

NEIGHBORS

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A Regional newspaper freely 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



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Inside...

Regional News	Page 2
Regional Events	Page 3
Floyd's Postcards.....	Pages 10-12
The Last Word.....	Page 15

Neighbors is published monthly from March through December.

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REGIONAL NEWS

Relay for Life

The Cass County Relay for Life will be from 6 pm June 17 to 6 pm June 18 at the Cass County Fairgrounds in Cassopolis. People who are interested in joining the planning committee, signing up a team for the relay or wish to donate can do so by visiting the Cass County Relay for Life webpage at <http://relayforlife.org/casscountymi>.

Three Rivers Relay for Life

Now is the time to register for the Three Rivers area Relay for Life event, scheduled for June 24 from 3 pm to midnight at the Three Rivers High School Track. Teams and individuals are welcome to walk and join the activities. Survivors and their guest are also invited to attend a special survivor recognition dinner. Registration forms are available at the libraries in Three Rivers, Constantine, Centreville and Mendon. Or you can register on-line. Just Google Three Rivers Michigan Relay for Life.

Cass County Medical Care Facility 50th annual spring luncheon

The Cass County Medical Care Facility Auxiliary will host its 50th annual spring luncheon on Tuesday, May 15 at noon at the facility, 23770 Hospital St. in Cassopolis. Lunch is \$7/person. All are welcome; proceeds will be used for residents. For tickets call Joyce at 445-3198.

Earth & Sky Celebration

The Earth and Sky Celebration will be held at Dr. TK Lawless Park on Saturday, May 21, from 3:30 - 9:30 pm.

The event will feature environmental education, hiking nature interpretive

trail, magic show, live birds of prey, hands-on youth activities, full moon viewing while enjoying a bluegrass jam around campfire. Call Korie 506-8334 for more information, or visit the website: www.earthdaypark.webs.com

Cass County CASA Hosts 9th Annual Auction & Dinner June 24

The 9th Annual CASA Reception, Auction & Dinner will take place at Our Lady of the Lake Social Hall in Edwardsburg at 6 pm Friday, June 24. There will be a reception with Judge Dobrich, followed by dinner and a live auction and raffle.

Some of the live auction items include Notre Dame football tickets, 100 bottles of Craft Beer, 36 bottles of wine and a cooler, Indian Lake Progressive Dinner & Pontoon Cruise, Father Joe's Chal-dean Dinner, Mackinac Island Getaway: 2 nights at the Grand Hotel including meals, Chicago weekend at The Talbot Hotel, including dinner options and VIP passes, Hawks Head Golf Package, Weekend at a Diamond Lake Cottage.

The raffle winner chooses between Charleston Luxury Getaway, Sip & Soar through Napa Valley, or Scottsdale Championship Golf. \$6,000 value, tickets \$25 and available now.

For more detailed information, visit www.casscocasa.org. Tickets are \$75 per person and can be purchased from CASA board members or at the CASA office in Cassopolis. Tables of 8 are available. Tickets include the Friends of CASA reception hosted by the Honorable Susan L. Dobrich.

For more information or raffle tickets contact Erica Boulanger or Jim Ward at

445-4431 or casscocasa2@yahoo.com

Dementia conference planned

On Wednesday, May 11, the Cass County COA will host its second annual Dementia Conference at the Lowe Center in Cassopolis. This program will cover various aspects of dementia care for professional and family caregivers. The Dementia Conference will run from 9 am to 4 pm at the COA Lowe Center, 60525 Decatur Road, Cassopolis. Registration is \$20 per person, which includes lunch and refreshments. For information or to register, call Keryl Konkright at 445-8110 or 800-323-0390.

Free meals at CUMC

The Cassopolis United Methodist Church offers a FREE meal to all community members on the third Saturday of each month, from 4:30-6 pm. The meals are prepared in the church by church members, and menus range from hot ham & cheese sandwiches to chicken Parmesan with spaghetti.

All community members are invited and encouraged to come, enjoy a meal and fellowship with others. The church is at 209 S Rowland St., Cassopolis, with ample parking and handicap entrance at the back of the church, off OKeefe St.

Dowagiac Farm Market

The Dowagiac Farm & Artisan Market is cultivating plans to kick off its third season in the downtown this June. Growers and artisans can reserve their space now for the market that re-opens Wednesday, June 1, and will continue through the second Saturday of October. The market will be open Wednesdays and

Saturdays from 9 am to 2 pm.

The Market will be downtown at Division and Railroad streets, upon the lawn of the Dowagiac Area History Museum. The location provides easy access and visibility to M-62, which is one of the major arteries coming into the city.

Space is available at the market for \$10, when having your own overhead canopy. Vendors, without a canopy, can rent one from the DDA for an additional \$2.

Diamond Lake Triathlon

This year's Diamond Lake Triathlon will be on Saturday - July 2, with a NEW LOCATION! This year's venue host is the Park Shore Marina, 22230 Maple Street in Cassopolis. Triathlete, cancer survivor and Diamond Lake resident, Joe Fazini had such a good time at the last race that he has taken on championing the race this year! The race features a 500 yard swim, a 12 mile bike and 3.1 mile run in beautiful Cassopolis, MI. Proceeds will benefit Alex Stscherban, a local triathlete, 29, who suffered a cardiac arrest after completing a triathlon. Money raised will be used to help with his medical bills during his recovery. To register or for more info go to www.diamondlaketri.com.

Underground Railroad Days in Vandalia area on July 8 - 10

The Village of Vandalia and the Underground Railroad Society of Cass County (URSCC) will partner for the seventh year on Underground Railroad Days on July 8-10. This event is the annual celebration of the legacy of the Underground Railroad (UGRR) in the area.

URSCC sponsored events include Friday's 7 pm "Opening Night" presen-



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REGIONAL NEWS

tation at historic Chain Lake Baptist Church. Saturday and Sunday feature presentations and displays in the Vandalia Youth Center, guided tours of UGRR sites, a Civil War living history encampment, and music at the Ramptown Cabin in Milo Barnes Park. The historic Bonine House will be open for tours. The Village of Vandalia will sponsor a soul food dinner, family entertainment and vendor booths on Saturday and Sunday. There is a car show on Saturday from 10 am to 2 pm and a Sunday morning church service in Milo Barnes Park at 11 am.

Hours for Underground Railroad Days are Saturday 11 am to 7 pm and Sunday 11 am to 5 pm. Admission and parking are free. For information on the car show and non- food vendor booths, call Vandalia Village president, Beverly Young at 269-476-2344.

More information can be found on www.urscc.org. A full schedule will be posted closer to the event.

Bair Lake Bible Camp kickoff

On May 28 from Noon - 5 pm the Bair Lake Bible Camp will host its Summer Kick Off. The entire family is invited to come to camp for the day. Experience the wonder of the outdoor on the zipline, climbing tower, by boating or playing gaga ball with the kids. Or relax, sit in a chair, or in a gazebo and enjoy watching others! Tours of camp available and the gift shop open. Get your 'jones' wear! A picnic lunch will be served from Noon to 2 pm, and it's all free, our gift to the community. Register at blbc.com or call 244-5193. Bair Lake Bible Camp is located at 12500 Prang St, just west of M-40 in Jones.

Smith's Chapel open house

Smith's Chapel Historical commission will hold an Open house for Smith's Chapel, 29858 Redfield Rd, Niles, Mi 49120 (between Fir Rd and Brush Rd east of Niles) on June 25, from 10 am until 1 pm. Please come and learn the history of the oldest church in southwestern Michigan and tour the nearby cemetery and see the graves of the people that established the area

Hazardous waste disposal

On May 21, the Cass County Household Hazardous Waste, Electronic Waste, Tires, Glasses, Flags and Hearing Aid collection will be held at the Cass County Fairgrounds from 9 am to Noon (rain or shine). This year there is a charge of \$5 for each vehicle participating. There is also a charge for tires, LED Monitors and TV's. Everything else is FREE. See CassCountyMi.org for more details.

Pioneer Log Cabin to open

On May 28, 29 and 30 the Pioneer Log Cabin of Cass County will open for its 93rd summer season. Come see how it was built, and which pioneer families in Cass County cut and donated logs for it to be built. See the type of clothing worn in this era, and how they survived without electricity, inside plumbing, television, or the Internet!

