

Now in our 13th Year! December 2016

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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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REGIONAL NEWS

Crochet for Beginners at St. Patrick's County Park

Have you tried knitting but could never get the hang of using two needles at the same time? Then crochet might be for you! Join park staff at St. Patrick's County Park on Saturday, November 19, from 9 am to noon in the White Barn, to learn how to crochet. Participants will learn how to make basic stitches and read instructions. No experience necessary! Hook and yarn will be provided. Recommended for ages 12 to adult. The fee is \$8 per person. Registration and payment are required by November 14 at 574/654-3155. Space is limited.

St. Patrick's County Park is located on Laurel Road, just north of Auten Road in South Bend. For more information or to register, call St. Joseph County Parks at 574/654-3155.

MSU seminars planned

Michigan State University Extension has partnered with Niles District Library to provide free workshops for adults in personal finance, rental education, credit and budgeting. All ages are welcome; however, the content is targeted for ages 19 years and older. Attendees will have access to many materials and resources, including the opportunity to make individual appointments with the class instructor.

Niles District Library is at 620 East Main in Niles, Michigan 49120. Classes will be held from 6:30 p.m. to 8 pm.

Classes include:

Can I Afford It (Plan your spending), will be held on Monday, December 19.

Credit Cards vs. Debit Cards, will be held on Tuesday, December 20.

Renting – What You Need to Know will be held on Wednesday, December 21.

You can take any topic individually, but since they build on each other, we encourage you to take them as a group.

To register or inquire about these FREE classes, contact Niles District Library at 683-8545 x123 or email CommunityEngagement@nileslibrary.net.

Christmas by Candlelight

Cassopolis United Methodist Church is having its 31st annual Christmas by Candlelight Sunday, December 4 at 6 pm. All ladies of the community are invited to the wonderful program to start out the Christmas season. RSVP to Char at 445.2334 or Vicki at 45.3107.



Christmas at the Bonine House, December 9, 10, 11

The Underground Railroad Society of Cass County (URSCC) will host its fifth annual Christmas at the Bonine House. Each room in the Victorian James E. Bonine home at Penn Rd and M-60 in Vandalia will be decked with Christmas finery by members of URSCC. Santa and Mrs Claus and their charming elf Belinda will be on hand to greet children of all ages, and musical guests from around the community will perform throughout the weekend. Hours are Friday and Saturday from 2 to 8 pm and Sunday from noon to 6 pm. Admission is free, donations are most appreciated. For more information about the Bonine House and URSCC, go to www.urscc.org

Restricted Use Pesticide Workshop

A Restricted Use Pesticide Workshop for private and commercial applicators will be held Wednesday, December 14, at the Southwest Michigan Research Extension and Research Center (SWMREC), 1791 Hillandale Road, Benton Harbor.

Registration, along with refreshments begin at 8 am. The pest management review will be held from 8:30 am – 12:30 pm. The Pesticide Applicator Core Manual is available on-line for purchase for \$30 plus tax at the MSU Extension Bookstore at http://shop.msu.edu/catalogory_s/345.htm. A fee of \$25 covers the review session given by Michigan State University Extension staff. Fee can be paid in advance by cash or by check payable to MSU. To register, call the Berrien County MSU Extension office at 927-5674.

An open exam period is scheduled in which all private and commercial exams will be administered by Michigan Department of Agriculture and Rural Development (MDARD) staff at 12:30 pm. MDARD procedures require that applicants pay a separate exam fee (\$50 private; \$75 commercial) by check or

money order - NO CASH - at the exam site. Identification and renewal notices (for recertification exams) are also needed in order to take the test. No exams will be given after 2 pm.

For registration information, disability accommodations or questions, contact the Berrien County Michigan State University Extension office at 927-5674.

Car Larcenies in Cass County

Sheriff Joseph M Underwood Jr. has reported that several car larcenies have been happening in Cass County, Michigan, and he is asking for help identifying the suspects. On 11/15/2016 around 2:40 am, one of the victims had a surveillance camera that captured the larceny while it was happening. The video shows two suspects that entered a vehicle while the homeowners were asleep. After obtaining cash the suspects left on foot down the driveway. The Cass County Sheriff's Office has taken several reports of these car larcenies and believe it is the same suspects involved over the last week. Please review the video clip on the Sheriff Department's Facebook page and contact the Cass County Sheriff's Office at 445-1560 or the Tip Line 1-800-462-9328.

Arseneau to deliver lecture

On the 75 th Anniversary of the attack on Pearl Harbor, Museum Director Steve Arseneau will explore 1940s Dowagiac as he closes out the Dowagiac Area History Museum's Fall Lecture Series on December 7 at 6:30 pm with the program Dowagiac During World War II.

Like every community throughout the country, the attack on Pearl Harbor and the United States' entry into World War II deeply impacted the city's residents. While most of the young men joined the Armed Forces, other city residents contributed to the war effort by working in factories and conserving everything from rubber tires to bacon grease. The program will primarily focus on the war's local impact — especially the manufacturers. The city's factories transitioned to war production and Arseneau will show an array of materials produced in Dowagiac factories for the war effort.

The program is free to members and costs \$5 to non-members. Children under 18 years of age are free. The museum is at the corner of Division and West Railroad streets. For information, call 783.2560 or visit www.dowagiacmuseum.info.

REGIONAL EVENTS CALENDAR

December 6 -- Family Fun Night: Holiday Crafts, 6 pm, Crafts for all ages, adults bring your own wine glass for a snowman craft, Cass District Library-Edwardsburg Branch, 487-9215

December 8 -- The Music Academies Christmas Concert, 6:30 pm, Please bring a non-perishable food item to donate to the Salvation Army, Cass District Library- Howard Branch, 487-9214

December 10 -- Santa Claus Visit and Bake Sale, 9 am-1 pm (Santa at 10 am), Gifts will be given to children visiting Santa, Cass District Library-Mason/Union Branch, 357-7821

December 13 -- Handmade Holiday Paper Craft Creations, 11 am-7 pm, Make ornaments, cards, gift tags, and more, supplies will be out all day, Cass District Library- Howard Branch, 487-9214

December 15 -- Cass District Libraries are Closed for Staff Training, The Main Library will open at 5 pm, Cass District Library- Main Library, 357-7822

December 17 -- Last Day to Donate to the Giving Tree, 10 am-2 pm, Accepting donations of winter outer wear, toys and food for the Salvation Army, Cass District Library- Howard Branch, 487-9214

December 19 -- Cookies and Canvas: Winter Theme, 1 pm, Space is limited, call to register, for ages 10+ only, Cass District Library- Edwardsburg Branch, 487-9215

December 20 -- Movie: Kubo and the Two Strings, 1 pm, Popcorn provided at this free movie showing, Cass District Library- Main Library, 357-7822

December 21 -- Movie: Pete's Dragon, 1 pm, Popcorn provided at this free family movie, Cass District Library- Howard Branch, 487-9214

December 22 -- Nerf Gun Party, 1 pm, Bring your own Nerf Gun and darts to go through a fun obstacle course, Cass District Library- Main Library, 357-7822

December 23 -- Winter Crafts, 10 am, Kids will have fun making a variety of winter crafts and activities, Cass District Library- Main Library, 357-7822

