I probably never can endure the labor any more that I use too before capture & exposure while in the hands of those demons. My heart bursts with grief when I think of how I have failed in the attempt to serve my country & just too when every man is needed most. But such is my lot & I must be as patient as I can. The reg. was ordered from Franklin to Torinne (/) one week ago today & all the men that were not able to march were ordered to be left behind. There were five from our CO. We were taken about forty rods to what they said was a Convalescent Camp. But there

was but four or five tents there all full & some old boards scattered about where there had been some temporary shanties put up by Convalescents but had been torn down.

We just took our traps & started for the cars right in sight & Dr. Clark was coming here to wait for his papers as he has resigned. & he got transportation for us & when we got here he got an order for us to come to the hospital.

I have been glad that I came here, for it has rained most every day since & we could not have kept dry there. The hospital is kept very clean & tidy & not any very sick in this ward, good nurses & attendants & a large three story building where we have plenty

Rest of letter missing. J.

FIELD TRIP

The Priscilla U. Byrns Heritage Museum and Cultural Center



GENERAL INFO:
The Priscilla U. Byrns Center houses the Heritage Museum and Cultural Center located at 601 Main Street, St. Joseph, MI

The Museum is open Tuesday-Saturday, 10-4 and Sundays (Memorial Day-Labor Day) 12-4. Call (269) 983-1191 for more information

General admission to the Museum is \$5 for adults, \$1 for children ages 6-17 and free for ages 5 and under.

HISTORY:
Fifty years ago, in 1965, the Fort Miami Heritage Society was established. Taking their name from a French trading post founded in 1679 where the St. Joseph River meets Lake Michigan, the founding members originally united to serve the community and bring together people with a common interest in the past. Now known as the Heritage Museum and Cultural Center, the mission of the museum remains the same: to preserve our history as a powerful tool for planning the present and future.

EXHIBITS:
Sports in Southwest Michigan: Work and Play Where We Live and Stay - Open now
In Style: 50 Years of the Heritage Museum's Fashion Collection - Open now in our Shepard Hall cases
The Big Three: Boat and Shipbuilding in Benton Harbor and St. Joseph - Open now in our Research Library
Lighting the Way: Fresnel Lenses from St. Joseph's Lighthouses - Open now
Take Me Back: Photographs of the Twin Cities from the 1950s - Open now in our balcony cases

EVENTS:
October 10, 12-4pm - Family Fun Festival
October 17, 4:00pm - Haunted St. Joseph tours with the History Center at Courthouse Square
October 22, 6:30pm - Civil War Ghosts, by Larry Bailey

SHEPARD HALL is functional yet elegant, beautiful and spacious, featuring a hardwood floor, graceful second-floor balcony, ceiling-high columns, chandeliers, historical murals and a grand piano. Ample room for as many as 200 guests.

HEY I'M WORKIN' HERE!

For advertising that works ...
call Fred at 228-1080

Braces

MAKE BEAUTIFUL FACES

made affordable at

SMILE CENTER

Family Dentistry

Richard A. Pilat, D.D.S.

110 S. Broadway

Cassopolis

269-445-5550

www.smilecentermi.com

Dr. Pilat is a General Dentist - Not a Specialist

New Patients and Emergencies Welcome

INDOOR
BOAT STORAGE

Summer trailer storage included

Service Above and Beyond

PUTTING THE 'SERVICE' IN CUSTOMER SERVICE
Repairs, Maintenance
Winterizing and more!

OPEN 8 DAYS A WEEK
"by appointment"
We're here when you need us!

SELL YOUR BOAT,
We Buy & Sell Boats,
Personal Watercraft & Boat Lifts

BUY A BOAT
Boats, Motors,
Lifts, PWCs & more!

Boat Butler llc

269-476-2222

or text 312-399-3688 DAVE

www.boatbutlermarine.com

Cassopolis, MI 49031

FIELD TRIP



FALL RECIPES

By GAIL ALEXANDER
Michigan Lakes Team, 269-240-0145

Some of my family's favorite fall recipes:

CROCK POT OATMEAL

Wake up to the smell of wonderful hot oatmeal just waiting for you.
Dump 2 sliced apples, 1/3 cup brown sugar, and 1 tsp. cinnamon in bottom of crock pot. Pour 2 cups of old fashion oatmeal and 2 cups of water and 2 cups of milk on top. Do not stir. Cook overnight for 8-9 hours on low. Line or butter crockpot before starting to save yourself scrubbing the pot.