Adults can tour our recently renovated museum attached to the cabin with numerous displays and artifacts of household and farming tools, guns, drums, and children's' toys.

Kids can earn small prizes for completing an historical scavenger hunt. We

have a picnic area available with views of Stone Lake, outside restrooms, and flower gardens for your enjoyment and relaxation.

FREE admission for all visitors. Well trained leashed dogs allowed on the grounds. Open from about noon to 4:30 PM or later on Saturdays and Sundays from Memorial Day Weekend to Labor Day. See more on Facebook: [pioneerlogcabinmuseum](https://www.facebook.com/pioneerlogcabinmuseum).

Farm History Days planned

For the past 17 years, Michigan Flywheelers Museum volunteers have been teaching kids about life before cell phones and Youtube. This year the tradition will continue as more than 1,500 students are expected to attend the annual "Farm History Day" on Friday, May 6. Open to area students, parents and grandparents, the event will feature over 30 exhibits.

Washing clothes in galvanized tubs full of suds and washboards, grinding corn into meal, and twisting twine into rope are just a few of the things that students learn how to do during the museum's annual "Farm History Day."

Making rope, dipping candles, and playing old fashion games like Graces are just a few of the hands-on displays.

Besides the hands-on activities, visitors will be able to stroll through Old Towne filled with places like the Farm History Building, Old Tyme Jail, Farm Machinery Repair Shop, Migrant Camp, Peaceful Knoll Church and a log cabin.

The Michigan Flywheelers Museum is located at 06285 68th Street. It is open on Wednesdays and weekends from Memorial Day through Labor Day, as well as for special events. Tours are given by

appointment. For more information, 269-639-2010, michiganflywheelers@yahoo.com, www.michiganflywheelers.org or Facebook.

Edwardsburg Museum to open

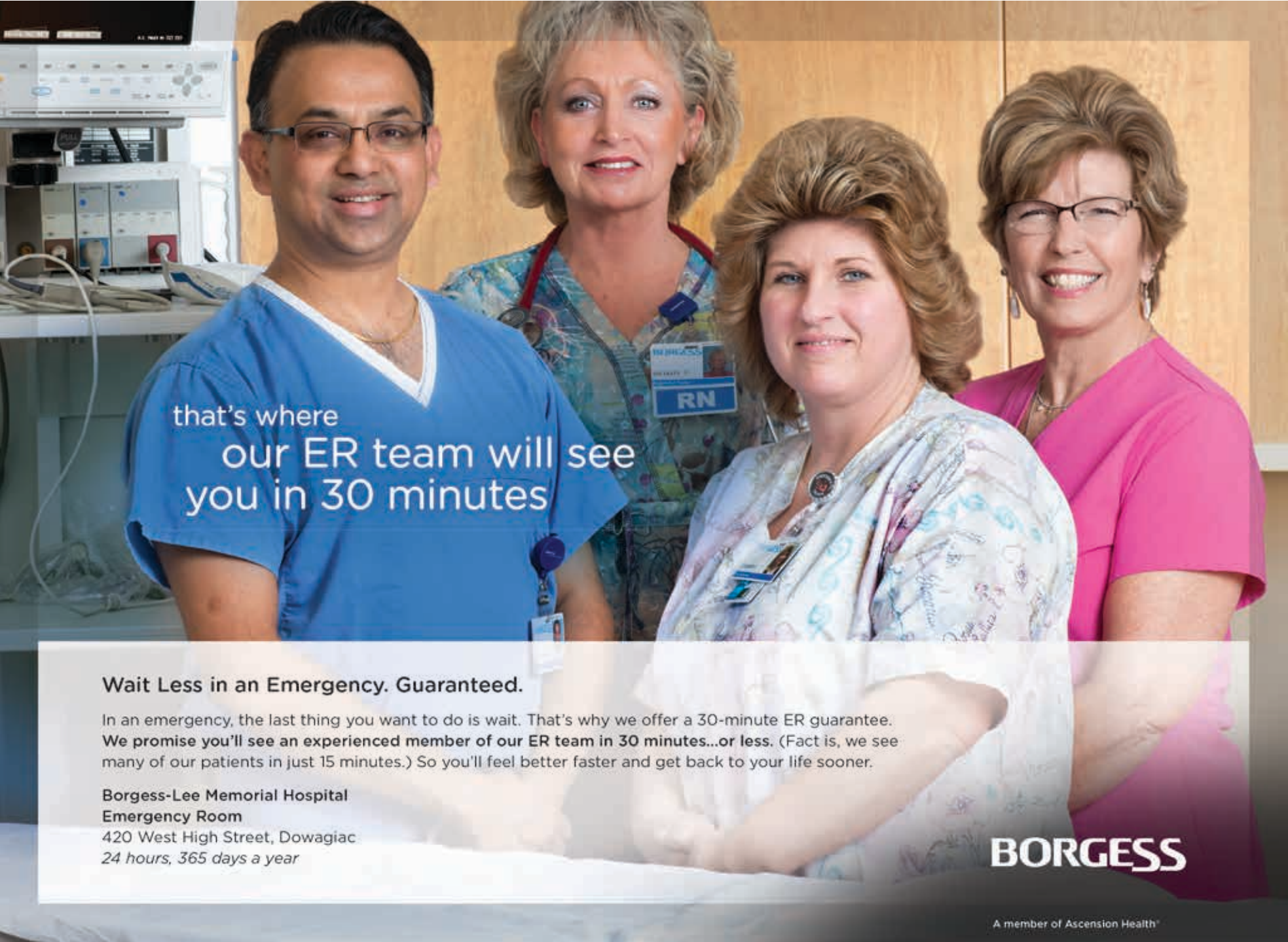
The Edwardsburg Area Historical Museum opens May 11 with a tribute to the youth organizations of the Edwardsburg community, past and present. Featured will be the Boy Scouts, Cub Scouts, Girl Scouts, Brownies, Campfire Girls, Bluebirds and the Leos. This exhibit will be in place until August 5.

The following displays will be Mooning Over Edwardsburg, the story of the moon landing as told by a local resident. It will be in place from August 17 to October 19.

For the holidays the feature will be Charlie, Lucy and Snoopy Come to Town for the Holidays with the California Raisins, a collections of local residents. The Museum is open on Tuesday thru Friday 1 - 4p m and on Saturdays 11 - 2 pm.

New this year the Museum will be hosting monthly lectures on the third Thursday with the exception of the first lecture which will be Thursday May 26 at 7 pm. A new permanent display will honor local authors of Edwardsburg. Jim Meuninck, a biologist has traveled the world over and has written over six books focusing on medicinal, edible and poisonous wild plants. His topic for this lecture will identify and share the qualities and availability of wild edible plants and mushrooms.

Once again this year the Museum will hold its annual perennial plant sale from May 21 to June 11.



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HEALTH & FITNESS

Arthritis and Exercise

By Brenda Harris
Cass COA

Do you wish all you had to say to get rid of arthritis is “pain, pain, go AWAY?”

Does this sound familiar? “My joints are achy, I feel stiff all the time, and it’s hard to get out of bed in the morning.”

Day after day, if you have to deal with pain, stiffness, and can’t move, what a better time to throw that towel in right?

Wrong!

The truth is when arthritis flares up and you want to do nothing, that is the time for you to get up and get moving. Exercise reduces joint pain and stiffness and increases flexibility, muscle strength, cardiac fitness, and endurance. It also helps with weight reduction and helps to improve sense of well-being. Taking the day off will only make things worse for tomorrow.

So where do you go from here? How do you begin a program that helps, not hurts? The first thing is: you check with your doctor, then you can get started.

Three types of exercise are best for dealing with arthritis. Create a work-

out program that includes a balance of the following types:

- Range-of-motion exercise (stretching) for normal joint movement, relieving stiffness, and maintaining or increasing flexibility. Include at least every other day.
- Strengthening exercises (weight training, resistance exercises, body weight exercises) for keeping or increasing muscle strength, and supporting and protecting joints affected by arthritis. Every other day unless you have severe pain or swelling in joints.
- Aerobic or Endurance exercises (bicycle riding, walking, swimming, cardio gym machines) for improving cardiovascular fitness, controlling weight, improving function, and relieving pressure on inflammation in your joints. 20-30 minutes, 3x per week unless you have severe pain or swelling in your joints.

