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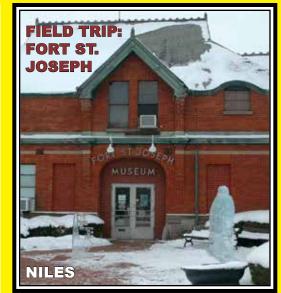
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Neighbors is published monthly from March through December.

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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.

Summer arts & crafts show

The Cass Area Artists(CAA) have issued call for artist for the 2016 Summer Arts and Crafts show to be held on July 9 on the grounds of the Lowe Center,in Cassopolis. The juried show is open to Michiana artists and crafts persons working in many media, including painting, jewelry, photography, stained glass, ceramics and pottery, woodturning and

Arts organizations may have for one booth for all of the organizations members who qualify through the CAA jury and application process. For more information and an application visit http://www.cassareaartist.com-show or call 228-8047. Application deadline is April 1.

Financial Literacy and Homeownership Education Classes

Michigan State University Extension is partnering with three area libraries to provide free classes for adults in personal finance, homeownership, and foreclosure education. All ages are welcome; however the material 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.

Financial Literacy classes (4-6 sessions): During the personal finance class attendees will learn ways to manage debt and credit, create financial goals and spending plans, and the nuances of financial decision-making. This class is required for those interested in attending the Homeownership Education classes.

This class will be offered at the Benton Harbor Public Library, 6 sessions: Wednesday, March 9, 16, 23, 30, April 6, 13 from 4-5:30 pm, or 3 sessions: Monday, Mar. 7, 14, and 21 from 4-5:30 pm, and 3 sessions: Monday, Mar. 28, April 4, and April 11 from 4-5:30 pm. It will also be offered at the Maud Preston Palenske Memorial Library, 6 sessions: Wednesday, Mar. 9, 16, 23, 30, Apr. 6, 13 from 6-7:30 pm, and at the Berrien Springs Community Library, 4 sessions: Wednes-

day, June 15, 22, 29 and July 6 from 5:30-7: pm.

Homeownership Education classes (3 sessions): Must have completed Financial Literacy class. The homeownership class provides in-depth education on mortgages, the loan process, and the real estate market. The class is certified through the U.S. Department of Housing and Urban Development (HUD) and Michigan State Housing Development Authority (MSHDA). Class is required to qualify for HUD and MSHDA loan products.

This class will be offered at the Maud Preston Palenske Memorial Library, 3 sessions: Saturday, April 2, 9 and 16 from Noon-2 pm, and at the Berrien Springs Community Library, 2 sessions: Wednesday, July 20 and 27 from 6-9 pm

Foreclosure Education (one session): The one-session informational class covers the ins-and-outs of the foreclosure process. Great information for all current and future homeowners to have in case of a worst-case scenario. Attendees will have the opportunity to make individual appointments with the instructor.

This class will be offered at Benton Harbor Public Library, 213 E Wall St, Benton Harbor, phone 926-6139. Contact: Katie Boyer; at the Maud Preston Palenske Memorial Library, 500 Market Street St. Joseph, phone 983-7167. Contact: Marnie Heyn, and the Berrien Springs Community Library, 215 West Union St., Berrien Springs. Phone: 471-7074. Contact: Jennifer Senger

For further information on these FREE classes or to register for a location, please contact Jennifer Young at 944-4126 ext. 4013 OR youngj62@anr.msu. edu.

Relay for Life

After the mix-up in format at last year's event, organizers with the local Relay for Life are falling back on tradition for this year's fundraiser — as well returning the event to its former home.

This year the annual cancer fundraiser, which will adopt the American Cancer Society's national theme of "Paint Your World Purple." Planners have also gone back to the traditional 24-hour format, after last year's smaller 12-hour failed to generate increased participation.

The Cass County Relay takes place from 6 pm June 17 to 6 pm June 18 at the Cass County Fairgrounds in Cassopolis.

The change in strategy comes due in part to the fact that, for the first time since 2009, Edwardsburg will not be hosting its own Relay for Life this year.

Last year, the Cass County Relay brought in more than \$10,000, collected

by eight teams participating in the event.

People who are interested in joining the planning committee, signing up a team for the relay or simply wish to donate can do so by visiting the Cass County Relay for Life webpage at http://relayforlife.org/casscountymi.

Event to aid anti-abuse group

Domestic and Sexual Abuse Services will host the Survivor Stomp, a 5k run and 1.4 mile walk on April 30 at Fred Russ County Forest Park on Marcellus Highway. Packet pickup will begin at 8 am, the race will start at 9 am. Registration fee for runners is \$25 for adults, \$15 for children 12 & under. There is no fee for the walk but a \$25 pledge collection is suggested.

For more info and to access registration visit www.dasasmi.org. For info contact kimk@cassmi.org or call 273-6154.

Rent-a-Sap Bucket

Bendix Woods County Park in St. Joseph County (IN) is celebrating it's 050th anniversary with a special Rent-a-Sap Bucket for 2016. For your \$50 donation, renters will receive the following: your family or individual person's name will be painted permanently on a new sap collection bucket placed in the sugar bush, one complimentary ticket to the Sugar Camp Days Pancake Breakfast on March 19 and 20, one gift coupon for a pint of maple syrup made at Bendix Woods, one admission gate pass and a chance to win two kayak passes. They are also offering the Rent-a-Sap Bucket at the \$35 level. All items are included: one breakfast ticket, one pint of maple syrup, one gate pass (good April 1 – October 31), your name placed on a bucket (non-permanent sign) and chance to win two kayak passes.

The first 50 participants to register will have their names placed on a sap bucket located in the sugar bush.

The deadline to purchase the Rent-a-Sap Bucket is March 11. To register, send your name, address, phone number and a check for \$50 or \$35 made out to St. Joseph County Parks. Attention Rent-a-Sap Bucket, 32132 SR 2, New Carlisle, IN 46552 or call Bendix Woods County Park at 574-654-3155 for more information.

Midwest Energy scholarships

Every high school senior considering a higher education path could use a little extra cash to help with expenses, and Team Midwest is again offering support with our annual scholarship program.

High school seniors whose families receive monthly service from Midwest Energy Cooperative, Midwest Propane and/or Midwest Connections are invited to apply for one of the four \$1000 college scholarships. Scholarship applications must be submitted by March 11, and awards will be made in April.

Selection for the scholarship is based on academic performance, extra-curricular activities, community involvement and/or employment, and honors and awards. A minimum cumulative grade point average of 3.0 on a four-point scale is required and an official transcript must be submitted for final approval. Full details can be found with the online application at TeamMidwest.com.

Up-cycle T-shirts at St. Patrick's County Park

Save that Shirt! Join park staff at St. Patrick's County (IN) Park on Saturday, March 12 from 9 to 11:30 am in the Brown Barn to learn how to give an old t-shirt a new life with just a pair of scissors. Participants will "up-cycle" t-shirts into tote bags, scarves and accessories. No sewing necessary! Please bring sharp scissors that will cut fabric if you can. Shirts will be provided or bring your own. Recommended for ages 10 to adult. The fee is \$3 per person. Registration and payment are required by March 8 at 574-277-4828.

