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August 2016

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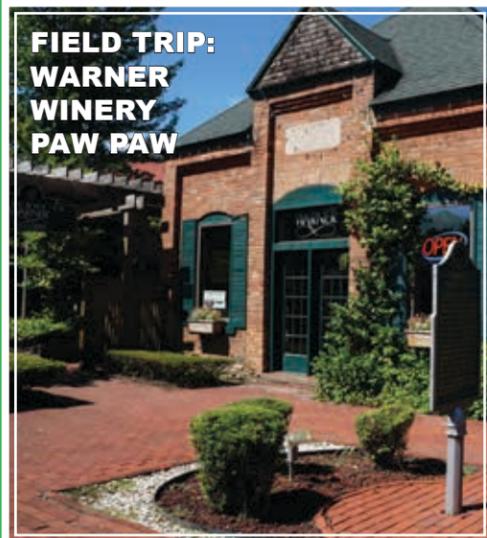
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Neighbors is published monthly from March through December.

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# REGIONAL NEWS

## 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 O'Keefe St.

## Eagle Lake Triathlon

The Eagle Lake Triathlon will take place on Saturday, Aug. 6, beginning at Eagle Lake Marina. Races will include a long-sprint triathlon, a short-sprint triathlon, a non-competitive kid's triathlon, and a competitive kid's triathlon. The first wave of races will begin at 8 am. Packet pickup will be Friday Aug. 5 from 4-7 pm or race morning from 6-7:30 am. For more info email [info@eaglelaketri.com](mailto:info@eaglelaketri.com).

## "Outdoor Adventures: Paddles, Poles, Discs and Arrows"

Registrations are now being accepted for "Outdoor Adventures: Paddles, Poles, Discs and Arrows" at St. Patrick's County Park in South Bend.

During Paddles, Poles, Discs and Arrows, campers will experience the best that the St. Joseph County Parks have to offer! They'll paddle canoes and kayaks, cast for bluegills, try out their archery skills and play a round of disc golf.

The camp, for eleven- to 13-year-olds, takes place on Wednesday, Aug. 10, from

9 am to 2:30 pm. Four other camps are offered at St. Patrick's County Park for other age groups.

For more information, or to request registration materials, please call 574/654-3155, or visit [www.sjcparks.org](http://www.sjcparks.org).

## Hundreds of old tractors and engines expected at show

Hundreds of old flywheel tractors and engines will be on display during the 33rd annual Antique Engine and Tractor Show at the Michigan Flywheelers Museum.

The show, which takes place Thursday, Sept. 8 through Sunday, Sept. 11, is one of the largest of its kind in the state. Collectors from across the country attend the event each year bringing a wide assortment of antique farm machinery for visitors to see.

"You will see just about every kind of equipment that was used for farming," said museum president Patrick Ingalls. "We never know what will show up but that's what makes the show interesting."

There's plenty to see besides old machines. A large outdoor flea market with over 200 vendors, daily equipment parades, demonstrations at the blacksmith forge, sawmill and shingle mill and one of the favorite activities - eating sweet corn cooked in a 1923 Nichols and Shepard steam traction engine made in Battle Creek.

"We do get a lot of people that tell us one of the main reasons they look forward to the show every year is for the steamed sweet corn," added Ingalls.

Other activities include antique and garden tractor pulls, kids events, Thing-A-Ma-Jig parade, consignment auction, valve cover races and more.

"We have a full schedule of activities"



**Hundreds of antique engine and tractor collectors are expected to attend the 33rd annual Antique Engine and Tractor Show Thursday, Sept. 8 through Sunday, Sept. 11 at the Michigan Flywheelers Museum in South Haven.**

said Ingalls. "This is a family-friendly event and there are plenty of things for kids to do like look for wooden nickels in our Sawdust Pile treasure hunt or play on the wooden tractor in The Barnyard which is our version of a playground."

This year's nightly entertainment starts with oldies rocker Joel Coburn on Thursday, entertainer Quentin Flagg on Friday and returning again this year - the Bronk Bros. on Saturday. All evening shows start at 8:30 pm.

Throughout the show, there will be performances by folk singer Joe Foster, Casco Band and the Michigan Fiddlers.

Saturday is considered "Kid's Day" at the show. Activities start with Valve Cover Races at 9:30 am followed by Kid-dies Pedal Pull at noon, a sawdust pile treasure hunt at 3:30 pm, and the John Dudley Magic Show at 7 pm. Tractor games will be held for those children who have access to riding lawn tractors, and

returning for its sixth year will be the "Kids Night Time Lawn Tractor Cruise" at 8 pm Thursday, Friday and Saturday.

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

Gates open at 8 am rain or shine. Admission to the show is \$7. Children 12 and under are free with a paid adult admission. Thursday is Senior's Day and admission is \$3 for those 62 and over. This is a pet-free event for those paying admission.

Rustic camping sites are available on a first-come basis. Cost is \$10 per night plus daily admission per person. Pets are allowed with exhibitors, campers and vendors only. Personal transportation vehicles, such as golf carts, will be charged a \$15 registration fee. ATVs, dirt bikes and firearms are not permitted.

For more information, contact 269-639-2010, [michiganflywheelers@yahoo.com](mailto:michiganflywheelers@yahoo.com), or Facebook. A complete show schedule is available on Facebook or [www.michiganflywheelers.org](http://www.michiganflywheelers.org).

The Michigan Flywheelers Museum is located at 06285 68th Street, two miles east of South Haven.

## COA to host "Go for the Gold"

On Saturday, August 20, the Cass County COA will host "Go for the Gold," an Olympics-themed dinner and auction in support of Meals on Wheels. Guests will enjoy Olympics-themed decor, live entertainment, and a delicious, Brazilian-themed dinner, based on this year's

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# REGIONAL NEWS

Olympic games in Rio.

"Go for the Gold" will take place at the COA Lowe Center, 60525 Decatur Road, Cassopolis, from 5 to 9 pm on August 20. Tickets and tables for the event are available at \$40 per person, or \$320 for a table of 8. Sponsorship opportunities are available and range from \$100 to \$10,000.

For those interested in attending or sponsoring the event, contact the COA at 269-445-8110.

## Cass County Fair schedule

The 165th Cass County Fair, which takes place until August 6, announces the addition of U.S.A. Motocross Freestyle Championship Series on Monday and Law Enforcement Officers Day on Wednesday. These new events join an already exceptional lineup, including the Monster Trucks, the Demolition Derby and much more.

Fairgoers can keep up-to-date on all the action by a "like" on the fair's Facebook page or by following mycasscountyfair on Instagram.

Fair week highlights will include:  
**Wednesday, August 3** – Law Enforcement Officers Free Admission with ID; Carnival rides open at 2 pm, Karaoke contest at 7 pm and on a new night the Super Kickers Extreme Bulls & Barrels at 7 pm at the Grandstand with DeWayne Spaw (starting prior at 7 pm).  
**Thursday, August 4** – Seniors Citizens' Day – Seniors ages 60+ receive free admission with ID; 4-H Pony show, Poultry show and at 10 am the Youth Market Livestock Auction. Demolition Derby (wagons, sedans, 2WD trucks, vans, sub-urbans, mini trucks, mini vans, mini cars) at 7 pm at the Grandstand.

**Friday, August 5** – Homemakers Day, 4-H Day – Homemakers admitted free until 9:30 am; 4-H Day activities from 1 – 3 pm. Small Animal Sweepstakes, Showmanship Sweepstakes, SJO Super Cross Championship Series at 7 pm at the Grandstand and Fireworks at dusk.

**Saturday, August 6** – Family Day, Noon to 6 pm, \$1 admission. Youth Small Animal Auction and more 4-H Horse & Pony and Draft Horse shows will take place. Carnival opens at noon with \$1 rides from noon to 6 pm. The Adult Alumni Sheep Showmanship Fundraiser at the Show Arena at 6 pm. Back by popular demand, the Monster Trucks at 7 pm at the Grandstand.

