

# NEIGHBORS

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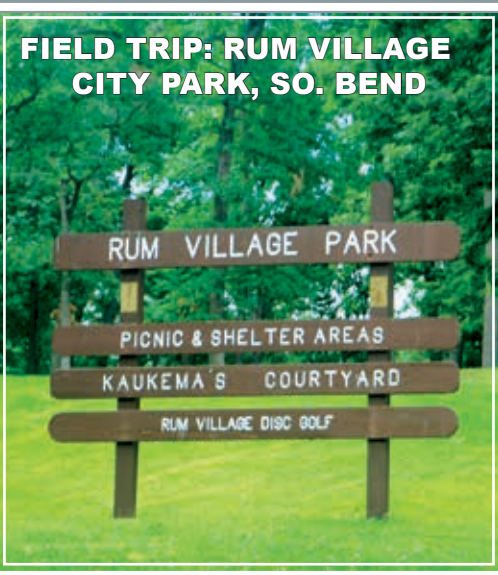


photo by CINDY BERNACIAK

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# REGIONAL NEWS

## On the cover

On Sunday, August 15, just after mid-day, two funnel clouds appeared over the west shore of Birch Lake in Cass County. Birch Lake resident Cindy Bernaciak got this great photo before the clouds dissipated harmlessly. No damage was reported.

## Treasure Hunters Marketplace

The Pokagon United Methodist church is sponsoring a Treasure Hunters Marketplace on September 24 at Crystal Springs Camp in Dowagiac. They are seeking vendors to participate in the event. The spaces are 10x10 and cost \$20, and that money goes to send kids to camp. They are seeking crafters, artist, home businesses, yard Sellers! Contact Shari Bradke at 574-309-0260 or sharibradke@yahoo.com.

## Brain Worx Club

On Tuesday, September 6, the Cass County COA will be launching the Second Semester of the Brain Worx Club.

This 10 week program's goal is to minimize memory loss. Segments include skills for memory enhancement, optimism, stress and relaxation, remembering names, exercise and enjoying music.

The cost is \$ 10 per week and includes lunch. The program runs from 10 am to 1 pm. and will run through Tuesday, November 8.

Pre-registration and screening for enrollment is required. Contact Keryl Conkright, R.N. at (269) 445-8110 for more information.

If you attended the first semester, this will be new material so come back and enjoy the socialization with classmates. This class is for anyone who may

have questions or concerns about memory!

The Cass County COA is a community organization dedicated to enhancing life through programs and services for adults in all life stages. For more information, visit [www.casscoa.org](http://www.casscoa.org).

## Bendix Woods Park offers Fall Programs for Home School Families

This fall, the St. Joseph County Parks invite home school families to explore field habitats while investigating the mysterious "Case of the Skeleton in the Field!"

Three programs will take place at Bendix Woods County Park from 10 to 11:30am. The fee is \$3 per child.

Thursday, September 8: Explore a field habitat, take a census of the creatures that live there, and hunt for the mystery skeleton.

Thursday, October 13: Gather clues about the identity of the mystery skeleton. Discover what group the creature belonged to and how big it was.

Thursday, November 10: Measure and compare bones to discover the identity of the mystery skeleton. Make a button as a reward for solving the case!

The programs are geared towards children five to ten years old, although older and younger children are welcome as well. Advance registration is required by the Tuesday prior to the program.

Bendix Woods County Park is located on State Road 2, nine miles west of the US 20 Bypass in South Bend.

## Preschoolers discover "BUGS" at St. Patrick's County Park

Preschoolers and an accompanying adult will learn how to identify insects

found in Indiana from 9:30 to 11 am on Thursday, September 15 at St. Patrick's County Park in South Bend. The class includes story time, hands-on nature activities, an outdoor hike and a craft. Please dress for the weather.

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

Program fee: \$5/child-adult pair and \$3 for a second child with parent. \$16 for series of 4 sessions. Registration and payment is required Monday prior to program.

For more information, call 574/654-3155.

## Bag a Bat Picnic and a Batnana Split at St. Patrick's County Park

St. Joseph County Parks will be hosting an evening with the "bats" at St. Patrick's County Park on Thursday September 1, at 7:30 pm at the Red Barn. Bat Biologist, Jeremy Sheets will present equipment used in bat monitoring and participants will learn about facts and fables in regards to bats. After the presentation enjoy a batnana split while watching bats as they emerge from the Red Barn at dusk. This program is geared towards families, but all ages are welcome!

Program fee is \$3/person.

Registration is required by August 30. For more information or to register call 574/654-3155.