Where to Start

Begin with easy, range-of-motion exercises and low-impact aerobics. As you become more comfortable with a low-level program, it is possible to progress to a harder exercise level. Example: you might start with water exercise which is easiest on the joints; and then try walking and/or biking. Again, check with your doctor to learn which exercises would be safe for you to try.

Things to remember while exercising:

- Move your joints daily to help prevent stiffness and loss of joint movement.
- Exercise should be done on a regular basis. Exercise on both good and bad days. On the bad days you may have to modify your workout.
- An inflamed joint should be moved gently through its range of motion.
- Listen to your body and not overdo it. If an exercise hurts, STOP! Pain is your body’s way of telling you something is wrong. If you get tired, REST! Wait a few minutes, then continue when you are ready.
- Always begin your workout with some slow warm-up exercise to reduce stress on the joints.
- You should attempt to achieve a full range of motion by moving until you feel a slight stretch. Don’t force the motion, going only as far as you feel comfortable.
- Move at your own pace-slow and steady
- Strength training can be done with

small free weights, exercise machines, elastic bands, and water exercise. Correct form is important, because if done incorrectly, strengthening exercises can cause pain, and more joint swelling.

Other ways to protect your joints

- Avoid keeping your joints in the same position for long periods of time.
- The Strongest or largest joints and muscles should be used instead of the weakest ones. Example-push open a heavy door with the side of your arm, not with your hand and outstretched arm. Carry a heavy bag or purse over your shoulder instead of holding it by the fingers.
- Maintain good posture. Bad posture can lead to possible increase in pain.
- Use a straight-back chair with a firm seat when sitting. When getting up from a chair, use the muscles of the legs while also pushing off of the arms of the chair with palms or forearms (not fingers).

Exercise plays an active role in management of arthritis. There is no doubt that appropriate and individually designed exercise programs can enhance the quality of life for the person with arthritis.

You and your attitude

By Brenda Harris
Cass COA

Wow! Is it all in your head or what? Yes, that’s where it all starts. A POSITIVE, empowered attitude concentrates your mental energy so you get the exact results you want. Get ready for some new-you inspiration. Start out by taking care of your mental, physical and spiritual health. Rejuvenate your attitude and show self-respect.

Some of the different things to recognize are your true passion-identify your dreams, examine your longings, stay true to who you are, admit what you don’t know. Enhance confidence and self-esteem by replacing anxiety with logic. Attack tension by examining the


root cause.

Keeping your NEW ATTITUDE flourishing can be done by a number of things. Tune up your funny bone. Humor allows you to maintain perspective and stay positive and optimistic. It’s a skill anyone can learn, but we need to train ourselves to look for what makes us smile.

Eliminate can’t from your vocabulary. Express your intentions more powerfully by saying I can, instead of I can’t. I will work out and be healthy for the rest of my life.

NEW ATTITUDE is to be good to yourself and surround yourself with positive people. Remember look at the glass of water as half FULL, not half empty!!!

Think “NEW ATTITUDE” I will, I can, and I did it!!!



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LAKE LIFE WITH JANE

Say hello to May!



by JANE BOUDREAU

We are officially on the brink of summer and as the marquee at my favorite garden center proclaims, "I'm so excited I could wet my plants!"

I'm always the first to say that I enjoy all four seasons and that's why I so enjoy living in the Midwest. As we begin to merge into a new season and a month filled with weather changes, I do get excited. Each and every year. May is a bit of winding up of one season and the promise of a new one. And we can make it what we want.

This is a border along the fence in my backyard. The daffodils have already bloomed and since I have so many tulips, they hide the dying foliage of the daffs. I

add a good many bulbs every fall, they do get old and scraggly and 'babies' aren't so quick to mature. I love to have plenty to cut and bring indoors. I don't want to see any bare spots so I often overcompensate. I have a river rock border simply because we had a ton of these left over from a previous landscaping adventure. My mind (and personality) wavers back and forth between a nice and tidy clipped garden and the free, blowzy and untamed. I don't think I'll ever make a full commitment to either style.

It may be surprising but hidden among these tulips are lily bulbs and all sorts of perennial plants that will sprout up from now until September. I simply used plants that bloom at various times, such as early spring, late spring, early summer, etc. It takes some thinking and planning, but do some homework, research and read your plant sticks and gardening books. If you feel you don't have enough space, thin out your tulips or whatever you have crowding everything out and relocate them. Later this summer I'll show you what this garden bed looks like compared to now.

It's finally time to bring the outdoors in as opposed to buying our flowers at the grocery store. Yay! Don't leave it to just flowers, cut some branches from your flowering trees and bushes. My forsythia blooms mid to late April and I love cutting stems to put in tall vases, pitchers (like this one) and urns...just about any sort of taller receptacle you can find. Of course you can cut them shorter but I love the impact they make in something tall. I have this in a bathroom by the way. I think it adds a simple country vibe and nice pop of color.

Time to venture away from gardening. I think I've assumed you all like to get your hands dirty as much as I do and I'm probably off target. Let's talk of other important things. Like manicures. They are a priority for me as I don't want any-

one to see the dirt under my fingernails. I do enjoy a lot of other things in life, like shopping and dressing up. Wearing jewelry and perfume. I'm a girly girl all the way in spite of the excessive time I spend getting dirty in the garden or slopping food on my clothes when I cook. So I thought we'd talk a little about summer-



time fashion and fun.

I don't have a lot of space for photos so I might just have to create a few visuals for you. This photo is of a little outfit I bought last summer very inexpensively at Old Navy. It's a short knit sundress with a cinched waist that's flattering, and I actually found the flip flops at another store. This is so nice to throw on after a day in the sun or even over your swimsuit. Toss it in the wash and hang it to dry. I have to also give a shout out to Old Navy for the variety of flip flops they have that I live in during the summer, most under \$3.99. I'm also seeing a trend this summer in slip on canvass shoes. They look perfect with anything from a sundress to shorts to capris. The colors and patterns are so fun. Another thing I like in the summer is sheer lightweight scarves that can dress up a simple T shirt and jeans to go from day to a casual evening out. Finally...never underestimate the power of a cute pair of earrings, a shiny bracelet, a light spray of perfume and, the biggest accessory of all, a smile. :-D

Last month I mentioned we would talk about having guests in our homes. They seem to arrive in droves during the summer, especially for us. Our home has three bedrooms and as the kids flew the coop, I made their rooms over into guest

rooms. I didn't want to spend a ton of money, of course. As a blogger and lover of magazines and Pinterest, I've seen guest rooms that I would be thrilled to have as my master bedroom. I'm a big believer in using what you have. A simple white comforter can be dressed up in a number of ways and with a variety of color schemes. In this room I used a combination of soft blue and greens to echo the colors outside. My biggest investment was the pillow shams and throw pillows. The mirror is from Home Depot, I found it in the bath department and what a steal. I also like to print out my own photos at a drugstore (about .33 cents a print) and I frame them in some-



thing simple and inexpensive.

I've heard of and read so many ideas for making your guests feel at home. I don't think it's necessary to have a cheese and fruit basket in each room, I mean we are not a hotel! I leave fresh towels at the end of each bed, a basket of magazines and I sneak upstairs with some cold bottles of water shortly before it seems the gathering will break up. We are a very laid back group and my family and friends know that if they forget their shampoo or hairbrush they can use mine. I do keep some extra toothbrushes in the bathroom, we are all guilty of forgetting



to pack those once in awhile.

I think hospitality starts in the kitchen. Our house on the lake has open shelving in the kitchen. I have always loved the look and I think it really helps people feel like everything is at their disposal. Have you ever felt obtrusive opening some one's cabinets to find something? Wow...I have. So here you have everything you need. In the morning I



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have fresh fruit in a bowl that I put out the night before and since I love to bake, I'll make some muffins or scones and have them in a ziplock bag. I also stock up on eggs, bacon, pancake mix and juice when I'm having a big group and they all know the drill, I'm not the earliest riser until I smell bacon! People love to be a part of meal making, they want to be helpful. After I've cleaned and shopped and fussed, I really enjoy seeing my friends and family make themselves comfortable enough in my home to make like

in this picture, adds a bit of texture and saves room on your table by having the napkin snuggled into the middle. I don't think there are a lot of rules for a casual table. There is a proper way to set a table and I had a diagram taped to the inside of one of my cabinets for so many years it yellowed and fell down. I do think we need to know this and pass it down because it is traditional. Still, I love the cool ways we can now add our silver or flatware to a jar in the center of the table or place the pieces on a napkin



its their own.