For additional information about the 165th annual Cass County Fair, visit [www.mycasscountyfair.com](http://www.mycasscountyfair.com). Hours are 8 a.m. to 10 p.m., Monday-Saturday. General admission is \$6, ages 5 and under are free, and \$1 per child 6-12 years of age.

## Creating Confident Caregivers

Beginning Monday, August 8, the Cass County COA will offer its next session of Creating Confident Caregivers, a program for individuals who are caring for a loved one with dementia or another form of memory loss. This program is offered free of charge by the COA through a partnership with Region IV Area Agency on Aging.

The program will meet on Mondays from 10 am to 12 pm for six weeks, from August 8 through September 19. Classes will meet at the COA Lowe Center, 60525 Decatur Road, Cassopolis.

Advance registration is required. Contact Keryl Konkright, R.N., at 800-323-0390 or [kerylc@casscoa.org](mailto:kerylc@casscoa.org) to register or for more information. Respite

care for family members with dementia or memory loss issues is available free of charge during the class but must be per-arranged.

## CASA Auction Hailed a Success

Cass County CASA (Court Appointed Special Advocates for children) hosted its 10th annual dinner and auction Friday, June 24, at Our Lady of the Lake Parish in Edwardsburg. The program was held in the church's social hall. A Friends of CASA reception hosted by the Honorable Susan L. Dobrich preceded the dinner and auction in the church reception area.

Auction chairs this year were Denise Wierman, Beth Cripe, and Leslie Paul with assistance from the CASA board, volunteer advocates, and staff.

Approximately 175 people attended this year's event. This year's auction featured 11 live items, one raffle, and the "call to the heart," pure donations to help the program train new volunteers to be a voice for abused and neglected children in foster care. This year's fundraiser was very successful with net income in excess of \$55,000.

## Walk for Life - "People Who Care"

Come join On August 27 from 9 am to noon and walk for Cancer fighters and survivors! Gather pledges and take a scenic walk is all it takes to make a difference in someone's life. Proceeds will go to the Cass County Cancer Service, Inc. to help people with everyday expenses. There will be water stops along the route.

A light lunch will be provided at the club after the walk. The walk will start at the Conservation Club, down Birch Road to the "swimming hole" then back.

For more information or to make a donation contact Connie Sue Hulse at (574) 333-8838.

## Summer night sky program

Each year the St. Joseph County Parks offer several Women Experience the Outdoors programs. This summer, women are invited to St. Patrick's County Park to spend an evening absorbing the beauty of the night sky. A brief presentation will introduce participants to features of the night sky at this time of year, followed by refreshments and telescope observation. A member of the Michiana Astronomical Society will be on hand to answer questions and share their knowledge.

The program will take place on Friday, August 12 from 9 to 11pm at the Red Barn at St. Patrick's County Park. Cost is \$7/person. Registration and payment are required by August 8. To register or get directions, please call 654-3155.

St. Patrick's County Park is located on Laurel Road, north of Auten Road and west of U.S. 933 in South Bend.

## On the cover

A stand of Purple Loosestrife adds a touch of color to a bend in the Paw Paw River. Purple Loosestrife is an invasive and harmful species of plant that has spread to many waterfront areas around Michigan in the past few years. The plant reproduces rapidly, crowding out native plant and animal species and offers very little (if any) food for wildlife.

Eradication of Purple Loosestrife is difficult, time consuming and often expensive, and as a perennial, simply cutting it down will have little effect on future growth.

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**or email Mike at**  
**[sales@trilakesmarineinc.com](mailto:sales@trilakesmarineinc.com)**

# REGIONAL EVENTS CALENDAR

August 3-5 - Annual Book Sale, 9-5 pm, Cass District Library- Main Library, 357-7822

August 4 - Senior 9 - until noon in the Agnes Gregarek Community Building at the Cass County Fairgrounds, 445-8110.

August 6 - Eagle Lake Triathlon, Eagle Lake Marina, 8 am, info@eaglelaketri.com

August 6 - Beginner's Disc Golf Clinic, Ferrettie/Baugo Creek County Park, Osceola, IN, Free, 574-674-9765

August 6, 7 - Fort St. Joseph Archaeological Projects Open House, 10 am - 4 pm, South Riverfront Park, Niles, www.wmichedu/fortstjoseph

August 8 - 1 pm COA Lowe Center, Cassopolis, movie Mrs. Doubtfire, 445-8110

August 8-Sept 19 - Mondays, Creating Confident Caregivers, 10 am - Noon, COA Cassopolis, 445-8110

August 9 - Wii Games, 1 pm, Cass District Library- Main Library, 357-7822

August 10 - Paddles, Poles, Discs and Arrows Outdoor Adventure day ca St. Patrick's County Park, So. Bend,

574-654-3115

August 11 - Movie: Kung Fu Panda 3, 1 pm, Popcorn provided, free movie, Cass District Library- Howard Branch, 487-9214

August 12 - Summer Night Sky program for women, 9-11 pm, St. Patrick's County Park, South Bend, \$7/person, 654-3155

August 16 - Movie: The Angry Birds Movie, 1 pm, Popcorn provided, free movie, Cass District Library- Main Library, 357-7822

August 16 - Coloring Contest Entry Deadline, 7 pm, Have your entry submitted to Mason/Union branch before closing, Cass District Library-Mason/Union Branch, 357-7821

August 17 - 11am, COA Cookout at the Fairgrounds, \$3. Entertainment at 11 am, Lunch at 12 pm. Darlene Lowe Building. Call 445-8110 by Aug. 15 to make reservation. All regular programs at COA will be canceled for the day

August 18 - Introduction to Mah Jongg, 6 pm, Cass District Library- Edwardsburg Branch, 487-9215

August 20 - Go for the Gold, COA Lowe Center,

Cassopolis, 5 pm, 445-8112

August 23 - DIY Tic Tac Toe, 1 pm, Call to sign-up, for ages 8+, limited to 20 people, Cass District Library- Main Library, 357-7822

August 23 - 5 pm - The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting, Buffet in Benton Harbor. Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

August 24 - Coloring Contest Awards Party, 6 pm, refreshments and presentation of awards, Cass District Library-Mason/Union Branch, 357-7821

August 27 - Walk for Life - People who Care scenic walk, Cass County Conservation Club, Union, 9 am - Noon, 574-333-8838

August 30 - Movie: The Jungle Book, 1 pm, Popcorn provided, free movie, Cass District Library- Mason/ Union Branch, 357-7821

September 8-11 - 33rd Annual Antique Engine and Tractor Show, Michigan Flywheelers Museum, South Haven, 8 am daily, \$7 (12 and under free) www.michiganflywheelers.org

September 14 - Elkhart ArtWalk, free, self-guided public

art exhibit and sale, 5-8 pm, downtown

September 27 - 5 pm - The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting, Super Buffet in Benton Harbor. Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

October 25 - 5 pm - National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting, Super Buffet in Benton Harbor. Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

October 28 - Charity Run for Zachary Sweet, sponsored by the State Police, Warren Dunes State Park, Sawyer, 10 am, \$10/person, 313-401-3745 or lind-sayr@michigan.gov

November 16 - Elkhart ArtWalk, free, self-guided public art exhibit and sale, 5-8 pm, downtown

December 6 - 1:30 pm - National Association of Retired Federal Employees SW Michigan Chapter annual holiday dinner. No business meeting, new officers will be sworn in. Next meeting March 28, 2017. Jean Rowe, 782 2769 or e mail jeanrowe70@comcast.net

## HEALTH & FITNESS

### 10 steps to help make fitness stick

By **BRENDA HARRIS**  
Cass COA

**H**ow many times have you started a fitness program then only dropped it after a short time? Are you aware of the benefits from exercising? How it effects you physically and mentally? Exercise doesn't just simply happen —you have to put yourself into it. Ask yourself does my family or job comes first before taking care of myself? Your time is very important so take time for your health and well being and adjust the balance in your life. Changing the way you think about getting active could make all the difference. The 10 rules will help you make your fitness program stick!!