December 27 -- Mini Golf, 1 pm, Enjoy playing miniature golf in the library, Cass District Library- Main Library, 357-7822

December 28 -- Cookies and Canvas: Winter Theme, 1 pm, Space is limited, call to register, for ages 10+ only, Cass District Library- Howard Branch, 487-9214

December 29 -- Winter Crafts, 1-5 pm, Kids will have fun making a variety of winter crafts, Cass District Library- Edwardsburg Branch, 487-9215

December 30 -- Cookies and Canvas: Winter Theme, 10 am, Space is limited, call to register, for ages 10+ only, Cass District Library- Main Library, 357-7822

January 3 -- Movie: The Secret Life of Pets, 6 pm, Popcorn provided at this free family movie, Cass District Library- Edwardsburg Branch, 487-9215

January 4 -- Cookies and Canvas: Winter Theme, 1 pm, Space is limited, call to register, for ages 10+ only, Cass District Library- Mason/Union Branch, 357-7821

December 11-12, 18-19 - The Company presents Singin' and Dancin' into the Holidays 2016, A Como Cabaret Christmas, Battell Center Theatre, 904 North Main Street, Mishawaka, Seniors \$12.50, General Admission \$16. Send a check & a self-addressed, stamped envelope to The Company, 50643 Sorrel Drive, Granger, IN 46530, remaining seats sold at the door. Box office and doors open at 6 p.m. show begins at 8 pm, 574-229-0083

December 7 - Christmas at Smith's Chapel, 29858 Redfield Rd, Niles, 7 pm, 932-5242

HEALTH & FITNESS

You've got to get a move on it!

By **BRENDA HARRIS**
Cass COA

Does your mood drop dramatically with the mercury? The long days of summer make outdoor exercise a pleasure. By the time winter weather rolls around though, your get-moving motivation may drop along with the temperature. Fewer workouts and extra pounds, especially when the holidays arrive.

You boost your metabolism by building more lean muscle mass, controlling fall/winter weight gain. Strength training makes your muscles more dense-not bigger. Dense muscles demand more energy; and therefore they burn more calories. They raise your body's idling speed just like a car.

Imagine that your car is in park and you're revving its engine. You burn more gas even though you're not moving. That's what adding muscle to your body does to your metabolism: for every pound of lean muscle you have, you burn up to 50 calories a day.

Do one to two sets of a workout every other day and you'll immediately increase your body's metabolic rate. You'll probably feel a difference in your body within a week or two and should see visible changes in about six weeks.

YES, exercise helps you fight fat. But if you want to stick to your program, you'll want to also focus on many of the other powerful benefits exercise offers. Here is additional motivation to get off the couch.

Benefit #1 Exercise improves the way you breathe and build muscle. Your daily chores becomes easier.

Benefit #2 Exercise is one of the most effective ways to shake off a bad mood. Regular exercise will help keep your moods from swinging whenever stress events occur.

Benefit #3 Exercise strengthens bones.

When it comes to burning calories, every little bit counts. Here are some ways to burn an extra 150 calories.

- *Dance fast for 30 minutes
- *Push a stroller for 1 1/2 miles in 30 minutes
- *Rake leaves for 30 minutes
- *Walk briskly for 2 miles in 30 minutes
- *Mow the lawn with a power push

- mower for 30 minutes
- *Golf without a power cart for 26 minutes
- *Stack firewood for 25 minutes
- *Bowl for 23 minutes
- *Scrub floors for 20 minutes
- *Skip rope for 18 minutes
- *Bicycle fast for 4 miles in 15 minutes
- *Shovel snow for 15 minutes
- *Climb stairs for 15 minutes
- *Do the twist for 13 minutes
- *Snowshoe in soft snow for 13 minutes
- *Wash and wax a car 45-60 minutes
- *Dust for 34 minutes
- *Wash windows 45 minutes

This list could go on forever. The reality of it is you have to get a move on it!

Strong, lean and fit

By **BRENDA HARRIS**
Cass COA

It is your choice to be physically fit. If not, who's choice is it? The holidays are coming quickly and that means holiday parties and family get-togethers. You can choose to watch what goes in that mouth now gaining that extra

weight and fighting to get it off after the first of the year. The other choice is to watch your food intake now and join a cardio class or a fitness room that has a trainer that will help you with your workout.

Here are some suggestions that may help you get started on the right path.

- First of all this has to be your choice to do so and no one else! Are you ready???
- Remember you are going to sweat and feel muscles that you never have before.
- To really see results, you need to intensify your workouts. Example if you can do an interval program that burns twice as many calories as a moderately paced

- routine.
- A total body sculpting strength workout can help with muscle tone.
- So if you are working out what else do I have to do? Think HEALTH!! Eat HEALTH!! Live HEALTH!! Be good to yourself.



Fitness Close to Home

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

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

Cass County COA
Enhancing Life

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

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jack@beanstalk.net



To all readers, advertisers, friends and neighbors,

Fred and Phil wish you a Merry Christmas and a Happy New Year

We're taking the winter off, so ... see you in March!

PASTA ITALIA CON CHEF DONATO

Filletto con Gorgonzola

Fillet stuffed with Gorgonzola cheese

Filletto Con Gorgonzola
Fillet stuffed with Gorgonzola cheese

Ingredients:

3 Oz crumbled Gorgonzola cheese (can be bought at Martins, Dussell's, Vlasics)
2 tbsp of finely chopped parsley-I use Italian parsley but any will do
2 slices of thinly sliced prosciutto ham finely diced(optional)
2 tbsp of olive oil
2 garlic cloves, peeled and finely minced
2 6-8 oz fillets salt and pepper to taste.

Directions:

Mash all the ingredients together into a paste with a fork

Cut a pocket in the fillet and stuff with the mixture

Enclose the fillets with several toothpicks-see picture

Broil for 3-4 minutes on each side and put any extra mixture on top of the fillet after turning to melt

Remove toothpicks before serving

You can also do this on a tenderloin, have your butcher cut a long pocket, increase the ingredients, stuff the tenderloin and tie up in several areas with butcher string.

Roast in oven until desired doneness



Mushrooms in red wine sauce



Ingredients:

2 shallots finely chopped
20 mushrooms or so caps removed and cleaned
Beef broth to cover
1 cup of red wine
2 tbsp of tomato paste
1/2 cup chopped parsley
2 tbsp of butter
Small shot of Worcestershire

Directions:

Saute shallots until soft in olive oil
Put mushrooms in pot, add red wine, cover mushrooms with beef broth, cover and cook at medium heat for 20 minutes

Remove lid, add tomato paste parsley and Worcestershire, and let liquid cook until reduced to make a sauce for the fillets, when reduced, add butter

Serve mushrooms on the side of fillets and spoon some of the sauce over the fillets

You can do this with just plain fillets if you like.