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 574/277-4828.

Youth Leadership Summit

Midwest Energy Cooperative is looking for a few good teens for the 2016 Youth Leadership Summit (YLS), April 27-29 at SpringHill Camp in Evart, MI.

YLS, presented by Michigan's electric cooperatives, is a high-energy, interactive experience designed to help young people grow as leaders. High school sophomores and juniors from Midwest Energy's service area are invited to take their team-building skills to the next level at this unique three-day event.

Four Midwest Energy students will be selected to represent the cooperative at YLS, and up to two of those students will be selected for a once-in-a-lifetime Washington, D.C. trip with the 2016 National Rural Electric Cooperative Association Youth Tour, June 10-17. This all-expenses-paid trip provides students with the opportunity to watch history come alive as they explore the museums, memorials and monuments of our nation's capital, and meet face-to-face with their elected officials.

To apply online, visit miYLS.com or contact Nicole Barfell at 269-445-1112 or nicole.barfell@teammidwest.com.





REGIONAL EVENTS CALENDAR

March 5 - Main Library Open House, 3-5 pm, refreshments provided. Cass District Library-Main Library, 357-7822

March 7 - Citizen CPR, 6 pm, Free American Red Cross Class for ages 14 and older. Cass District Library- Howard Branch, 487-9214

March 8 - Book Bunch Book Club, 5:30 pm, Join us for a discussion on All The Light We Cannot See by Anthony Doerr. Cass District Library- Howard Branch, 487-9214

March 8 - Mother Daughter Book Club, 6:30 pm, Book club for moms and their daughters in elementary school. Call Stephanie for info. Cass District Library- Main Library, 357-7822

March 10 - Movie: The Peanuts Movie, 6 pm, Cass District Library- Main Library, 357-7822

March 14 - Family Bingo Night, 6 pm, Free, small prizes will be awarded. Cass District Library- Mason/Union Branch, 357-7821

March 15 - Movie: Goosebumps, 6 pm, Cass District Library- Edwardsburg Branch, 487-9215

March 22 - Spring Story Time begins this week, Call your local branch for more info. Cass District Library- Main Library, 357-7822

March 22 – 5 pm the National Association of Retired Federal Employees, SW Michigan Chapter 572 first monthly meeting of the year at the Super Buffet in Benton Harbor. All retired/current federal employees, spouses/families are welcome. For information, call Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

March 29 - Citizen CPR, 6 pm, Free American Red Cross Class for ages 14 and older. Cass District Library- Edwardsburg Branch, 487-9215

April 26 – 5 pm – The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting, Super Buffet in Benton Harbor. All retired/current federal employees, spouses/families are welcome. For information, call Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

April 30 - Domestic and Sexual Abuse Services Survivor Stop 5k run and 1.4 mile walk, packet pickup 8 am, race at 9 am.

May 24 – 5 pm – The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting , Super Buffet in Benton Harbor. All retired/current federal employees, spouses/fami-

lies are welcome. For information, call Jean Rowe at 782 2769 or email jeanrowe70@ comcast.net

June 17 - Cass County Relay for Life, fairgrounds, Cassopolis, www.relayforlife.org/ casscountymi

June 28 – 5 pm – The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting , Super Buffet in Benton Harbor. All retired/current federal employees, spouses/families are welcome. For information, call Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

July 26 5 pm – The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting, Super Buffet in Benton Harbor. All retired/current federal employees, spouses/families are welcome. For information, call Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

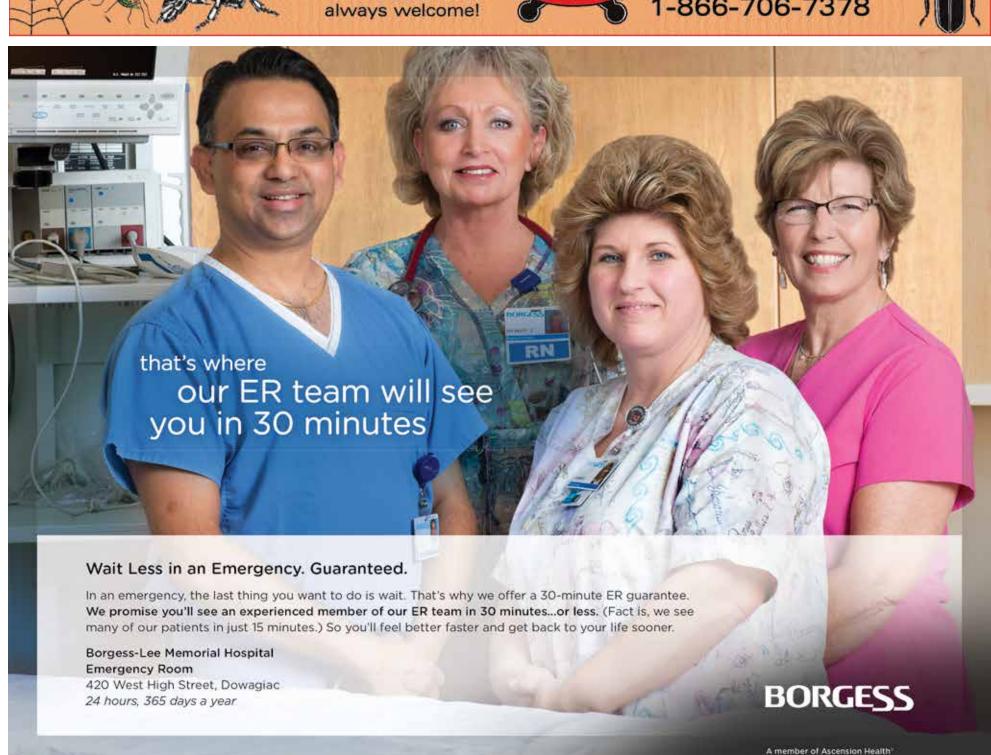
August 23 – 5 pm – The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting of the year at the Super Buffet in Benton Harbor. All retired/current federal employees, spouses/families are welcome. For information, call Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

September 27 – 5 pm – The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting, Super Buffet in Benton Harbor. All retired/current federal employees, spouses/ families are welcome. For information, call Jean Rowe at 782 2769 or email jeanrowe70@comcast.net

October 25 – 5 pm – The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting , Super Buffet in Benton Harbor. All retired/ current federal employees, spouses/families are welcome. For information, call Jean Rowe at 782 2769 or email jeanrowe70@ comcast.net

December 6 – 1:30 pm – The National Association of Retired Federal Employees SW Michigan Chapter annual holiday dinner at a site to be determined. All retired/current federal employees, spouses/families are welcome, no RSVP needed. No business meeting, new officers will be sworn in. Next meeting will be March 28, 2017. For information call Jean Rowe, 269 782 2769 or e mail jeanrowe70@comcast. net





LAKE LIFE WITH JANE

Coming out of hibernation

by JANE BOUDREAU ello Neighbors! Your favorite newspaper is back and you can enjoy reading articles and columns you've come to know over many years. And the advertisements for watercraft, docks, garden nurseries and area restaurants will have you coming out of your deep winter hibernation with a smile on your face. And I'm glad to be back.