I love to talk tables. And yes, I have to admit, I have a lot of dishes. I think you've figured that out by now. It's not an issue of how I find them (thrift stores mainly), or how I afford them (cheap cheap) or how I use all of them (all the time, anyway I can, indoors and out). The issue is where to store them. Help!

These dishes did not come from a set. They just happened to go well together. I love layering. I mostly have solid colored dinner plates and inexpensive salad plates. If you don't usually serve a salad with dinner they are perfect for a light lunch or dessert. Layering, as I've done

positioned on top of the plate(s). The traditional napkin ring has changed over and over. Gather your napkins with a piece of jute string, tuck a flower or herb stem in it. Do the same with your silver and lay it on the salad plate. I know some of this may sound fussy and pretentious but I have always found that people love to feel special. They pick up ideas and can hopefully use them for their own gatherings. And believe me, you can take this down a notch, especially with casual summertime meals by using pretty paper napkins and clear plastic utensils. Tie everything up with baker's string, add a blossom or tuck in a piece of



wrapped mint candy for after the meal. Make your friends smile!

I know almost all of you have made Caprese salad. I thought this was a perfect time to give you the inspiration to start fiddling with summer veggies and light salads. This will also make for a perfect lunch with a nice piece of thick bread. Adding and subtracting from this basic recipe always works and I'll give you a few suggestions at the end. You can really customize it any way you want.

Caprese Salad

- 2 large ripened tomatoes, sliced thin
- 1 red onion, sliced thin
- 1 English cucumber, sliced
- 6 oz. fresh mozzarella cheese, roughly cut into bite size pieces
- 6~8 fresh basil leaves, torn
- 1 T olive oil
- 2 t balsamic vinegar
- Salt & pepper

Toss the first 3 ingredients with the olive oil. Arrange equal portions on 4 plates starting with tomatoes, then onion and cucumber. Top with cheese and basil. Drizzle vinegar over and add a light sprinkle of salt and pepper. Chill or serve at room temperature.

******Options******

*Any type of tomato...think plum, heirloom or cherry tomatoes sliced up and

spread over the plate. Pretty!
*In place of red onion you can use any type. Shallots are more mild and quite tasty.
*I prefer English cucumbers as they are less watery and have fewer seeds.
*Cheese options are never ending. Try feta or blue cheese for more punch.
*There are so many types of vinegars out there. I like apple cider and red wine vinegar in this recipe
*Spice things up with some fresh garlic or dill. Use dried herbs and spices like oregano and red pepper flakes.

I hope you have enjoyed this months column. We continue to work away at our lakehouse after some horrendous water damage. Bright spot is that we will be back to the lake life we love in a few weeks and I'll share some photos of some of the new renovations we've made and some fun nautical decor. Enjoy May and all of its promise. Savor each day, summer is fleeting...

~Jane
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BUSINESS & FINANCE

Congrats grads! Welcome to the real world!

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

After years of hard work, you have finally received your diploma. With this accomplishment, you will be facing many new and exciting life changes involving work, money, living space, and possessions. In all the busyness and excitement have you thought about insurance?

There are five basic insurance coverages a new graduate should consider.

- **Auto Insurance** – As a student you were probably on your parents’ automobile policy. When you move out and/or purchase an automobile of your own, you may no longer be covered under their policy.
- Auto insurance helps with the expenses of accidents, vandalism, or theft. A lender or leasing company that finances the vehicle will require auto insurance. Car accidents can create large liabilities for a driver. Don’t skimp on the liability coverage because you are not making much now. If a judgment against you exceeds the liability limit on your auto policy, the courts may garnish your wages for as long as it takes to pay

- the judgment.
- **Renters Insurance** – Once you move out of your parents’ home, your belongings won’t be insured under their home insurance policy. Be sure you have renters insurance before you move into your new apartment. Don’t make the mistake of thinking your landlord’s insurance will cover your things and your liability.
 - Renters insurance covers your belongings whether at home or traveling. You may have accumulated a TV, laptop, game systems, furniture, clothes, jewelry, linens, food, dishes – think about how much it would cost to replace them.
 - Renters insurance not only covers your belongings, but provides you with liability coverage. Suppose your friend slips and falls in your apartment or you have a fire in your apartment that causes damage to the other tenants’ belongings and the landlord’s building. When choosing the liability limit, remember like an auto accident, the courts can garnish your wages.
 - **Health Insurance** – The Affordable Care Act has made it possible for a young adult to stay on their parents’ health insurance policy until the age of 26 even if you do not live at home. However, if your parents do not have health insur-

- ance and you don’t have coverage through a job, you will have to purchase coverage through the individual marketplace.
- If you find the health insurance premium is much higher than you expected or can afford, look at purchasing a high deductible plan or short-term policy. A high deductible policy requires you to pay a larger amount out of pocket before coverage kicks in. The higher the deductible, the lower your premium will be. Short-term health insurance will bridge the gap if you expect to have a job with health insurance in the near future. A short-term policy provides coverage for a short period of time such as three, six, or 12 months. Be aware that a short-term policy may contain limitations in exchange for the lower premiums.
- **Life Insurance** – As a young, single person, you may not see a need for life insurance. Or maybe your employer offers group life insurance. What happens to the policy when you leave the company? Did your parents cosign for your new car and student loans? Do you want them to have to pay the loans back if you die unexpectedly?
 - If you have no immediate needs, what about the future such as purchas-

- ing a home, getting married, and having a family. The time to buy term life insurance or permanent life insurance is when you are young and have no medical problems.
- **Disability Insurance** – Where will your income come from if you are injured or disabled? If you can’t work, your bills don’t stop coming each month. If you are injured on the job, most likely workers compensation will help fill this gap. However, what happens if you break your leg at the weekend dodge ball tournament? A disability policy provides income if you are injured or disabled, whether on the job or off.

As you can see, at this stage in your life, there are many new responsibilities. Your insurance agent will be able to help you choose sensible coverage that won’t break the bank. Don’t wait until something happens that could affect the rest of your life.



A Guide on the Road to Retirement

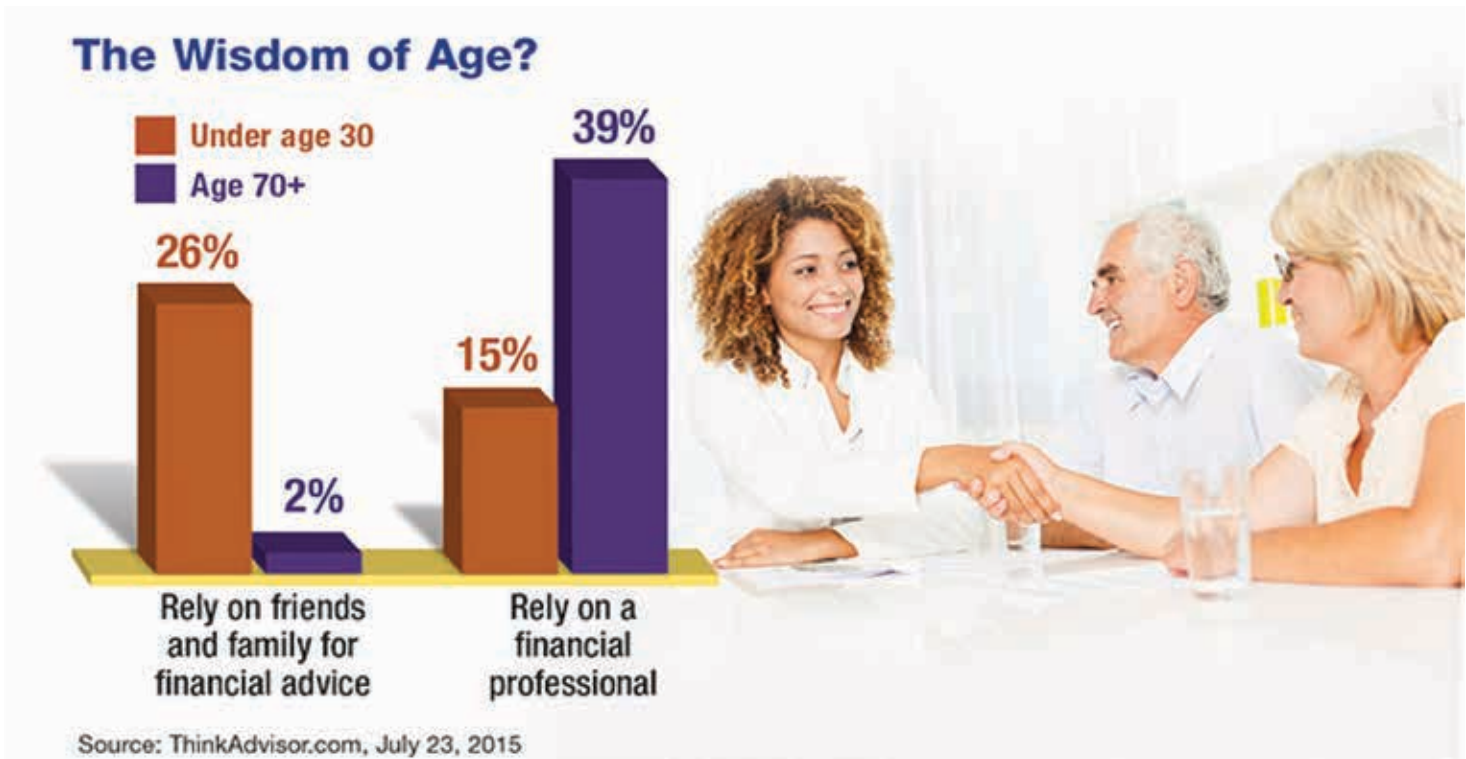
Provided by **Greg Schoenfeld**
Compass Wealth Advisors