Eggplant patties

This is a great vegetarian dish with a lot of flavor

Ingredients:

1 Eggplant- stem removed
1 egg
1 cup of breadcrumbs
1/2 cup of chopped parsley or basil
1 cup of Parmesan cheese
4 garlic cloves finely minced
fresh mozzarella cheese

tomato sauce

Directions:

Dice the eggplant, keep skin on and boil in salted water for 20 minutes or more until very soft

Drain in colander, after 10 minutes or so, blot as much moisture as you can out of the eggplant with a towel or paper towels

Put all the ingredients in a processor and make into a paste. If too wet, add more breadcrumbs

Make the mixture into patties and lightly brush with olive oil and bake at 350 in an oven for 20-30 minutes until they firm up

Remove from oven, put slice of mozzarella on each patty, put back in oven and bake until cheese melts.

Serve with a few spoons of tomato sauce on each one.

Tomato sauce

Ingredients:

2 can of whole peeled tomatoes, crushed



by hand in a bowl
1 large yellow onion
4 garlic cloves minced
1/2 cup of white wine
1/4 cup of olive oil
Handful of freshly chopped basil
Salt to taste
1/4 - 1/2 teaspoon of red pepper flakes

Directions:



Saute onion until soft in the olive oil, add the garlic and red pepper flakes and cook for 3-4 minutes.

Add the crushed tomatoes and the white wine. Bring to a boil and then put on medium heat stirring often until sauce thickens- about 45' or so

Salt to taste

Add the fresh basil and ready to serve over pasta, the eggplants patties

Green beans Donato

Ingredients:

1 pound or more of green beans cleaned
2 large red onions-diced
10 whole peeled garlic cloves
Salt to taste - green beans need a lot of salt
1 cup of dried oregano
5-6 whole fresh tomatoes cored and chopped- save the juices
1/2 cup of olive oil
1 cup white wine

Directions:

Saute the whole garlic cloves and diced red onion until they soften about 15 minutes or so

Add the green beans, salt liberally and add the white wine. Cook uncovered until the alcohol from the wine cooks away

Add the chopped fresh tomatoes and let cook stirring often. After about 10 minutes, add the oregano and let cook until the tomatoes thicken.

Taste for doneness and salt.

If the tomatoes have thickened and the beans are too firm for your taste, cover and cook until desired doneness



Dennis Bamber is an avid cook. He grew up in the restaurant business and has traveled extensively worldwide as well as being a partner in a business in Paris for 9 years. He is a second generation Italian-American.

He is currently a realtor with Cressy & Everett, licensed in Michigan and Indiana, and specializes in lake property.

LAKE LIFE WITH JANE

Ho, Ho, Ho ... Love the holidays!

by JANE BOUDREAU

Ho Ho Ho, Neighbors! We can greet each other with that or a less embarrassing "Happy Holidays." Isn't that cool? Love the holidays. Are you all getting busy? Maybe some of you are relaxed in your favorite chair watching Hallmark movies. Am I the only Hallmark nut? I love it all ... the perky music, the imaginary characters, and hey, how about all of those characters carrying their paper take out coffee cups? You never would have seen that in a movie (or real life) 20 years ago. Coffee was something you drank at home or work or in a restaurant. Now it's as mobile as our cell phones. And please, tell me why the actors in these movies obviously have empty containers? Really? Are they afraid of spilling scorching hot coffee on themselves and having to do a retake of the scene? I mean seriously, they lift that 'hot' and extremely light weight cup, take a huge swig and never swallow.

Okay friends, I'm off on a tangent and I promised to not do that this month. I happened to check out the number of words in my Christmas column for last years Neighbors. I write for a newspaper here in Chicago and I'm kept to 500 words. That's terribly hard for me as I simply type straight from my head. So, last December I wrote 616,000 words for you all! Yep! Thank you Phil and Fred. You put up with a lot of my insanity.

This December I want to share some simple Christmas crafts with you and most of them use items you might already have or can find at your grocery store. I think the best seasonal decorations are organic; baskets of fruit, a few handfuls of potpourri, some stems from plants, trees or bushes growing outside. For the holidays we can use pine cones and stems from evergreens. Twiggy branches make a statement in a tall vase while the rest look so pretty in a jar or a cute bowl on your table. If you want to get fancy, sprinkle a bit of silver or gold glitter on those branches to make them sparkle.



The orange slices you see here were a project I so loved making last year. I simply sliced a few ripe oranges, sprinkled them with powdered sugar (to absorb the juices), then let them dry in a 200 degree oven for several hours. Once cool, use a sharp knife to make a hole in each one and thread some jute or whatever type of string you like to make a wonderfully scented garland over a doorway, window or across your fireplace mantel. So pretty and the scent is intoxicating!

Another favorite of mine uses cranberries and glass jars. Save those Mason jars and/or any cute jars from the grocery store that held spaghetti sauce or jelly. I have just one photo here but lots of ideas. You can do something very simply by using cranberries (fresh) to anchor pieces of greenery. You can also:

Fill a jar 3/4 full with cranberries, add water until they are immersed and top that with a tea light candle.

Paint the jar with Mod Podge (simi-



lar to glue and sold at craft stores), sprinkle Epsom salts all over while it's tacky, fill 3/4 with rock salt and set a tea light or votive candle on top of the rock salt. Totally looks like snow.

Paint a square on the jar with chalkboard paint (at all craft stores). Use a permanent chalkboard marker to label for a gift. Ideas? Crayons (filled with crayons of course) for kids, tea light candles, coffee pods, tea bags, candy ... whatever your hearts decide. People love handmade gifts.

Above all, add some pretty ribbon or twine around the neck of the jar with a homespun tag (just cut out a square on heavy paper and punch a hole in it to thread through your ribbon). You want it to come from your heart, not a store!



This is a keeper. I usually have a few grapevine wreaths around as they are so versatile season to season and you can do so much with them. I found tags at a crafts store, stamped them with these letters and used a glue gun to attach them (Gorilla Glue works great as well). Think of all your options: Merry Christmas, Happy Holidays, Joy, Go Away Already ...



Do any of you guys remember these sweet little wax angels? I nearly fell over when I saw them in a mail order catalog.

As a child I have images of my sisters and I just loving these little choir singers/angels. When my mother lit them we were absolutely devastated. Imagine the horror! Well, you can find them now at The Vermont Country Store(dot com) so if you'd like, order them and create your own little House of Horrors. No. Seriously, I love my little collection. I have a few sets as sometimes the heads tend to break off. Oh, wow. Another bad scenario.



And here we have it again, using what you have. So ... firewood, a simple basket and bow and a rather tall snowman I found years ago. He really is tall so it made perfect sense to put him on the floor to scare the dogs. Improvise. Bringing some decorations down to floor level is interesting and it frees up valuable tabletop space.

I have tons of holiday recipes and I've offered to share more with you, my readers. I don't want to overload you as I know you have access to your own recipes, cookbooks and now, we have Pinterest ... the tried and true of all of us average cooks and bakers who want to be famous.

I did not make up this recipe myself although 99 percent of what I share here is from my own little brain. Practice, making mistakes, taking notes, researching and starting all over again enables me to make up my own recipes. I did however, find this last year and I was able to change it up to keep it from being so terribly bland as I remember this casserole to be. Feel free to add more salt or up the spices. And if you have a bit of leftover gravy from Christmas dinner, you can ladle a bit of that on.