**1. Do it for you**

Before starting an exercise program, consider why you want to get fit. It may be for your health, to reduce stress or to shed a few pounds. Your reason for exercising should stem from your own desires, not

someone else's. Making exercise a part of your life isn't a matter of willpower or white-knuckled determination, but of doing something that's good for you.

**2. Take baby steps**

Don't expect success overnight. Try to reach for doable, moderate goals, both short & long term goals. As you achieve each goal, set new ones. Keep your goals in sight and that way you will reach success!!

**3. Make exercise a given**

Excuses such as "I don't feel like it," "I should pick up the dry cleaning," or "The kids need new sneakers," are just little ways we wiggle out of exercising. Choose a "special" time of day and be selfish about preserving the time for your body and general well-being.

**4. Give yourself credit**

Treat yourself to something that is special to you. When you reach that first goal deserve it!

**5. Pace yourself**

Increase your exercise load; but don't do it by going all out, no matter how good it feels. Overexertion can lead to muscle soreness or injury and that can lead to quitting

**6. Build a support network**

The good old BUDDY SYSTEM will work. Find a friend or group to exercise with, or join a class at your local club. Chat with some of your friends and tell them your goals and ask them to check in with you periodically.

**7. Embrace Change**

Boredom!!!! Who wants that, do a variety of activities each week and change to equipment that's a good fit for you.

**8. Use the right equipment.**

Whether it's sneakers, free weights, or a bicycle that you're buying, or just using at the club, make sure it's suited to you. Working out won't be fun if your clothes are chafing or your joints ache. Have a

professional help you choose equipment that's a good fit.

**9. Educate yourself.**

Knowledge can go a long way toward convincing you to staying physically active. It can also help you reach your highest potential. There's a wealth of easily available information about getting fit and stay fit. Go on line, magazines, books. Ask questions to fitness professionals.

**10. Eat right.**

If you put bad gas into your car, it won't go very far without giving you trouble or stopping. Just remember supplying your body with the proper nutrients will give you the energy and stamina to get physically fit; it could even enhance your performance.

Be patient, use your knowledge, set your goals, listen to your body, and commit yourself to a healthy way of life

### Adapting to reality

By **BRENDA HARRIS**  
Cass COA

**"M**om had a fall." These are words we don't want to hear, that our loved one has fallen. The consequences can be moderate to severe injuries, from nasty bruises or broken teeth to hip fractures or head traumas.

Fall prevention is not as simple as installing grab bars. Fall prevention is, in many ways, a total mind/body change. One of the hurdles we go through is the emotional, admitting that our body can't do

what it used to do. Just saying the words, "I could fall," is a big break-through to reality.

The first step leads to the second step and keeps changing. This is where we need to set aside our own pride and sense of independence. Begin to act on it and plan and do necessary changes.

As we get older, we get set in our own ways. It is very difficult to accept and let someone help you, feeling that you are no longer taking care of yourself. It is very hard to set aside your own pride and sense of independence; and begin to plan to do the neces-

sary adaptations. The fear of the unknown in some incidents can cause a person to isolate themselves: They are afraid to get out of bed, afraid to get out and enjoy life-because they're afraid of falling again.

The challenge for each person who may fall, is like putting a puzzle together. It is identifying the pieces and putting them together. Which it all boils down to is a balance in your life style. Exercising faithfully, and choosing the right type of exercise, is critical to maintaining mind body wellness. Life itself is a challenge. We may develop limitations that are not only

physical but also emotional. There are also other conditions from mobility to vision to hearing impairments.

From pilates, to a gym workout on strength equipment, it all adds up to getting stronger and staying healthy raising awareness and attention to prevent falling and prepare for those that have. Just think, as you are reading this you are also aging. What have you done to stay healthy and free and from falls and even sickness? Yes you have choices in your life what is it going to be?



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# LAKE LIFE WITH JANE

## Wow, where did the summer go?

by JANE BOUDREAU

Hello Neighbors! August is here and although we have several more weeks of great weather, many of us are scratching our heads and saying, "Wow, where did summer go?" I feel that way about vacations and holidays, too. Could it be that we try to cram too much energy into playing outdoors, eating seasonal foods, getting together with friends and neighbors? The kids are out of school and we have to make time to keep them happy and then of course there is the planning and taking that long awaited vacation. Anyway, I was pondering this the other day and I decided there should be a fifth season. Just squeeze it in between mid August when we are just darn worn out, and the beginning of the crisp cool weather near the end of September. We start it off by admitting we are sick of grilled burgers and watering plants. The sound of lawn mowers at 8 a.m. annoys us beyond belief. We take down the hammock and hang up the fly swatter. We're back in the good old recliner watching American Ninjas Warrior. And then this fifth season ends with cooler air, darkness at 5 p.m., soup for dinner and apple pie for dessert. Putting away the patio furniture and changing the oil on the snow blower is the final chore. I'm liking this season. A grand excuse for doing absolutely nothing. What shall we call it?



My sister once said that she dreams of spring and summer and planting her veggies and flowers while the snow flies. By August she could care less if they lived or died. I'm much the same way. I actually get a bit gleeful when I wake up to rain. Yay! I'm just going to stay in and be lazy. Watch some game shows, drink a few cans of Diet Pepsi and eat Doritos on the couch. Horizontally of course.

The sad thing is my pups love to be out. They lie in the sun sniffing the fresh air. They roll and wiggle on their backs in the green grass as well as anything decayed or smelling half dead. Neither likes the cold and it's an in and out deal for them. They never learned to walk



properly on a leash, or should I say they simply preferred to drag me along behind them. So they get lazy and fat and spend way too much time sleeping. I once read that cats generally sleep sixteen hours a day. No offense to the feline lovers out there but I can't imagine what they do during the remaining 8 hours beside lick



their paws. But I digress...I'm pretty sure Milo and Layla exceed those snoozing hours in the winter. I worry about

their weight and now that they are getting a little long in the tooth, arthritis setting in. I try to play fetch with them in the house but the broken lamps and seeing them skid into walls head first

really pains me. To help keep their weight stable my vet told me to give them boiled carrot pieces (not hot of course, but then again I'm the one who watches them bounce off walls trying to catch a ball). Surprisingly they like them but I'm too lazy to boil carrots several times a week.

Well la de da, I actually have a recipe for carrots just for you. I know that whole plate looks pretty darn good but I wanted to get a good shot of these decadent carrots (can carrots be called decadent? Let's just say tasty). They are incredibly quick and easy and even company worthy. Here you go:

### Parsley Glazed Carrots

#### Ingredients:

4 cups carrots (sliced in half and then cut lengthwise very thinly into long spears)  
S & P to taste  
1/2 t sugar  
1/4 cup water  
2 T fresh lemon juice  
2 T butter  
2 T fresh parsley, chopped

#### Directions:

Add all ingredients except the butter and parsley to a sauce pan or skillet with a tightly fitted lid and cook over moderately high heat for approximately 7-10 minutes. Toss frequently in the last 3 minutest prevent burning. Remove from heat when they are lightly charred and tender. Toss with the butter and sprinkle with parsley. Serves 4-6.



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The beauty of this recipe is that the small amount of sugar caramelizes the carrots, and the bit of charring makes for a crispness and earthiness that is softened by the butter. I hope you try this as a side dish. It really is delicious.

I have another recipe for you that I was inspired to make after having several restaurant versions on a recent trip to Vancouver. You have a lot of flavors going on and it makes for a really nice lunch or dinner with some good bread. I've broken down the recipe into steps because it looks more daunting than it is. Feel free to make substitutions for the veggies. I made this version with rice noodles once and I've often added shredded cooked chicken to the greens. I hope you try it!