I am planning on having one of the best years ever on our lake. We experienced a real disaster in our home last year when a pipe burst and caused major water damage. Our home had to be gutted and the work is only half done. On a positive note, I have the opportunity to choose new flooring, cabinets and some furniture. I've picked out some beachy paint colors for the walls and I'm jumping on the bandwagon of using some reclaimed wood here and there. I plan to share some of the work that's being done as well as some of my decorating choices as the months go by. I hope you find these little tidbits interesting and inspiring.

I'm a little stir crazy for warmer days and spring flowers. I treated myself to some tulips from the grocery store. They not only perk up my dining table, they make me dream of sunnier days to come. I don't feel like we've had a terrible winter so far, some really cold weather recently but not a lot of snow. I really enjoy snowy days (as long as I don't have to drive in it), and getting out to shovel is a great way to get some fresh air and

exercise. The one thing I really don't like about our winters is the lack of good clean fresh air coming into my home. Once in awhile I open a few windows around the house and let the super cold air swoop in and clear the old air out. Whether it's good for us or not, I feel it's refreshing.



It's amazing how soon Easter is arriving this year. If you read my column regularly you know how much I love to decorate, cook and entertain for the holidays. So I have some Easter related ideas to share with you this month. See that cute little guy? I have a collection of bunnies that continues to multiply every year (catch that little pun?). My kids laugh and joke that I've never passed a bunny I didn't like. I once had a guest for Easter dinner who looked around my house and said the amount of rabbits and hares I had was a little creepy. I have to say this little one is my favorite. And yes, they get packed up and sent back down to the storage room after a week or two. Sad. Very sad.

The photo at the top right shows my Easter table last year. I love to fuss with my table and I think it makes the guests feel special. I also like to keep it simple and inexpensive. For this occasion my centerpiece was a vanilla pillar candle on a pedestal with fresh lily blooms tucked under and some simple greenery poked in between. A candle or a vase of flowers would be fine but by combining the two I got a lot of compliments. I keep a nice supply of plain white napkins found on clearance or sale and they

+



always fit the bill. I mixed up napkin rings; little eggs on grapevine and some gold bunnies that I found at Pier 1. I use them year after year. Look for themed items to go on sale about a month after the holiday. And don't worry about napkin rings, a nice folded napkin is just perfect.



When I'm making a big feast, I like to keep desserts simple and fast. A lot of people think almond bark and fudge are just for Christmas. I made this almond bark that is perfect for Easter (or spring), by adding some pastel colored candies and broken up Oreo cookies. It's very simple to

make:

Melt two packages of vanilla almond bark in a bowl in your microwave. The key is to do it at 20 minute bursts with a good stir in between. It usually takes about a minute. Spread the mixture on a baking sheet lined with parchment paper. Sprinkle your toppings or candy over and then let it sit in your freezer for about an hour. Take it out and break it up into pieces, large or small. Keep it stored in your fridge until serving---it doesn't melt but it can get a little sticky. Heavenly!



I like making cupcakes on holidays, too. They are quick and super easy for kids to grab and go. I love to jazz them up. These are simple vanilla cupcakes from a mix. I tinted a can of white frosting with a little green and then topped that with some toasted coconut (just let it cook and brown a little in a saute pan, no oil necessary). I embellished them with some candy coated Easter eggs and little bunny and chick picks I found at a craft store chain. Are you feeling your



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creative juices flowing yet?:)

I'm going to leave you with a great dip that you can enjoy at home or bring to a party. I was going to share a casserole recipe or a great homemade pizza I came up with. Then I thought, let's look forward, get past the comfort food. This dish will take you from spring to fall and garner a lot of ooh's and ahh's. Here you go:

Layered Greek Appetizer *Ingredients:*

2 large tomatoes, chopped fine 2 cups cucumber, diced 1/2 cup red onion, diced 1/2 cup green pepper, chopped fine 1 cup crumbled feta cheese, divided in

2 T. dried oregano, divided 3/4 cup fresh parsley, divided 16 oz. or 2 cups plain Greek yogurt salt and pepper

1 cup chopped romaine lettuce 1/2 cup chopped red pepper 1/4 cup chopped black olives

I know — sounds like a lot of ingredients but it's layered (hence the dividing) and well worth the chopping. *Directions:*

In a dish at least 3 inches deep, layer tomatoes, cukes, onion and peppers. Press the layer down with a spatula. Now do a layer of half the feta, half the oregano, half the parsley. Smoosh down again. Add the yogurt in dollops and spread like cake frosting. Do not lift the spatula up and down or you will have a holy mess. Sprinkle liberally with salt and pepper. Lastly, add the chopped romaine lettuce, remaining feta, red pepper and olives, oregano and parsley. Refrigerate at least one hour. Serve with pita chips or crackers. ENJOY!!!

Until next month, I hope you enjoy



these last few months of winter and cold weather. After all, it's a good excuse to snuggle in front of a fire, read a few good books or watch your favorite shows on TV. And of course, try a few new recipes in the kitchen (hint, hint!). Soon we will be outdoors

most of the time and while we tend to our gardens, sweep our patios and decks and enjoy meals al fresco, we will have less time in the kitchen to make elaborate dishes and the dust bunnies will gather in corners. Tend to them now and then forget them, or try!! I'll have some innovative and spring inspired ideas for you next month and we can then finally get out and about and breathe in that fresh air!

See you in April ~ Jane

Michigan Eats at Dowagiac History Museum

Te are what we eat and for Michiganders this means pasties, muskrat dinners, Coneys, fish fries, cherry pie, and much more. Michigan Eats: Regional Culture Through Food, an exhibit at the Dowagiac Area History Museum, will give visitors the opportunity to learn about Michigan food and foodways. The Michigan State University Museum exhibit opened at the museum in February. The exhibit will run through April 30.

What makes a 'Michigan food?' After all, there is nothing that all Michiganders eat and only they eat. Michigan foods are those of the many communities — ethnic, regional, local — that constitute the state. Michigan Eats explores the state's food and foodways by looking at food traditions in specific locales, with particular emphasis on ethnic history and its impact on different communities. The term "foodways" includes the entire complex of behaviors, attitudes, and beliefs associated with food, from cultivation to consumption.

Michigan Eats uses interpretive panels that convey in words and images many of the diverse food traditions found around the state. The exhibit also includes historic and contemporary objects from the Michigan State University Museum and private collections that illus-

trate various aspects of Michigan foodways, including ethnic kitchen utensils, packaging from some of Michigan's best known food producers and antique fishing equipment. Visitors can also listen to clips from food-themed songs and stories about Michigan food on the exhibit's interactive listening station.

The Dowagiac Area History Museum will add local food history and stories to the exhibit. According to Museum Director Steve Arseneau, "Many of the themes in Michigan Eats tie in perfectly with our local food history. From paczki to mint farming, these are local traditions that the curators of the exhibit also addressed." The museum's exhibit will include many historic artifacts from the local agriculture industry, the fruit belt and some of our area restaurants.

Arseneau is working with Caruso's to include some of the nearly century-old business' older candy-making equipment. "What would a Dowagiac exhibit on food be without including Caruso's, which has served generations of Dowagiac residents," Arseneau says.