Turkey Tetrazzini

2 c cooked shredded turkey
8 oz. boiled egg noodles
4 T butter
1 1/2 c chicken broth
1 t dried thyme
1/2 c frozen peas
1/2 c half and half
1/2 c bread crumbs
1/2 c Parmesan cheese
S & P

Arrange cooked noodles in a 1 3/4 quart (or close) casserole dish. Top with shredded turkey. In a separate saucepan melt butter over low heat. Add flour and whisk until you have a paste. Slowly add the broth, then thyme, peas and half and half. Reduce heat to low and simmer until warm and creamy stirring often. Add S & P to taste. Pour over noodle/turkey mixture. Top with bread crumbs and Parmesan. Add another generous amount of salt and pepper. Cover and

bake at 400 degrees for 1/2 hour. Place under broiler for 5 minutes. Keep watch so it does not brown too much. Seriously. Serves 6-8.

Correction to last month's recipe for



Brie Cheese with Apples : After rolling out puff pastry, center the round of cheese on it and then top with the diced apples. Proceed to wrap the pastry around, twist and pinch to bake. A big thank you to a reader, Sandy, for asking some crucial questions. :-D

Now I'm going to give you a little bit of nudge toward some handmade treats that you can have on hand for guests who pop in, for gifts, or for a pretty dessert tray on Christmas Day. These do not need a formal recipe but if you have questions you can contact me at my email address and I'll be happy to help.

White Chocolate (or Almond Bark) Love

Dip pretzel rods in melted chocolate, decorate with colorful sprinkles. Let cool on waxed paper.

Dip homemade or store bought cookies in melted chocolate. Decorate or leave plain ... so good on their own.

Pour melted chocolate on a rimmed baking sheet covered with parchment paper. Spread evenly and cool in freezer 10 minutes. Sprinkle Christmas themed candies over, such as crushed candy canes, Red Hots, colored M&M's, candied mints, etc. Place in freezer again for 1/2 hour to set. Break up into random pieces.

To melt white chocolate or almond bark, place in a large bowl. Microwave in 15 second intervals, stirring after each. It may take about five times but DO NOT overcook. There is no turning back if it burns and you will have to start over with new chocolate.

Other quick ideas to jazz up your 'dessert bar', gifts boxes or trays and to get a lot of bang out of your buck and time is to make sweets and such in larger quantities. Think bar cookies, brownies, and fudge. Cut these up small and embellish with candies like holiday wrapped Hershey Kisses to add color and sparkle. Add these to your gift boxes nestled on some pretty shredded filling.

As we shop and bake and simply try to relax in the evening with a book, a cozy throw and some Christmas music, we don't need to be stressing over details. This seems to be the norm for so many of us. I'm a true believer that if we plan ahead we can worry less. Starting now is the key. Here is a brief list of some tried and true tips that may help you keep your sanity.

1) Make a gift list of your friends and family. Add gift ideas after each recipient. Remember to shop with your heart and not your wallet.

2) Make up your menu's, some of us

**Continued on next page ...
see**

BUSINESS & FINANCE

Feeling confident: Steps to saving more

Provided by **Greg Schoenfeld**
Compass Wealth Advisors

In 2016, 21 percent of U.S. workers said they were very confident they would have enough money for a comfortable retirement. This was about the same percentage as in 2015, but both years showed a big increase in confidence from the 13 percent level in 2013, when many Americans were still struggling to recover from the Great Recession.¹

When it comes to your own retirement, of course, trends don't really matter. The question is, do you feel very confident that you will have enough money to enjoy the kind of retirement you envision? Even if you do, it's smart to save more, and it may not be as difficult as you think.

Take the Match

If you participate in a workplace retirement plan such as a 401(k), 403(b), or 457 plan, you can choose to contribute a specific percentage of your salary, up to annual contribution limits. That's why they are formally called defined-contribution plans. More than half of workplace plans automatically enroll new workers at a 4 percent rate.² However, a common guideline suggests that workers should save about 15 percent of their salaries, and you may need to save more if you get a

The Power of 1%

Paula and Molly are hired at the same time with a starting salary of \$50,000 a year. Both contribute 6% of their salaries to their retirement accounts and receive a 3% salary increase each year. Paula maintains the 6% contribution level throughout her career, whereas Molly increases her contributions by 1% each year until she is contributing 15% of her income annually. After 30 years, Molly would have accumulated more than twice as much as Paula.

Assumes a 6% average annual rate of return. This hypothetical example of mathematical compounding is used for illustrative purposes only and does not represent the performance of any specific investment. It assumes a monthly deferral of salary and monthly compounding of earnings. Fees, expenses, and taxes were not considered and would reduce the performance shown if they were included. Actual results will vary.



late start.

One of the best ways to boost your savings is to take advantage of any matching funds offered by your employer. For example, if your employer will match 50 percent of your contributions up to 6 percent of your salary, saving 6 percent on your part would result in saving 9 percent of your salary (6 percent from you and 3 percent from your employer).

Increase by Increments

How can you save even more? You might try increasing your contributions by 1 percent each year. Some employ-

ers may increase your contributions automatically (unless you opt out), but you can choose to do so on your own, whether you participate in a plan or save outside of the workplace. A 1 percent increase may not sound like much, but it could make a big difference over the course of your career (see chart).

Here are three other ways to save without making a big sacrifice in your cash flow.

Save your raise. When you receive a raise, it's tempting to increase your spending, but this is a great opportunity to boost your retirement savings by diverting a portion of the raise into

your retirement account. And when you contribute on a pre-tax basis, the difference in your take-home pay may not be significant.

Make payments toward your future. If you pay off the balance on a car loan, student loan, or credit card, consider making the same monthly payments directly to your retirement account. Because the payment is already part of your monthly budget, you could increase your savings without reducing the amount available for other expenses.

Limit the treats. You deserve an occasional reward, but spending on "little things" can add up over time. For example, if you stop for a \$4 latte each day on your way to work and have another one in the afternoon, you would spend about \$175 each month. If the same amount was instead invested monthly in an account earning a 6 percent annual return, you could accumulate more than \$100,000 after 25 years.³

1) Employee Benefit Research Institute, 2016

2) Aon, 2016

3) This hypothetical example is used for illustrative purposes only and does not represent the performance of any specific investment. Fees, expenses, and taxes are not considered and would reduce the performance described if they were included. Actual results will vary.

LAKE LIFE WITH JANE

Continued from previous page

host many celebrations so list each one. Add your shopping list to this.

3) Shop along the way. I grocery shop each week. Early in December I add the cranberry sauce, baking items and any canned or frozen foods I will need. You don't have to worry about the stores running out and you will diffuse the huge grocery bill as you cross items off your list. Sure, items may go on sale ... mostly the fresh ones. Play the time saving game here. Good feeling.

4) Wrap gifts the same day you bring them home or they are delivered. Don't think you will have time later to do it all at once. It never happens and I've been known to get 2 hours sleep before Christmas morning celebrations. Do it while you are watching TV. Ask one of your kids to help. As I wrote last year, wrap now and embellish your gifts with pretty ribbon and bows later.

5) You've heard it time and time again, keep it simple. Opt for store bought foods, desserts and quick appetizers (think of those pretty trays you see in the supermarket). Make the foods you feel you are comfortable and good at. Save the rest to the stores or generous guests who offer to bring a side dish.

