

# NEIGHBORS

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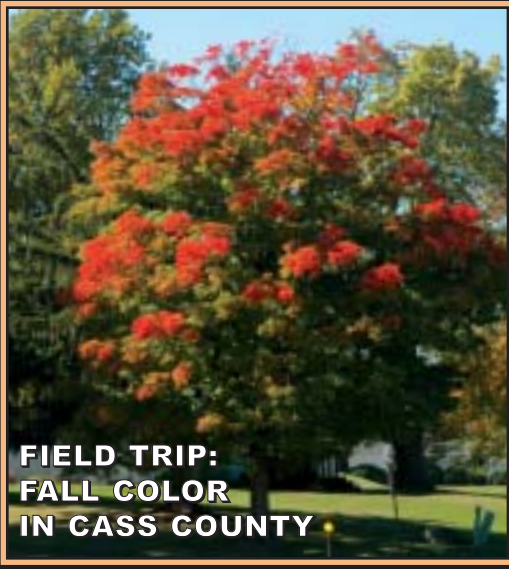
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Neighbors is published monthly from March through December.

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# REGIONAL NEWS

## Federal Employees to meet

The National Association of Active & Retired Federal Employees SW Michigan Chapter will hold their next meeting on December 1 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](mailto:jeanrowe70@comcast.net).

## 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. Free admission. Donuts and lunch menu available for sale. For information contact Sherrie at 580-2331.

## 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.

## Soup & Salad Luncheon

The Cassopolis United Methodist Church is having a soup and salad Luncheon on Nov. 11, Wednesday, Veteran's Day from 11:30 am - 2 pm. Veterans will be given a discount, the funds will be used toward a new roof.

Please come. All are welcome.

## Christmas by Candlelight

The 30th annual Christmas by Candlelight will be held Monday Dec. 7 at 6 pm at Cassopolis United Methodist Church. Dessert will be served at 6 pm with a program in the sanctuary to follow. All Women are welcome to come and embrace the "Reason for the Season."

## She's Not There

On Friday, Nov. 6, from 5 - 8 pm (CST) Lubeznik Center for the Arts will host "She's Not There," a fanciful treatment of the Belle Gunness story written by Purdue North Central professor, Jerry Holt. The one-hour play will begin at 6 PM (CST) in the Hyndman Gallery and is free to the public. Enjoy light bites catered by Shoreline Brewery during the evening.

The two-act play is set in 1932, in the early years of the Great Depression. Although the infamous LaPorte serial killer Belle Gunness has been officially dead since 1908, there have been plenty of "sightings" to indicate that Gunness may have escaped the fire that supposedly killed her. At least, that is what hotel proprietor Cletus Snee believes with all his heart. As for his young and frustrated wife Bathsheba — Not So Much. The stage is set for these explosive elements: A blizzard. A mysterious female visitor who may be Belle herself. And finally the appearance of a young J. Edgar Hoover, scouring Indiana for Depression-day outlaws who will wind up employing a very unusual method to try to determine if Belle Gunness lives!

For more information visit [lubeznikcenter.org](http://lubeznikcenter.org) or call 219-874-4900.

## Discover "Animals Preparing for Winter" at St. Patrick's Park

Preschoolers and an accompanying adult will learn about animals and their winter habits from 9:30 to 11 am on Thursday, Nov. 19 at St. Patrick's County Park in South Bend. The class includes story time, hands-on nature activities, an outdoor hike and a craft.

Nature Munchkins is a program series for 3- to 4- year olds to explore nature with a parent or other adult. Siblings outside the age bracket are not allowed to attend.

Program fee: \$5/child-adult pair and \$3 for a second child. Registration and payment is required by Nov. 17. For more information, call 574/654-3155.

## Community Christmas

The Cassopolis/Vandalia Chamber of Commerce will host its 11th annual Community Christmas Celebration on Saturday, Dec. 5 for pre-school age through sixth grade children. The event will feature a hot lunch and a variety of Christmas surprises. For more information call 574-575-6524.

## Dowagiac Open House Weekend

The Dowagiac Christmas Open House Weekend will take place Nov. 13-15 with the following events:  
**Friday, November 13, 9 am-7 pm**  
Visit the Christmas Open Houses of our specialty shops & the Ladies Library Association holiday book sale and in-store events the entire weekend. Open Houses continue through Sunday, 12 to 4  
**Saturday, Nov. 14,**

**9 am- 2 pm** Enjoy the hand-made works of Michiana artisans, showcased at the 19th annual Theta Mu Sorority Craft Show, at Dowagiac Union High School .

**9 am-5 pm** - 5 Christmas Open Houses at specialty stores continue, .

**10 am-2 pm** A true-to-life Old-World Santa greets families at the Wood Fire Italian Trattoria. Children receive a coloring book from St. Nick and can register for a gift basket of toys & invitation to appear with Santa in the Dec. 4th Candle-light Parade!

**10 am-2 pm** Join Mrs. Claus and Alyssa Wainwright, Miss Blossomtime Congeniality, at Who Knew? Consignment, where children can make a jingle bell bracelet.

**10 am-2 pm** At Beckwith Park families can meet the Alpacas of Chambana and enjoy horse-drawn wagon rides.

**10 am-2 pm** Warm up with hot chocolate, served by contestants of the

Miss Dowagiac Scholarship Pageant and enjoy holiday sweets from the sidewalk booths of MKSOD and Pastry Artist Jordan Anderson, owner of The Baker's Rhapsody. Nominal fee.

**10 am-2 pm** Shelagh Brown Duo presents your favorite Christmas carols at the gazebo.

**11 am-2 pm** Dowagiac Area History Museum presents a Christmas Card Design Workshop for families. Materials supplied.

**11 :30 am-12:30 pm** Dance into the holidays with Positively Dance!

Events in and around Beckwith Park continue through 2 p.m.

## Sunday, November 15

**Noon-4 pm** Enjoy holiday shopping the way it used to be, as the Christmas Open Houses of our specialty shops continue. Register for the Weekend Drawing that awards \$500 in Dowagiac Universal Gift Certificates to shoppers. Register at Booth's Country Florist & Gifts, Caruso's Candy Kitchen, Beeson Street Bar & Grill, Hidden Treasures, Imperial Furniture, The Marshall Shoppe, Rosy Tomorrows, Shabby Bou-Chic, Vincent J. Jewelers & Wounded Minnow.

## Borgess Tree of Love

Join Borgess-Lee Memorial Hospital on Wednesday, Dec. 2, at 5:30 pm for this very special tree-lighting event at Farr Park. Symbolic of the donations raised to provide mammography services to the uninsured, a beautiful pine will be set aglow in pink lights. Honor someone special by making a donation to the Borgess Tree of love Campaign. For every \$8 donation, you can help an uninsured woman receive free services.

## Candle-light Parade

**Friday, December 4**

**6 pm** As you await evening festivities, savor the hot chocolate and sweet delights available from our street vendors.

**6:15 - 7 pm** Gather 'round the Beckwith Park for our Tree-Lighting Ceremony, preparade entertainment featuring ACTION Chorale & Positively Dance, and community caroling led by ACTION.