TORTELLINI SOUP:

1 clove garlic
1 small onion. Chopped
1 stalk celery, chopped
1 carrot, chopped
2 tablespoon butter
6 cups water
4 teas chicken bouillon
10 Oz's dry tortellini- cheese filled or 1 fresh

1 tablespoon fresh parsley
1/4 pepper
1/2 nutmeg
Parmesan
Cover and cook garlic, onion, celery and carrot 10 minutes
Stir in water and bullion
Heat to boil then reduce heat
Stir in tortellini
Cover and cook until tortilla is tender.
Stir in parsley, pepper and nutmeg.
Cook 10 minutes more.
Top each serving with parmesan and serve.

ZUCCHINI PIE:

4 sliced zucchini
1/4 cup onion, diced
1/3 cup butter
2 teaspoons parsley
1/2 teaspoon garlic
1/2 salts
1/4 pepper
1/4 oregano
2 eggs beaten
2 cups mozzarella, grated
1 cup Monterrey jack, grated

1 unbaked pie crust
2 Tablespoons dry mustard
Melt butter in pan and cook zucchini and onion for 10 minutes over low heat. Add spices to pan. Cook 3 minutes. Add eggs, cheese to mixture.
Spread dry mustard over crust. Pour mix over crust, bake 375 for 20 minutes.

MEAT PIE:

Filling: 1 lb. ground pork
1/2 lb. ground veal (I use beef)
3/4 cup chopped onion
1/2 teas salt
1/2 teas sage leaves
1 garlic clove minced
Dash nutmeg
Dash pepper
1/2 cup hot water
1/2 cup mashed potato flakes
Crust: Pillsbury All Ready crust
1 teas flour
1 egg
1 tbls water
Mix pork, veal, onion, salt, sage, garlic, nutmeg and pepper in pan.
Cook until lightly browned. Add water, simmer 20 minutes. Remove from

heat, drain. Stir in potato flakes and cool
Heat oven to 425
Spoon filling into prepared pie crust
Top with second crust. Cut slits
Beat egg and water. Brush over top
Bake 25 minutes or until golden brown

EASY CHICKEN WITH CORNED BEEF/BACON

I actually got this one from a seller of a home I showed. Her house smelled so fantastic I had to ask what was cooking.
Pound 4 boneless, skinless chicken breasts to tenderize and flatten.
Add 4 stacks of 3 dried beef slices to bottom of casserole dish
Lay chicken over corned beef
Lay 1/2 strip of uncooked bacon on chicken (I halfway cook my bacon first)
Mix 1 can of cream of mushroom soup with 8 oz. of sour cream.
Pour on top of chicken
Cook at 350 degrees for 45-60 minutes or until chicken is done.

HISTORIC POSTCARDS

Historic postcards depict rich scenes of our area's past

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 Edwardsburg.

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



Monuments
BY *Design* LLC
Jeromy Bogue
21945 M60 East Phone: 269-445-3848
Cassopolis, MI 49031 Fax: 269-445-3828
Custom Monuments, Field Stones, On Site Lettering and more
www.monumentsbydesignllc.com

UNION
INSURANCE AGENCY, LLC
SUE MCCAMMON
Owner/Agent
"For all your MI and IN Insurance needs"
Personal and Commercial
CALL TODAY! SAVE YOURSELF SOME MONEY!
15479 U.S. 12 (next to post office) 269/641-5995
P.O. Box 74 sue@unionins.net 800/888-4095
Union, MI 49130 www.unionins.net FAX 269/641-5787

Eagle Lake Marine
DON & CHARMAYNE
68777 Avenue A
Edwardsburg, MI 49112
Phone: (269) 699-5103
Fax: (269) 699-7488
Toll Free: 1-888-EAGLE-LA
(1-888-324-5352)
www.eaglelakemarine.com

Greg's Pontoon & Boat Transport
Lift Installation, Removal & Transport
Reasonable & Dependable
Call for Estimate
269-279-7275 leave message

JL LANDSCAPING
Jim Leach
59818 Decatur Road
Cassopolis, MI 49031
phone/fax: 269.445.2111
email: jllandscape@yahoo.com
jllandscaping.com
DOGCAT WORK
RETAINING WALLS
STONE & BLOCK
BRICK & FLAGSTONE PATHS
SOD & SEEDING
CONCRETE LANDSCAPE EDGING
FIREWOOD
INSURED