The title of the Beatles’ song “The Long and Winding Road” could apply to the journey toward a comfortable retirement. For those who have the foresight to start preparing in their 20s, the journey could take 40 years or more. Even those who procrastinate might have 20 or 30 years to prepare.

No matter how long the road, there are sure to be plenty of winding turns along the way. A survey conducted after the 2008–09 recession found that nine out of 10 people aged 50 to 70 had experienced at least one “derailer” that knocked them off the track to retirement. Although the broader economy played a part, many challenges were more personal, such as starting late, balancing college and retirement savings, and experiencing a traumatic event.¹

Where Do You Turn for Advice?

A recent industry study found that 17 percent of retirement plan participants did not seek any retirement advice at all. The most common source of advice



— cited by 29 percent of plan participants — was the official information provided by their retirement plan provid-

ers.² This may be a good place to start, but such information is typically broad and impersonal, aimed at the group rather than tailored to individual circumstances.

There is also a seemingly endless stream of information available online. Some of it can be useful, too, but you have to be careful when listening to self-appointed “experts” who may or may not have the appropriate experience for the opinions they express. And online information is also aimed at the crowd.

So where do people turn for more personal advice? The study revealed a clear generational divide. Younger Americans tend to ask family, friends, and colleagues, but older Americans who are closer to retirement or already retired are more likely to work with a financial professional (see chart).

On one level, it makes sense that younger people might turn to those they already trust rather than establish a new relationship with a financial professional. But considering the long road ahead, it might be just as important to take advantage of professional insight earlier

in one’s career. In a survey of baby boomers, 86 percent who worked with a financial advisor said they were better prepared for retirement because of the help they received.³ Even if retirement is still in the distance, why not take a tip from the boomers and establish a solid, well-considered foundation now, so that you can progress more confidently toward your long-term goals? If you’re closer to retirement or already there, you may have an even more immediate need for guidance.

There is no assurance that working with a financial professional will improve investment results. But by focusing on your overall objectives, a professional can provide education, identify strategies for taking control of many financial situations, and help you consider options that could have a substantial effect on your long-term financial situation.

1) BusinessInsider.com, May 16, 2013 (most current data available)
2) ThinkAdvisor.com, July 23, 2015
3) Insured Retirement Institute, April 13, 2015

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BUSINESS & FINANCE

I've heard the term 'Firewall' What is it? How do I get one?

A firewall is either hardware or software that helps protect against the bad guys! Not only does it prevent access to your computer (or other Internet connected devices), but it can also help prevent viruses, malware, and more from getting onto those devices.

Most home users don't have a firewall by default. Considering the continual advancement of technology and Internet "connected-ness" or "Internet of things", it's going to be even more essential moving forward.

The more we continue to connect, the more vulnerable we are. One example is that folks are buying "smart thermostats" which they can access with their mobile phones from anywhere, so they can monitor the heat or air conditioning at home. Besides that, some folks have video surveillance they access from outside the home and even televisions and home theater systems have an Internet connection going to them.

You can purchase (or lease) a firewall for your home or business. Firewalls can also allow you to have content filtering on your Internet connection, which allows you to block access to certain websites and content.

A firewall can also scan the incoming "traffic" that comes into your home from the Internet. This is useful for finding malicious items that could potentially travel into your home or business computer network.

Which one do you pick for your home or business? Well, research is best in this case to find one that will fit your budget and needs. It's best to talk to your trusted IT professional on this to see your options in full.

Until our next cup!

Computing
over Coffee

By Ed Marshall

Got a computer-related
question for Ed?
Email him at
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The Housing Market in Cass County & SWMI

The housing market in Cass County at the end of the first quarter was up double-digit percentages for number of houses sold and selling prices with one exception over results in the first quarter of 2015.

March overall house sales at 50 surpassed the robust pace set in January (42) and February (37). Year-to-date, housing sales are up 26 percent overall when compared to a year ago (129 vs. 102).

The number of waterfront homes sold increased 100 percent going from 5 in March 2015 to 10 in March 2016. Non-waterfront home sales were up 33 percent compared to March 2015 (40 vs. 30). At the end of the first quarter, waterfront house sales were up 117 percent (26 vs. 12) and non-waterfront house sales were up 14 percent (103 vs. 90).

At the end of the first quarter the average selling price in Cass for all homes was \$144,817 setting a 27 percent increase over the average selling price at the end of the first quarter in 2015 of \$114,046. The median selling price for all homes at the end of the first quarter increased 39 percent to \$109,000 from \$78,650 in 2015.

The waterfront home average selling price at the end of the first quarter was

\$286,699 compared to \$210,850 in 2015 for a 36 percent increase. The median selling price for waterfront homes increased 70 percent (\$267,500 vs. \$157,000).

The average selling price for non-waterfront homes at the end of the first quarter increased 8 percent to \$109,002 versus \$101,139 in 2015. The median selling price at the end of the first quarter increased 20 percent (\$89,900 vs. \$74,950).

The median price is the price at which 50 percent of the homes sold were above that price and 50 percent were below.

In Cass County, the number of bank-owned or foreclosed homes as a part of all closed transactions in March increase to 24 percent from 19 percent in February and 26 percent in January..

For comparison, the number of bank-owned or foreclosed homes as a percentage of all transactions in our market increased to 20 percent in March. In February the number of transactions was 14 percent and 18 percent in January.

Overall in SWMI, for the first quarter of 2016, the housing market in SWMI was moving at a very encouraging pace in both the number of houses sold and the total dollar volume in sales.