## Shipshewana Trading Place

Beginning October 1, Shipshewana

Trading Place will expand the event offerings and venue by changing the use of the building that currently houses the Shipshewana Antique Mall. Future plans for this facility will include special events operated by Shipshewana Trading Place, but will also be made available for rent to outside promoters and groups for other special happenings in the area. With 31,000 square feet of space, this more than doubles the overall size available for events on the complex located on the West side of SR 5 to over 46,000 square feet of potential indoor and outdoor conference and event space. This complex will be inclusive of the Farmstead Inn & Conference Center, Expo Barn, and Event Pavilion, all Shipshewana Trading Place properties.

The new plans already underway for this building include a special Saturday Antique Auction scheduled for March 4, 2017. This sale will be catalogued and focus on Re-purposed/Upcycled Items; Primitives; Mid-Century Modern; Decorative Arts & Antiques; Industrial; and Furniture, with at least one additional date being considered annually. Other new events, including the Fall Market Series will likely find their home in the newly named Farmstead Expo Barn as the venue is a perfect fit for indoor events just like these. In addition to the new series of Specialty Auctions and Pop-Up Markets, Shipshewana Trading Place will continue to hold their popularly attended Shipshewana Antique Markets at the Farmstead Event Pavilion.

"We are excited about the change for the use of this building and want to grow where we are strongest. Our employees have been doing this for years with our well-known Midwest's Largest Flea



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**[sales@trilakesmarineinc.com](mailto:sales@trilakesmarineinc.com)**







# REGIONAL NEWS

Market and Weekly Misc. & Antique Auction, Livestock/Horse Auction, Restaurant, RV Park, and soon-to-open RV Service Center" states Keith Lambright, owner Shipshewana Trading Place.

The Shipshewana Antique Mall will operate as usual from 10 am – 5 pm, Monday thru Saturday until October 1st, including the upcoming Shipshewana Antique Market scheduled for September 3rd with operations for the new Farmstead Expo Barn beginning thereafter.

Shipshewana Trading Place is a Hospitality and Service organization offering a range of destination and merchandising services, including the Midwest's largest flea market, weekly Misc./Antique auction, Shipshewana Auction Restaurant, RV Park, RV Service Center, Livestock/Horse Auction, and Farmstead Inn & Conference Center, Expo Barn & Event Pavilion, Shipshewana Trading Place properties.

For more information, visit [www.ShipshewanaTradingPlace.com](http://www.ShipshewanaTradingPlace.com)

## Hundreds of old tractors and engines expected at show

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

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

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

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

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

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

"We have a full schedule of activities" said Ingalls. "This is a family-friendly event and there are plenty of things for



*The South Haven Tractor Cruise is scheduled to take place on Thursday, Sept. 8 as part of the 33rd annual Antique Engine and Tractor Show at the Michigan Flywheelers Museum, two miles east of South Haven.*

kids to do like look for wooden nickels in our Sawdust Pile treasure hunt or play on the wooden tractor in The Barnyard which is our version of a playground."

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

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

Saturday is considered "Kid's Day" at the show. Activities start with Valve Cover Races at 9:30 am followed by Kid-dies Pedal Pull at noon, a sawdust pile treasure hunt at 3:30 pm, and the John Dudley Magic Show at 7 pm. Tractor games will be held for those children who have access to riding lawn tractors, and returning for its sixth year will be the "Kids Night Time Lawn Tractor Cruise" at 8 pm Thursday, Friday and Saturday.

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

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

Rustic camping sites are available on

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

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

The Michigan Flywheelers Museum is located at 6285 68th Street, two miles east of South Haven.

## Park Offers "Voyageurs and the Fur Trade" Program For Women

Each year the St. Joseph County (IN) Parks offer several Women Experience the Outdoors programs. This fall, women are invited to Ferrettie/Baugo Creek County Park to spend a morning traveling back in time in honor of Indiana's Bicentennial. A presentation will introduce participants to the lives of Indiana's fur-trading voyageurs in the early 1800s, and to the variety of furs and trade goods which were exchanged during that time. Participants will then paddle down Baugo Creek in a 34-foot-long replica birch bark canoe.

The program will take place on Friday, September 9, from 10 am to Noon at Baugo Station at Ferrettie/Baugo Creek County Park. Cost is \$8/person. Registration and payment are required by September 6. To register or get directions, please call 654-3155.

Ferrettie/Baugo Creek County Park

is located on Ash Road, just north of Lincolnway West in Osceola.

## Under the Harvest Moon

Celebrate Michigan's crisp autumn season in downtown Dowagiac at Under the Harvest Moon, Saturday, October 8, from 10 am to 4 pm.