Harding's
Friendly Markets
Cassopolis, Michigan

Mroczek SOD FARM
KENTUCKY BLUEGRASS
269-646-2009
DECATUR, MI
Big & Little Rolls
www.mroczeksodfarm.com

Carter's Electric Motors
Service and Sales
Specializing in sprinkler pumps
Ph: 476-2220
Cell: 506-6108
63474 Union Rd.
Vandalia, MI

GROVER'S SERVICE
PLUMBING
COMMERCIAL AND RESIDENTIAL
Jim Grover
Master Plumber
(269) 268-2017
61120 Cass Road
Cassopolis, MI 49031

The Golden Finch
Frame & Gallery
Professional Picture Framing
From Design to Finish
62 N. Main, Three Rivers, MI
269-273-9034
www.goldenfinchframe.com
Give the gift of framing
for that personal touch
Gift Certificates Available
~Trinkets, Artifacts & Antiques~

TURF Services
269-782-6990 57780 Sink Rd.
Dowagiac, MI 49047
269-927-8282 Hunter Nelson Rainbird
Quality Lawn Sprinkler Systems
Design, Sales, Service SINCE 1987
TORO

DIAMOND CONSTRUCTION
Remodeling * New Home * Restoration
Bob Bienz
63366 Kinsey St.
Vandalia, MI 49095
269-759-4010
LICENSED & INSURED
FREE ESTIMATES!
diamondconstn@yahoo.com

HISTORIC POSTCARDS



O'Donnell's
ocks LLC

authorized dealer for
HEWITT
Lifts & Roll-a-Dock
18th QUALITY SINCE 1971

Southwest Michigan's Premier
Dock & Lift Headquarters

Hewitt Roll-a-Dock

Hewitt Roll-a-Dock combines superior strength with maximum stability. It can be extended to any length. Roll-a-Dock is low maintenance and corrosion-resistant.

Hewitt Classic Dock

The Classic Dock offers great appearance and flexibility. Perfect for those who want to make the most of their time on the water. Aluminum construction eliminates painting with little or no maintenance.

Scan with your Smart-phone

www.odonnellsdocks.com

12097 M-60 • Jones, MI • 269.244.1446
e-mail: info@odonnellsdocks.com

Custom Window Coverings & so much more!

FREE In-Home Consultation & Installation!

50% OFF* (15 or more shades)
45% OFF* (6-14 shades)
40% OFF* (1-5 shades)

Double cell for the price of single cell shade

Signature
SERIES
by Budget Blinds

*some exclusions apply exp. 10/31/15

1-888-882-8343
574-277-6800

Toscana Park - Gumwood & SR 23 - Granger
Locally owned and operated

**Budget
Blinds**

at *TOSCANA PARK*

CASS COUNTY MEDICAL CARE FACILITY

- State of the Art Skilled Nursing Facility providing professional care with compassion and respect.
- Located on 140 acres among woods and fields
- Outstanding therapy dept. provides physical, occupational, and speech services.
- Generously staffed nursing department
- Variety of activities and home-cooked meals.

269-445-3801
23770 Hospital St. Cassopolis, MI 49031
www.ccmcf.org

HISTORIC POSTCARDS



Sharing Life's Journey

Assisted care for your loved one is our specialty.

Our communities are thoughtfully designed to cater to the unique needs and demands of today's seniors. Our care programs are designed specifically for each individual, providing the highest level of service when it's most needed. As your needs change, we change with you. It is our privilege and honor to share in life's journey.

29601 Amerihast Drive
Dowagiac, MI 49047

leisure-living.com • 269-782-5300

NORTH STAR

Landscape Design & Installation

- Custom Design
- Professional Installation
- Patios, Walls, Walks
- Fire Pits, Outdoor Kitchens
- Ponds, Waterfalls, Water Features
- Seeding and Sod
- Problem-Area Resolution
- Seasonal Maintenance

Degreed Landscape Architects
Certified Nurserymen
Licensed Applicators
Bonded & Insured
Over 30 Years of Experience

866-445-9100

FREE INITIAL CONSULTATION

Gail Alexander
Broker/Owner

Waterfront Only
Call 269.240.0145
to start lake living

Gail@MichiganLakesTeam.com
MichiganLakesTeam.com

MICHIGAN LAKE HOMES FOR SALE

(Because that's all we do)