**Chicken Quinoa & Veggie Salad**

**Ingredients:**

(1) 2 c cooked and shredded chicken breast  
2 cups of mixed lettuce or baby greens  
1 T white wine vinaigrette (your choice)

(2) 1 1/2 c cooked quinoa  
1 t olive oil  
1 t melted butter

(3) 1 T olive oil  
3 garlic cloves, chopped  
1 T capers  
1/4 c almond slivers  
1/4 c roughly chopped red pepper

1 c English cucumbers, sliced  
1/2 c feta cheese

**Directions:**

Place the vinaigrette in a large bowl and top with lettuce. Do not toss until ready to serve. In a small skillet, gently heat up the olive oil and add the garlic cloves, capers, almonds and peppers until



barely softened. Remove from heat. Toss salad and arrange 1/2 the lettuce mixture on a portion of a plate, then top with 1/2 of the chicken. Sprinkle almond topping over and garnish plate with cucumber and feta. Add a pinch of S & P. Well, that's it for this month. We have a little vacation time planned at our place in the mountains of North

Carolina. Have you ever seen the Blue Ridge Mountains? Gorgeous. And work on our lake house is finishing up. I'm excited to share my home with you and some of the cool ideas we came up with to make it a little more spiffier. I'll see you in September, or in the middle of our fifth season! How about some one-pot meal recipes? Putting the garden to bed? De~summerizing our

homes? Sounds great to me!  
See ya soon!

~Jane

All photos are taken by and property of Jane Boudreau and can only be used with permission. Please feel free to email me at [Blondiesjournal@gmail.com](mailto:Blondiesjournal@gmail.com). You can also visit me at my blog [BlondiesJournals.blogspot.com](http://BlondiesJournals.blogspot.com).



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# BUSINESS & FINANCE

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**B**uying a home is a long-term commitment, so it's not surprising that older Americans are much more likely than younger Americans to own their homes "free and clear." On average, only about 36 percent of owner-occupied housing units in the United States do not have a mortgage. For units occupied by homeowners who are 65 and older, the rate is more than 6 percent.<sup>1</sup>

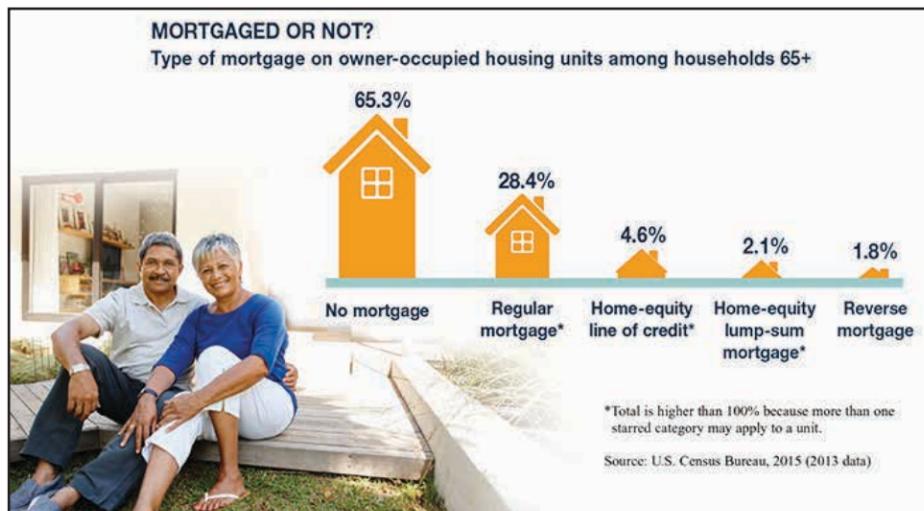
If you have paid off your mortgage or anticipate doing so by the time you retire, congratulations! Owning your home outright can help provide financial flexibility and stability during your retirement years. Even if you still have mortgage payments, the equity in your home is a valuable asset. Here are some considerations.

### Enjoy Lower Expenses

If you are happy with your home and don't need to tap the equity, living free of a monthly mortgage could make a big difference in stretching your retirement dollars. It's almost as if you had saved enough extra to provide a monthly income equal to your mortgage. You will still have to pay property taxes and homeowners insurance, but these expenses are typically smaller than the principal and interest on a mortgage.

### Consider Downsizing

If you sell your home and purchase



another one outright with cash to spare, the additional funds could boost your savings and provide additional income. On the other hand, if you take out a new mortgage, you may set yourself back financially. Keep in mind that condominiums, retirement communities, and other planned communities typically have monthly homeowners association dues. On the plus side, these dues generally pay for maintenance services and facilities that could make your retirement more enjoyable.

### Borrow from Home Equity

If you stay in your home and want money for a specific purpose, such as remodeling the kitchen or fixing the roof, you might take out a home-equity loan. If instead you'll need funds over several

years, such as to pay for college or medical expenses, you might prefer a home-equity line of credit (HELOC). Home-equity financing may offer tax-deductible home mortgage interest and favorable interest rates because your home secures the loan. However, you are taking on another monthly payment, and the lender can foreclose on your home if you fail to repay the loan. In addition, you may have to pay closing costs and other fees to obtain the loan.

### Shift into Reverse

If you are 62 or older and want to borrow money from the value of your home equity without making monthly payments, you might consider a Home Equity Conversion Mortgage (HECM), commonly called a reverse mortgage. For

this type of FHA loan, you must own the property outright or have a small mortgage balance. The loan can be structured as a fixed-rate lump-sum payment, similar to a home-equity loan, or as an adjustable-rate line of credit, similar to a HELOC. A reverse mortgage also may be used to finance approximately half the purchase price of a new home, but you must pay the rest of the cost using other funds, such as savings.

A home-equity loan and a HELOC must be paid off after a set period, but you don't have to pay back a reverse mortgage as long as you continue living in the home and pay property taxes and insurance premiums in a timely manner. However, interest accumulates and the loan must be repaid after you stop living in the home for one year or more, so you or your heirs could eventually be forced to sell the home, risking exposure to the uncertainties of the housing market. Reverse mortgages typically involve higher fees than home-equity loans or HELOCs.

### 1) U.S. Census Bureau, 2015

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# BUSINESS & FINANCE

## Countdown to college - how does insurance add up?

By VICKI BROSSMAN  
Kemner-Iott Benz Agency of Cass County

Getting ready for college is an exciting and stressful time for students and their parents. A conversation with your insurance agent should be on the list of tasks to make sure the college student, their family and the family's assets are adequately protected in the event of serious injury or a liability claim.

### ■ Will my homeowners insurance cover my student's personal property?

Insurance companies consider a college student a resident of their parents' home, temporarily living elsewhere and will cover up to 10 percent of personal property, off premise. If you have \$80,000 of contents coverage at home, your student will have up to \$8,000 for their contents in their dorm room. If the value of their belongings exceeds the coverage offered through your homeowners policy, you might want to consider a separate renters insurance policy.

A good time to take an inventory of your student's belongings is when they are moving into their dorm or apartment. The inventory will be a tremen-

dous help should your student suffer a loss.

If your student is living off campus, a renter's insurance policy may be needed. Some insurance companies consider an apartment a permanent residence meaning there is no contents or liability coverage under a parent's homeowners policy. A student could be held liable for damage to the apartment they are renting or to someone else's property. It is important to remember that if you sign the lease, you will be held liable if someone is injured on your student's leased premises or by their property.

Renter's insurance usually costs less than \$250 a year for about \$15,000 in coverage and covers the possessions in the unit in the event of a loss. It also protects the individual from liability if he or she causes damage to the rental unit.

### ■ Will your student be taking a car to college?

If your student is not taking a car to college, you may be eligible for a reduced insurance rate. Many companies offer a "student-away-at-school" discount depending on how far the college is from home. You and your child will still have coverage when home for holidays and vacations as well as if he borrows a car while away at school.