**7 pm** Listen for the tolling bell of our Town Crier and join Borgess-Lee Memorial Hospital and the Chamber as we usher in one of Michigan's largest holiday events. Our Candle-light Parade of 100 lighted floats, costumed characters & marching bands makes this a magical evening you'll long remember!

## On the cover

Steam rises over a neighbor's pier on Birch Lake in Porter Township.



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# REGIONAL EVENTS CALENDAR

- November — Fall Story Hour, All Cass District Libraries. Call your local branch for more information. ALSP Jammin' and Jumpin' Story Time, 1 pm, New story time program for kids 1-3 years old meets every Wednesday. Cass District Library- Main Library, 269-357-7822

November 4 — Dowagiac Area History Museum Fall Lecture Series presentation Sports in Southwest Michigan, 783-2560 or [www.dowagiacmuseum.info](http://www.dowagiacmuseum.info)

November 5 — Turkey Time Family Night, 6 pm, Join us to watch Free Birds; snacks are also provided at free program. Cass District Library-Howard Branch, 487-9214

November 6 — “She’s Not There,” a one-hour play at the Lubeznik Center for the Arts, Michigan City, IN, 5-8 pm, 219-874-4900

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

November 9 — Author Loreen Niewenhuis, 6:30 pm, Free presentation on A 1,000-Mile Great Lakes Adventure. Cass District Library-Edwardsburg Branch, 487-9215

November 9 -- Author Loreen Niewenhuis, 6:30 pm, Free presentation on A 1,000-Mile Great Lakes Island Adventure. Cass District Library, Edwardsburg Branch, 487-9215

November 10 — Mother Daughter Book Club, 6:30 pm, New book club for moms and their daughters in grades 5-8. Call Stephanie
- for more info. Cass District Library-Main Library, 269-357-7822

November 10 — Book Bunch Book Club, 5:30 pm, Join us to discuss Outlander (Book 1) by Diana Gabaldon. Cass District Library-Howard Branch, 487-9214

November 11 — The Cassopolis United Methodist Church soup and salad luncheon, 11:20 am - 2 pm at the church. Discount for veterans; proceeds used for new roof

November 13 - 15 — Dowagiac Christmas Open House Weekend; various events from 9 am - 7 pm (see Page 2)

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

November 16 — Giving Tree Begins, Donations of new hats, gloves, mittens, scarves, and toys will be collected at the library. Cass District Library-Howard Branch, 487-9214

November 19 — Animals Preparing for Winter Nature Munchkins program for 3-4 year olds at St. Patrick’s County Park, South Bend, 9:30 - 11 am. \$5 for child/adult; \$3 for second child, 574-654-3155

November 20 — Holiday Bazaar, 10 am-5 pm, Purchase a variety of items from holiday decor, crafts, artisan items, etc at this Friends group fundraiser. Cass District Library-Howard Branch, 487-9214
- November 21 — Holiday Bazaar, 10 am-1 pm, Purchase a variety of items from holiday decor, crafts, artisan items, etc at this Friends group fundraiser. Cass District Library-Howard Branch, 487-9214

November 23 — Lego Club, 6-7:30 pm, Enjoy free build play time. Cass District Library-Edwardsburg Branch, 487-9215

November 30 — Movie Night: Jurassic World, 6:00 pm, Join us for movie night with snacks provided. Cass District Library-Mason/Union Branch, 269-357-7821

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](mailto:jeanrowe70@comcast.net)

December 2 — Borgess Tree of Love tree lighting at Farr Park, Dowagiac, 5:30 pm
- December 4 — Dowagiac Area History Museum Fall Lecture Series presentation Studebaker goes to War, 783-2560 or [www.dowagiacmuseum.info](http://www.dowagiacmuseum.info)

December 4 — Dowagiac Christmas Tree lighting, Beckwith Park, 7 pm

December 4 — Dowagiac Candle-light Parade, downtown, 7 pm.

December 5 — Cassopolis Vandalia Chamber of Commerce 11th Annual Community Christmas Celebration, 574-575-6524

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

December 7 — 20th annual Christmas by Candlelight, 6 pm, Cassopolis United Methodist Church; program in the sanctuary to follow.



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# LAKE LIFE WITH JANE

## Embracing the season

by JANE BOUDREAU

I know I've said many times to you, my friends, that I love spring, that I love July, that I adore September. Well, how can you not embrace all of the seasons and the changes they bring? Waxing poetic, our lives are much like the seasons and we need to be in each and every moment to enjoy the variety in our days and weeks. I hope I've inspired or at least encouraged you to do that by finding new challenges or old loves.



We have this gorgeous arbor that is sort of an entryway to our dock. Hard to see here but there are little benches inside that you can sit on. At least you could for awhile. My husband doesn't have a very green thumb but he planted this fall loving clematis after he built the arbor and it goes nuts at this time of year. Very pretty and lush, I had to share it. Are you cleaning up your gardens about now? Big job. I often wonder, "What made me plant so many pots last April?!" I have now replaced those summer flowers with pansies and mums and they will last until a deep frost, which may actually happen sooner than we think.



After a long summer we start to nest and focus on making our homes inviting and cozy. I love the natural and organic feel of live plants, real fruits and flowers to bring indoors and we have an abundance of all of this in the fall. It's not so hard on the pocketbook either I might say. I love to visit orchards or the farmer's mar-

kets to get what I can to make pies and tarts and cakes. I love apple cake...I have a wonderful recipe I will share with you if you'd like. And today I made homemade granola! Maybe not so exciting but I love that it was easy and full of fresh nuts, seeds and dried berries. I keep my fruit on display; apples, pears, pomegranates. I like mini pumpkins to place here and there for a little surprise. I try to keep things simple with a few spicy candles and layers of soft pillows and throws to curl up with in front of the fire (or TV). Texture is the key word. And comfort of course. Okay, coziness is a runner up!

I'll keep my outdoor decorations at



a minimum at the lake until the day we can be there longer in the colder months. Here in the city, I get more creative but I would do much the same in any place and you can, too. I really enjoyed what I came up with last year. Lots of color and very inexpensive. It helps to get your pumpkins and gourds later in the game...like a week before Halloween. Prices are marked down by then. Haystacks are very reasonable and it leaves you wide open for creating a little orchard scene. A basket filled with Indian corn, gourds, leaves--whatever you like is so festive! And pop a few pansies in empty pots, they can make it through a few frosts. I mentioned in a previous article that I spray Pledge furniture polish on my pumpkins, the squirrels do not like it one bit. They never touch my little pumpkin patch on my city porch!

I get really excited over Thanksgiving. It is the the biggest family gathering we have in my home over the entire year with my children and extended family (I'm always amazed at how many people we squeeze in!). My mother in law always said that she loved a standing-room-only party, it made people socialize. I agree.