ORIGINAL AND NOW #1 LAKE-ONLY
MLS COMPANY IN SW MICHIGAN

HEAVY AND AGGRESSIVE
CHICAGO MARKETING

WE SELL 75% OF OUR OWN LISTINGS
TOP LAKE WEB SITE
42,000 HITS A MONTH

BUYERS SEE ALL HOMES IN SW
MICHIGAN IN THEIR DRIVE TIME

OUR CHILDREN

Do-it-yourself study skills

by **SANDY FLEMING**

One of the toughest ideas to get through to middle school and high school students is the concept of “studying.” Most have it completely confused with “homework,” believing with all of their hearts and souls that the two activities are really one and the same. It’s not true. While homework assignments are often designed to encourage students to study or provide them with a framework for studying, study activities that may be very necessary are not always assigned as homework. Homework is typically assigned or at least suggested by the teacher, and its completion and/or quality is often considered in the teacher’s grading system.

Studying, on the other hand, is any activity that will help the student learn, recall and retain the information from the class. Understanding the difference between the two actually starts at much younger ages than sixth or seventh grade. Students who have not been introduced to the concept of studying outside of assigned work in elementary school are frequently shocked, dismayed, disbelieving and downright rebellious when informed that they need to do so in middle school or high school. If your student is in elementary school, NOW is the time to build the concept of studying, the skills needed to be successful, and the habit to do so regularly. If your student is already in middle or high school, you may have some “unlearning” to accomplish, but it is really important that he or she learns what it means to study and how to do so. This is the only way young adults will be successful in college and beyond.

For Younger Students

The very first study skill that students need to learn, and they need to learn it early, is mindfulness. Have you ever asked your child what he or she learned in school that day and gotten some variant on “nothing” or “I don’t know?” You know darned well that that is not true. Teachers very seldom go through an entire class or day without trying to teach something. Help your younger student learn to be more mindful by making it worthwhile to answer this question specifically for each of the core subjects. You can even go so far as to reward responses for math, science, social studies, music, gym, reading, English, and so forth. At least be consistent about asking and about insisting on coherent and sensible responses. By having your child tell what was learned or what went on in each subject area, you will be sending the clear message that educational time is nearly always purposeful and that part of a student’s responsibility is to pay attention and retain what has been shared.

You can plant seeds for the second study skill quite easily, as well. Teach your child that a portion of each day (or at least weekday) should be devoted to learning outside of school. When there is homework assigned, this is a great way to use the time, but when there is no homework, the time can be used for more abstract study skills. When you set the expectation that academic work happens every day, with or without homework, you build a habit that will allow for more formal studying later in the school career.

Finally, elementary school is the perfect time to teach actual study strategies. Your child needs to have an arsenal of strategies that will help him or her take in and retain information and things that have been

learned. These early grades are a great time to teach basic study strategies; kids can work on them while the stakes are not nearly as high as they will be in high school and college. Strategies to consider teaching include activating prior knowledge, rehearsal (repeating information or listening/reading again), highlighting or outlining text, asking questions before reading then looking for answers, and copying important information. You can also teach strategies such as making flashcards of paired information and playing games like Memory, using mnemonic cues, singing information, creating visual associations and so forth. Help your student discover his or her learning style (visual learner, auditory learner, kinesthetic learner or a combination of them?), and then make a list of strategies that suit the style.

For Older Students

Once your child moves into middle school (and beyond), the focus of school changes from “learning how to learn” and mastering basic skills, to using those skills to learn information. This is when study habits really serve their purpose. In many classes, a large percent of the final grade is based on performance on tests and quizzes. Students must do well on these in order to do well in the class. The stakes are high and the older your student gets, the higher they become.

By this age, your student should be able to give you several sentences about what happened in each class at the end of every day. Try having him or her write a paragraph about the content of the class period or even the week in that class. See if your student can pick out the goals that the teacher had in mind, the major concepts that he or she is supposed to be learning, and any new information. If you save these paragraphs, your student will find they can serve as a study guide for the next test!

That regular study time each day or weekday becomes even more critical for school success. Ideally, it should be a bit longer than the time it usually takes your student to complete routine assignments. For middle school students, it should be between one and two hours per evening. For high school, plan for at least two to three hours. In college, students should expect to study for one to three hours for every hour spent in the classroom. As with the younger students, have older students complete class assignments and projects first, then use the remaining time either to build weak skills, such as practicing reading, writing or math concepts, or to prepare for the next test. Remind your student that even if the next test hasn’t yet been announced, it’s a sure bet that there will be one sooner or later. Not having the date is NOT an excuse not to study.