Students taking a car to college need auto insurance coverage whether it's under their own policy or a parent's. If a parent co-titles the car or the student still lives at home when not at school, the student may be able to remain on the parent's insurance policy. You should notify the insurance company that the car will be garaged at a different location.

### ■ How will my current health insurance apply at college?

Under the ACA, children are allowed to stay on parent's health insurance until the age of 26. For

many students, this is the way to maintain coverage, but you need to make sure it fits your needs. Coverage could be completely waived if your student attends a college out of state. Your student could have higher co-pays and deductibles as well as limited availability of in network providers. Check with your insurance company to see if there are any limitations for your student.

Other options include an individual health plan or a plan offered by the college your student will be attending. The majority of colleges offer health insurance for college students. As your student prepares for school, sit down and compare your family health plan with the individual plan and student health insurance offered by the school. You may save money and have better coverage with the school plan.

### ■ What if my student studies abroad?

Studying abroad may present a multitude of insurance issues. Some of the areas where you need to make sure your student has coverage are: theft of personal property, trip cancellation/interruption, emergency medical evacuation and/or repatriation coverage, and health and/or hospitalization.

With the help of your insurance agent, you may discover your current coverages respond to all or the vast majority of your concerns and little need be done. If change is needed to assure your current protection will be there at time of need, you and your agent can make those choices at the best possible time — now, before that need arises.



Vicki Brossman  
Kemner-Iott Benz

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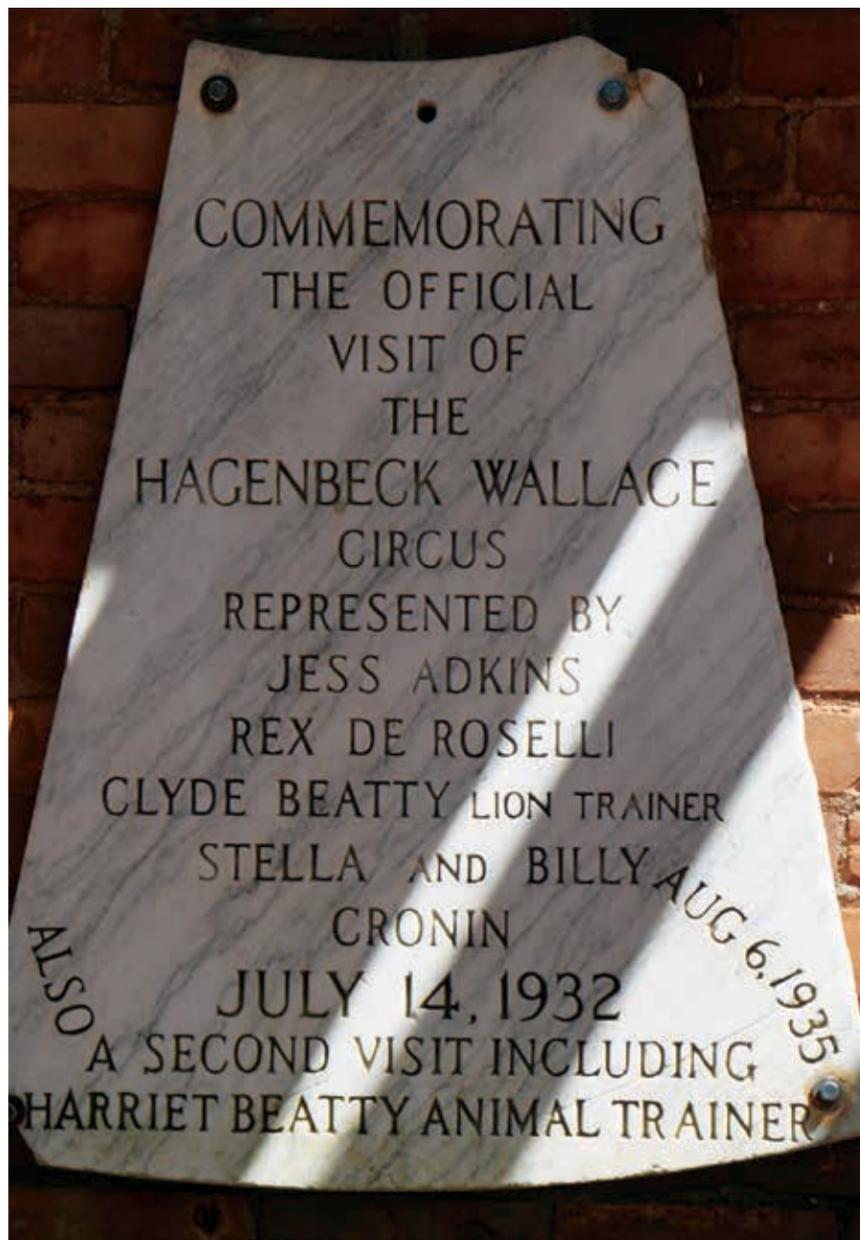
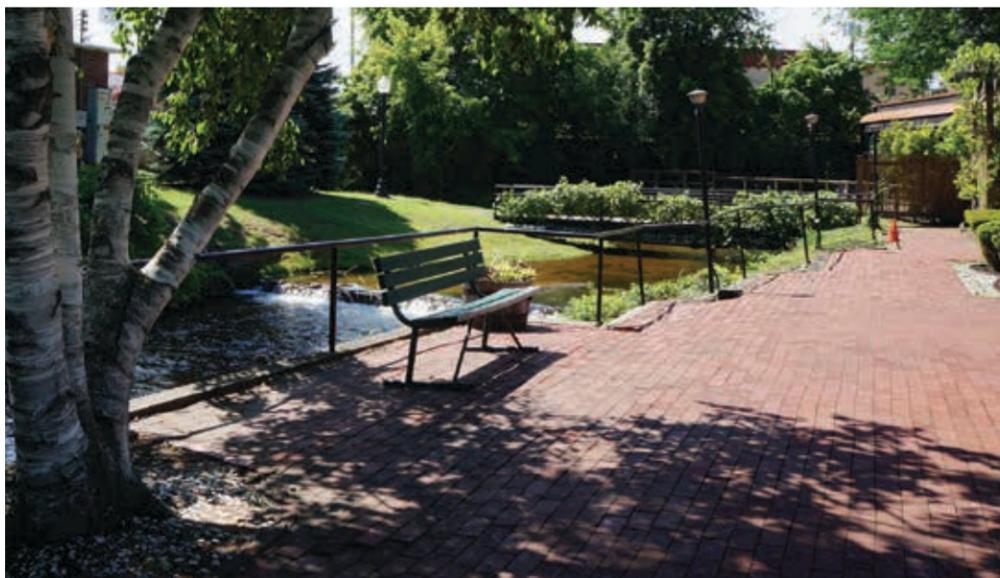
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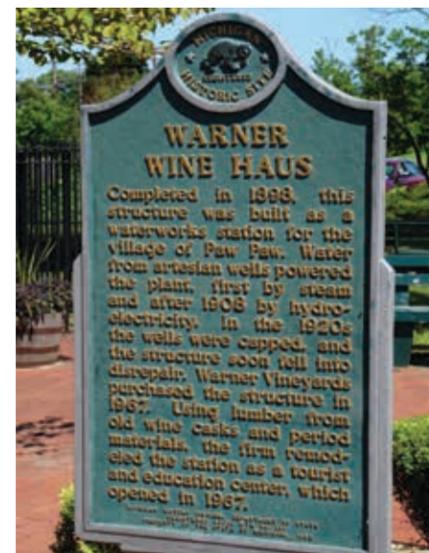
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# HISTORIC POSTCARDS