The museum is located at the corner of Division and West Railroad Streets. For more information, contact the museum at 269.783.2560 or visit www. dowagiacmuseum.info.



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HEALTH & FITNESS

Wake up your muscles

By Brenda Harris
Cass COA

aking up in the morning can be a challenge, from dreaming to reality. It's also a transition period for your muscles, which are paralyzed during the dream phase of sleep to prevent you from doing anything dangerous while you're sleeping. Many other body functions also shift into low gear. Circulation slows and body temperature drops a degree or two until just before you wake up. That's why your muscles and joints may feel stiff and cold when the alarm clock rings.

The following exercises will give stiff muscles a boost, revving up circulation for the day ahead by doing simple stretches and strengtheners during the first few moments of wakefulness. These exercises are perfect for the office worker who sits at a desk all day. If you usually exercise in the morning, these moves are

also an excellent warmup for a more strenuous workout. Plus, they all help build a strong, stable trunk.

Try the following examples of stretches/moves in or out of your bed:

1. Ankle Pumps (stretches and strengthens the shin and calf muscles): Lie on your back with one leg extended and the other one bent, your foot flat on the bed. Gently flex and point the toes of your extended foot. Do 5 to 10 repetitions, then repeat with the other foot.

2. Chest and Shoulder Stretch: Lie on your back with your knees bent, your feet flat on the bed and a small pillow under your head. Press your lower back against the mattress, extending one arm over your head. Keep your elbow straight and your thumb pointing down. Hold for 3 to 5 seconds, contracting your shoulder blades. Return to the starting position. Do 5 to 10 repetitions with each

3. Hip Flexor Stretch: Lie on your back and slide to the end of your bed until thighs are half off the bed. Bring both knees in towards your chest to a 90 degree angle and press your lower back against the mattress. Keeping your abdominals tight, grasp your left leg behind the knee and lower the right leg, keeping the right knee bent at a 90 degree angle so your foot is hanging down off the edge. Hold 3 to 5 seconds, then bring the right leg back toward your chest. Repeat with the other leg. Do 5 to 10 repetitions with each leg, alternating legs

4. Knee Bend (stretches the hip flexors and the quadriceps): Lie on your stomach with a pillow beneath your abdomen, your arms resting over your head. Contract your abdominals and bend one knee, bring your foot toward your buttocks as you relax your hamstrings. Lower. Do 5 to 10 repetitions

with each leg.

5. Hamstring/Calf Stretch: Sit on the edge of your bed with your back straight, your arms at your side and your pelvis tilted slightly forward. Slowly straighten one leg, raising your foot off the floor. Flex your foot and hold for several seconds. Lower. Do 5 to 10 repetitions with each leg.

Do you have a hard time just getting your body out of bed? Here is a little trick that may help you: Bed Roll (for getting in and out of bed): Lie on your back and inhale, rolling onto your side. Use your elbows to raise your upper body off the bed as you swing your legs to the floor in a single motion. Sit on the edge of the for a moment or two before you stand up.

So, give yourself some extra time when you wake up; and give your muscle a good morning stretch.

Family fitness ideas get everyone moving!

By Brenda Harris Cass COA

ave you ever thought about getting your family to workout at the same time? You have heard of the buddy system? Why not the family workout? Family exercise will improve the health of you and your loved ones, make exercise more fun, and at the same time develop stronger connections. You may have be creative with your workout but you can make it work for everyone.

First, decide what level of participation your family is ready for. If all members of your family are 100 percent committed, you have already made that first step forward to your fitness goal. On the other hand if it's not doing so well and it's a struggle, starting out small might be the better

If you are having trouble getting it together, try putting up a Healthy Living Bulletin board in your kitchen (or use the fridge door) with articles and other resources that will help get your point across without having to say too much. For example, if one child is an athlete, an article about a successful athlete who commits to fitness could get the point across.

Here are some ideas to get your family focused on fitness.

■ Combine exercise and household chores. Try taking a small piece of paper, write down chores and body exercises. Throw the paper into a couple of hats and have everyone pick one of each. Maybe Mom gets to clean the bathroom and the exercise she picked out of the hat was to do a set of squats every few minutes until she is done cleaning the bathroom. Meanwhile one of the children is cleaning the kitchen dishes and doing forward lunges for the exercise. Your combinations are endless. Try mixing up yard work and aerobic exercises like

jumping rope.

■ Have each family member pick an exercise for the week. Have them keep track of the reps and see which family member did the most reps for one week. Not only that, by the end of the week, you should know how to do that exercise perfectly. The best part is the reward if you have won the challenge. The reward should be something the family agrees on. Keep in mind that everyone in the family is improving.

Designate one evening as a fitness night. Each week a different family member will design the workout that they will do together. No matter the exercise — swimming, roller blading, walking, Frisbee golf, or basketball. Each one should have fun, that way no one will be bored working up a sweat.

■ Buy workout equipment that you keep around the home. Make up some rules, such as when a commercial comes on the

TV you have to use that piece of equipment and exercise until the commercial is over. That equipment can be jump rope, resistance bands, stability ball, dumbbells. Rotate them through the house. You can hide them and treat them as a scavenger hunt. When you find them you have to use them for one minute.

■ Keep measuring your fitness level so you can tell if you are improving or at a standstill. A good way to do this is add each person's own calculation of their level of fitness for the week; zero meaning they did nothing, and 7 meaning they exercised daily. Divide the total by the number of family members. Set a goal to average at least a 5 or 6 each week.

Be creative and have fun! You make it fun, that way it teaches your children about discipline, goal setting, and the importance of not only health, but also family connection.

Five ways to customize Windows 10

id you upgrade to Windows 10? Or purchase a new computer with Windows 10 on it? Here are 5 ways to customize Windows 10!

1.) Wallpaper – Right click on the desktop, click on "Personalize" and then a dialog box will appear with an option for choosing the photo that you'd like for your wallpaper by browsing to it. You can also choose how you want this photo to fit on the screen.

2.) Start Menu/Taskbar Colors — Right click in the Start Menu in any empty space you'll see within and choose "Personalize." The Color and Appearance

dialog box will appear and you can choose your color of preference.

3.) Pin/Unpin Tiles – You'll see the squares or "tiles" when you open up the Start Menu. You can pin or unpin by right clicking and selecting "Unpin from Start" or "Pin to Start," depending on the task you're trying to perform.

4.) Pin programs to the task bar – You'll see the taskbar at the bottom of your screen that is always there. If you have a program open that you use often and you'd like it to show the icon to that program, you can open that program and right click the icon and select "Pin to

taskbar." Once you close the program, you should see it on the taskbar for ease of access next time you're looking to open the program.

5.) Windows account photo –
This is the photo you'll see when starting your computer and on the Start menu as well. It looks (initially) like a gray icon of a silhouette. To change this, select the Start button, select the account picture, and then click "Change account settings." You'll see a "Settings" screen appear. Under where it says "Your picture", select "Browse" and choose a picture.