This fun and family-oriented festival showcases vendors of antiques, hand-made goods, fall produce and sweet delicacies. View vintage farm tractors and vote for your favorite scarecrow. There's also street entertainment, a pumpkin pie eating contest and Caruso's caramel apple and cider bar.

To receive information on booth vendor space, call the Dowagiac Chamber at 782-8212.

## Dowagiac Christmas Celebration

Festive lighted garlands with giant red bows adorn the Victorian city, as the Dowagiac Christmas Celebration, which opens Friday, November 11, is proudly presented by the Chamber of Commerce and Borgess-Lee Memorial Hospital. As Yuletide classics trumpet the crisp air, you're sure to enjoy the relaxed pace of holiday shopping the way it used to be. Shopkeepers offer warm surroundings, refreshments and cheer, as they present their finest in holiday merchandise during the three-day Christmas Open House Weekend, November 11-13.

Family events are held on Open House Saturday, November 12, from 10 a.m. to 2 p.m. as a true-to-life Old-World Santa greets children within the elegant setting of Wood Fire Italian Trattoria. Enjoy the warm surroundings of the Pompeii Room, where children receive a gift from St. Nick.

At Beckwith Park, enjoy your favorite Christmas carols and view holiday dance performances. Be sure to tour the city by horse-drawn carriage and visit the Theta Mu Sorority Craft Show from 9 a.m. to 2 p.m. at Dowagiac Union High School.

Children who visit Kris Kringle will receive a gift and also enjoy attending interactive holiday activities at Who Knew? Consignment with Mrs. Claus.

## Theta Mu Holiday Craft Show

The Theta Mu Sorority Holiday Craft Show on Saturday, November 12, is an annual highlight of Dowagiac's Christmas Celebration. Thirty to 40 craftsmen sell their hand-made creations at the show, which is held at Dowagiac Middle School from 9 a.m. to 2 pm.

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# REGIONAL EVENTS CALENDAR

September 1 - Bag a Bat Picnic and a Batnana Split at St. Patrick's County Park, South Bend, 7:30 pm, \$3/person, 574-654-3155	September 15 - Nature Munchkins program "BUGS," St. Patrick's County Park, 9:30 - 11 am, \$5/child-adult pair, 574-654-3155	October 8 - Under the Harvest Moon, downtown Dowagiac, 10 am - 4 pm, 782-8212	lies, 10 - 11:30 am, Bendix Woods County Park, South Bend, \$3/child, advance registration required
September 3, 4 - 2016 Kee-Boon- Mein-Kaa Pow Wow,Rodgers Lake, 58620 Sink Road, Dowagiac	September 17 - Coldwater Applefest & Craft Show, downtown Coldwater, 517-278-5985	October 13 - Case of the Skeleton in the Field Program for Home School families, 10 - 11:30 am, Bendix Woods County Park, South Bend, \$3/child, advance registration required	November 11-13 - Dowagiac Christmas Celebration weekend, Open house on Saturday from 10 am - 2 pm, Woodfire Italian Trattoria
September 6 - Cass County COA Brain Worx Club second semester starts; 10-week program, \$10/week, 445-8110	September 24 - Pokagon United Methodist Church Treasure Hunters Marketplace, Crystal Springs Camp, Dowagiac, 574-309-0260, sharibradke@yahoo.com	October 22 - 17th annual Cass County Pheasants Forever membership and fund raising banquet , the Dowagiac Conservation Club, 574-522-6595	November 12 - Theta Mu Sorority Holiday Craft Show, Dowagiac Middle School, 9 am - 2 pm
September 8 - Case of the Skeleton in the Field Program for Home School families, 10 - 11:30 am, Bendix Woods County Park, South Bend, \$3/child, advance registration required	September 27 – 5 pm – The National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting, Super Buffet in Benton Harbor. Jean Rowe at 782 2769 or email jean-rowe70@comcast.net	October 25 – 5 pm – National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting, Super Buffet in Benton Harbor. Jean Rowe at 782 2769 or email jeanrowe70@comcast.net	November 16 - Elkhart ArtWalk, free, self-guided public art exhibit and sale, 5-8 pm, downtown
September 8-11 - 33rd Annual Antique Engine and Tractor Show, Michigan Flywheelers Museum, South Haven, 8 am daily, \$7 (12 and under free) www.michiganflywheelers.org	September 29 - October 2 - Four Flags Area Apple Festival, corner 17th & Lake Streets, Niles, 683-8870	October 28 - Charity Run for Zachary Sweet, sponsored by the State Police, Warren Dunes State Park, Sawyer, 10 am, \$10/person, 313-401-3745 or lind-sayr@michigan.gov	December 2 - Dowagiac Candle-Light Christmas Parade, downtown, 6 pm
September 9 - "Voyagers and the Fur Trade" program for women, 10 am - Noon, Ferrettie/Baugo Creek County Park, Osceola, \$8, 574-654-3155	October 1 - Shipsewana Trading Place opens, Shipsewana, IN, www.ShipsewanaTradingPlace.com	November 5-6 - Fruitbelt Woodcarvers Carving Show, Cass County Fairgrounds, Cassopolis, 435-7245	December 6 – 1:30 pm – National Association of Retired Federal Employees SW Michigan Chapter annual holiday dinner. No business meeting, new officers will be sworn in. Next meeting March 28, 2017. Jean Rowe, 782 2769 or e mail jeanrowe70@comcast.net
September 14 - Elkhart ArtWalk, free, self-guided public art exhibit and sale, 5-8 pm, downtown	October 1, 2 - River Valley Antique Power Association Fall Festival, Free, 7816 Warren Woods Road, Three Oaks, 574-272- 1145	November 10 - Case of the Skeleton in the Field Program for Home School fami-	March 4 - Shipsewana Trading Place Antique Auction, Shipsewana, IN, www.ShipsewanaTradingPlace.com