This is a picture of one of my place settings last year. I simply mix and match everything. I collect old



mismatched silver from antique shops (very cheap). I keep a lot of white or neutral colored dinner plates in supply, and then grab salad/dessert plates when I see them on sale. Layering makes a table so interesting but you really don't need a lot of layers to create a table like this. An option would be to eliminate the salad plate (and those are mini acorns on it which serve no purpose whatsoever). You can place the napkin on the plate or even fold it and layer the silver on top of that. Use what you have and make it fun! And never, never feel like you have to use cloth napkins. A little tip: When I buy cloth napkins I always wash them first and use fabric softener. I then fold them right away. Starched and ironed napkins are very 'old school' and your guests will feel more relaxed and comfortable with soft, 'feel good' napkins.

I don't have a recipe for you this time. I am sure that every magazine and newspaper has ideas for making your Thanksgiving menu delicious and your table gorgeous, sometimes it all becomes overwhelming. I serve the traditional turkey, stuffing, potatoes, corn and apple pie. My older kids have added their own recipes for mac and cheese and a few different green salads. I miss the relish tray my mom made with olives, pickles, carrots and fat green onions, but that is so foreign to my kids. Remember that? :) Since I have been making holiday dinners for so long now, which I think I can do in my sleep, I like to use the part of my brain that is somewhat creative to make a great do ahead dessert or appetizer. If you have a group of crabby people whining over when the turkey will be done,

I recommend that you have a lot of snacks on hand, even if it's only chips and peanuts. Last year I made a platter of different cheeses and crackers and fruit (think grapes and slices pears) and everyone had a great time sampling. I served it on the kitchen island so I would have some company while I slaved over the stove! Yay!

Our house on the lake looks so beautiful now. We have many different varieties of trees so the carpet of



fallen leaves looks like a kaleidoscope of color. I remember the kids raking and making huge piles to jump in. Hard to believe that in two months or so this may be covered in frigid snow. But that's just another part of the cycle. Being a part of it with warm fires and hot soups, wrapped in wool throws and slippers...well that's a subject we can spend time on next month!

Happy Thanksgiving from my family to yours!!

Please remember that you can contact me at [Blondiesjournal@gmail.com](mailto:Blondiesjournal@gmail.com) or follow my blog at [Blondiesjournals.blogspot.com/](http://Blondiesjournals.blogspot.com/)

*All photos are taken by and property of Jane Boudreau. Please ask for permission before using. Thank you.*

## Need to move or organize files? Cut and Paste!

Question from a reader: I'm wanting to copy some files over to a flash drive for a friend. What's the best way to do this? What if I don't need to keep the files after moving them to the drive?

A couple handy shortcuts:  
Ctrl + C = Copy the text or file that you've highlighted.  
Ctrl + V = Paste the text or file that you've highlighted.  
Ctrl + X = Cut the text or file that you've highlighted.

To copy files over to a flash drive, while keeping a copy of the files on your computer:

Open the folder where the files are. Select the files by "selecting all", if everything you want to copy is strictly in this

folder.  
If you have files that you don't want copied over to the flash drive, then you can select certain files all at once, by holding down the "Ctrl" button, while clicking the individual files you'd like to move.  
Once you've selected your files, open up the flash drive. You can find the flash drive under "Computer", most likely labeled as the same brand. Double click on the flash drive and open it up, then right click inside the folder and select paste. You should see a dialog box appear that will show you the status of your files being copied over. Then you'll see your files appear on the flash drive. If you're wanting to "cut" or completely transfer the files, without keeping them:

### Computing over Coffee By Ed Marshall

Got a computer-related question for Ed?  
Email him at [ed@computingovercoffee.org](mailto:ed@computingovercoffee.org)

Select the files you want to move, again, by following the steps above in #1 & #2. Then instead of clicking "Copy" or using "CTRL + C", select "Cut" or "CTRL



+ X" and then click "Paste" or "CTRL + V".

Until our next cup!  
~Ed



# HEALTH & FITNESS

## Manage Arthritis symptoms with activity

By Brenda Harris  
Cass COA

If you live with the daily pain and discomfort of arthritis, you're not the only one. Hopefully your doctor has given you suggestions about how to reduce the symptoms, lessen the debilitating effects, and improve your quality of life. One of these suggestions was probably to engage in regular physical activity. So how do you get motivated to go to the gym when you can't even get out of bed without pain? Is exercise really going to make a difference?

Long-term studies have shown that people with inflammatory arthritis can benefit from moderate weight-bearing activity, and reduce the bone loss and small joint damage associated with this condition, without increasing pain or disease severity.

If you have arthritis, three different kinds of activity should be incorporated into your exercise program: flexibility training, strength training and aerobic exercise. That may seem like a lot; but once you get into a routine, and notice

the benefits each provides, it will become a normal part of your everyday life.

### Flexibility Training

Stiff joints limit your ability to perform daily tasks, like buttoning a shirt or opening a can. But stretching will improve your range of motion, resulting in greater flexibility and less pain. Stretch every major muscle group daily, paying particular attention to the joints affected by arthritis to help prevent joint stiffness and soreness.

- Try a variety of stretches, from seated to standing and beginner to advance. Choose the stretches that work for you and do them on a daily basis.
- Avoid bouncing during stretches. A stretch should be slow, controlled, and not pushed to the point of pain.

### Strength Training

Weak muscles are common in people with arthritis. This decrease in strength is often caused by inactivity (due to the pain of arthritis) or medication side effects. Muscular strength is important

because it decreases the stress on your joints, absorbs shock, protects your joints from injury, and because it decreases the stress on the joints, absorbs shock, protects your joints from injury, and helps improve your overall mobility. Before you start a strength training program, talk to your doctor for recommendations based on your condition and the degree of inflammation you experience.

- Try to perform strengthening exercises every other day.
- Start slowly and master the form of each exercise without weights, then move up to light weights that you can control.
- Avoid strength training if you are experiencing joint swelling or pain. Resume your activities when the swelling and pain subside.

### Aerobic Exercise

Weight-bearing activities, like walking, strengthen your bones, improve your balance and coordination, and help you maintain a healthy weight. In addition to these physical benefits, aerobic exercise helps improve your mood and

- reduces tension and stress.
- Try exercising in water. Water exercise is gentle on the joints since water acts as a cushion. Warm water also raises your body temperature, which causes your blood vessels to dilate, increasing circulation.
- Try walking. Walking is an easy and safe way for people with arthritis to strengthen their muscles and joints.
- Avoid overdoing it. Vigorous exercise that aggravates inflammation in the joints is harmful. If exercise-induced joint pain lasts more than two hours, you've done too much.

You and your doctor should work closely to come up with an exercise plan for you. Each person is different with regards to arthritis type, degree of severity, and limitations. What works for one person might not work for another.

Starting an exercise program will help manage your disease and reduce your risk of future problems. BE CONSISTENT. Arthritis and exercise go hand-in-hand, so get up and get moving.

## Crank up your cardio to burn more calories

By Brenda Harris  
Cass COA

We all like to get more done in less time. We shop from our computers to forgo waiting in lines at department stores; and microwave our foods to cut down on cooking time.

Some of us even take multitasking to a new level by checking our email while watching television and sipping our morning coffee. After all, what do we all want more of when it comes down to it? Time.