## 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.

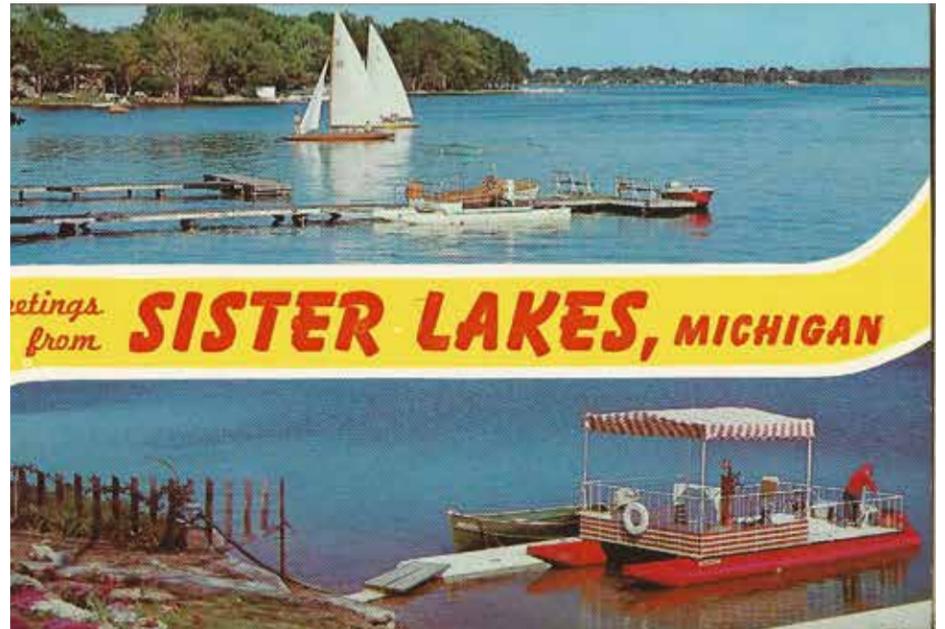
Jerdon has recently used many of his postcards featuring the Sister Lakes area in a book written by RL Rasmussen. The book, which retails for \$19.99, is in its second printing by the publisher, Arcadia Publishing.

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

In this edition of Neighbors we have selected postcards showing images of the Sister Lakes area.

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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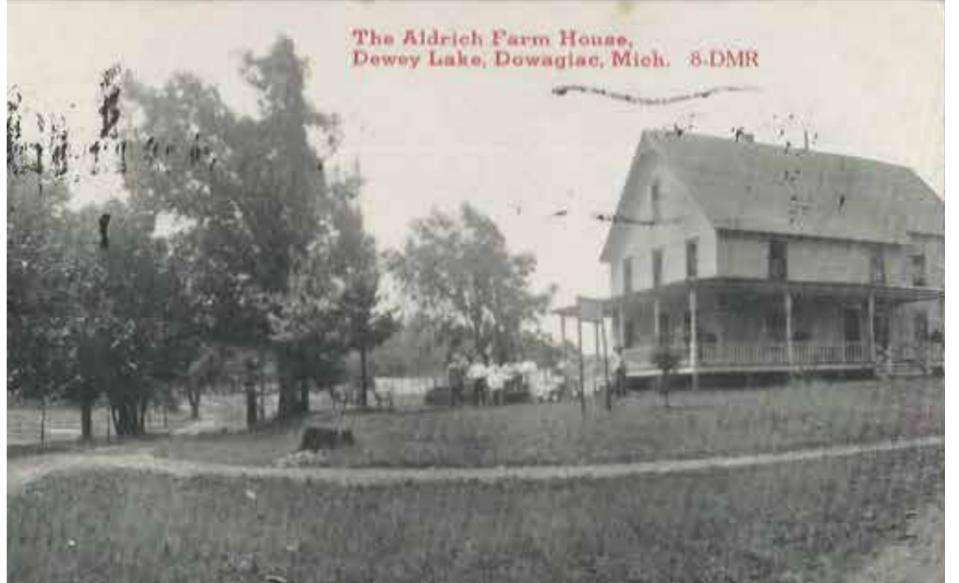
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# OUR CHILDREN

## Outdoor fun for all ages

by **SANDY FLEMING**

**T**he last few lazy, hazy weeks of summer are upon us, so it's time to kick those kids outside. There's plenty to do, and the exercise will be good for everyone. If they are at a loss for ideas, try some of these suggestions!

### For the Teens

■ **Make a Documentary.** Nearly every teenager has a cause, or can easily get excited about one. Maybe it's cleaning up the environment or tackling a community issue. Whatever it may be, put that idealism to work! Arm the youngsters with an inexpensive camera or even a cell phone, and send them out to document the problem and create a presentation about possible solutions.

They can use the pictures to create a digital display or a presentation, or print things out to create a report or a poster. The next step, of course, is to get some community attention for their project. Contact neighborhood or community leaders to see of presenting at a meeting or making a display is a possibility. Some other ideas include the local library or local church groups. It's important to help teens feel empowered and with just a little guidance, they really can make a difference. Imagine a world where people routinely have positive experiences with being part of the solution to a problem—it wouldn't be long before everything is improved!

■ **Set up an informal sports "camp."** Is your teen an athlete? Encourage your child to invite younger kids from the neighborhood to learn about their favorite sport. Teens can teach exercises and drills while they hone their own skills. Be sure to supervise this activity so no one gets carried away, but let your teen do the organizing and the leading.

■ **Get in shape.** Help your teen set up and stick to an exercise routine that takes them outside each and every day. It might be walking or running, biking or gardening. Encourage them to keep track of consistency and personal-best records. Be sure everyone stays hydrated and safe on those hot days, but let them have a good time. Getting active will help them create healthy life-long habits that will serve them well in the future.

■ **Hire them.** Nearly all kids want a bit of extra cash, and teens are a very

capable bunch. Find outdoor jobs they can do for you or for willing neighbors, such as weeding flower beds, washing cars, mowing or trimming around trees. Negotiate a payment for each job that seems fair to all, then let them work. It's never too early to build a work ethic and to reinforce the idea that earning money is an important part of getting what you want.

■ **Start a collection.** Use the cell phone camera to snap shots of items to collect and identify, like bugs, birds, trees, or flowers. Pictures can be organized into albums and tagged with names and other information to create a lasting memory of summer fun.

### For Elementary Kids

■ **Learn some new games.** Use the internet with supervision or check out a games book from the library, and then put a kid in charge of choosing a fun-looking activity, learning it, and teaching it to family and friends. It's great practice for reading comprehension and communication skills, and it boosts independence, too!

■ **Try a scavenger hunt.** Make a list of items to find around the yard or the entire neighborhood and turn the kids loose to track them down. The hunt can ask for physical items to be collected, or it can be strictly paper-and-pencil where they check off or answer questions about the items on the list. Vary the fun by changing the nature of the items to find. Try asking for different sizes (something that is six inches tall or three feet around), different shapes (something round and something square), or different colors (try giving the hunters crayons from a big box and finding things that match their colors).

■ **Set up a treasure trail.** Have the kids write a series of clues that lead to the next clue and finally end with a surprise (like a treat or a coupon for some video game time). They can set up trails for each other, then follow the trail that someone else made for them. The older the kids are, the more elaborate and complex the trails can become. For young kids who are just learning to read, keep it simple, like "Look under the tree." Older kids can handle riddles, rhymes, secret codes and more to create more challenge.

■ **Put on a shadow show.** String up a rope or use a clothesline and hang up a light-colored bed sheet. Put the

audience on one side and the actors on the other side. Shine a light from behind the actors so that their shadows show up on the sheet for the audience. Act out a show with a lot of action and pantomime!

■ **Host your own Olympics.** This is a great summer to plan and host your very own backyard Olympics as the real deal happens down in Rio. Let the athletes compete in conventional contests like races and long jumps. You can even add some silly competitions like record number of hops on one foot or longest time holding a handstand. Be sure to arrange some ribbons or other prizes for the winners!

■ **Plan and plant a garden.** It may be a little late for a traditional vegetable garden, but there are plenty of flowering plants that could get set out when the weather is right. Pick a spot in the yard where the plants will be safe, and then decide on a shape for the garden, spade it up, and put in the plants.