## HEALTH & FITNESS

### Are you concerned about falling?

By **BRENDA HARRIS**  
Cass COA

**A**re you concerned about falling? To overcome the fear of falling you need mental as well as physical skills. The thought of the fear of falling is so powerful, it cautions you against taking any risks. The fear can get so strong that it imprisons you from doing regular daily tasks. The feeling of helplessness can take over, like “I can’t protect myself from falling.” I better not try to do much of anything”. Ideas of dependence, like “other people will have to take care of me” also come into the picture. You need to learn to recognize and challenge these fears, or you will become a prisoner to them.

Concerns about falling can enter your life slowly. Gradually they start creeping into your thoughts and getting stronger as time goes on—or they can come on suddenly. This is likely if you

have had a bad and unexpected fall, or someone you know does. Fear can direct your feelings and actions. Once it takes control of your feelings, it can convince you to restrict your life in many ways. This results in many losses. You might stop visiting friends, taking walks, doing things on your family outings. It also can effect the most basic activities, such as cooking, cleaning, taking showers. It can take away your independence and lead you to become isolated by yourself. Your power may be blocked to attempt problem solving, taking away your power to control your life. If this happens you may become inactive and your muscles and bones may become weak. The overall picture of this is that you then are more likely to fall if you do try something active.

**Ways to improve your balance.**

Change Your Base of Support.  
Balance is your ability to maintain your

center of gravity over your standing base. When you’re standing up, your legs are your base of support. The wider your legs are the wider your base of support is and the easier it is to balance. The closer your legs are together, the narrower your base of support is and the harder it is to remain balanced. One of the easiest ways you can challenge your balance during any standing exercise is to gradually narrow your base a little at a time until your feet and legs are together while you perform your exercise. Bring your legs closer together while you do standing bicep curls, shoulder raises, squats or other upper body moves. Be sure to keep your abs pulled in tight and make sure you’re not leaning backward as you perform your exercise.

Try it on One Leg. Once you’ve mastered doing an exercise with a narrow base of support, you’re ready for the next challenge: balancing on a single leg .

Start by just lifting one heel (keeping your toes on the floor)while your upper body moves or working up to a single leg squat. As you improve challenge yourself with other single legs moves.

Close your eyes. Your sense of vision is a big part of balance. By standing and looking at a single focal point, you’ll balance more easily. You can start by just standing up tall and closing your eyes. You might be surprised how challenging it is to simply stand with your eyes closed or stand on one foot while doing a bicep curl. Just be sure to use best judgment and listen to your body when trying this technique. Safety first!

By using these techniques and really paying attention to your base and doing the exercises, you should notice improvement in your balance, coordination, posture, core strength .

### When is the time to change your workout?

By **BRENDA HARRIS**  
Cass COA

**W**hat can you do when your workout isn’t working out? When you first get started on your new workout routine, your enthusiasm and motivation are high. If you stick to the regular schedules of your workouts, you begin feeling better, seeing results from your hard work. You managed to get out of bed early to squeeze in a quick cardio workout, and stick to it without much effort.