In closing, Merry Christmas to all of you! You've been great. Your emails are so kind and I simply adore Phil and Fred for letting me ramble on in this wonderful newspaper we call Neighbors. Because that's what we are. Surrounded by beautiful lakes, woods and fields. Old dusty back roads and newly paved highways that lead us from town to town, farm stands to local stores. We have the beauty of the four seasons and forever friends. I'm so looking forward to 2017 and all the happiness it will bring. See you in March!

Happy Holidays from my family to yours, Jane, Alan, Jeff, Kevin, Emily, Abby and our dogs, Milo and Layla. Can't forget our beloved pet vulture, Nina. Okay, she's a parrot but not much different. And we have welcomed two granddaughters, Elsie and Madelyn. The icing on the cake is we have two more coming, one in February and another in May.

Should you see chimney smoke coming from my home on Diamond Lake, feel free to stop in for some cider or cocoa!

~Jane



Jane Boudreau is a writer and lifestyle blogger with homes in Chicago and on Diamond Lake in Michigan. All photos are taken by and can be used only with permission by Ms. Boudreau. Her blog is Blondiesjournals.blogspot.com and you can reach her at Blondiesjournals@gmail.com. All questions and comments are greatly appreciated.

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Does your family have a fire escape plan?

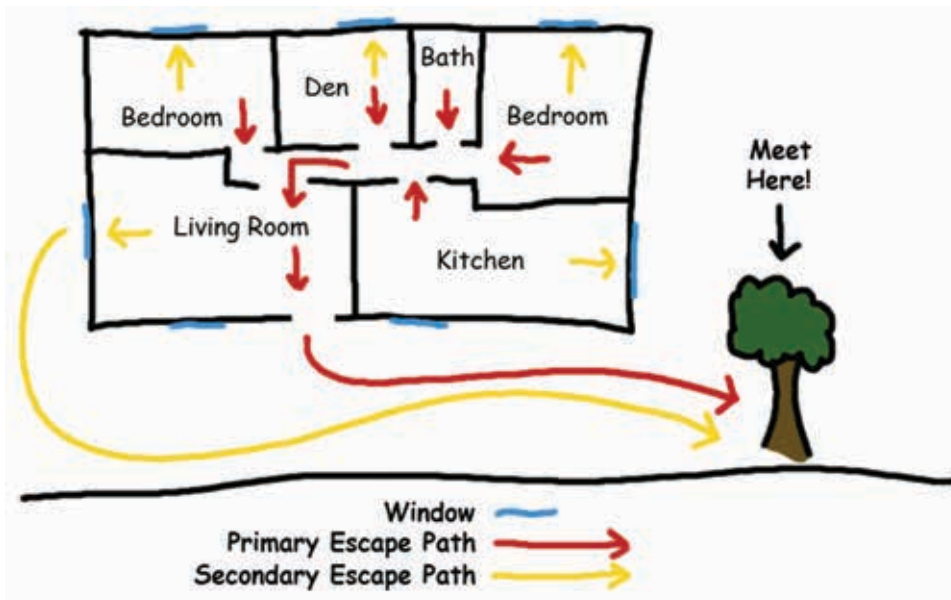
By Vicki Brossman

Kemner-Iott Benz Agency of Cass County

When a home fire occurs, every second counts. A working smoke alarm doubles your chances of survival. Once the smoke alarm sounds, you and your family could have less than two minutes to escape safely.

Prepare and practice your fire escape plan

- Involve everyone in your family when creating your escape plan. Walk through your home and look for exits and escape routes. Find two ways out of each room. Be sure all doors and windows that lead outside open easily.
- If you have children, draw a floor plan of your home marking two ways out of each room, including windows and doors. The National Fire Protection Association offers the free downloadable template above to use for this purpose.
- Practice your escape plan twice a year with everyone in your household, including children and people with disabilities. Assign someone to help infants or those with mobility limitations. Have a backup in case the assigned individual is not at home during the emergency. Practice both at night and during the day.
- If during a drill, the smoke alarm doesn't easily waken children or others, assign someone to wake them up.
- Purchase and keep escape ladders near the windows in upstairs rooms. Practice using them before your drill so you will know how to install them safely and if they are long enough for a safe exit.
- If windows or doors have security bars, make sure they have emergency release devices inside so they can be opened easily.



ly.

- Choose an outside meeting place a safe distance from your home. Mark the location on your escape plan.
 - Check to see that your street number is clearly visible from the road.
 - Make sure everyone in your house knows how to call 911.
- When a fire occurs, get out fast –
- Take the safest route
 - If you must escape through smoke, remember to crawl low, under the smoke and keep your mouth covered. The smoke contains toxic gases, which can disorient you or, at worst, overcome you.
 - When you come to a closed door, feel the door knob and door to make sure the fire is not on the other side. If either is hot, leave the door closed and use your secondary escape route. If the door feels cool, open it slowly. Be ready to shut the door quickly if heavy smoke or fire is

present.

- Remember to escape first and then call 911. Never go back into a burning building for any reason. Teach children not to hide from firefighters. If someone is missing, or pets are trapped inside, tell the firefighters immediately. They are equipped to perform rescues safely. Conduct a fire safety walk through on a regular basis -
- Keep clothes, blankets, curtains, towels, and other flammable items at least three feet from space heaters and stove burners.
- Place space heaters where they will not easily tip over.
- Have chimneys cleaned and inspected once a year by a professional.

- Never leave cooking unattended.
- Be sure your stove and small appliances are turned off before leaving or going to bed.
- Check for worn electrical wires and never run cords under rugs or furniture.
- Never overload sockets.
- Keep lighters and matches away from children.
- Never leave cigarettes unattended and never smoke in bed. Make sure cigarettes and ashes are out.
- Keep combustible materials in clearly marked containers and away from sources of heat, including water heaters, space heaters, boilers, furnaces, and wood burning stoves.
- Make sure wood burning stoves and stove pipes have the proper clearances from walls and floors.
- Check and clean your smoke alarms on a regular basis – change the batteries when you change your clocks.



Vicki Brossman
Kemner-Iott Benz

The risk of a house fire increases during winter due to holiday decorations, wood burning stoves and fireplaces, furnaces, and space heaters. Working smoke alarms and advanced planning and practice are critical to the safety of you and your family.

Local Housing Market

Overall home sales in October dropped 21 percent from the boom in September (62 vs. 78). The number of houses sold in September was the highest for 2016. When comparing overall home sales in October 2016 to October 2015, the number of houses sold fell 17 percent (62 vs 75). Year-to-date, the number of houses sold overall was 2 percent above the same point in 2015 (572 vs. 560).

Twenty-one waterfront homes were sold in October 2016 compared to 23 in October 2015. Non-waterfront home sales were down 21 percent compared to October 2015 (41 vs. 52). Year-to-date, waterfront house sales were up 16 percent (155 vs. 134) and non-waterfront house sales were down 2 percent (417 vs. 426).

In October, the average selling price in Cass for all homes was \$186,465. This was a 3 percent increase from the average selling price of \$181,906 in October 2015. The median selling price for all homes in October also increased 3 percent to \$126,250 from \$122,000 in 2015.

The waterfront home average selling price in October declined 14 percent to \$310,943 from \$359,959 in October 2015. The median selling price for waterfront homes decreased 20 percent (\$260,000 vs. \$348,500).