### For Young Children

■ **Explore a little world.** Give your child a large loop of yarn or string and a magnifying glass. Put the loop down on the ground and use the magnifying glass to see what lives there. Your child is likely to find various tiny creatures and a host of little plants, as well as being able to get up close and personal with grains of sand and little rocks. If you wish, give the child a notebook and a pencil to sketch their finds in a field journal. Move the string, and find out what is the same and what is different about the new spot.

■ **Go on a color hike.** Give the kids some crayons from a big box (you can stick to outdoor hues if you wish), then go for a walk to find things that match the colors.

■ **Do crayon rubbings.** Use crayons and white paper to make texture rubbings of different items around the yard or the neighborhood. You could even trade papers and try to identify where the rubbing came from.

■ **Start a rock collection.** Kids adore collections, and rocks are plentiful and free. Provide a box or other suitable container, and let them collect rocks. They could create a themed collection of rocks of a special color or shape, try to find rocks that are meaningful in some way, or simply see how many they can find.

■ **Follow directions.** Create a set of easy-to-read directions cards with instructions such as "run to the tree" or "go to the car." Have your child choose a card and read or listen to the instructions, then do as the card says. Increase the challenge level by doing two or more cards at once and forcing memory usage.

■ **Go on an attribute hunt.** Create a scavenger hunt for your child that has them searching for items that have specific traits, such as certain colors, sizes, shapes or textures. See how many of these things they can find outdoors.

■ **Use sidewalk chalk.** You can grab a box of chalk very inexpensively at most stores and use it on nearly any paved or hard surface. Let the kids show off their artistic creativity, create games to play on chalk outlines, and much more! Best of all, everything washes clean in the next rain and you can start all over again.

### For the Whole Family

■ **Take a hike.** Walking is good for the soul, whether you hike in a park or take a jaunt around the neighborhood. Take time to note the wonders around you, and be sure to really listen to the kids. Remember, the most important gift you can give them is your time and attention!

■ **Create rock art.** Find some neat rocks and then paint them or use them in rock crafts. You can use tempera paints or chalk to color rocks, and if you like your creation and want to preserve it, try coating it with some inexpensive shellac or clear spray.

■ **Revive traditional games.** Check your garage or even your grandparents' garage, and find that old croquet set, the old badminton net, or other game equipment from bygone times. Now, teach those games to your kids.

Enjoy these last few weeks before the routines of fall settle in-time with the kids is precious, and time outside with kids is even more precious!

\*\*\*\*\*

*Sandy Fleming is an educational consultant and private tutor in Edwardsburg. Start the school year off right and tame the homework monster at your house! Visit <http://sandyflemingonline.com/how-to-eliminate-homework-hassles-in-30-minutes-a-day/> and put an end to homework hassles!*

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# NATURE NOTES

## Osprey and Sandhill Cranes

**P**at Conrad of St. Joseph sent an update on the osprey nest that I have featured at various times this year, located on the Indiana-Michigan Power siren on Madron Lake Road near Buchanan.

As early as the middle of March both adults were seen rebuilding the nest atop the siren, and nearly four months later we see at least two young along with one parent, likely the mother, waiting for their next meal.

Osprey have quite a lot of habitat in Cass County and can be found along Dowagiac Creek, and other bodies of water.

On average, osprey lay three eggs per year. Its unclear to me if three young exist in the nest, but two healthy babies appear in the photo.

The young will likely fledge the nest in about a week to ten days. Notice the young have a buffy coloration on their chests. This will fade to white, a few weeks after they leave the nest.

Osprey reuse old nests sites whenever possible. This pair of adults have been using this pole for at least three years.

Southbound ospreys may appear in Southwest Michigan by the middle of August with the bulk of the northern population moving through in September. They spend the winter in southern US and Mexico.



*Osprey young with mother in nest atop I&M Power siren, Madron Lake Road. Photos by Pat Conrad.*

Janet M. King of Watervliet Township found two adult sandhill cranes, out foraging with their chick. King took some wonderful photos of the three cranes as they searched for food.

Cranes eat vegetable matter such as waste corn and roots, but they also feed on small animals such as frogs, salamanders and mice. Although they are never far from water, cranes rarely eat fish.

Sandhill cranes are doing quite well after populations plummeted during the early and middle 20th Century.

Through legal protection and the banning of certain pesticides such as DDT, numbers began to increase across the US and Canada. Osprey populations also recovered in part through the banning of DDT.

The sandhill crane chick will stay with his or her parents until sometime in late winter when the family group breaks up.

Most sandhill cranes migrate to the southern US for the winter months, but the species is being seen in southern Michigan during the winter, unless the weather becomes too severe.

In the winter of 2000-2001, I witnessed 72 sandhill cranes in a shallow area of Lake LaGrange, in a heavy snowstorm. The other experienced bird-watcher I was with at the time was ecstatic that sandhill cranes were present in good numbers that late in the fall/winter. Since

then sandhill cranes have been found regularly in southern Michigan throughout early and middle part of winter. The exception being the winter of 2013-2014 when higher than average snowfall and lower than average temperatures forced cranes southward until spring.

Those who have followed this column for years know that by early July, some shorebirds begin their southward, or "fall" migration. This week reports have been received of southbound shorebirds such as willet, marbled godwit, and American avocet, all seen along the Lake Michigan beaches in Berrien County. Don't get your winter coats out just yet, as fall migration is a longer process than spring migration. One might characterize fall migration as a more leisurely process for many bird species.

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



*Adult sandhill cranes with chick.*

# 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, likely living on property that is located between the current roads Fosdick and Crane Streets, northeast of Dowagiac.**

**It is believed that Thomas F. Bond lived in Volinia Township with his wife Clara, often referred to as "Darling", and his young child in 1864.**

**During December of 1864, T.F. Bond was in the Army Hospital at Louisville, Kentucky.**

**Bond's diary concludes at the end of December 1864.**

Sunday, December 25, 1864 -- A stormy day and did not feel very well. but went over and put the hall in readiness for the meeting which was attended by very few, but a good sermon. I remained at the room for most of the afternoon felt lonesome and sad, without one word from my loved ones. But the time will come soon I hope when I can return to them.

Monday, December 26, 1864 -- A Gloomy day but were very busy preparing things to be sent in the

box, to distribute them through the Wards. The things were very nice indeed & the men seemed very much pleased with them, and wrote letters in return. I wrote one to Lettie E. Harison, and one to Robbie and Mary Grimes. I hope they will be pleased with them. Good news from Sherman that Savannah has fallen.

Tuesday, December 27, 1864 -- Still stormy and muddy [sic]. What a dreadful time to get about. Was not feeling very well at all and had a dreadful headache, in mom. Chaplian staid but a little while. Was not feeling well. Received letters from Clara. & Thede, Bess and Ed, and one from M. Daniels. My loved ones are well and Cynthia is getting better. What a comfort it is to get good letters from home, especially to me. Wrote Thede [Theodore Bond, brother] & a few lines to Clara.

[Editors note: transcription of surviving portion of letter, from Thomas F. Bond to Theodore Bond:

27 Dec 1864

Brown Hospital  
Louisville, Ky.

Dear brother & Sister,

I have long intended to write you, especially since I heard of C's [Clara's] sickness. Don't you know it would be most impossible for one to write each one separately, & I knew you would hear how I prospered. I am looking anxiously every day for a letter from Clara, to know how you all get along. Have not heard from her since last Sunday week. She said that Father was not well, but did not say how he was complaining. Is it the trouble with his lungs again. [?].

Sister, I was very sorry to hear of your severe sickness and I hope ere this you have recovered. I wrote Clara last Sat. and sent you a Christmas present. What is the reason that none of you write a word

since I came back.[?] I wrote two letters to you all, but guess the first one written about Thanksgiving was lost. I wish you all would write as often as you can for I get lonesome and want to hear from home. My health continues about as when I was with you. Feel much better on some days than others.