Until our next cup $\sim Ed$

Computing over Coffee By Ed Marshall

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



Fitness Close to Home

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BUSINESS & FINANCE

Pizza delivery, home health care, Uber and auto policy

By <u>VICKI BROSSMAN</u>
<u>Kemner-lott Benz Agency of Cass County</u>

you use your personal vehicle for business use? If so, you could have a gap in coverage should you have an accident in the course of your employment. Whether or not you have coverage on your Personal Auto Policy may depend on what kind of vehicle you are driving, does the car belong to you or someone else, and what type of business you are in.

What does a typical personal auto policy exclude?

A personal auto policy seems to exclude coverage for any vehicle used for business except farming or ranching. However, a very broad exception to this exclusion allows coverage for the business use of a vehicle provided it is a private passenger auto, pickup, van, or a trailer used with one of these vehicles. But be very careful – some personal auto policies are more restrictive towards pickups and vans, including a gross vehicle weight (GVW) limitation or a clause that restricts coverage to owned pickups or vans only.

Why can't I add my box truck

to my personal auto policy?

Commercial-type vehicles such as box trucks, tractor trailers, and shuttle buses may be purchased personally, but they do not fit the description of a personal auto. You may need to purchase a Commercial Auto Policy.

Does my son have coverage when he is delivering pizzas?

Your son might not have coverage. Some personal auto policies exclude coverage if you use your vehicle for the pick-up or delivery of food, newspapers, mail, auto parts or other goods for a fee.

What happens if I become an Uber driver?

Your personal auto policy excludes all coverage — liability, uninsured/underinsured motorist, medical payments and physical damage if your vehicle is used as a public or livery conveyance like a taxi cab, limo, or shuttle service including Uber and Lyft car services. Most likely you will need a commercial auto policy and possibly a commercial driver's license.

Do you drive a company car?

If so, you could have a potential gap in coverage. The typical personal auto policy will exclude coverage for a vehicle that is regularly available to you but is not specifically listed on your policy. If you do have a company car as a benefit of your employment, check to see if your employer's auto policy provides coverage for you. If not, your agent will need to extend coverage from your personal auto policy. Extending coverage from your policy is easy to do and usually inexpensive.

Is there anything not excluded on my personal auto policy? Some examples might be:

- A salesperson that drives to various customer and prospect locations.
- A building contractor who picks up supplies and delivers them to his job sites.
- A home health or social worker who drives to clients homes.
- An employee using their own vehicle to pick up the mail or take a deposit to the bank.

Is there a difference between acceptable risks – vs. – exclusions?

The use of your vehicle may not be acceptable to your insurance company even though the use is not specifically excluded. The company may charge

additional premium for certain "business use" or refuse to insure or may cancel your policy if the use presents too much risk. A commercial auto policy may be the best solution for your situation.



Does my vehicle have to be titled in my personal name?

Check with your insurance agent if you are thinking of titling your vehicle to an LLC, corporation, or other entity. You may need to purchase a commercial auto policy.

All personal auto policies are NOT alike. To determine the type of insurance coverage you need, talk to your insurance agent, who should be able to give you specific recommendations for coverage based on your individual situation. By discussing the use of your personal vehicles with your agent, you should be able to eliminate potential gaps in your insurance coverage.

White House proposes retirement plan change

Will workplace retirement plans be altered in the near future?

Provided by <u>Greg Schoenfeld</u> Compass Wealth Advisors

he White House will propose some changes to these plans in the 2017 federal budget, with the goal of making such programs more accessible.

Here are some of the envisioned changes.

Pooled employer-sponsored retirement programs. This concept could save small businesses money. Current laws permit multi-employer retirement plans, but the companies involved must be similar in nature. The White House wants to lift that restriction. 1,2

In theory, allowing businesses across disparate industries to join pooled retirement plans could result in significant savings. Administrative expenses could be reduced, as well as the costs of compliance.

Would governmental and non-profit workplaces also be allowed to pool their retirement plans under the proposal?

There is no word about that at this point.

This pooled retirement plan concept would offer employees new degrees of portability for their savings. A worker leaving a job at a participating firm in the pool would be able to retain his or her retirement account after taking a job with another of the participating firms.

Along these lines, the White House will also propose new ways to make it easier for workers to monitor and reconcile multiple workplace retirement accounts. ^{2,3}

Scant details have emerged

about how these pooled plans would be created or governed, or how much implementing them would cost taxpayers. Congress will be asked for \$100 million in the new budget draft to test new and more portable forms of retirement savings accounts.

Presumably, many more details will surface when the proposed federal budget becomes public in February. 2,3

Automatic enrollment in IRAs. In the new federal budget draft, the Obama administration will require businesses with more than 10 employees and no retirement savings program to enroll their workers in IRAs. This idea

than 10 employees and no retirement savings program to enroll their workers in IRAs. This idea has been included in past federal budget drafts, but it has yet to survive bipartisan negotiations -and it may not this time.

Recently, the myRA retirement account was created through executive action to try and promote this objective. ^{1,3}

A lower bar to retirement plan participation for part-time employees. Another proposal within the new budget would allow anyone who has worked for an employer for more than 500 hours a year for the past three years to participate in an employer-sponsored retirement plan.²

A bigger tax break for businesses starting retirement plans. Eligible employers can receive a federal tax credit for inaugurating a retirement plan -a credit for 5O percent of what the IRS deems the employer's "ordinary and necessary eligible startup costs," up to a maximum of \$500. That credit (which is part of the general business credit) may be claimed for

each of the first three years that the plan is in place, and a business may even elect to begin claiming it in the tax year preceding the tax year that the plan goes into effect. The White House wants the IRS to boost this annual credit from \$500 to $$1,500.^{2,4}$

Also, businesses could receive an annual federal tax credit of up to \$500 merely for automatically enrolling workers in their retirement plans. As per the above credit, they could claim this for three straight years.²

What are the odds of these proposals making it into the final 2017 federal budget? The odds may be long. Through the decades, federal budget drafts have often contained "blue sky" visions characteristic of this or that presidency, ideas that are eventually compromised or jettisoned. That may be the case here. If the above concepts do become law, they may change the face of retirement plan participation and administration.

Citations.

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FIELD TRIP

Fort St. Joseph Museum, Niles



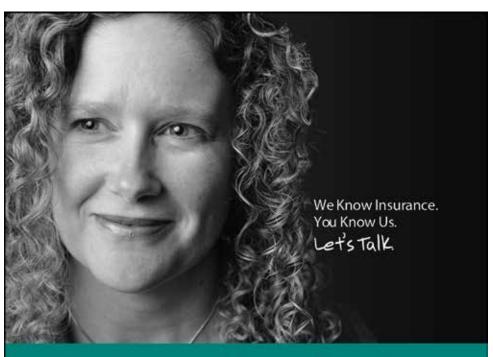






Fort St. Joseph Museum in Niles hosts an amazing array of historical artifacts and recreations from the past of the historic fort, the county and the city of Niles ... and more than a few local oddities like the famed two-headed goat at right.





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FIELD TRIP



For the Record:

Fort St. Joseph Museum and the historic Chapin House are located at 508 E. Main in downtown Niles.