As time passes by, slowly the novelty begins to wear off. It gets easy to start finding reasons to sleep in and find better things to do with your time. Before you know it, you have missed a whole week, then a couple weeks. You become missing in action! Stop right there. Is there something getting in the way of the excitement of working out? Step back and look at what is going on and identify

the signs. It’s time to shake-up your workout routine so you can remain enthusiastic about exercise. Here are four most common signs, and what you can do to get back on track. Your workout bores you.

It’s easy to get bored if you stick with the same routine for too long. It helps to add variety to your workout. For example, try taking your workout outside, add speed walking, intervals, putting new music on your iPod or bringing a friend along. Perhaps you’ve always wanted to try biking or a new class at the gym. Change can help keep your workouts fun and interesting, giving you something to look forward to.

**Your workout isn’t working**

Someone who does the same activity all the time is likely to plateau much sooner than someone who varies their workout. Your body becomes bored by always doing the same thing. Try add-

ing just a little variety, that might be just the thing to help to get the scales moving again. Variety, means changing something about your current routine by adding speed, distance, hills, resistance, etc. If this don’t work out try a totally different routine. Change your routine at least every 4-8 weeks. This will keep your muscles challenged, your body guessing, and the results coming.

**Your workout leaves you more tired and sore then before**

Exercise should give you more energy, not leave you feeling tired. If you are feeling overly tired and sore, you could have over trained. Your body needs time to rest and repair its muscles. If you don’t give your body ample recovery time, you’ll become weaker instead of stronger. In this case you need to rest and let the muscles repair. You might need up to a week off to recharge mentally and physically. When you start back working out,

be aware of what your muscles (body) are saying. Try to make little changes that will prevent this from happening again.

**Your workout isn’t challenging you**

When your workout (walking, running, aerobics etc.) becomes too easy it’s time to spice up your workout. As you become more fit your heart rate will also improve. If possible try using a heart rate monitor, either at the gym or purchase one. Challenging your body improves your total over all fitness level; and can also provide a sense of accomplishment as you become stronger and work towards your goals.

Changing your workout routine whenever these signs begin will keep you on the right track. The key is to pay attention to how you are feeling physically and mentally.



# PASTA ITALIA CON CHEF DONATO

by **DENNIS BAMBER**

**The recipes that will appear each month are my own or variations that I do, (like better) of some traditional sauces. They will be seasonal so you will be able to use fresh ingredients, when possible.**

**Pasta with roasted tomatoes and carmalized garlic**

With fresh red,ripe tomatoes available, this is a great seasonal sauce to enjoy fresh tomatoes.

Roasting the tomatoes does two main things, it remove much of the water so the sauce is not runny, and it also intensifies the flavor of the tomatoes even more.

**Ingredients**

12 ripe whole tomatoes  
1 medium yellow onion  
1 bulb of garlic peeled, should be 12 cloves or so  
1.2 cup of extra virgin olive oil  
large handful of chopped fresh basil  
1/4-1/2 teaspoon of red pepper flakes  
1/2-1 lb of pasta, either penne or spaghetti

**Directions:**

1. Line the bottom of two broiler pans with foil. spray the top part with the slits with Pam  
2. Core and cut tomatoes in half and put cut size up on broiler pans  
3. Sprinkle tomatoes with sea salt and olive oil  
4. Put in preheated oven at 225 for six hours  
5. While tomatoes are roasting, finely dice onion and put in pot with 1/2 cup of olive oil (this can be done much later after tomatoes are roasted)  
6. Add whole garlic cloves at same time. Add red pepper flakes  
7. Saute for 15- 20 minutes over medium heat until onion is very soft and garlic begins to soften (may take longer)  
8. After 3 hours, turn tomatoes over with a spatula and tongs  
9. After 6 hours or so, when tomato skin has shriveled, remove from oven, and let cool skins will just pop off-drain water from the broiler pans, be careful, there will be a lot  
10. Either chop the tomatoes on a large cutting board or in a processor coarsely, again there will still be water that you can drain of he board or processor  
11. Add tomatoes to pot over medium heat and cook, stirring often for 45 minutes or until the tomatoes take on a "jammy" texture  
12. Fill a large pot with water and bring to a boil, add 3/4 tablespoons of sea salt, and pasta, 1/2 lb for two servings, 1 lb for four and cook until very al dente (means firm to the tooth in Italian). You want to make sure it is very firm because you want to finish cooking it in the sauce.  
13. Drain the pasta, put back in pot and ladle some of the sauce on it to finish cooking, stirring often  
14. Serve in bowls and pass Parmesan cheese to serve (I like to add some cheese to the pot when I add the sauce to make the cheese get " creamy")

If you need more help with this recipe or more detail feel free to contact Dennis directly @ [dennisbamber@cressyeverett.com](mailto:dennisbamber@cressyeverett.com) or at 574-532-3808 .