The average selling price for non-waterfront homes in October jumped 19 percent to \$122,708 versus \$103,152 in October 2015. The median selling price in October increased 6 percent to \$101,000 from \$95,000 in October 2015.

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

In Cass County, the number of bank-owned or foreclosed homes as a part of all closed transactions in October was 11 percent. The percentage in September was the lowest for the year at 9 percent. The highest percentage, 26 percent, occurred in January 2016. It was 11 percent in October 2015.

For comparison, the number of bank-owned or foreclosed homes as a percentage of all transactions

in our overall market dropped to 8 percent in October. This was the lowest percentage for 2016 and since 2009. Since April the percentage has ranged from 8-12 percent. The percentage peak this year was 20 percent in March. The highest percentage, in February 2009, was 75 percent.

Throughout SWMI prior October, the housing market for 5 months set records in terms of number of houses sold, total dollar volume, and/or average and median selling prices. In October, the housing market, while very good, did not set records when compared to numbers and dollars achieved in the month of October looking back to 2006, our peak year. Year-to-date, 2016 has taken the lead as the peak housing market year across the board.

In October, 326 houses were sold compared to 347 houses sold in October 2015 for a 6 percent decline. Year-to-date, the number of houses sold was up 6 percent (3007 vs. 2828). For the last six months, the numbers of houses sold were above 325 and reached as high as 388 in August. Typically, the number of houses sold in the last two months of the year drop to the 200 level. Depending on how steep the decline will determine if the number of housing sales reaches the peak status in the 2006 to 2016 comparison.

The average selling price in October fell to \$201,242 from \$214,237 in October 2015 for a 6 percent decrease. With fewer houses sold in October 2016, the total dollar volume dropped 12 percent (\$65,605,024 vs. \$74,340,313). Year-to-date, the total dollar volume was up 10 percent (\$602,680,254 vs. \$549,878,149).

Overall in SWMI, the mortgage rate was 3.58, up slightly from 3.54 in September. In October 2015, the rate was 3.95. Nationally, the Freddie Mac mortgage rate in October was 3.47 compared to 3.46 in September 2016.

This data reflects home sales across Berrien, Cass and the westerly 2/3 of Van Buren counties and should not be used to determine the market value of any individual property.



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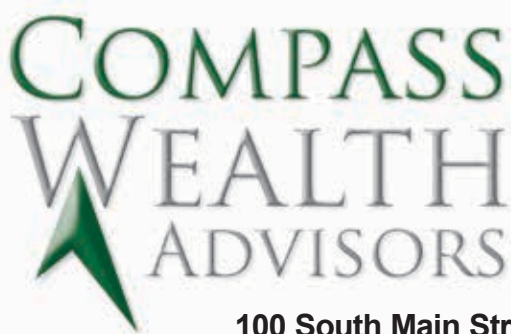
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HISTORIC POSTCARDS

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

In this edition of Neighbors we have selected postcards showing images of Dowagiac and nearby lakes.

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



Neighbors

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OUR CHILDREN

Reindeer games and other December fun

by **SANDY FLEMING**

It's always hard to believe when we reach the beginning of December. I think the days seem to fly by faster and faster each year. Christmas and the New Year will be here before we blink! But along the way, you and your family want to have some fun. Take time out of your busy-ness to play, and you'll find stress levels melt away. Plus, you and your family will feel closer, and you may even find some ways to widen your circle to include friends and other loved ones in the fun. Here are some day-brighteners, games, and other ideas to make sure "fun" stays at your house this holiday season.

Fun for the Youngest in Your Group

Little ones make the holidays so joyous! Their excitement and enthusiasm is contagious, and they can literally light up the room. Then again, they have remarkably short attention spans at times, and sometimes they need a bit of a hand to stay on Santa's good side. If you have a pocketful of holiday fun ideas at your fingertips, they will be much happier, and you'll fend off a greater amount of headaches. Here are some suggestions to help:

Help the little ones (even those who cannot count yet) keep track of how much longer they have to wait for Santa by using a Christmas Countdown Chain. Make a festive construction paper chain (just like you did when you were a kid), and put one link for each day until Christmas. Make a daily ritual out of tearing off a link and counting how many links are left. Not only will it help your little one to keep track of "how many more days," it will also build and nurture critical math skills.

I also love the idea that's been making the rounds on social media these past few days. Get 24 children's books (they can be from your own stash or some new ones if you wish), and wrap each one up in festive paper. Allow your child to choose one each evening to be the bedtime story. Advent calendars come in many shapes and sizes, but they are always fun. Some are available commercially, usually with a candy or other treat hidden behind the door for each day between December 1 and December 24. You can also find other versions at bazaars and craft fairs—these usually have pock-



ets or doors and you can insert nearly any kind of treat or prize you wish, or even use loving notes to be revealed each day. And it's simple as pie to make your own Advent calendar: just create a container with 24 compartments and load each with something fun to be revealed each day before Christmas.

Hide and seek games are loads of fun, and the whole family can get into the act. The Elf on a Shelf is one version of this game: family members take turns setting the little elf somewhere where he can "see" members of the household. Whoever finds him gets to put him in a new place. In another variation (popular at our house for years!), the kids hid the baby from my Nativity scene. Whoever found it hid it in a new place, and the person who knew where it was on Christmas morning got to unwrap the first present. Now, you may want to think twice about using a decoration that is important to you...one year, my children were gleefully playing the game, and then went suspiciously quiet a few days before Christmas. On the big morning, NO ONE knew where the decoration was, so Mom got to open the first present. A whole house search during the week between the holidays turned up nothing, either. It wasn't until the following June when we planned our first summer picnic that the baby was found...IN THE COOLER! Ever after that, we used a decoration that was specifically purchased for the game.

Christmas decorations can be particularly interesting to young kids, so

consider making an annual tradition of buying or making a new one for each child every year. Keep track of them and store them separately, and then when they are ready to "leave the nest," you've got a collection of special decorations for them to take with them to their new apartment, dorm room or other living space.

Most children's games can be tweaked just a little bit to give them a holiday touch. Try playing "Reindeer, Reindeer, Santa!" for example, instead of "Duck, Duck, Goose."

Don't forget to include the children in your holiday cooking efforts. Choose a recipe that's particularly forgiving of too much kneading/handling (like a sugar cookie), and let the kids help with mixing, rolling, cutting, baking and icing. What a way to build family togetherness, and help the kids learn vital life skills at the same time!

And finally, here's a way to keep them occupied all month long when they feel a bit bored or need some direction to their play. Consider getting them involved in a service project to brighten up someone else's holiday! It's really pretty easy to do. Have them make cards (you can pen the holiday messages if they are too young to write), then bundle everyone up to spend an hour or so at your local nursing home or care facility. Pass out your homemade cards and sing a few carols as you pass through. Or, check out <http://colorasmile.org>. This charity has printable coloring pictures on its website, and after the children work their magic on them, you can send them to the indicated address, where they will be distributed to the elderly, the handicapped, and people in care facilities.