The Fort St. Joseph Museum is located in the former carriage house of the Victorian-period Chapin Mansion and features exhibits that tell the story of Niles from the prehistoric era, through the 1691 founding of Fort St. Joseph to the present.

Fort St. Joseph Museum is open (free

admission) Wednesday-Friday from 10 am - 4 pm and Saturday 10 am - 3 pm .

The Chapin Mansion is currently closed for the winter. Tours are led by trained docents every Friday and Saturday at 11:30 and 1:30 from April - December 19.

Cost: \$5 ages 10 and up.

For more info or to arrange large-group tours contact Christina Arseneau, Museum Director at 269-683-4700, extension 4010 or E-mail carseneau@nilesmi.org.



NATURE NOTES

Spring springs awake in southwest Michigan

Provided by Cass District Library, Local History Branch

s we go to press in February, male red-winged blackbirds are returning to Cass County and being establishing nesting territories before the females arrive in the coming weeks.

Perhaps most the most noteworthy sighting of the winter months occurred at Sarett Nature Center, which was featured in a recent edition of Neighbors

Dan Lory of Harbert and family visited Sarett Nature Center's Brown Sanctuary last Saturday and photographed a pair of northern river otters, that were feasting on a carp along the Paw Paw River.

During Lory's observation, an adult bald eagle flew in to investigate the fish as a potential meal, but the otters wouldn't budge. Fortunately, Lory was able to capture an image of the bald eagle.

This is the first time I have published a photo of the actual otter. Previously, I have published photos of otter tracks in the snow, in part because the large weasel is mainly nocturnal in its habits. I managed to dig up a photo of an otter slide and tracks, taken last year, in the same general location (Brown Sanctuary) where Lory photographed the animals this year.

River otters were found throughout the Midwest including Southwest Michigan and northern Indiana at the time the first European-Americans came to the area.

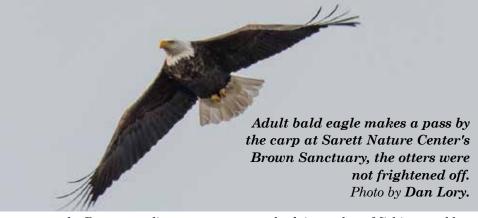
The fur of river otter was highly prized during the fur trade during the 1600s through the early 1800s. Otter furs were traded locally according to historic account books of James Burnett, who kept a trading post and warehouse near the mouth of the St. Joseph River, just after the Revolutionary War.

A Michigan Historical Marker com-



Northern River Otters feed on a carp at Sarett Nature Center, February 6, 2016.

Photo by **Dan Lory** of St. Joseph



memorates the Burnett trading post, located at the corner of Miller Drive and Langley Avenue, in St. Joseph.

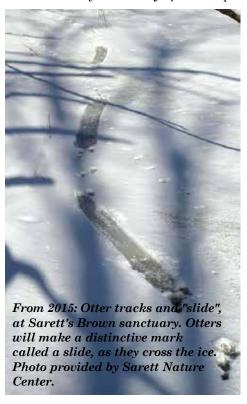
Otters became very rare locally by 1900. During the late 20th Century, northern river otters were reintroduced into northern Indiana, and some of that population may have come northward into Southwest Michigan over the last 15-20 years.

Additionally, the species has made a

comeback in northern Michigan and has moved southward towards the southwestern corner of the state.

River otters are members of the weasel family, and eat predominately fish. During the warm months otters also prey on reptiles and amphibians such as frogs, toads, salamanders and snakes.

Otters have few natural enemies. Humans and domestic dogs are about the only threat to otters.



HISTORIC POSTCARDS

Historic postcards depict rich scenes of our area's past

n 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.

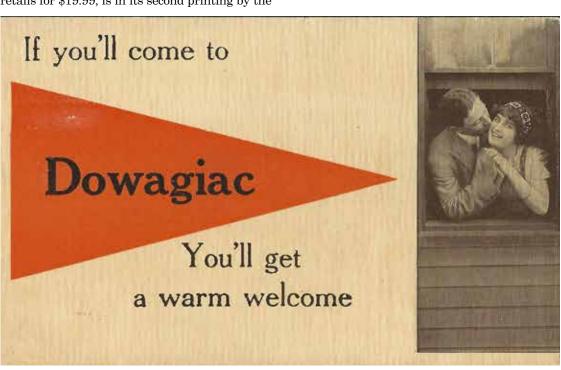
Jerdon has recently used many of his postcards featuring the Sister Lakes area in a book written by RL Rasmussen. The book, which retails for \$19.99, is in its second printing by the publisher, Arcadia Publishing.

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.

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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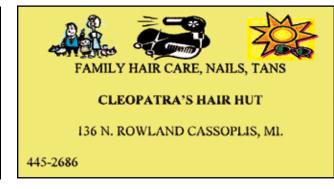
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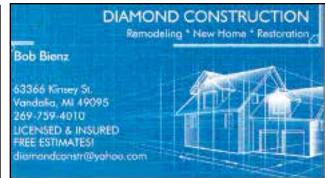
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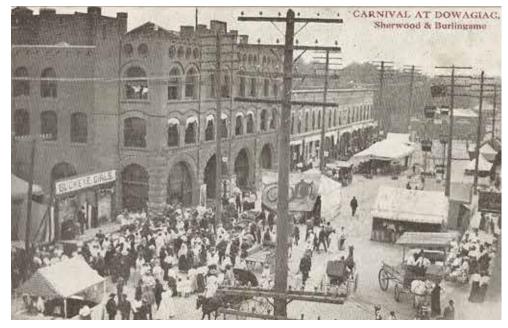


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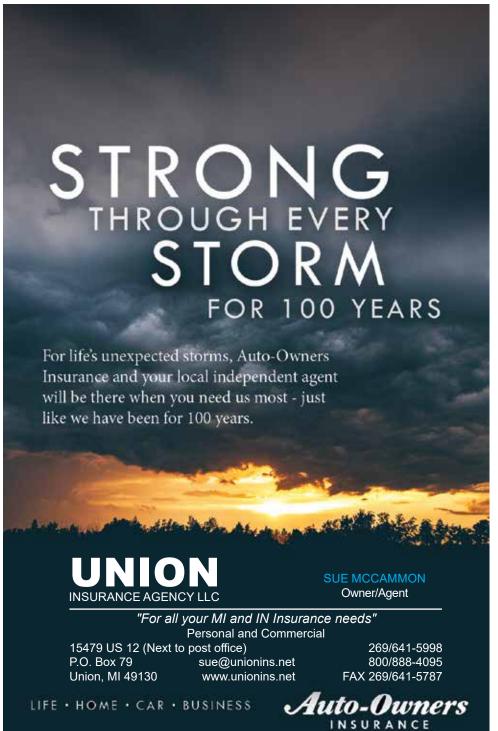
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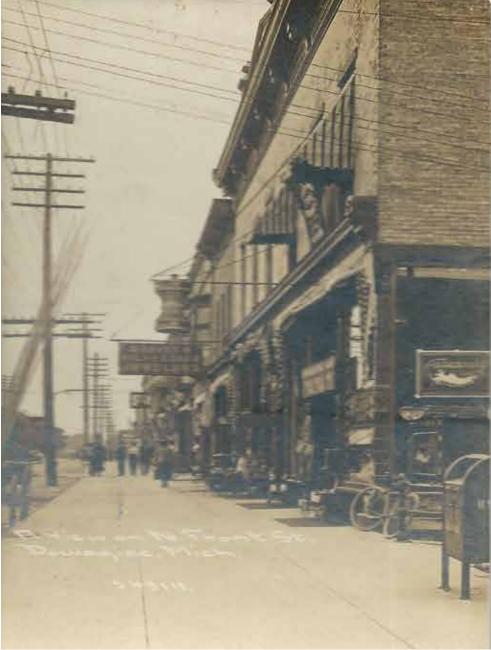
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OUR CHILDREN