**Dennis Bamber** is an avid cook, having grown 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

## Happy September!



by JANE BOUDREAU

Hey Neighbors! Have you looked around, sniffed the air and realized that things are not the same? I also believe our lakes and lake roads are a little more quiet and a little less crowded, and for those of you in town, you have the peacefulness you've missed. It's a bit too early to really feel like fall is upon us, and after the incredible heat of late we simply need to have some normal 80 degree temps to go outdoors and have some quality comfortable time. Never took that picnic in the park or



hiked a forest preserve? Didn't get around to sprucing up a garden bed or the shed — no excuse now. We're you too busy and then too hot to sit outdoors and make a dent in that pile of book and

magazines under the shade of a tree — go for it! Carpe diem!

I have a good appreciation of being indoors as well as out. As September evolves into autumn, I realize how much I love to nest and I crave coziness and the simple things in life. I can party like the best of them in the summer, sometimes I'm the one tamping down the bonfire on late summer nights. I still find a change in season and weather a reason to embrace different habits. Hot tea in the evening instead of iced, early morning coffee as the sun comes up later, and thinking about pulling out the sweaters and jeans.

My favorite room in my home to relax and unwind is my den. It's smallish and I like that I can reach out to grab a book or pillow straight from my favorite chair. Summer and winter, I find comfort in this room; lights down low, a warm departure from whatever has become too much. I hope you have a special spot, too.

The end of the seasons here in the Midwest bring about a change in local fruits, vegetables and flowers. I'm first in line at the farmer's markets to grab up the latest...soon it will be apples and pears and pumpkins. As far as flowers, Gladiolus do make a statement. They take time to trim and fiddle with and you need the right size vase but they definitely attract attention. I like that they are pretty inexpensive to buy if you don't grow them yourself (and I don't as you have to dig up the bulbs and store them over the winter in our region. You might know by now I'm inherently lazy). I like to buy several bunches in all colors to

mix and match. Some I cut down short for display on end tables and such, others I leave tall and spectacular looking in large vases. It's a September ritual for me.

I cut and trim store bought flowers on newspaper next to my kitchen sink. It's best to cut the stems at an angle under running water. Strip off any leaves that will be in the vase water. When you have made your arrangement and tossed out the newspaper and mess, be sure to wipe your counter and sink with a disinfectant as there may be residual pesticides hanging around. Try to change the water every day (if you can remember), and trim the ends of the stems a tiny bit. They will last a lot longer with a little extra care. Another tip, when my flowers are spent and I've tossed them out, I rinse the vase and fill it with hot water and a tad of bleach to kill any fungus and bacteria. Let it soak a little bit and then just wash it with soap and water or run it through the dishwasher.

I mentioned last month that we'd talk about indoor plants. Before I try to lend a hand in any houseplant upkeep or advice, let me say I have never met a plant I couldn't kill. Fast. Really fast. As a result I don't have many, nor have much advice. Can I just share a few successes? I grew this geranium in a pot last summer and decided to bring it indoors once the frost came along. In a garden window facing southeast it seemed to thrive. It was so healthy in fact that I never brought it outside this summer. It's gorgeous, isn't it? I don't



suppose it has that innate energy to thrive inside year after year but I'll take what I can get. The tall guy to the right...well he just keeps growing and



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growing so he must not know I'm his owner.

I found an ornamental oregano plant at a floral shop (and I've seen them more and more everywhere). They have the most beautiful flowers that look like tiny roses with lilac colored buds. Tricky indeed but how beautiful. If you can find one, snatch it up.

Since I'm such a failure with house-plants I like to brag about the few I have. A few spider plants and ivy, a fern or two, and I can't pass up a scraggly plant marked down to \$1.99 at the grocery store even though it might have a worse fate with me. Why bow down to possible failure when there is always a chance to succeed? Indoors or out, getting plants to grow and thrive is a learning experience.

Homemade Pizza



For my recipe this month I'm getting you away from the smoke of the grill and inside the good 'ol kitchen where you can relax, play some music, have a glass of wine and chop up all those extra vegeta-

bles you've been wondering what to do with. It's time for homemade pizza and a healthy one, too. Don't think I'm going to give you the easy way out and let you use a store bought crust, but if need be, go for it. You will love this crust though, it's very basic, easy to make and the great thing is, you can freeze the dough to use later. I double the recipe so I'm good to go the next time we are craving pizza.