Neither is not having a study guide prepared by the teacher. Teach your student to prepare his or her own study guide using text, class notes, assignments and outside readings. That paragraph about class content can be used as a guide. Make outlines of text passages and of class notes. Be sure to mark the concepts and information that the teacher stressed by spending extra time, and also that showed up in homework or projects. These are most likely to include the things that the teacher has decided are most important. Include vocabulary words and their definitions, formulas, sequences of events, and other clumps of information. If the study guide is created in small chunks each and every day,


students will be reinforcing the important ideas from class and making them easier to remember and learn. They will become aware of weaknesses in their understanding that they can address with extra reading or by asking questions of the teacher or peers. And best of all, when the next test is announced, they will have a ready-made tool that shows exactly what will be covered.

Teach your student to use a study strategy when reading text material for each class. Simply reading the book one time won’t be good enough for most students. Even reading it several times may not do the trick, because a lot of people have mastered the fine art of going through the motions of reading, letting words go in one eye and out the other so to speak. A study strategy will help keep your student more engaged with the text and make it more likely that the material will be remembered. One such strategy is SQ3R. This is an acronym for the steps to use when reading a text. The S stands for Survey. Before beginning to read in earnest, have your student look over the chapter or section, check out the graphics, captions and subheadings, and so forth. Next, generate some questions (Q). What will the reading answer? Help your student learn to create questions by turning sub-headings or topic sentences from paragraphs into questions. For example, if a sub-heading in the history book reads, “Causes of the Civil War,” then a matching question would be “What were the causes of the Civil War?” It’s also a good idea to check the end of the chapter for comprehension questions, or to look at the assignment to find out what information will be needed to respond to it fully.

That leaves the three Rs. They stand for Read, Recite, Review. Read the section carefully. Recite the answers found to the questions generated earlier. Review by rereading the section a few more times. And that’s all there is to it! Students who follow this method will find that the information gets into their heads more easily and stays there longer.

And of course, if all of that is finished as well as any homework assignments, students can use any remaining independent learning time to review older material, to hone reading, writing or math skills, or even to play learning games that will help them practice the material. Students who implement these strategies in middle school, high school and college are quite likely to see marked improvement in their overall performance and can count on that translating into consistently higher grades.

Sandy Fleming is an educational consultant living in Edwardsburg, Michigan. Visit her website, <http://www.parentasteacher.com> for more practical ideas about how to get kids learning at all ages and stages.



Cass District Library
<http://cass.lib.mi.us>

Main Library
319 M-62 North
Cassopolis, MI 49031
269.445.3400
Fax: 269.863.6125

Discover Your Library

Books, Audiobooks, and eBooks	Historical Resources
DVDs, CDs, and Periodicals	Online Databases
Public Computers/Internet Access	Adult and Children's Programs
Wi-Fi Hotspot	and so much more...

Main • Edwardsburg • Howard • Mason/Union • Local History

RUSTY
269-591-0160
Insured
TREE SERVICE





Nick Fryman's Construction
Quality. Reliable. Professional
Nick Fryman
Licensed Contractor/Owner
112 E Saint Marys Street
Decatur, MI 49045
269.329.9088
Free Estimates
Serving SW Michigan & Northern Indiana

ART SALE
OVER 1,000 PAINTINGS & FRAMES
“THE LARGEST SELECTION IN THE MIDWEST”
60~70 % OFF
SAUGATUCK GALLERY
317 BUTLER STREET, SAUGATUCK PH: 269-857-1189
IN HISTORIC DOWNTOWN SAUGATUCK NEAR THE PARK
OPEN 7 DAYS MAY-OCTOBER

BLT Mechanical
Making the climate comfortable since 1987
James Baker -Owner
269-476-4114
HVAC A/C
HEATING
GEOTHERMAL



“Service beyond your expectations!”
“Where it’s all about you!”