Putting screen time to work

by **SANDY FLEMING**

By now, most people have heard the recommendations of the American Academy of Pediatrics about limits on screen time for children (https://www.aap.org/en-us/advocacy-and-policy/aap-health-initiatives/pages/media-and-children.aspx). The nutshell version is NO screen time for children under age two and as limited as possible for children under 12. And we all know that just isn't the way the world works today, so here are some ways to put that screen time to work for you (and your child's developing brain).

Build Memory Skills

If your child is like most, he or she has some absolute favorite videos that get watched again and again. Ask your child (verbally or in writing) to recall details from those shows. When you challenge the memory, it improves. This activity will also improve attention because if they know there will be a memory game after the movie, they will watch with more intention instead of simply allowing their brains to "zone out."

Build Attention

One of the main complaints about too much media is that it damages children's ability to pay attention. Make an effort to counter this problem by setting up a scavenger hunt through the show. You'll need to preview it to find items for the kids to locate, but it's well worth the effort. Watch it (a few times if you need to), and make a list of details that you think are somewhat small and will take some detective work. Some can be visual, such as the color of a house or car, while others can be auditory, such as some character's words or random background sounds. Hold a contest to see which of your kids can find the most correct answers.

Build Comprehension Skills

This one's important. Reading comprehension is based on listening comprehension. You can build comprehension skills with your kids after they've watched shows by having conversations about the show's content, the producer's choices, and more. Literal level comprehension is the lowest level and the easiest. Ask the kids factual questions about the story, the setting, the characters, and so forth. These will be questions they can answer just based on seeing the show. They

rely on simple recall, but that's the first step to more complex discussions.

Inferences are ideas that are not directly stated, but that can be deduced from the clues provided. For example, if I saw a man walk into my house with a dripping umbrella, I could infer that it was very rainy outside, even if I did not look out of the window. What can be inferred from the show or scene that your child just watched? Often you can infer things about the characters' personalities, about their economic situation, about their preferences, and more.

Predictions are statements about what is likely to happen next. Fortunately, videos are very easy to stop and start! Pause the show at a turning point and ask the kids to predict what the main character is likely to do next, or what will happen next. Pause just before the payoff in a slapstick comedy and ask what will happen next. Pause after a character has just said something controversial, and ask how others will react. You get the idea. This one only works when the kids are watching movies for the first time, so be sure to take advantage of those moments.

Sequencing is the skill of putting things in order. It's very important that your child learn to relate sequences of events in their proper order, so try asking him or her to tell you five things that happened in the movie in the order they occurred. Once they've mastered this skill, you can move on to having them choose the events to relate, sorting through the trivial to find the important points in the plot in order. This skill also leads to summarizing, which is a vital school skill as well.

Look for ways to discuss cause and effect in the show. This skill is challenging for many students, but it's vital for success in life. We need to be able to identify the outcomes of our actions! Ask about what caused situations or problems in the story. Ask about the reasons why things happened. Ask about the outcome of a particular set of circumstances (the effect).

Comparing and contrasting are also possible using media. If the show came from a familiar book, try making a Venn diagram showing similarities and differences. Compare two characters from the story, telling how they were similar and how they were different.

Compare two different events or the circumstances leading up to actions. Remember to use both comparing (finding similarities) and contrasting (finding differences).

Build Higher-Order Thinking Skills

Wow, are these ever elusive! Higher order thinking skills are the things that bring the most success in school, and they also have a profound effect on life success. These are skills like analyzing, evaluating, and synthesizing. You can tap into this level of thinking in discussion after the movie or show is over. Ask children to assess how much they enjoyed the movie and why. Have them try to discern the author's underlying message or the theme of the story. What was the author trying to tell the audience?

Movies and shows are full of choices made by producers and directors. Everything from how to stage a scene and how to light it to the timing of the characters' remarks was a conscious choice made by the people who put the show together. Talk with your child about why these things might have been created in just that way. How did they help or hinder the story or the quality of the performance?

Have kids create prequels and sequels to their favorite movies. By telling the story of what happened before or what happened afterwards, they will be exercising their creativity as well as deepening their understanding of the piece they just watched. They could even make their stories into skits!

So don't allow them to always sit mindlessly in front of their screens and vegetate on the couch. Try making thinking time a mandatory follow-up to some of the screen time. Yes, it does take extra effort on your part, but the results-a young person who has activated their thinking and considers what is being poured into their brain-are well worth the effort!

Sandy Fleming is an educational consultant and private tutor in Edwardsburg. Visit her website at http://learningnook.com to discover resources and tips to help everyone help kids learn.

LOCAL HISTORY

Thomas Bond's Civil War Diary

Provided by Cass District Library Local History Branch

At the time of this writing, in November, 1864, Thomas Faxton Bond was returning to his regiment, 19th Michigan Infantry, from leave spent back home in Cass County earlier in November. Bond was wounded in his back on May 15, 1864 and spent considerable time in hospital. During October 1864 he was granted leave. His brother Frank died October 15, 1864.

During the 1860s the extended Bond family lived in and around Dowagiac, specifically in Wayne and Volinia Townships.

It is believed that Thomas F. Bond lived in Volinia Township with his wife Clara and young child in 1864.

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

Original spelling, etc. has been kept from the transcription of Thomas Bond's Civil War diary. Thursday, November 17, 1864 — At Indianapolis in the morn, in consequence of there being such a throng of soldiers that could not get in the night before. Slept in the Grand Qrs. Took the train at 8am which was dreadfully crowded. It began to rain after we started, and was a very stormy day. Came through all right without any accident, and got to the Hospital after dark, after a windy walk through the city. Oh! For one word from home.

Friday, November 18, 1864 — At the Hospital & feeling very tired from the ride. The Dr. gave me a slight examination and passed on. The men are running very fast. I read Clara's blessed letter which came after I went away. How much I would give to know how they both feel this day. God speed the day when we [sentence ends].

Saturday, November 19, 1864 — Remained in the hospital all day and a no good day it was to. I feel so lonesome and sad. But before night there was about two hundred men come in from Nashville and the hospital was filled to overflowing. Some men quite sick. There was one man from Company H of

the 19th [Mich] said the Regiment had gone with General Sherman. Did not feel very well.

Sunday, November 20, 1864 — A very pleasant day but raw wind. Went to church in the forenoon, and heard a good sermon. But what a change since last Sabbath. When I was with those most dear to me on earth. May our Heavenly Father bless and protect us all, and keep us free from Sin. Wrote a letter to my blessed one which I hope she will get in a few days and relieve her anxiety.