**BASIC BREAD DOUGH**  
**Ingredients:**  
2 cups all purpose flour  
2 cups bread flour  
1-1/2 t sea salt  
1 t instant dried yeast  
1 T olive oil  
-1/3 c warm water  
**Directions:**  
Mix the dry ingredients together in a

away for 15 minutes while I prepared a second batch to freeze and cleaned up.

Set oven to 200 degrees. Once it reaches that temp, let it go for 5 minutes. Turn the heat off and open the oven door keeping it ajar for 5 minutes to let most of the heat escape. Take your kneaded ball of dough and place it in a large oven-proof bowl in which you have drizzled a little oil. Roll the dough a bit in it to lightly coat. Cover the bowl with a clean kitchen towel and place in oven for approximately 2 hours. I let my dough rise with this method as it's foolproof. Most recipes instruct you to place the dough in a warm spot of your home. That's an impossibility in my drafty old house. Try it this way.



**2 hours later. The risen dough**

All you need to do now is gently poke the dough with your fingers, let it 'deflate', and then gently shape it into a log-type form. Cut it into three even sections to make crusts for three thin pizzas, approximately 12 inches in diameter. Simply roll out the pieces, stretching as

you go along, on a floured surface until they are 1/8 inches thick. Place on a lightly floured pizza pan and fold and crimp the edges any old way. Then create the pizza of your choice~~the possibilities are endless.

**Sauce**  
**Ingredients:**  
1 T olive oil  
2 T chopped shallot  
2 large cloves of garlic finely chopped  
1 28 oz. can whole peeled tomatoes  
2 T fresh thyme  
3 T fresh parsley  
1 t sugar  
1 T honey

On one of these pizza's I just brushed the crust with some olive oil and then added a variety of veggies (red onion, eggplant, red and green peppers and a generous sprinkle of mozzarella cheese), the sky is the limit. The other pizza has a sauce I've been perfecting over the years. You can try it, you can even freeze it. Or buy the stuff in the jar but then you can't claim that the pizza is entirely homemade. Then again we don't have eggplant trees in our backyards. ;-D

I know this sounds like a lot of work but it really isn't. While the dough is rising you can go scrub a toilet or do a few loads of laundry. Make the dough ahead of time, even the day before and refrigerate it. Then all you have to do is roll it out. And remember, you can double or triple this recipe and freeze it.

\*\*\*

That's it for this month. Let's hope it's an Indian Summer, well at least those of us who aren't crazy about being cooped up in the winter. Have a great September!

~Jane

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# BUSINESS & FINANCE

## Preparing to retire in a down market

Provided by **Greg Schoenfeld**  
Compass Wealth Advisors

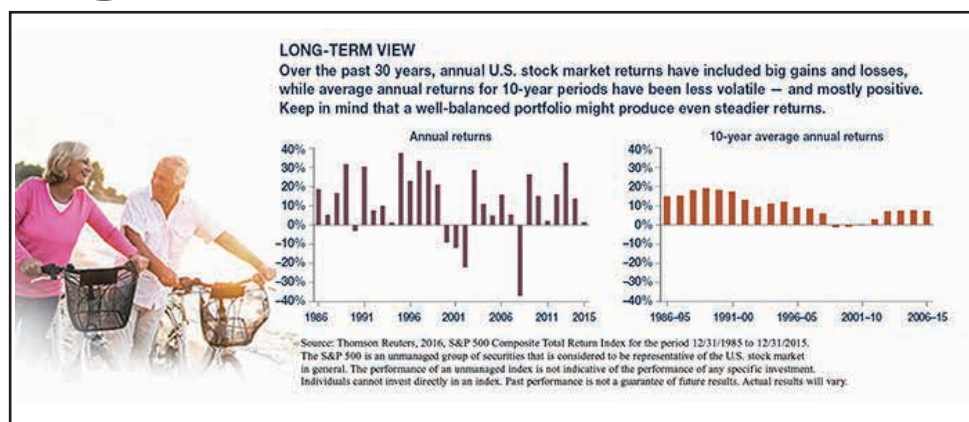
In an ideal world, your retirement would be timed perfectly. You would be ready to leave the workforce, your debt would be paid off, and your nest egg would be large enough to provide a comfortable retirement — with some left over to leave a legacy for your heirs.

Unfortunately, this is not a perfect world, and events can take you by surprise. Only four out of 10 current retirees said they retired when they had planned; half retired earlier.<sup>1</sup> But even if you retire on schedule and have other pieces of the retirement puzzle in place, you cannot predict the stock market. It would be wise to prepare for the possibility that you might retire during a market downturn.