Although spending time working out is a great way to beat stress and get healthy, most of us are usually trying to squeeze in workouts during our already hectic schedules. And when you are able to get to the gym, or find that 30 minutes for cardio, don't you want to make the most of every minute?

No matter what type of cardio you do, you can burn more calories in the same amount of time with just a few modifications to your current workout.

### Ways to crank up your cardio

1. Do cardio first. Clients have asked me, "should I do weights or cardio first?" If you want to up your calorie burn, research shows that you should do cardio first. Researchers found that while all

exercisers experienced a strong "after burn" (a higher rate of calories burned when at rest after exercise) for the two hours after working out, the strength training and run/strength training groups had the highest exercise after burn. More calories after working out if we do our cardio first!

2. Use your whole body. Most cardio exercises focus on the lower body (biking, walking, elliptical, stair climbing, etc.) but if you want to burn more calories, one easy tip is to incorporate your upper body. Pump those arms hard and high when running and walking, make sure to grab the elliptical with moving handles, and even consider adding a more full-body exercise to your cardio mix- such as the rowing machine. The more muscles you move, the more calories you will burn!

3. Get intense. If you're serious about wanting to burn more calories, then it's time to up the intensity. Bump up your incline and resistance if you're on a piece of gym equipment, or walk a more hilly route than usual if you exercise outdoors. To increase the burn, you need to get out of your cardio comfort zone. And when you do, the benefits can be big.

4. Use proper form. Do you hold on to the handles when you run on the treadmill? Maybe you lean on the han-

dles during spinning class or hunch over while working on the stepping machine. As a general rule, keep your arms moving freely and naturally, keep your abs in, your weight centered over your hips, and your shoulders down and back. Not only does proper form keep you from getting injured, it also ups your calorie burn since your core is engaged.

5. Speed up. The simplest advice of all for upping your calorie burn? Increase your pace even if it's just a little bit. The tortoise may have won the race, but the hare burned more calories.

6. Add some intervals. By varying your intensity through different intervals (think one minute running then two minutes walking), you can actually improve your fitness more quickly than by steady state cardio, and you can burn more calories. The bonus? Time seems to fly when you add interval training.

7. Focus. We talk a lot about the importance of the mind-body connection and fitness. Although cardio isn't as Zen-like as yoga, cardio can still benefit from a strong sense of awareness. The next time you do cardio, focus on the movement and breathing while squeezing

those muscles. By engaging your mind, you can actually better engage your muscle, which allows you to complete the exercise more easily and still burn more calories!

8. Listen to fast music. If you seem to have trouble pumping yourself up for a workout, try popping in those earbuds! So listen to music you love and get your cardio on!

9. Don't work too hard. We all know how important intensity is to any workout plan, but also think about how your workout affects the rest of your day. If you spend an hour at the gym sprinting and doing lunges, you might burn 600 calories in a short amount of time, but if that intense workout completely wipes you out for the rest of the day, the extra calorie burn might not be worth it. Be honest with yourself and definitely push yourself, but not so hard that it gets in the way of other daily activities. After all, the goal is to improve your quality of life.

Follow these tips and you will burn more fat and increase your fitness level in no time!



# BUSINESS & FINANCE

## Homeowner's insurance can vanish overnight!

VICKI BROSSMAN  
**Kemner-Iott Agency of Cass County**

Are you under the impression that as long as the homeowners insurance is paid, it doesn't matter who, if anyone, is living in the home? The two basic requirements required for a homeowners policy are:

1. The individual named on the policy as the Named Insured is the SAME person named on the deed as the owner.
2. The individual named on the policy as the Named Insured RESIDES in the home.

Some situations where individuals have misconceptions are:

■ Renting your house - The house has become a non-owner occupied home and no longer qualifies for a homeowners policy and a "dwelling fire" policy will be required. A standard dwelling fire policy covers more than just fires, including lightning, wind, hail, and vandalism. The coverage on a dwelling fire policy is not as broad as a homeowners policy, so it is important to discuss this with your

agent. You will also want to know if there is coverage for other structures such as a detached garage, contents, liability and medical expenses. Your tenant's contents and liability are not covered under your policy. They will need renters insurance.

■ Allowing a family member or friend to live in the home rent-free - The dwelling is still a non-owner occupied home requiring a dwelling fire policy and the individual living in the home will need renters insurance for his/her contents and liability.

■ My mother passed away and I am living in the home - Again, this is a non-owner occupied home. As long as your mother's name is on the deed, a dwelling fire policy is required. This is also the case if the home is deeded to her trust. You will need renters insurance for your contents and liability.

■ Our home is deeded to our trust - You may be able to add the trust as an additional insured to extend coverage for the home, leaving you as Named Insured to

protect your contents. In addition you have not taken away liability coverage from the individuals or the trust.

■ A home is deeded to an LLC or Corporation - Since neither a LLC nor Corporation is considered an individual, a dwelling fire policy may be needed.

■ When I sold my house, I told the new owners they will not have to purchase homeowners insurance until my policy expires - Whether you are the buyer or the seller, the status on who owns the home and who resides in the home changes. If you are the seller, are you moving out before the closing or remaining in the home for a period of time after the closing? If you are the buyer, will you be moving in before the closing or at a date later than the closing? Will the home be vacant for a period of time?

■ Assisted living facility for a period of time - Your home may be considered vacant whether or not you intend to return to your home. Homeowners policies have a "vacancy clause." Most companies will not cover vandalism and mali-

cious mischief once the home has been vacant for thirty days. Another loss that may not be covered is damage caused by a water leak which may not only cause water damage, but also mold and mildew.

■ Divorce or separation - Are you listed as a named insured on the homeowners policy? If not, your coverage may have disappeared when you moved out of the home. If you are the spouse that remains in the home and you are not a named insured on the policy, your coverage may disappear.

■ Death, relocations, foreclosures, renovations, and homes under construction are some more situations where the dwelling may be considered vacant requiring the purchase of a "vacant dwelling policy."

Don't assume that because the premium has been paid, you have nothing to worry about. Contact your insurance agent and be honest with the situation. It doesn't make sense to pay an insurance premium if there is no coverage when there is a loss!

## Retirement blindspots

### Some life and financial factors that can be overlooked

Provided by **Greg Schoenfeld**  
**Compass Wealth Advisors**

We all have a "blue sky" vision of the way retirement should be, yet it helps to plan for retirement with a little pragmatism. Fate may alter the course of our retirement in ways

we do not currently anticipate. So as we plan for the next act of life, we may want to think about (and plan for) some life and financial factors that are often overlooked.

We may retire earlier than we think we will. Some of us envision leaving the workforce at "full" retirement age (66 or 67) so that we can receive "full" monthly Social Security benefits rather than

slightly reduced monthly payments. Will that happen? It might not, according to data released this spring by the respected Employee Benefit Research Institute.