Monday, November 21, 1864 — A very cold day and snowed some which made Hospl [hospital] very unconformable. I wrote Tons in my diary.[Ed note: This appears to be his only known diary.]. Oh how lonely I feel, but I must try and bear it away and try to be contented a few months longer when I trust we shall see the dawn of peace throughout the distracted land. The General news good.

Tuesday, November 22, 1864 — A very cold day, and the snow blew some. The men were obliged to get their overcoats and out them on, in order to keep comfortable. I received a letter from Oren

Laylin written on the 8th with my note enclosed which I gave to L. Steadman. Oh my, how different from last Tuesday morn when I was with my loved ones at home. I could hear their sweet voices and miss the food prepared by the hands of Darling.

[Ed note: "L. Steadman" was Livingston Steadman, of Pokagon Township, who also served in the 19th Michigan Infantry. Steadman was wounded in action on August 3, 1863 and likely resided in the same hospital as Bond].

Wednesday, November 23, 1864 — The weather more comfortable. But still pretty cold and it is with great difficulty the men can all keep warm. Just one week since I bid the blessed ones good-bye, and took the parting kiss from those devoted lips. May that above all [other] things keep me pure and true to my loved ones. How many there are who know not nor can appreciate the true love and devotion of their families.

To be continued...

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THE LAST WOR

Harumph ... where's my newspaper?



very once in a while these days I find myself wandering around the house wondering what in the world I'm looking for ... and not finding.

I'm not particularly worried about senior moments like these. I think it's pretty natural for most people's mind to wonder from time to time (particularly as we get ... ahem ... older), and except in those cases where someone never pops back to real-time reality (you know, like when they're suffering from some sort of dementia or when they're elected to Congress), I think it's relatively harmless, kind of like a mini vacation from reality; a post-60 year-old's road trip.

So, just the other day I found myself wandering through the house when I was stopped short right there in mid-kitchen and blasted with the realization that whatever had seemed so compelling just a few minutes ago had jumped the southbound cranial freight to Gonesville.

I must have looked perplexed because my beloved spouse (BS for short), that dear woman who has spent a good portion of the last 45 years not paying attention to my wanderings, asked me what in the world I was doing.

Like befuddled husbands (is that redundant?) everywhere, I grunted HARUMPH, the universal acknowledgment of a man who has just been out gunned in the perpetual duel of marital one-upmanship, refilled my coffee cup and walked over to look out the front window at the frozen lake, gazing in open admiration and standing sufficiently long enough to convince her I was enjoying the beauty (and not ready for her to call the guys in white uniforms to drop by with the jacket that fastens in back).

Eventually I went back to the sofa and sat down ... and the very second my butt hit the cushion I remembered what I had gotten up to do.

I was going to go buy a newspaper. You see, this is a new experience for me; except for a few times when I was on vacation, I have always been a daily reader of the local newspaper ... hell I worked there for nearly 20 years.

All my adult life my daily routine has involved getting myself a cup of coffee, grabbing the paper off the stoop (at the mailbox since I moved to the lake), and hitting the sofa, where I have my way with the paper. National news first, then local news, weather, letters to the editor, sports, obits, funnies, ads.

But that's over. On January 1, the local newspaper publisher quit delivering where I live. Done. No news. No funnies. No obits. No more light shed here.

I guess I understand. Newspapers everywhere are struggling to cut costs and increase revenue, and part of that equation frequently involves eliminating the least profitable parts of the operation.

And unfortunately, I and my neighbors apparently fall into that category.

And even more unfortunately, that decision has completely disrupted my personal routine to the point that every once in a while I find myself standing in the kitchen with my coat on and my car keys in my hand and no idea of why. It's time to be sitting on the sofa reading the

paper and drinking coffee, not going out for ride in the car. But there I was with a full cup of coffee and no paper to wrestle with. And worse than that, there I was for the first time with a dog that's smart enough to be trained to go fetch my paper ... if I only had one.

So as not to confirm my BS's suspicion that I'd split open a brain vein, I tarried a few minutes, engrossing myself in a sailing magazine that was decorating the top of the coffee table. Then, I rose, put on my coat, leashed the dog and told BS I was off for a paper.

That special, snide, spousal smile spread across her face ... the one that can mean anything from "I told you so" to "Do you really think you need another piece of cake?" Our eyes met and I knew she was on to my earlier lapse.

"Old dog, new trick, huh?" she smirked. "If you're going to the convenience store pick up a red bell pepper and a couple of boxes of cornbread mix."

"HARUMPH," I grunted.

So the dog (who loves to go for rides anywhere) and I jumped into the car, made a quick stop at her favorite watering spot and headed to the convenience store for a ... uh ... something.

Oh, no ... what in the world did she tell me to buy?

> Bread? No. Milk? No. Potatoes? No. A can of beans? No.

Mustard? No.

It's a very good thing I live in a rural area because I'm pretty sure my mind wasn't on the drive. I pulled into the

store lot, not at all sure if the traffic light back at the corner had been green or if I just spaced my way right through it. I turned and looked at the dog.

"What in the world did she tell me to buy," I asked her, ignoring the people in the car next to mine who seemed very interested in whether or not the dog was going to answer out loud.

One woof for bell pepper and two for cornbread mix maybe ...

After an agonizing amount of quiet time either she woofed or the list popped into my head, and with great relief I shuffled into the store to get my goodies.

Unfortunately they only had one green bell peppers, so I picked one up (hell hath no fury like a wife who doesn't get any kind of bell pepper when she asked for one). It took a while but I finally found the cornbread mix (it was in the middle aisle right by the jumper cables and the dozen or so boxes of 10-year-old Country and Western CDs).

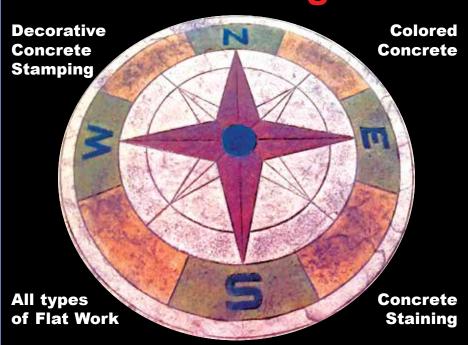
I paid for my purchases and jumped into the car (the dog was happy to see me ... it meant another ride) and headed for home to get on with my day.

And then this weird space-time-travel thing happened and suddenly it was a half an hour later and I was driving into the lot at the convenience store with the most dreadful sense of deja vu ...

And with God as my witness I swear it was my wife's smile that flashed across the muzzle of my dog when I mentioned I'd forgotten to pick up a newspaper ...

Focus, I told myself. Newspaper. And quit smiling at me dog! And *HARUMPH* for good measure.





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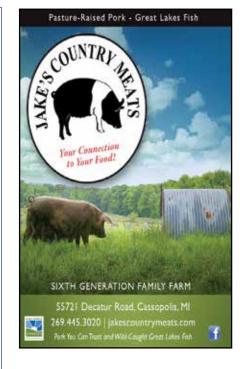
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