There have been several storms, bad days & now trying to rain. I see by the news that there has been severe weather north. We have had some snow & a few cold days, but the mud is ankle deep now. Received the news last night of the fall of Savannah with 800 prisoners, 140 heavy guns, 13 engines, rising of 100 cars, 3300 bales of cotton & C. But Hardee got away with most of the men by crossing the Savannah River in the night. Success seems to crown our army in all directions. The prospect that Hood will loose his whole army, for he cannot cross the Tennessee, the water is so high & his pontoons have been carried away.

Many of the prisoners captured by Thomas forces near Nashville passed through this place and were bare footed, with their feet frozen, ragged and dirty. Isn't it dreadful to think of. But here comes mail call & I will go & see if I have a letter. Well, I have just got Clara's letter with yours enclosed, also, one from Bess and Ed & one from Daniels from Detroit. I am glad to hear that Cynthia is getting well again & hope she will come to stay with you a while. Wish you could have made a visit at Keeler, but this is a world of disappointment.

About the letters from Fathers, I tried to make all allowance for how I considered how different it is now from what it was when we were all there. Are glad they are all well & will reply to the childrens letter soon. Am in the hopes there will be a spell that you

can roll up your house. Thede, I want you to talk to Jim with tears in your eyes, as a brother should. A pity I think he can't write a letter once in a while. It would not only be a pleasure to me, but an advantage to him & hope he will condescend to write me in the future. [Rest of letter missing].

[Resume diary]

Wednesday, December 28, 1864 -- Rather a gloomy day, had the appearance of snow. Wrote to Cousin Em. Sent a picture, sent some papers to Clara. Wrote letters to Kate Hills in the afternoon & sent a picture. Wrote to Marcus Daniels in the evening. Not much news of importance. Remained in the room most of the day, not feeling very well towards night & did not rest well at all.

Thursday, December 29, 1864 -- A Gloomy day and felt rather lonesome. There was an examination through the Hosl. [hospital] and quite a number of men sent to them. Commences quite a thinning amongst the Cooks. Several very sick in the 7th Ward through the night. Nothing special of importance.

Friday, December 30, 1864 -- Cold and gloomy with some snow before night. Was not feeling well as usual. The Poor man that suffered all night in the ward died i the forenoon. The Ambulance brought up some papers from town. Got some of my photographs and wrote to Clara and sent one to her. How I wish I was with my dear ones again. Sent papers.

Saturday, December 31, 1864 -- A very pleasant day, distributed some papers in forenoon & in afternoon wrote letters to Mother Bond and Liz. and Ed. Sent Photograph to Mother. A very Cold night. Oh! for the time to come, when I can return to my blessed ones and remain.

[End of diary].

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# THE LAST WORD

## Suffering through a hot breakfast with a Texan

**M**y old friend Kim and I were having breakfast a couple weeks ago at a nearby restaurant and Kim was doing his best to explain to me why he had left this area and relocated to a home near Brownsville, Texas.

"It's because I can't stand the winters here," he said to me straight faced.

It was about 9:30 in the morning and we were sitting in an outdoor patio area for the meal, something he had strongly suggested. By the time the food came I was sweating pretty heavily.

Even though it had been just a short wait after ordering, if you remember late July this year, you'll remember that there were quite a few days that we call scorchers. This was one of them.

"Brownsville is about as far south as you can get in the United States, and we never have cold weather," he said.

Trails of sweat beads ran down my face. My shirt was so wet you'd have thought I'd just gotten out of the lake.

"I can stand hot weather ... heck, this is balmy to me," he said, smiling at my discomfort. "Down home, we don't hardly even turn on the air until it's over 90, and that's just for sleeping. With a quilt."

My toast was limp and soggy; my eggs had returned to an almost liquid state and my hash browns had welded themselves together as if there were some kind of mortar holding them.

Mutant, I thought as the hair on the back of my neck crisped and the light breeze caused it to break off and float

through the air over my plate. How can anyone be comfortable when it's so hot your fingernails sweat?

"I haven't shoveled snow since I moved," he said triumphantly. "I don't even own a snow shovel any more. And I'm pretty sure I burned my long johns."

Across the fence from the dining patio a moth hovering over the hot asphalt of the parking lot spontaneously burst into flames.

"I'd much rather have it hot than cold," he said, then spat onto the concrete as if the word "cold" had burned his tongue.

The spittle immediately came to a boil on the sidewalk and vaporized into a thin line of barely visible steam.

"I don't know how anyone can live in this climate," he continued. "In winter all you can do is wrap up, turn up the heat and lie on the sofa ..."

I forced a condescending smile, gritted my teeth and thought about ice fishing ... cross country skiing ... snowmobiling ... and, yes, even shoveling the drive.

"Yeah buddy," he drawled in an adopted-Texan accent, "give me a good hot summer day anytime."

Over in the back corner of the patio, in the shade under the porch, a miserable-looking hound dog rolled onto its side and emitted a long, slow, pained moan.

"Now August here is about as good as it gets, temperature-wise," he said as if he were trying to sell me a used Edsel with a dented front fender and 150,000 miles on the odometer.

I checked to see if he was wearing white shoes.

"I remember when I lived here there was one winter it was so cold that every time you spoke your words would freeze when they came out of your mouth and fall onto the ground ... and if you wanted to hear what someone had said you had to come back in the spring and wait for them to melt."

He chuckled at his own joke.

I cringed. I'd heard it before.

"I remember during the blizzard of '78 when we all ..."

He droned on and on, his voice as prickly as the hot air that emanated from his mouth and joined the wavy lines of heat that were coming off the table and obscuring my vision of him.

The sausage patties on his plate rose into a cone and a molten stream of lava-like gravy sputtered from the top and rolled down the sides.

Oblivious, he reached for the hot sauce and liberally sprinkled it onto the remaining food on his plate ... the food and hot sauce sputtered like cold water hitting red-hot charcoal.

"That winter I vowed that if I could ever get out of here I'd go as far south as I could," he said proudly.

"I'm never coming back here in the winter," he admonished. "Summer's not bad, but since I got here this year there's been several mornings in the 50s ... that's too cold. There was dew all over the tables and stuff outside ..."

That's when I actually felt sorry for him ... like so many of my "snow-bird" neighbors, his blood has thinned to the point that his internal freezing point is somewhere around mid-tepid-degrees

Fahrenheit.

Well our breakfast eventually ended and we parted, with me headed back to the lake to jump into a sailboat and let the breezes push me around, he to jump into an air conditioned plane bound for his beloved (and most certainly hot) south Texas kiln oven.

I probably won't see Kim again for a while; certainly not in the fall, winter or spring unless I go visit him, something us northerners sometimes do when we finally get worn down by the snow and the cold and we need a couple weeks of warmer weather to rejuvenate.

I know he feels sorry for me, stuck here in the snow belt, watching the summer slide away and knowing the cold is just around the corner ... but I have to admit I feel sorry for him, as well.

For all his bluster about the blistering heat; for all the nasty nattering about chattering teeth, bad-mouthing about blue-cold fingers and carping about chapped lips, when all is said and done we've got the best part of the deal.

Because no matter how cold it gets, we can always put on another layer, refill the pocket flask and toss another log into the fireplace ... but when the mercury erupts from the top of the thermometer in the shade on his Texas front porch, he can only get so naked.

And when we northerners do get fed up with a lingering winter, we can always head south for some sunny R&R ... but when a cold-weather hating Texan finally gets sunburnt ... the only option is turning up the AC and lying on the sofa.

Yahoo Buckaroo.

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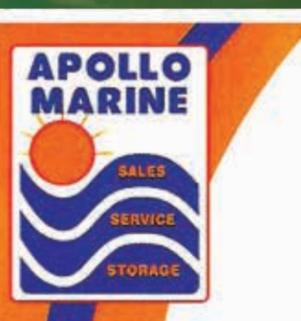
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