In EBRI's most recent Retirement Confidence Survey, 21 percent of the respondents thought they would retire at age 65. Another 26 percent expected to retire at age 70 or later.<sup>1</sup>

These expectations may not correspond with reality. In surveying current retirees, EBRI found that only 6 percent had worked into their seventies. Only 9 percent had retired at age 65. Sixty-five percent of the respondents had left work before age 65, up from 61 percent in EBRI's 2010 survey.<sup>1</sup>

We may see retirement as an extension of the present rather than the future. This is only natural, as we live in the present - but the present will not go on forever. Things change, and the costs we have to shoulder five or ten years from now may be greater than the expenses we face at the start of retirement. As many of us will likely be retired for 20 or 30 years, it becomes essential to take a long-term view of the retirement experience - which is why retirees may want to consider growth investing and long term care coverage.

We may face an insurance coverage shortfall. Some of us rely on employer-sponsored health insurance. If we have to retire before age 65, how do we insure ourselves until we become eligible for Medicare?

Beyond that basic question, we need to think about insurance from a couple of other angles. Will we need long term care coverage? It seems to get more expensive each year, but as medicine and health care continue to advance and evolve, the possibility of a gradual rather than sudden death may increase. The wealthy may have the assets to contend with long term care costs, but the middle class rarely does. In Genworth's 2015 Cost of Care Survey, the median annual cost for a semi-private room in a nursing home is \$80,300. In California, it is \$89,396; in Florida, \$87,600.<sup>2</sup>

Additionally, few pre-retirees have disability insurance. Some employers do provide it, but many do not. A small percentage of us will likely become disabled in our fifties or sixties, or become ill to a point where we cannot work for an

extended period of time. If we don't have disability insurance, how do we make ends meet? We may be tempted to draw down retirement savings.

Disability insurance and long term care coverage may prove more essential to retirement planning than many of us realize.


Age may catch up to us sooner rather than later. Generationally speaking, are we healthier than our parents and grandparents were? Anecdotally, it would seem so: we see people running 10Ks in their eighties, climbing mountains in their seventies, and so forth. Then again, we have diabetes and obesity plaguing American health.

Will we be able to manage our finances at age eighty? At age ninety? How long will we remain able-bodied? Many of us will live long and healthy retirements, but this is not a given. That means we need to find people we can trust to manage our finances and help us in our daily lives if we become mentally or physically infirm. Our estate planning should not dismiss such concerns.

We may be alone sooner than we assume. Many couples retire with a reasonable assumption that they will be together for some time - but something may happen to leave one spouse alone. As anyone who has ever lived alone realizes, a single person does not simply live on 50 percent of the income of a couple. Keeping up a house — or even a condo - could be arduous for an eighty-year-old man or woman. Driving is a concern. All this means that we may need someone or some group of people to care for us when our spouse is gone. Is that kind of support currently available? Could it be available twenty years from now? If not, what will take its place?


These are some of the blindspots that can surprise us in retirement. They may quickly affect our money and our quality of life. If we age with an awareness of them and recognize them in our retirement and estate planning, then we may be better prepared when or if they emerge.

**Citations.**  
1 - [finance.yahoo.com/news/when-americans-think-they-will-retire-ebri-162344633.html](http://finance.yahoo.com/news/when-americans-think-they-will-retire-ebri-162344633.html) [4/21/15]  
2 - [genworth.com/corporate/about-genworth/industry-expertise/cost-of-care.html](http://genworth.com/corporate/about-genworth/industry-expertise/cost-of-care.html) [8/18/15]



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# NATURE NOTES

## Nature sightings change with the season

Provided by  
Cass District Library,  
Local History Branch

**M**ark Parren of St. Joseph came upon a young red-tailed hawk capturing its meal on Friday, Oct. 9, along Old Lakeshore Drive.

The particular red-tailed hawk seen by Parren appears to be in a transitional plumage between its first year and second year of life.

Red-tailed hawks are commonly found throughout the year in Southwest Michigan, but populations shift in spring and fall. Currently our area is experiencing an influx of red-tailed hawks that have spent the summer to our north. A



Bonaparte's Gull at St. Joseph's south pier, by Tess Robinson of St. Joseph

portion of the red-tailed hawk population will continue southward, but a portion of the population always remains in Southwest Michigan.

Many songbirds are still migrating through the area including the hermit thrush. Brad Anderson of Bridgman photographed one of several seen last week at Warren Dunes State Park.

Hermit thrushes are related to American robins and eastern bluebirds, nest to our north and are common spring and fall migrants through the region. Hermit thrushes are easily identified from other similarly appearing species by their rusty-colored tail.

During the autumn migration, hermit thrushes appear in our area in late September, with the main bulk of the population moving through in October. Numbers taper off in November and a few hermit thrushes over winter and are found locally during annual Christmas bird counts.

Most hermit thrushes winter in the southern United States and Mexico.

Tess Robinson of St. Joseph sent in a photo of a Bonaparte's gull, photographed from the south pier at St. Joseph last week. Bonaparte's gulls nest in Canada and migrate through our region to wintering grounds along the Atlantic and Gulf coasts in the US and Mexico.

During the nesting season, Bonaparte's gulls have black heads, looking quite different from their basic, or



Red-tailed hawk capturing its prey, along Old Lake Shore Drive, St. Joseph. By Mark Parren.



Unidentified species of Spider, taken in St. Joseph, Oct 2015 by Mark Parren.

non-breeding plumage.

Bonaparte's gulls are much smaller than the more common gulls we see, being about a foot in length and a wing span of approximately 2 and a half feet. In comparison, the ring-billed gull, our most abundant, has a length of around 18 inches and wing span of 4 feet.

Mark Parren also submitted a nice photo of a spider, taken in St. Joseph in October. By November, most spiders living in the outdoors will have gone dormant for the winter in Cass County.

Report your sightings to Jonathan Wuepper at [wuepperj@gmail.com](mailto:wuepperj@gmail.com)



Hermit thrush at Warren Dunes State Park on October 7, 2015. Photo by Brad Anderson of Bridgman.

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# FIELD TRIP



## LOCAL HISTORY

### Thomas Faxon Bond Civil War era letter

Provided by Cass District Library  
Local History Branch.

At the time of this writing, in November, 1864, Thomas Faxon Bond was on furlough (on leave) from the 19th Michigan Infantry, having enlisted on August 6, 1862 at Dowagiac. Bond was wounded in his back on May 15, 1864 and spent considerable time in hospital. During October 1864 he was granted leave. His brother Frank died October 15, 1864. Thomas F. was granted furlough on October 28, coming home from Kentucky by rail, via Lafayette and Michigan City, Indiana, finally Dowagiac on October 30.

During the 1860s the extended Bond family lived in and around Dowagiac, specifically in Wayne and Volinia Townships. It is believed that Thomas F. Bond lived in Volinia Township with his wife Clara and young child in 1864. Thomas Bond was likely living on property that is located between the current roads Fosdick and Crane Streets, northeast of Dowagiac.

Original spelling, etc. has been kept.