For the Whole Family

This year, why not think outside the box and try out some holiday traditions from other cultures? There is a wealth of information available online, or your local library has numerous books to share on the subject. Look around for activities, traditions, legends, recipes and more. You could pick a country or a region to focus on, or give each family member a place to discover and report back to the group. It would be a great year to explore the traditions of your ancestors, too. Choose the things that sound the most interesting, unique, or enjoyable, and try them out!

Another way to dress up the holiday is to turn back the hands of time. Try making your family celebration

old-fashioned this year. Look up old time recipes (or see if you can get older relatives to share), play some old parlor games like charades, and you'll find that you can cut back on the commercialism of the season if you wish by turning the clock back one or two hundred years.

Set up a large box, and try to put one non-perishable food item or toiletry item in each day. By the time Christmas rolls around, you should have a nice boxful to donate to your local shelter or food pantry.

Post a Christmas trivia question where everyone can see it, and award a prize to the first person to come up with the answer. Or allow the winner to come up with the next question.

Design a trivia game based on your family's favorite holiday show. Watch it again if you need to, and write down things that are not likely to be answerable simply by remembering the show. Go for details like colors, numbers of people in the background, and so forth. For a variation, watch a show together and create a quiz for someone else in the group. Trade quizzes after the show is over and see who can do the best.

Organize an old-fashioned caroling party. Don't worry—it doesn't really matter if you are a stellar singer or not. The holiday songs are very "forgiving," and so are most audiences. Check with your church or community center for a list of people who would appreciate being a stop on your caroling outing, or arrange with a care facility to visit for an hour or so during the season. And if you really want to be unusual, do a bit of research and get ready to sing more than just the first verse of your favorite carols. Can you sing the second and third verses of Jingle Bells??

Choose your favorite holiday treats and bake extras this year. Chances are very good that you have neighbors, friends, or family members who would appreciate a small sample of your goodies. This is a perfect idea for those of us who love to bake, but who shouldn't eat tons of sweets at the holiday season.

Looking for a fun party game to play? Wrap a present for each person in the group. Wrap it again. And wrap it again. Put as many layers on it as you like, as long as each present has the same number. Seat the players in a circle and play "Pass the Present." Play music while the players pass the gifts around the circle. When the music stops, each player can remove one layer of wrapping paper. Players get to keep the gift when they remove the final layer.

Find a book or do some research to uncover the origins of your favorite holiday traditions. Gather the family and share the history of a different tradition each day. It doesn't have to take long, and the feelings of family togetherness can be the glue that holds your holiday celebration together. And have a great holiday!

Sandy Fleming is an educational consultant and Christmas addict. If you'd like more holiday fun ideas straight to your email inbox, send an email to tutor1235.christmastreasures@info.trafficwave.net or visit <http://sandyflemingonline.com/christmas-treasures/>.

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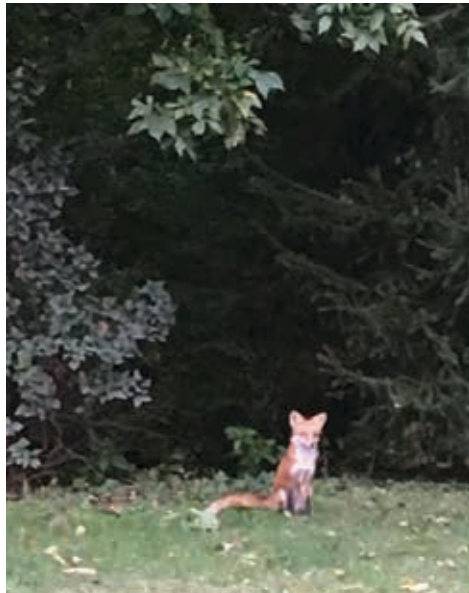
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NATURE NOTES



Red fox at backyard of Kristi Bradford of St. Joseph Bradford says two young foxes have taken care of the rabbits and chipmunks around their house.

Kristi Bradford and family of St. Joseph has two young red fox that visit her backyard. Bradford says the fox have a den in the ravine near their house and have taken care of rabbits and chipmunks in the vicinity.

Small mammals are not the only food these young fox have to eat, as they reportedly eat steak, pork and chicken thrown to them by the Bradford family.

The sandhill cranes have been gathering in the fields along Oak Grove Road for several years, each

year the flock gets larger. They use this location as a pre-staging area before completing their southward trek to middle south, such as Kentucky, Tennessee and northern Alabama for the winter.

A much larger gathering, upwards from 50,000 to 10,000 cranes depending on the year, occurs to our south at the Jasper-Pulsaski State Game Area in Indiana.

Dates vary on when sandhill cranes make their final push southward, but it usually is triggered in late November or early December when the first

measurable snowfall occurs, covering the ground and severely limiting food supply for the cranes.



Sandhill cranes off Oak Grove Road, southeast of Dowagiac by Mark Parren.

LOCAL HISTORY

The diary of Dr. Phineas Gregg

Provided by Cass District Library Local History Branch

Continuation of the diary of George Franklin Gregg (1848-1932). In February 1870, Frank Gregg lived in Newberg Township, but had family in Brownsville, Calvin Township. In the spring of 1870, Gregg moved to Brownsville when he became a school-teacher.

April 1, 1870 – Cloudy and damp. Worked in the shop. Mrs. Gillam leased to Borton, deed to Nye.

April 2, 1870 – Very pleasant registration day. Great crowd. The colored men register for the first time. [The registration probably relates to voting registration. Township elections usually took place in early April during this time period].

April 3, 1870 – Very pleasant and warm. No meeting or Sunday school. Read most of the day.

April 4, 1870 – Very pleasant and roads getting dry, and hard election. Went off peaceably and well for Jim the Treasurer. [James H. Gregg, treasurer of Calvin Township, 1870 - 1874].

April 5, 1870 – Went to the Inst. [Absalom Institute]. It organized at 1 o'clock. Came home at night, 2:30 about.

April 6, 1870 – Very pleasant, went to the Institute. Had a good time. Stayed overnight with Clendenen. [Probably William Clendenen, of Silver Creek township, age 32 in 1870].

April 7, 1870 – Very pleasant. Went to Dowagiac

again, had to walk all the way. Very warm.

April 8, 1870 – At Dowagiac at the Inst., all going on well. Miss Churchill has come reading in the eve.

April 9, 1870 – At Inst. of Com. [Institute of Commissioners] of resolutions, adopted. (Absalom) Institute closed. Thomas Shaw and I went home in 6 wagons.

April 10, 1870 – Damp and raining. Went to meeting at the schoolhouse. Nothing else worthy of note.

April 11, 1870 – Our daughter Sarah Gregg was born this morning, doing well.

April 12, 1870 – Very pleasant and warm. Wheeled manure in the forenoon, cleaned yard in afternoon. Got ready to clean the schoolhouse. Russel preached in the eve. [The school house referred to is likely the one-room Brownsville school, located on south side of section 8, about 1/2 mile west of the village of Brownsville, Calvin Township].

April 13, 1870 – Looks like rain later. It is very warm, sun shines brightly. White washing the schoolhouse. Nellie has got a calf today.

April 14, 1870 – Very pleasant and breezy. White washing the school house, got done.

April 15, 1870 – Cleaned the school house. Mary helped me, also Amasiah got done scouring.

April 16, 1870 – Sleety in the morning. Snowed nearly all day. Cold at night. Quarterly conference today.