ADVANTAGE PLUMBING Inc.
PLUMBING • DRAIN CLEANING • Commercial & Residential
There is a lot more you don't see. Call us and we'll be on our way!
(269) 687-7192 24 Hour Service
2400 North 5th Street • Niles, Michigan 48120

WrightWay Lawn Service
Complete Lawn Care Maintenance

- Lawn Fertilization Programs
- Shrub trimming
- Brush Hog work
- New Lawns Installed
- Spring & Fall clean-ups
- Aeration & Dethatching
- Mole Treatment
- Snow Plowing

269-445-3302
22282 Loupee Dr. Cassopolis, MI

INDEX TO ADVERTISERS

Boats, Marinas, Piers, Sports					
Apollo Marine	2	888-999-BOAT	Sun and Shade Awnings	15	244-5307
		http://www.apollomarine.net			http://www.sunandshadeawnings.com
Boat Butler	7	476-2222	Towne Restoration	15	574-295-2174
		http://www.boatbuttermarine.com			http://www.townerestoration.com
Eagle Lake Marine	10	699-5103	Dental/Medical/Health		
		http://www.eaglelakemarine.com	Afdent	16	574-277-2220
Greg's Pontoon	10	279-7275			http://www.afdent.com
O'Donnell's Docks	11	244-1446	Cass COA	3	445-8110
		http://www.odonnellsdocks.com			http://www.casscoa.org
Construction, Home Improvement, Home Repair			Cass Medical Care Facility	11	4445-3801
Advantage Plumbing	13	687-7192			http://www.ccmcf.org
BLT Mechanical	13	574-250-4158	Forest Glen	12	782-5300
Budget Blinds	11	888-882-8343			http://www.leisure-living.com
		http://www.budgetblinds.com	Lee Memorial Hospital	3	783-3052
Carters Motors	10	476-2220	Smile Center	8	445-5550
Cass Outdoor Power Equipment	2	445-2231			http://www.smilecentermi.com
Diamond Construction	10	759-4010	Financial		
Fryman Construction	13	329-9088	Compass Wealth Advisors	5	888-820-9100
Golden Finch Frame & Gallery	10	273-9034			http://www.compasswa.com
		http://www.goldfinchframe.com	Kemner Iott Insurance	6	445-2425
Grover's Plumbing Service	10	268-2017			http://www.kemnerriott.com
Hearth & Home	14	800-769-3031	Union Insurance	10	641-5995
		http://www.hearthandhome-sb.com			http://www.unionins.net
Lutz Concrete	15	279-7973	Food, Restaurants, Liquor, Catering, Markets		
Saugatuck Gallery	13	857-1189	Hardings	10	445-2607



**WOOD & GAS
FIREPLACE & STOVES
VENEER BRICK & STONE
GAS LOGS & MANTELS
OUTDOOR GAS GRILLS
INSTALLATION**

51129 SR 933 NORTH
SOUTH BEND, IN 46637
574-272-3030
1-800-769-3031
FAX 574-272-6553

HERB & MARY ANN HERENDEEN

hearthandhome-sb.com




Sue & Steve Pobuda

57983 M-62
Cassopolis, MI
49031

Serving lunch and dinner

Phone (269) 782-5111 Fax (269) 782-4533



FAMILY HAIR CARE, NAILS, TANS

CLEOPATRA'S HAIR HUT

136 N. ROWLAND CASSOPLIS, MI.

445-2686

~STEAK BY THE LAKE~



STACY'S FOOD & SPIRITS
Home of the 20 oz (plus)
Clydesdale Cut Prime Rib
~NIGHTLY SPECIALS~
Wednesday ~ 16 oz. Ribeye
Thursday ~ BBQ Ribs
Friday ~ Swordfish or 10 oz. Sirloin
Saturday ~ 32 oz. Sirloin for Two
Sunday ~ BBQ Ribs or Lake Perch

23018 S. Shore Dr.
5 miles East of Edwardsburg off US 12 on Eagle Lake Road
(269) 699-5113

Open Wed & Thurs, 5-9:30
Fri & Sat, 5-10:30
Open Sunday at 5 pm



Coupon

Vetter is Better

Better Deals
Better Trade-ins
Better Inventory



Better Financing
Better Service
Better Website

YEAR-LONG SPECIAL
Buy one oil change and get one free*
To celebrate our **44** years in business!

Vetter Chevrolet
is conveniently
located on M-60
just West of
US 131
in Three Rivers, MI

***Excludes certain models**

Call us today at (269)
278-1485
vetterchevy.com

Open Every
Mon. & Wed.
9 am - 8 pm
Tues, Thurs. & Fri.
9 am - 6 pm
Saturday
9 am - 1 pm

UniQ
Jewelry, Gems & Gifts of Distinction


We are Moving!

Just 15 miles north on US131 - 1 mile east on Centre Ave.
Behind PNC Bank - next to Fieldstone Grill

**STOP IN AT 33 N MAIN STREET
HISTORIC DOWNTOWN THREE RIVERS
BEFORE THE END OF OCTOBER!**

Exclusively for You...
Same experience... New location!