**Monday, October 31, 1864** -- At home with my loved ones. Felt very tired as I got no sleep at all. Oh! how happy I was to see my little one know me so well and my darling seemed to enjoy it very much. I think my blessed one has been superior in training the little one, and I think he is a good child. Went down to Father's in the forenoon and stayed until night when we got back. Found them all well,

but how lonesome without brother Frank [who died 15 Oct 1864].

**Tuesday, November 1, 1864** -- At home with my darlings. Otey Cook came up and took the job of husking my share of the Corn. I went out and looked at it. Was to give him 1/7th for husking. Darlings pretty well, and I except being tired. Took hold and helped Clara paint the house. Poor Child what a job she has got to do. Wish I might remain with her and help her through.

**Wednesday, November 2, 1864** -- Got up feeling pretty well and went down with Father. Got a hat at Stebbins and suspenders in Dowagiac. I got some brick to build a chimney. Went by way of Mr. Howes and saw sister Cynthia as we returned, she went home with us. Did not get home until after dark. Found my blessed ones looking for me. Josephine Van Hise was there. Little pet feeling as happy as a bird. Sweet child. I Van Hise aka Vanhise lived in Section 1 of Wayne Township, off present day Ball Rd. I.

**Thursday, November 3, 1864** -- A very pleasant day and myself and darlings comfortably well. Obed. [Obediah?] and Cynthia husked corn. I worked at painting what I could. Oh! how I wish I

could get the house all fixed up before I go away and get the corn [silenned?] but the weather is getting bad and the Sno. [snow] begins to fall. But a few more months and I will go home I hope.

**Friday, November 4, 1864** -- Helped my darling about fixing up the house. How I wish I never had let the Cooks folks come in there for they have left the house in such a horrible condition. But I will help all I can before I leave and encourage the poor child all I can. Oh! how much I would give if I had not to go back again.

**Saturday, November 5, 1864** -- Got up early and felt pretty well, as it was my birthday and the first thing I did was to knock a lamp off the table and break it to pieces. I felt very bad to such an accident to happen. But such accidents will happen to the best of [finishers?]. Thede & Cynthia came up in the morn and we went to Covenant meeting with them in the afternoon. So much snow did not visit my Brothers.

**Sunday, November 6, 1864** -- Was expecting to go to church as Amos & Abbie were with us but were late in getting ready so we remained at home until afternoon & they took us down to Fathers

where we remained all night and came home in the morn. Found the folks comfortably well. A very stormy night. But how lonesome it seems not to see Frank.

**Monday, November 7, 1864** -- Got up feeling very well and went up home again, did the chores and went to work at the house again. My poor darling feeling most discouraged about getting the house in a condition to live again. Shall I ever come home again when I can help and encourage her. [?] Oh! what a comfort to hear that little voice, so happy and little feet pattering.

**Tuesday, November 8, 1864** [Election Day] -- This is the day that will decide who shall have control of this nation for the next four years. A very rainy and unpleasant day but of course will be a generous turnout to the elections. I went over to Jim Wrights and got a ride with Mr. Hall over to Warner's School House. The election went off very quietly. My darlings stayed home alone. Otey Cook drew the Corn which he had husked. Pretty tired at night. (Editors Note: Abraham Lincoln was re-elected for 2nd term this day.)

To be continued....



# 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](http://www.arcadiapublishing.com)

In this edition of Neighbors we have selected postcards showing images in the area of Niles/Buchanan.

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



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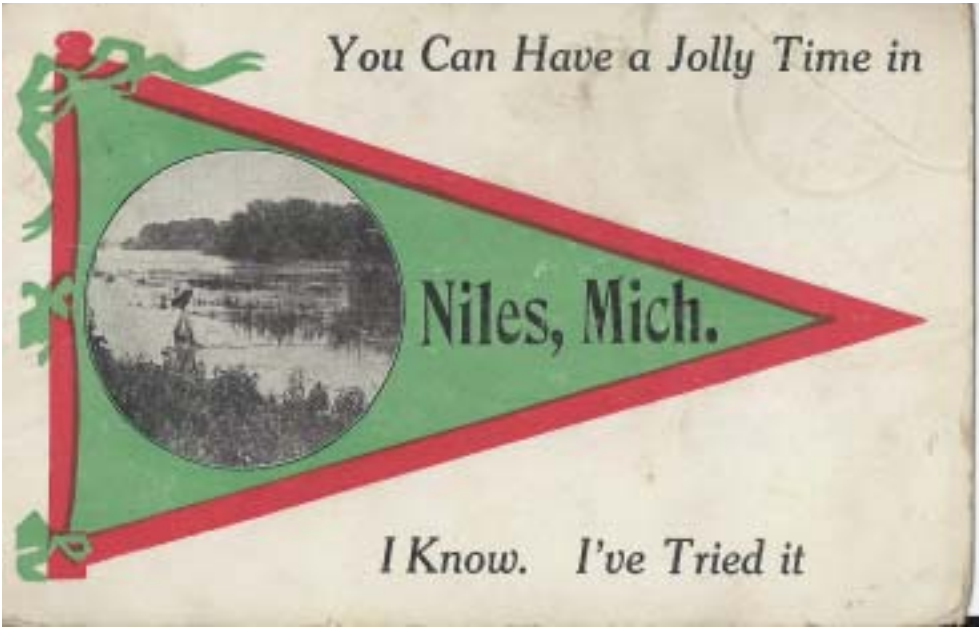
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# OUR CHILDREN

## What is 'good' writing?

by **SANDY FLEMING**

Sometimes there's a disconnect between teacher jargon and parents' understanding, and one area this is common is in the realm of writing skills. I've known teachers to comment that they have concern about a student's writing and parents are puzzled. The writing looks just fine, they say. The letters are neatly formed and it's legible. Or, teachers have expressed no concern, but parents bring students for tutoring with concerns about writing. The children get reasonably good grades, but parents wonder how since the writing is sloppy, poorly-formed and sometimes nearly illegible.

The short answer is that when teachers say "writing," they often are not talking about the physical attributes of the children's handwriting. As long as the writing can be deciphered, even with effort, they have bigger fish to fry so to speak. Instead, they are expressing concern about (or having positive feelings about) the student's ability to express ideas in written form. This is the kind of writing that makes or breaks student grades, not only in English class, but throughout the rest of the school day as well. This is also the aspect of writing that helps or hinders in college and on the job.

So how does your child measure up on written expression skills? What can you do to help if you see problems developing? Let's take a closer look this month. To make comparisons with "typical" writing for a given grade level, it can be enlightening to look at samples from other students. Fortunately, you no longer have to rely on simply asking other parents to show you their kids' work. You can search "fifth grade writing samples" in your favorite search engine and with just a little digging, you will find exemplars from various state education experts. These samples are often intended to help teachers and graders evaluate student work for the various state testing systems, but you can use them to get an idea of how your child's writing stacks up, as well. Some include rubrics that explain exactly what aspects of writing the evaluators were looking for, too. It's very helpful information if you want to better understand how your child is doing with writing. Yes, neatness does count, but there are many other aspects that take the front seat in evaluating student work. Let's take a closer look at organization, fluency and mechanics for each age level. Remember, these are guidelines. However, if your student's writing varies markedly, it might be time for some further investigation no matter what the grades are like in school this year.