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FIELD TRIP



Airway Fun Center, Portage

photos by Phil Vitale and Stan Pitakos



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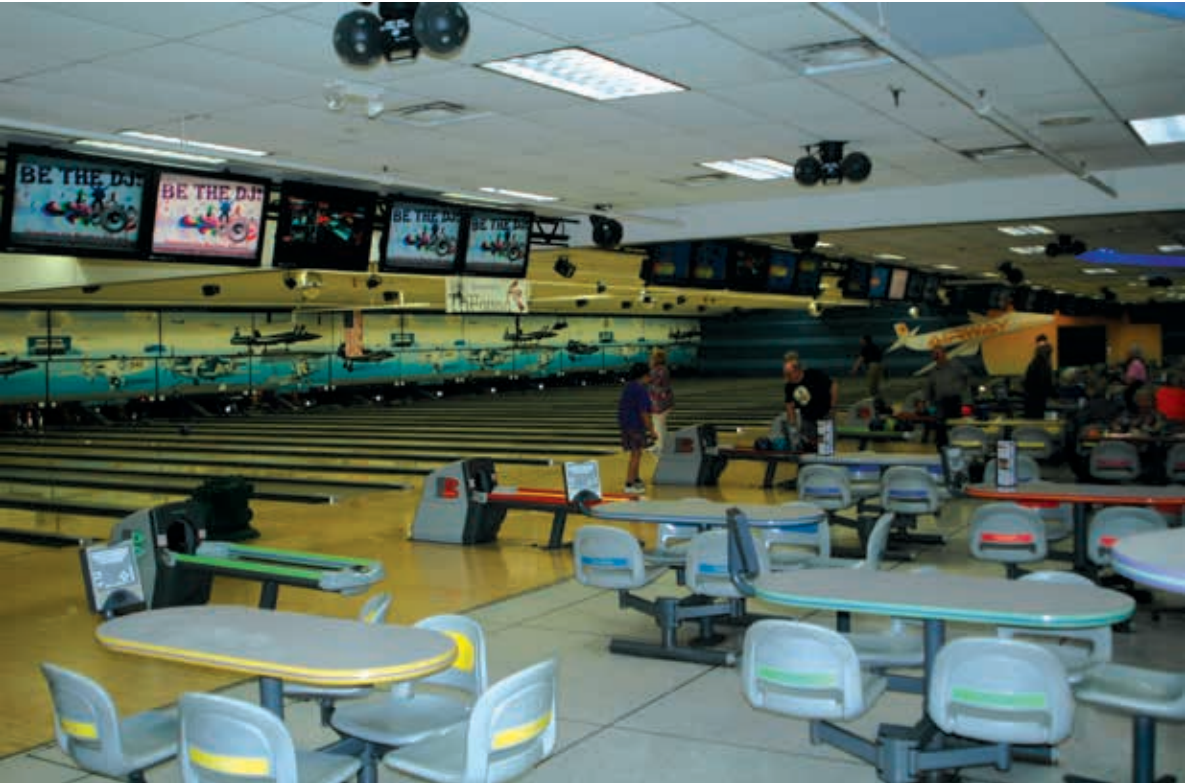


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FIELD TRIP





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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

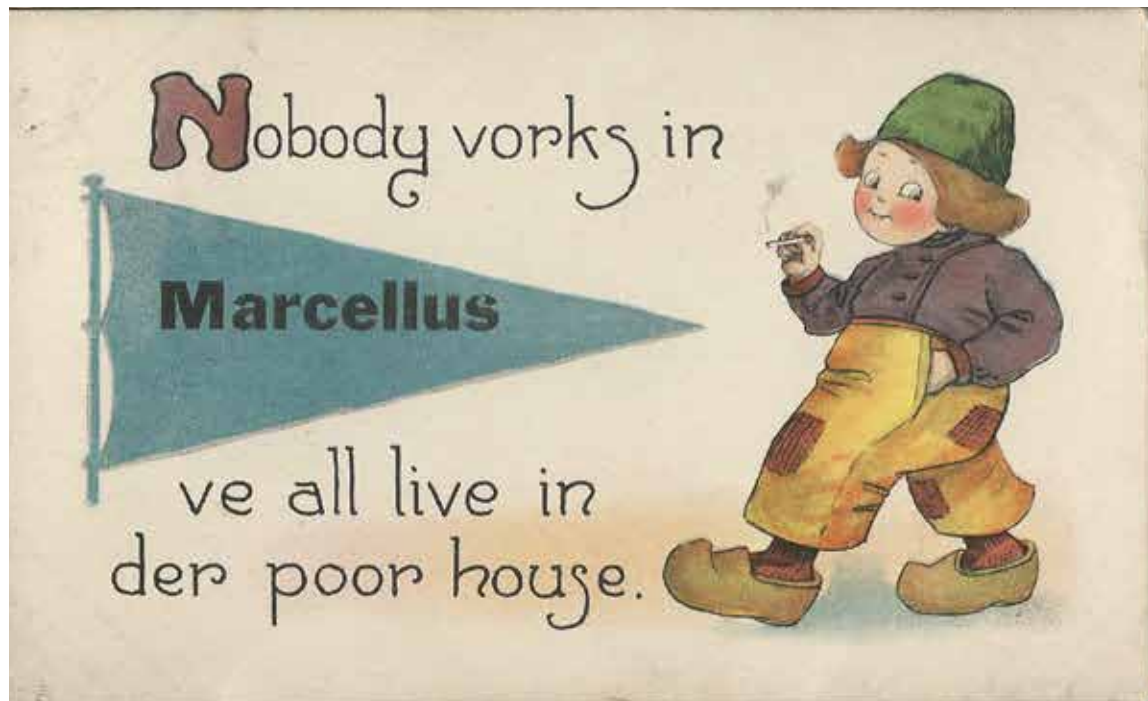
publisher, Arcadia Publishing.

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.arcadia-publishing.com

In this edition of Neighbors we have selected postcards showing images of Marcellus (and Memorial Day).


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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OUR CHILDREN

Get up, Get out, Get moving!

by **SANDY FLEMING**

The nice weather seems to finally be here (at least on most days), so it's time to put the brains into forward gear and look ahead to summer. The kids will be out on summer vacation in just a few short weeks, and if your group is like most, it won't be long before you're hearing "I'm bored! There's NOTHING to do!" Well, here are some great ways to take advantage of the wonderful weather with kids of all ages. They'll help with the national epidemic of low activity levels, as well. Ready? Get up, get out and get moving!!

With Younger Kids

Make up a set of cards that have instructions on them that kids can read at their own reading level. Use simple words and short sentences for younger readers or prereaders, and use longer sentences and harder words for older children. Write down directions with one, two, three or even five steps that will get them moving around. For example, for a preschooler, you could snap a picture of something in your yard, and orally give the direction to “Hop to that and then run back” (two steps). For a young reader, you might right “Run around the car three times and then pick up two rocks.” For a more able reader, try something complicated like “Circumnavigate the house at your fastest pace, trot around the car 3 x 4 times, and then locate five blossoms.” Make as many cards as you wish, but fifteen or twenty usually works well for me. Now,

challenge the kiddoes to take a card from their pile (so you can make the game easy for younger people and more challenging for older siblings), and be the first to complete their task, or be the one to complete the task most accurately.

Does your child need to memorize those pesky math facts? Try using a basketball or playground ball to help. Bounce the ball once for each number as you recite the math fact, then toss the ball to a friend or shoot a basket as you say the answer. So if you need the child to memorize 7×8 , you would have the child say “7” (bounce) “times 8” (bounce) “equals 56” (shoot or throw). Score points for accuracy.

Another great (and cheap) way to practice math facts or reading sight words or just about any memorization task is to get a cheap beach ball at the dollar store and use a permanent black marker (the stinky kind) to divide it up into small sections (about 1-2 inches in any given direction). Put a math fact or a word to read, or other bit of information that needs a response in each section. Toss the ball around and wherever the child's left thumb is when the ball is caught, that's the question to answer or the problem to solve. And it doesn't have to be the left thumb-feel free to switch up so that different sections on the ball are "activated" at different times.

Use some sidewalk chalk on a smooth bit of pavement to create hopscotch or other drawing that will encourage movement. Other ideas include

drawing a four-square set up, a circle with 'spokes' to play Fox and Geese, and so forth. Sidewalk chalk is also great for marking off starting lines and finish lines and even zig-zag routes for obstacle courses.

Give your children a large loop of string or yarn and a magnifying glass to encourage attention to detail. Spread the loop out on the grass, and use the magnifying glass to find all of the small creatures and plants that are living in that space. Draw pictures of them in a sketch pad or write descriptions. You can even have kids write a story that takes place within that small area! It can also be interesting to focus on the non-living things in the space, as well. What kind of soil is there? What do the grains of soil look like under the magnifying glass? What looks like it does not belong within the circle?

Make a rubbing collection! Use crayons and plain white paper to take rubbings of the various textures in the yard or in the neighborhood. Just put the paper over the top of a reasonably flat surface, and gently rub the crayon over it. The texture will show through in the rubbing. It can be fun to use different colors to make art, or try taking rubbings and then having others try to guess what the source was. Be sure to remind the kids to use only leaves or plants that are already detached so that plants don't get harmed in the process.