UniQ Jewelry
Gallery
3940 W. Centre Ave. • Portage
269.459.1669
WWW.UNIQJEWELRY.COM



Doug Mitchell ~ Owner/Artist

THE LAST WORD

Could have been a bit awkward ...

So, I don't know about you but every once in a while I run into someone in a place I least expect to see them, and no matter how many times I've talked with them face to face, for the life of me I just can't remember who in the world that person might be?

Maybe it's got to do with the time of day or the phase of the moon or what I had for breakfast that day, but I find myself standing there looking at the other person and drawing a complete and clueless Bueller ...

"Oh, hi," you stammer lamely. "How are you today?"

And inside my head, my mind is churning and squirming and boiling in the bottom of a self-imposed cauldron of mud, confusion and self-doubt.

Should I even be talking to this person, I wonder. What if this is the guy I road-raged a one-handed salute at yesterday on the highway when he blew off the stop sign and nearly forced me into the ditch? What if this is the husband of that creepy teacher who forced me to read James Joyce and Joseph Conrad when I would have been much better suited playing shortstop or riding my bike ...

And, of course, to make matters worse, the mystery person invariably recognizes me, calls me by name, or activity or place they think we share, leaving me smiling like an idiot, nodding my head (and wondering what I'm agreeing to) and trying to formulate a coherent reply that won't let the other person know I don't have a clue who in the heck they

are or where I know them from.

Words simply fail.

A little background on this subject.

You see, this seems to happen to me fairly often. Part of it is, I suspect, that I've been a newspaper man for a career. You get to meet, usually very superficially and casually, a lot of people.

But there's more to it than that.

I suspect that there's something a little different about me that makes me visually memorable to other people.

Maybe it's my hair ... Growing up in the 60s (if anyone can truly claim that I ever did, indeed, grow up), I've tended toward longer hair (hey, I was on the beachhead of the Beatle's invasion in 64).

Oh, yeah, and I've also had a full beard since 1971 (do you have any idea how many hours of extra sleep I've gotten over the years by not having to shave in the mornings?).

I used to be told I resembled Serpico (although no Hollywood producer ever offered me a Pacino paycheck). And I've been pointed at and asked for autographs by people who were sure that I was Jerry Garcia (even though the Grateful Dead leader had been dead for several years).

And, as I've aged and my hair has gone from Italian-black to nearly pure-white, the resemblance to leading men and famous musicians has changed a bit and people who see me refer to someone who is still well-loved but whose visage is a bit less flattering.

I have a nice folk art sign hanging just inside my front door at home that proclaims:

"The Four Stages of Life:

1. You believe in Santa Claus
2. You don't believe in Santa Claus
3. You are Santa Claus
4. You look like Santa Claus."

Ho, ho, ho.

Nonetheless, people pick me out in a crowd even if they've only seen me once or twice before; for some reason people often remember my name, even though it's a fairly common, forgettable name. My friends often chide me when a complete stranger walks up to me and jumps right into a "previous" conversation ...

"You see someone you know everywhere you go, don't you," they often say.

Well, that's partially true.

More accurately, people who know me see me somewhere and take great pleasure in watching me squirm.

I've run into people who know me when I was at a baseball game in Chicago; I've run into people on airplanes flying out of exotic and remote places like Puerto Rico or Costa Rica.

Probably the strangest was the morning, somewhere around 4:30 am if I recall correctly, when I was waiting for a "coach" to take me to Heathrow Airport in London. It was dark, cold and spitting a rain/sleet mix. I was huddled in a bus shelter, shivering and miserable when a pleasant-looking woman came walking out of the darkness trailing a snake of linked luggage behind her.

"Scuse me," she whined in middle-Ohio schoolmarm-ese. "Is this where I catch the bus to the airport?" she asked. "Hey, do I know you?"

"Y'all ain't from around here," I joked in a fake Southern accent.

"Well, neither are you, bub," she retorted churlishly.

We chatted for a few minutes and got to the "where you from in the states" part, to which she replied, "a little town in the Midwest that you've never heard of ... South Bend, Indiana."

"Hey, me too," I blurted.

She freaked, and I'm sure she was contemplating calling for a Bobby until I pulled out my driver's license ...

"Oh my God," she stammered. "We met at a real estate function a year ago ... I actually fax mortgage rates to you at the newspaper every week."