**Early Elementary Grades**

Children in kindergarten through grade 2 are working at beginning writing. Their writing should be conforming more and more closely with accepted stan-

dards, but of course they likely won't have all of the pieces in place until nearly the end of grade 2. The organization of writing should start with creating simple yet complete sentences in the earlier part of this phase, then move to writing organized and coherent paragraphs. Those beginning sentences should express complete ideas, and then the paragraphs should have all sentences talking about the same idea and be opened by a clear topic sentence.

In the area of mechanics, young elementary students are working on getting capital letters at the beginnings of sentences and punctuation (mostly periods and a few question marks) at the ends of sentences. They are learning to use tense and plural markers (like -ed and -s), but the

words may not be spelled quite right. They are also learning some of the most common irregular verbs, such as go/went and does/did.

Fluency, or the ease with which writing is produced, is just starting to develop for most young children. They usually are printing laboriously, trying to make letters just so. They also have to stop and think about how to spell most common words, and how to put together sentences without skipping words. Even starting on the left and moving to the right with writing may be a challenge! So in other words, most young elementary students are not particularly fluent. Expect your first grader to create pieces with several sentences, almost stream-of-consciousness style, and feel good if these make some sense. Your second grader should be well on the way to writing a paragraph or even two within a reasonable amount of time (maybe fifteen to twenty minutes), and while they may be basic, the paragraphs will convey a lucid idea with additional details in the sentences.

**Later Elementary Grades**

In grades three to five, the focus is on expanding writing skills. Children should gradually start writing pieces with multiple paragraphs, all related to their main idea or thesis. They will be learning

about various types of writing, including persuasive essays, descriptive prose, and narratives. By the end of fifth grade, expect that your student will understand the differences in the various types of writing and will begin to take the audience and purpose into account when crafting a piece.

Students in third through fifth grade are learning the finer points of spelling, word usage, and mechanics. You should notice their vocabularies growing by leaps and bounds, and the words they use will become longer, more complex, and more specific. They begin to understand how to use various inflections of words, such as the -ist ending to designate a person who is expert in something and the -tion ending that changes verbs into nouns. Look for correct usage of most irregular verbs, and matching of tense and number in all

but the most complex of sentences. And sentences should be getting more complex. They should vary from those short, clipped constructions common to young children ("He went to the store. He got a can of peas. He went home.") to more complex and varied constructions ("He went to the store for a can of peas, then went home."). They will also use more internal punctuation, such as commas, quotation marks and semicolons. Watch for run-on sentences in various forms; it's easy to take the sentence-combining strategies too far!

In later elementary school, your child should be producing longer and longer pieces. The minimum goal by the end of grade 5 is three paragraphs, and it's much better if the students are well on their way to an organized five-paragraph piece with a thesis, introduction, three main ideas, and a conclusion. The process of writing a paragraph should be pretty well in place, taking maybe five to ten minutes. Encourage your children to use outlines or graphic organizers to lay out their thoughts in a systematic way, and build in the idea that writing is never "finished" on the first try. It always needs edited and proofread before

anyone else should be looking at it.

**Middle School and High School**

Grades 6 through 12 are the time that students transition from learning how to write to writing to express things they know or believe. They will still be building skills, but most teachers expect that students can follow directions to produce writing appropriate to the task and audience, and of any length on any topic.


In fact, one of my favorite fluency exercises for older students is to produce some mundane object, such as a potato or a toothbrush, and assign them to write at least five paragraphs about it. By secondary school, students' writing should be clearly organized, and they should be able to use a wide array of organizational structures and write a wide array of genres, including essays, critiques, instructional prose, descriptive pieces, and even fiction and poetry. They should understand how to research a topic or question, form a thesis, make an outline including at least three body points, write a sound introduction, forceful supporting paragraphs, and a heart-felt conclusion. In the area of mechanics, students are learning the finer points. They have reliable ending punctuation and know the common usages of commas and semicolons. They can build a wide array of types of sentences, and they can punctuate conversations, book titles, and other special case writing correctly. Tense and number are consistent within even complex sentences, as well as within the entire piece. Students in the upper grades should have a good grasp of the less-common tenses and how to form them, such as past perfect and future tense. Spelling should be confident, or at least corrected before publication, using an array of tools including digital and paper dictionaries, resource people, and environmental resources. By the end of twelfth grade, it's important that students be expert writers who can not only get the words right, but also use figures of speech, synonyms and antonyms, and every other tool in the language toolbox to express their messages.

And at this point, fluency should be maturing as well. Students should now how to lengthen a piece without adding a lot of fluff and how to shorten one without compromising the meaning. Writing should be as painless and easy as talking, becoming second nature to the student. So how does your child stack up? Hopefully you see their progress in the areas of organization, mechanics and fluency that is commensurate with their grade placement levels. And if not, hopefully you will do some digging to get to the bottom of their performance and offer whatever help is needed to move forward.

\*\*\*\*\*

Sandy Fleming is a writer and educator living in Edwardsburg. She offers an array of tutorial services, on-line and in-person for students of all ages. Email her at [sfleming1235@gmail.com](mailto:sfleming1235@gmail.com).





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# FALL RECIPES

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*Oh Good! I get to share my best Thanksgiving recipes that my family loves.*

**RASPBERRY-BRIE TARTS**  
4.2 oz frozen mini fillo pastry shells  
8 oz. brie  
3 tablespoons raspberry spreadable fruit  
Heat oven to 350. Place shells on baking sheet. Cut cheese into ½ inch squares. Place 3 cubes in each shell. Bake 10-12 minutes. Remove from oven, spoon ¼ teaspoon spreadable fruit in each shell. Return to oven for 2-3 minutes

**BEST CRANBERRY SAUCE EVER! CHERRY- CRANBERRY SAUCE**  
12 oz. pkg fresh cranberries  
1/3 cup dried sweet cherries  
1 cup sugar  
1 cup water  
2 tablespoons orange marmalade

Combine cranberries, cherries, sugar and water in pan. Simmer 10-12 minutes or until cranberries have popped. Stir occasionally. Stir in marmalade. Cool 1 hour then refrigerate.

**WHITE CHOCOLATE CRANBERRY- PECAN PIE**  
Crust: Pillsbury all ready pie crust  
Filling:  
1 cup fresh cranberries  
1 cup pecan halves  
1 cup white chocolate chips  
3 eggs  
¾ firmly packed brown sugar  
¾ cup light corn syrup  
2 tablespoons flour  
1 teaspoon grated orange peel  
Heat oven to 400.  
Prepare pie crust for one crust filled pie using a 10 inch tart pan with removable bottom.  
Layer cranberries, pecans, and chips in pie crust  
In a large bowl beat eggs. Add brown sugar, corn syrup, flour

and orange peel, blend well. Pour over cranberry mix. Bake on cookie sheet for 35 minute-45 minutes. Cover with foil after 25 minutes of baking. Cool 2 hours, serve with whip cream.