April 17, 1870 – Thawing and very pleasant, though cool. Quarterly meeting in the morning. Sermon by Worthington [, to which] Father and Mother Fourman came.

April 18, 1870 – Rather cool. Snow all gone but more falling in the morning. Went to look for a school. Poor success.

April 19, 1870 – Damp and raining, at home. Jim stayed with me all night.

April 20, 1870 – Damp in the morning, raining in the evening. Worked a half a day at tearing down Jim's old house.

April 21, 1870 – Cool [and] damp. Went to Banks in the morning to see about a school. Went to N. Parkers in the afternoon. Made an onion bed.

April 22, 1870 – Very pleasant. Went to Calvin Centre at the school. 4 months for 66 sixty six dollars. [I] am told by old settlers that twenty five years ago today [in 1845] the entire back of the school house was destroyed by a hale [hail] storm. [Apparently, Gregg was hired to teach school for four months, salary being sixty-six dollars. The school, a one-room was located on the north side of Mount Zion Road, section 21 of Calvin Township. The school house served District #4 of the township. Reportedly burned down, date unknown].

April 23, 1870 – Very warm and pleasant. Made an onion bed. Cleaned up the yard. Went spearing in the eve.

April 24, 1870 – Very pleasant. Went to meeting. Had to go to Boyds in the eve. Sat up all night, sleepy in the morning.

April 25, 1870 – Very pleasant. Slept 8 hours. [Boyd] not very well, he is very bad with the rheumatism. Went again in the evening.

April 26, 1870 – Went home. Very pleasant. [Not feeling] very well. Slept rather poor. Bad cough. had company until midnight at Boyds.

April 27, 1870 – Not any better on account of company. Slept 9 hours, back in the evening [to Boyds?], rained in the night. Got Sherman's watch.

April 28, 1870 – Went home in the morning. Very pleasant but cool. Went to Cass[opolis] in the morning to take the watch to Sherman. Slept 4 hours.

April 29, 1870 – Very pleasant. Sat up with Boyd last night. Got my pay for cleaning the school house.

April 30, 1870 – Pleasant. Still took Mary home, came back by Cass. Got the watch, paid \$1.50 for the work.

To be continued...

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THE LAST WORD

The real nightmare before Christmas

Ok, so it was early on Cyber Monday after the long Thanksgiving holiday, and I was sitting in my living room alternating between half-heartedly writing this column and scorching the Web looking for great deals on everything from laptops to Fitbits, when all of a sudden the sun peeks out of the heavy cloud cover that's obscuring my view of the West side of the lake and illuminates the dull room I'm sitting in like the closing credits of a bad cowboy movie.

Except there's no hombre riding away and it's morning, not sunset.

"OMG," I frantically started typing with my thumbs onto the tiny screen on the new smart phone I've been using to shop with, "The sun is rising in the West!" My breath was coming fast, almost panting, my thumbs were flying over the letters, never once missing or having to resort to autocorrect ...

When ... "beep ... Beep ... BEEp ... BEEp ... BEEP ... BEEP ... BEEP!"

My hand automatically reached out to hit the snooze button and silence the offending alarm clock. I tried my best to snuggle back into the soft pillow and pull the cover over my head to try to get that nasty nightmare out of my head, but the dog was having none of it.

I love my dog, but she doesn't get sleeping in; when the alarm sounds it's time to get up and go outside and take care of that morning ... ahem ... business.

I tried my best using my dog-ESP, sending frantic ethereal messages that conveyed my alarm ... "I was shopping on

the Internet for stuff I don't want, the sun was rising in the west," I mentally messaged to her. "And worse of all, for some reason I somehow had a cell phone and knew how to use it," I continued. "Don't you know how disturbing a nightmare that is?"

She whimpered unsympathetically and licked my hand insistently.

"Get up you lazy bones," she ESPed back. "I don't care about Mondays or shopping or cell phones, I've gotta go."

I slid the quilt an inch or two so I could give her the evil eye (just one, if I poked two eyes out she'd lick my nose). Her ears were up and she made eye contact ... she knew she had me.

As reluctantly and begrudgingly as possible I rolled out of bed, stretched, scratched, ruffled my hair, pulled on my sweats, stepped into my fuzzy slippers and grabbed her leash.

"Blfirtzgrstmrz," I told her sternly.

She bounded for the door, oblivious to my distress and confusion.

"It'll pass," she let me know me.

"Always does. Roll with it ... and don't forget my breakfast when we get back."

We walked out into the dark. It was raining and cold. The wind was blowing out of the East. I shone my flashlight up into the blackness overhead half expecting to see pigs flying by.

Wouldn't have surprised me.

Ten minutes later I was sucking down the grounds at the bottom of my second cup of coffee and reading the headline news on the Internet (they stopped delivering the newspaper to my house quite a while ago) ... I know, just

because it's on the Internet doesn't make it true ...

"Indiana 26, Purdue 24: IU is bowl bound for the second straight season," the first headline read.

"Yeah, right," I muttered. "Doggone fake news sites."

"For the seventh time this season, Notre Dame lost ... now 4-7 and have officially clinched their first losing season since 2007," said the next site.

"Another hoax," I surmised. Can't be true. "It's November 28, not April first!"

I refilled my coffee cup and refreshed the Internet browser.

"Ohio State stuns Michigan in overtime. Coach blames referees," it said.

Yeah, right, I thought. Next.

"Detroit Lions win their first division title in 23 years," it said.

"OhForCryingOutLoud," I shouted.

The dog rolled over in her sleep.

"Despite win, President-elect Trump claims millions voted illegally," the next headline read.

This was getting positively wacky.

I must be still asleep, I thought.

What's going on?

I got up and went upstairs and looked at my bed. I wasn't there.

I walked to the front window and checked out the west shore. Nope, no sunrise in the West.

I scanned the surface of the lake for telltale wakes, mysterious, monstrous amphibian heads poking up, sailing boats with torn black sails passing.

Nope.

I sniffed suspiciously at my coffee cup and turned over the remnants of the

egg on my plate.

Nope, no Irish whiskey, no signs that some stealthy Russian spy had snuck into my house and doped my breakfast with some weird wacky-Monday secret formula designed to cause an unsuspecting ordinary American like me to suddenly surrender all the state secrets I might have, in addition to my bank account numbers and all of my personal passwords.

Apparently not an international conspiracy, I realized.

"Get hold of yourself," I almost shouted. "You're getting paranoid! None of these things can possibly be true."

"You weren't shopping on Cyber Monday, the sun didn't rise in the West, you don't have a cell phone (thank God) ... the alarm went off and proved all that didn't happen."

"Pinch yourself, you're still asleep. WAKE UP!"

I pinched myself.

"OUCH," I shouted.

Nothing happened except I startled the dog out of her mid-morning nap.

She walked over and gently pushed her muzzle under my hand and whimpered softly, apparently worried about my strange behavior.

I patted her head and scratched her ears, glad to be brought back to reality.

"It's ok, pup," I told her. "I'm just having a strange, kinda scary morning. I'm sure I'll be fine later ..."

"... unless someone tries to tell me the Cubs won the World Series or something completely impossible like that.

Happy holidays all. Back in March.



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