Look for signs of animals in the yard or neighborhood. Children might find tracks, homes, remains of meals, places where insects or other small creatures have nibbled on plants, and so forth. With a little research, you might even be able to identify the critter, and if people are patient and quiet enough, they might be able to see it in action.

With Older Kids

Got space for a bit of a garden? You can even create one in a container on the porch. Tending a garden is great exercise and can be very rewarding when the fruits, vegetables or flowers are ready. Even if you don't have much room, you can usually grow herbs and a few other container-friendly plants. And if you do have room, consider tomatoes, squash, zucchini, or pumpkins. Around here, hardy plants can go into the ground in May, and the more delicate ones should wait until the very end of May or early June.

Watch the local festivals for some great sales on starter plants, and you can be extremely economical with this project!

If your preteen or teen has athletic aspirations, summer is a great time to practice and sharpen skills to increase the likelihood of making competitive teams next fall. If the opportunity is there, consider joining an organized league for the sport, but remember that there are some great ways to practice on your own with limited equipment, space and funds. For basketball, for example (as well as many other ball games), you can practice accuracy of shots without a real basketball hoop set up. Try shooting into a trash can or a fruit basket (that was how the game started, anyway!). Work on ball handling by dribbling, passing, and changing direction quickly and suddenly. Same with soccer! Football players can practice the accuracy and

distance on their passes, even if they don't have a receiver. Try setting up a target and throw farther and farther to see if it can be hit. And any activity that exercises muscles will build strength and endurance, which are important in most sports. You don't need fancy or expensive equipment, or even a lot of space to do those types of exercises.

When you're sure they can do it safely, or when you have time to supervise, do some trash pick up with the kids. Chances are good that you'll want gloves, and kids working independently will need some quick instruction on the kinds of trash to leave alone and get an adult to help with disposal. This list usually includes broken glass, anything that looks sharp or hazardous, and drug preparation equipment or paraphernalia. But most areas can use a good thorough clean up, especially early in the summer when the winter trash has accumulated. You can work around your neighborhood, or if you want to be more civic minded, choose the shoulder of a safe road, a public space, or even a park.

Put a twist on the traditional scavenger hunt by making a list of natural items to find, such as rocks of specific shapes, colors or sizes, or sticks, and so forth. You can also arm the kids with an inexpensive disposable camera or even the camera in the cell phone, and send them out to snap shots of items on their list. And the list doesn't need to be straightforward, either. Try giving clues about the item that you intend them to find instead of just writing it down outright, or try putting all of the items into a secret code or scrambling the letters so the kids have to solve a puzzle before they can even begin.

And while they have their cameras out, try having a photo contest or a mystery photo shoot. The photo contest can be set to whatever criteria you want, including photos that express a message or even visual puns. There are some great examples at <http://www.dpreview.com/challenges/Challenge.aspx?ID=9396>. Who knows? You just may find you have a budding photographer in the house! A mystery photo is one that is taken at an unusual angle or from such a close range that it is difficult to figure out what the subject even is.

There are some great outdoor games that have fallen by the wayside in our rush to embrace all things digital. Have your kids research and resurrect some classic outdoor games this summer. You'll find some starter ideas at <http://www.dpreview.com/challenges/Challenge.aspx?ID=9396>, but there are loads more out there. The library will have some great ideas, too, so be sure to drop in there to check them out.

So you see, there is absolutely no reason for kids to sit on the couch all day long every day with their electronics glued to their faces. Get them out and moving at least once every day. Insist if you have to, because it's that important. Not only will you be opening doors for fun, you'll also be building a healthy habit that will last a lifetime!

Sandy Fleming is an educational consultant and private tutor living in Edwarsburg. Want more great summer activities? Check out Active Minds! Visit <http://learningnook.com/books/active-minds/> for some more great ideas and a few free gifts!



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NATURE NOTES

Ospreys sighted in SW Michigan

Provided by
Cass District Library,
Local History Branch

On March 19, Mary Jo Canaday of Berrien Springs reported a pair of osprey rebuilding a nest atop the Cook Nuclear siren on Madron Lake Road near Buchanan.

The following day Brad Anderson of Bridgman stopped by the location and took a few photos of the osprey, also known as the fish eagle, as the birds brought sticks and small branches to the site.

Then on Monday, March 21, Bob Conrad of St. Joseph stopped by the Madron Lake osprey site and took additional photos.

By late May or early June the osprey eggs should be close to hatching. Until then the male osprey will feed the female as she sits on the nest. Often the male does his share of egg incubation, up to 30 percent in some cases. Once the eggs have hatched both parents will feed the young.

This is at least the third consecutive year in which osprey (also called the fish eagle) has chosen the top of this siren as a nest platform.

Osprey are reclaiming much of their original range that was lost during the decades in which DDT use was common in the United States. Since the banning of that harmful pesticide, osprey numbers, in addition to scores of other animals, have rebounded.

Ospreys are present in Southwest Michigan from March through October,



Above, Osprey with small branch landing at nest site, Buchanan Township.. By Bob Conrad of St. Joseph.



At right: Pair of osprey rebuilding nest atop Cook Nuclear siren along Madron Lake Road. Photos by Brad Anderson.

occasionally into November. Our ospreys winter mainly in the southeastern United States.

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

LOCAL HISTORY

Thomas Bond's Civil War Diary

Provided by Cass District Library
Local History Branch

Thomas Faxton Bond was serving in the 19th Michigan Infantry during the Civil War. Bond was wounded in his back on May 15, 1864 and spent considerable time in hospital. His brother Frank died October 15, 1864.

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 from the transcription of Thomas Bond's Civil War diary.

Sunday, December 4, 1864 -- Felt very bad in the morning, but went over and put the room in order, then made preparations for Church, after which I finished my letter to Clara. Not one word from them. What can it mean.[?]. How I wish I knew how they are. Sent them some papers. Was down most sick in the evening and my head ached dreadfully. Did not rest very well through the night.

Monday, December 5, 1864 -- Felt some better but considerable pain in my bones. Not a very busy day, a few men went away in the morning to Ills. The steward sent for me at HdQrs and wanted me to go into the baggage room with the Sergt there. But as the Chaplain wanted me to remain with him I did. Wrote cousin Em in the afternoon. No letter from home, what does it mean.[?]

Tuesday, December 6, 1864 -- A beautiful morning and very pleasant all day. Remained in the room until about noon, when the Chaplain procured me a pass

and I went to the City to get some pictures but could not get them, there were so many in, went to the Sanitary[?] rooms to get some Tabells [?] but they had none. Got watch fixed, and got back about dark very tired. No letter yet. What shall I do.[?].

Wednesday, December 7, 1864 -- A Stormy bad day, began to snow, cold towards evening and was very cold night. Considerable excitement about the movements at Nashville. [Nathan Bedford] Forests Cavalry reportedly crossing river, but not Credited. Wrote a letter to Minnie in the afternoon. Not a word from my loved ones. Cannot think why it is so. Oh! that I knew whether they were well.

Thursday, December 8, 1864 -- A very cold day with not much change in the military line except the authorities at the City pressing all the horses that come for Cavalry use, which causes a great amount of dissatisfaction with the Citizens. Not a word yet from home and I

felt most discouraged. But I sat down and wrote to Fathers folks, and some to Clara. Oh! If I knew they were both comfortable and well.

Friday, December 9, 1864 -- A very cold day and it snowed some at night quite hard. I received a good letter in the afternoon from my loved ones, who were well. Wrote a letter in the afternoon to Francis M. Doty. The Chaplain sent up some papers by the ambulants [sic], also some socks, slippers, for the men in the hospital. No news of importance.

Saturday, December 10, 1864 -- A cold morning but came off fast and was a pleasant day. Thawed some. Quite a number of men went to Camp Denison on General Transfer and several came in. Distributed papers throughout the hospital in the forenoon and in the afternoon wrote a letter to Clara in reply to hers of Dec 2nd.



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THE LAST WORD

Bridget, please quit calling me at home

So, it's five minutes after 10 on a Wednesday morning and Bridget just called. Like a fool I answered, and as I do every morning when she calls, I hung up on her before she could finish her first sentence. It wasn't so much what she said (it's the same every time), it's just that she's called every morning for the last couple years and said the exact same thing every time, and no matter what I say I can't seem to get it through her head that I don't want to talk with her and I don't want her calling me at home any more.