**MASHED POTATOES TO DIE FOR!**  
4 tablespoons unsalted butter  
5 pound russet, peeled and halved crosswise  
1 cup milk  
½ cup sour cream 4 oz. cream cheese room temperature  
Salt and pepper  
1 ½ heavy cream  
6 oz. sharp cheddar cheese, grated  
3 tablespoons fresh chopped chives  
Heat oven to 350. Butter a 9x13 pan  
Boil potatoes until tender, about 15 minutes.  
In a small saucepan, heat butter and milk until melted  
Add milk mixture to potatoes along with sour cream mix, 1 tablespoon salt and pepper. Fold in. add mixture to dish. In a medium bowl whisk heavy cream until peaks form. Fold in cheese and season with salt and pepper. Spoon over potatoes. Baked 30 minutes, garnish with chives and serve.



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# THE LAST WORD

## Remembering 1970, Commies and karma

**A** super long time ago, somewhere between the mass extension of the dinosaurs and the first dropped cell phone call, I was sitting in this creative writing class in college where this teacher, an odd-looking, scruffy, spindly, scraggly-bearded dude with ripped blue jeans and a dirty shirt, was trying to encourage some sense of creativity from a bunch of working-class stiffies who were stuck in the 6:30 pm class at the local community college because none of us could get off our day jobs any earlier.

I'm pretty sure I was the only one who didn't have a "Barry Goldwater for President" bumper sticker on the back of my car, and if I remember correctly I was the only male who wasn't wearing a button-down shirt, chinos and cordovan polished penny loafers that day in class.

JayBob, the instructor (he didn't like being called Dr. Hays or professor, even though he claimed that he'd duly bought a recognized PhD through an ad he found in the classified pages of Mad Magazine), had written a sentence on the blackboard and told us we had an hour to write something creative to follow it.

"A yellow and orange leaf spontaneously broke from the stem that had tethered it on the tree all summer and gently fluttered to the ground," it said.

Yuk, I thought. At least it wasn't "It was a dark and stormy night ..."

"Pile your papers on the corner of the desk when you're done," he instructed. "I'm going out for a smoke."

He never mentioned what he was

smoking but I'm pretty sure it wasn't a Lucky Strike.

The minute he walked out the other 792 students in Creative Writing 101 broke into third-grade-level chatter, excitedly debating the relative merits of Brylcreem and Noxema and their own clothing options for the big tail gate party they were planning for Saturday's big game at the real college out on the north side of town (most of them were going with stadium jackets and yellow scarves so that their friends who's parents had spent the big bucks to send them there wouldn't think they were stuck at the low-life "extension" college).

"Hey folks," came a sudden shout that silenced the buzz. "You'd better get writing. This is a graded assignment. And remember, neatness doesn't mean anything ... I'm looking for content! Extra credit for extra creativity!"

There was an audible groan.

"God I hate these kinds of assignments one flat-topped (and flat-nosed) former left tackle from Podunk High whined. Give me 15 true-false any day."

I buried my head deeper into the blue book and scribbled frantically ... for me an hour was woefully inadequate. To do this justice I should spend the night ... This was going to be my freshman-level magnum opus, a Pulitzer-worthy allegory about post-Armageddon life with a hidden warning about the perils of increasing zealotry and bigotry versus the merits of civil rights and civil liberties and ...

"Hey hippy," Left Tackle grunted in my direction. "What ya writing? Some dippy anti-war, left-wing, Commie stuff?"

Something about burning your draft card and running off to Canada with the other cowards?"

I ignored him and wrote on.

He rose and walked over behind me and started reading (I could tell he was reading because his lips were moving).

"Hey," he bumped my shoulder. and pulled teasingly on my long hair "What the hell does "dystopian" mean?"

I turned and looked into his blank, empty eyes.

"It's your karma," I told him, knowing he wouldn't have a clue what that meant either. "It refers to this society that bunch of idiot rednecks are going to create a horrible future by venting their hatred and bile and covering the earth in a haze of psychic death."

"That's what I thought," Left Tackle spat. "Commie stuff. Figures."

I really don't remember what else I wrote. Whatever it was I felt pretty good about it; if JayBob graded on the curve I was going to do ok; I at least used capital letters and punctuation, and I know that I spelled my name right ... not something I was sure some of my classmates were capable of doing convincingly. I dropped my assignment onto the desk and wandered off into the darkness to find my VW Beetle in the parking lot (it was easy to find — it was the one with the duct tape holding the hood down and the ice scraper on the inside to clear the window since the defrosters didn't work).

Imagine my surprise two evenings later when JayBob met me at the door of the classroom.

"Step out into the hall," he said. "I

have something to discuss with you."

We walked away from the door and he handed me the paper I'd written.

"Look familiar?" he asked.

I scanned it.

"Sure, that's the paper I wrote in the last class."

"Huh," he shrugged. "I got this paper yesterday morning in an envelope from another student who said he'd forgotten to drop it on the desk and had accidentally taken it home. I never found a paper from you ... but I know you were in class that night. How strange that the handwriting on this looks so much like the handwriting on your last paper ..."

We looked at one another.

"Don't worry," he smiled. "You're grade is safe ... I just have a decision to make about our friend here."

To his credit, JayBob didn't make an issue of it in class except to mention that Mr. Left Tackle had turned in the best of show for the assignment ... oh, and would you please stop by after class, I'd like a little more insight on the characters ..."

I never heard what happened, and I never saw Left Tackle again ...

Until a couple weeks ago when I was stopped by a flag man for some construction by the railroad tracks in Cass. My mind was wandering and I was looking around at all the nice colors in the trees when a yellow and orange leaf broke free from the stem ... and fell onto the hard hat of a thick-necked flag handler. Bingo. Mr. Left Tackle + 45 years.

And though I still don't fully groc karma the way I'd like, I bet if I looked in the dictionary I'd see his picture ...

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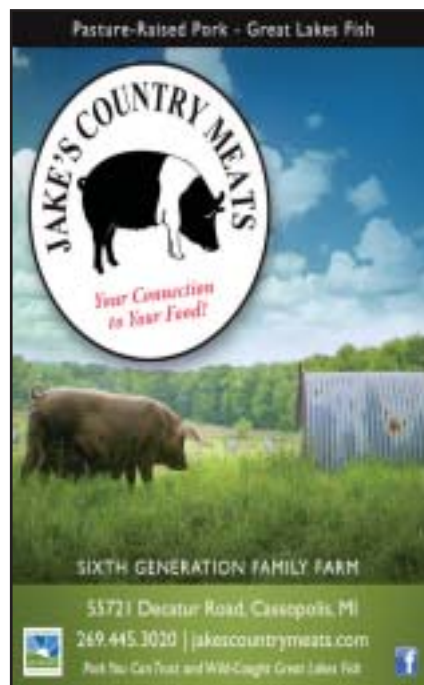
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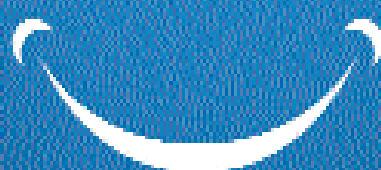
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