So all that aside, I had another really unusual encounter along those lines last weekend. My wife, a neighbor and I were attending a concert just down the road in Three Oaks (far enough away that I don't know a soul but close enough to go listen to some good music).

At the intermission I went to visit the facilities (they did sell beer at the theater) and was standing in line when this guy behind me spoke up.

"Hey Phil, how you doing?"

He looked vaguely familiar. I stammered out my usual "Hi, good to see you," and quickly accessed my data base to no avail ... finally I gave up ... Um, hey, I think I know you," I muttered.

"Come on Phil, I'm Jim. You work out next to me three days a week at the gym. Our lockers are next to each other."

I'm so pleased I caught myself before I blurted out, "Of course, sorry I didn't recognize you. I don't know if I've seen you with your clothes on before ..."

Could have been a bit awkward ...

Concrete doesn't have to be boring ...

Decorative
Concrete
Stamping

Colored
Concrete

All types
of Flat Work

Concrete
Staining



Interested in a whole new "nautical" look for your plain old garage, patio or entrance?

This design is just one example of the kind of creative, decorative concepts we can put into the concrete at your house or business!

Call us today for a free consultation ...

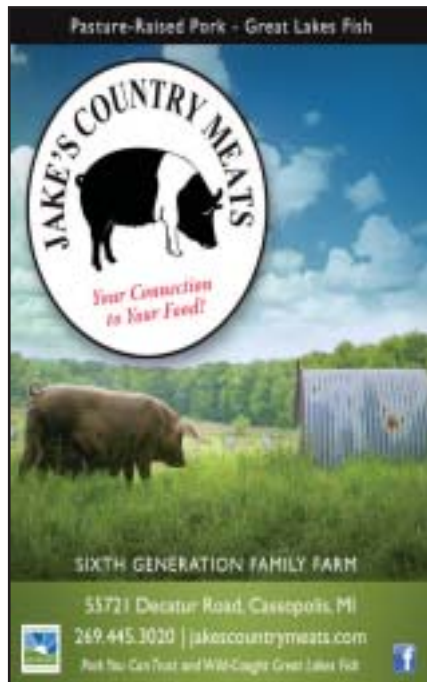
Lutz Concrete

SW Michigan's FLATWORK experts

17050 M-86 — Three Rivers, MI

(269) 279-7973

mmtlconcrete@aol.com



SUN & SHADE AWNING

- Retractable Awnings for Decks and Patios
- Roll Up Curtains for Screened Porches
- Boat Covers and Tops

Mark Bidelman
markbidelman@comcast.net
(269) 244-5307
Fax 244-8020

12291 Bidelman Rd.
Three Rivers, MI 49093

www.SunandShadeAwning.com

FLOODED?



CALL

TOWNE
fire and water damage restoration

574-295-2174 OR 877-486-9631

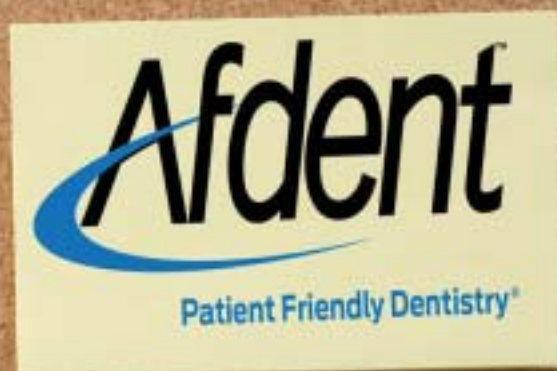
www.TowneRestoration.com

A+!!!
Amazing work,
Sara!

My Family
September 19, 2015

My family is amazing.
My mom works super hard
all the time.
She is always on the go.
My daddy is my hero.
My brother is annoying
sometimes but we have
fun together when we get along.

I wish everyone had a family
like mine. They are so awesome.



Soccer Practice
5:40
Tuesday

Braces Free Consult
October 1, 2015
Afdent
3:45pm Sara
4:30pm Tim



Free dental cleanings for life. Free to enroll.

That's Patient Friendly Dentistry. That's Afdent.


FREE
Dental Cleanings
Only at Afdent

(574) 277-2220
afdent.com

ENROLL IN THE AFDENT PATIENT FRIENDLY
PROMISE

Receive free dental cleanings for life. Schedule
today.

 Your Name

 Your Email

 Your Phone

Location:

Sign Up

99.6% PATIENT SATISFACTION RATING A+ BBB RATING 14 X READERS CHOICE WINNER