I think I'm justified in assuming that everyone with a land line has had at least one call from Bidget ... you know, the one that starts, "Hello, this is Bridget from Cardmenber Services calling in reference to your current credit card account. It is urgent that you contact us concerning your eligibility for lowering your interest rate to as little as 1 percent. Press '1' now to talk to an agent."

Whatever you do, don't press 1! If you do you will be connected to a live telemarketer who will try to get talk you into giving them some fairly personal financial info and to switch to a different credit card ... without ever promising to stop the robocalls ... and as several of my friends have noted, if you ask to have your name removed from their list, they either agree (but don't) or laugh at you. Plus, once you dial 1, they know they have a real phone number and a live human on the other end of the line, and like email spam, the calls will never stop.

Not that they would be inclined to stop them anyway.

Of course Bridget's voice is a recorded, "robocall" from some anonymous and really creepy company that preys on tech-un-savvy, weak-minded Kool-Aid drinkers (like the ones from Jonestown) who blindly and foolishly believe everything they hear on the phone (or read on the Internet, but that's another story).

There probably was (or is) a real Bridget ... someone had to provide the voice for these insidious, annoying, intrusive, persistent calls.

And I believe that anyone with a land line in 2016 joins me in the sentiment that there's a special place reserved for her (and her employers) in the deepest level of Hell for the horrific sin of being such an unrelenting pest.

I doubt that I'll ever know, but I do wonder who Bridget is (or was). What color is her hair? Is she tall or short? How old might she be? Is she married? Does she have any kids? Does she suffer from depression because she has become one of the most despised beings on earth?

And what might have driven Bridget to take such a demeaning job? I can't imagine that the job pays a Bill Gates kind of income.

Is she a single mom living in some kind of squalorous, sub-code housing and drawing disability from Social Security? Is she trying to pay back an out-of-control payday loan with a userous interest rate? Is she a drunk or a drug addict? Was she abused as a child? Has she suffered some horrible trauma that has left her physically disfigured or psychologically

damaged to the point that the only real function she feels fit to provide in society is to serve as such a bad example for the rest of humanity?

I wonder if her family is proud of her chosen profession and her stellar achievements. Do her parents feel that the money they spent to send her through school (I assume she went to school although I can't believe a college degree was required for the job) was worth it?

Do her siblings, kids or significant other proudly tout to their peers how well she's done and how famous she's become? Do they celebrate the anniversary of her hiring and annually recognize the day she first taped the famous "Hello, this is Bridget" spiel?

I wonder if there are professional associations for people who do what she does, a sort of PAA maybe (Professional Annoyers of America) that ranks members and gives out annual awards.

I wonder if Bridget is still employed by the creepy company that hired her and originated the call? Does she get an annual performance review and regular raises or bonuses? What's her yearly salary range and does she qualify for any special tax deductions for her special status as the most despised person to ever pick up a telephone? Does she get repaid for the cost of a million or so long-distance phone calls every month?

And I wonder if Bridget feels any remorse for being the voice behind that awful scam that is almost certainly designed to separate a fool from his money?

I wonder if she is at all sorry that it

has become virtually impossible for the recipients of her telephonic intrusiveness to find any way to stop the continued assault of her unwanted, useless and potentially dangerous cabal?

Does Bridget feel like a prostitute who traded her voice and her soul in exchange for the title of the most despised person since the last guy those 30 pieces of silver?

Where is Bridget's pastor? Where is her circle of friends who should be trying to guide her to a more socially acceptable profession?

When it comes right down to it, is Bridget a real person or is she some sort of a computer-generated gremlin voice from the imagination of a twisted, evil Satan-spawned sadist?

And does the whole scam really work? Does it make enough money to make it worthwhile?

Apparently it does or they'd quit.

Apparently it does or the FTC wouldn't be offering up \$50,000 to anyone who could help stop "cardholder services" robocalls (according to the Website Techdirt, an Internet blog that reports on technology's legal challenges and related business and economic policy issues).

If the whole thing weren't so annoying, it would be funny in a tragicomic sort of way.

Funny like a sucker punch. Funny like an underwear wedgie. Funny like slipping on a banana peel and cracking your head open on the concrete sidewalk.

Funny, someone named Rachel just called about my credit card ...

OMG, she's got a sister! AAAIIIEE!

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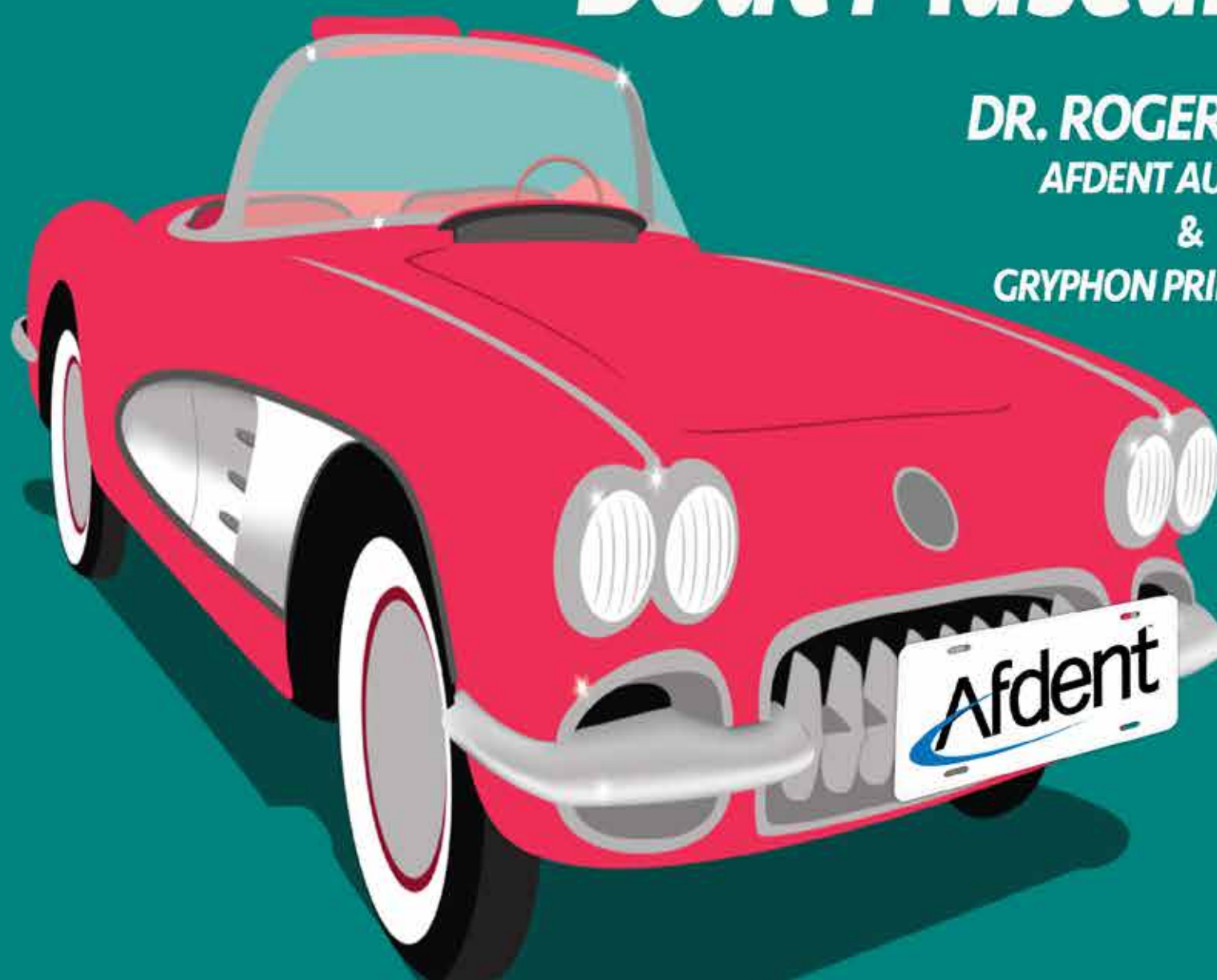
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