### Sequencing Risk

The risk of experiencing poor investment performance at the wrong time is called sequencing risk or sequence of returns risk. All investments are subject to market fluctuation, risk, and loss of principal — and you can expect the market to rise and fall throughout your retirement. However, market losses on the front end of your retirement could have an outsized effect on the income you might receive from your portfolio.

If you're forced to sell investments during a downswing, you might deplete your assets more quickly than you would if you had waited, reducing your portfolio's potential to benefit when the market turns upward.



lio's potential to benefit when the market turns upward. People who retired around the time of the Great Recession faced this situation, and many decided to work longer to rebuild their assets rather than trying to retire with a smaller portfolio and reduced income.<sup>2</sup>

### Dividing Your Portfolio

One strategy that may help address sequencing risk is to allocate your portfolio into three different "buckets" that reflect the needs, risk level, and growth potential of three retirement phases.

Short-term (first 2 to 3 years): Assets such as cash and cash alternatives that you could draw on regardless of the market at the time you retire.

Mid-term (3 to 10 years in the future): Mostly fixed-income securities that may have moderate growth potential with low or moderate volatility; you might also have some equities in this bucket.

Long-term (more than 10 years in the future): Primarily growth-oriented investments such as stocks that might be more volatile but have higher growth potential over the long term.

Throughout your retirement, you can periodically shift assets from the long-term bucket to the other two buckets so you would continue to have short-term and mid-term funds available.

### Determining Withdrawals

One common rule of thumb for determining the amount of your annual withdrawals is the so-called "4% rule." According to this strategy, you initially withdraw 4 percent of your portfolio, increasing the amount annually to account for inflation. However, some experts consider this approach to be too aggressive, so you might withdraw less depending on your personal situation and market performance, or more if you receive large market gains.

Regardless of the amount you decide to withdraw from your portfolio, the three-part strategy enables you to monitor performance in your mid-term and long-term buckets while drawing only from the more stable short-term bucket of cash alternatives. You could then shift assets as appropriate based on your needs and longer-term market cycles.

If this strategy appeals to you, consider restructuring your portfolio before you retire so you can choose appropriate times to adjust your investments. Even with careful planning, retirement can bring surprises, so it's wise to be prepared.

Asset allocation is a method used to help manage investment risk; it does not guarantee a profit or protect against investment loss.

- 1) Employee Benefit Research Institute, 2015  
2) USA Today, February 27, 2014

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# BUSINESS & FINANCE

## What do you know about your homeowners policy?

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

If you have a loss, how will your insurance company settle your claim? Will it be on a replacement cost basis or an actual cash value basis? Will you even have coverage for your loss? Insurance companies offer many endorsements that can be added to a basic homeowners policy – some have been around for years and some endorsements are new to the industry.

■ **Guaranteed or Extended Replacement Cost** – Guaranteed Replacement Cost will pay whatever it costs to put your home back to the way it was before your loss, regardless of the limits listed on your policy. Extended Replacement Cost will give an extra 20 – 50 percent more than the limit on your policy to restore your home to its original state. Both endorsements protect you from sudden increases in construction costs should there be a wide spread disaster.

■ **Replacement Cost Contents** -- allows replacement of your belongings at the cost, at the time of a covered loss, of a new article identical to the damaged, destroyed, or stolen items, or one of comparable quality if an identi-

cal article is no longer available.

■ **Special Personal Property Coverage** – broadens the covered perils for your belongings. The endorsement expands the list to include additional causes of loss.

■ **Ordinance or Law Coverage** – remember that your insurance policy will put back your home to the way it was. However, local ordinances or laws may require upgrades to the electrical, heating, and plumbing or even the demolition of a building that has been damaged to a certain extent. Check with your local authorities to determine if and how much coverage you may need should you have a loss.

■ **Equipment Breakdown Coverage** – covers your important home systems and personal property due to loss by mechanical or electrical breakdown. Some of the systems are heating/air conditioning units, appliances, pumps, security systems, and “smart home” automation systems.

■ **Service Line Coverage** – you are responsible for the service lines that run from the curb to the house. Whether an unexpected leak, break, tear, rupture, collapse or arcing of a service, identifying the problem, exca-

vation, and repair can become quite costly. This endorsement extends coverage to underground piping, wiring, valves, and attached devices that connect your home to a public utility service provider or to a private system.

■ **Water Backup of Sewers or Drains** – damage to your home and contents caused when sewage backs up into the home is not covered by standard homeowners insurance. The cleanup can be dangerous and costly. You may be able to add this coverage to your policy - different limits may be available.

■ **Loss Assessment** – are you a member of a homeowner or condo association? If you are, you may be responsible for sharing the cost to replace or repair any common area such as a clubhouse. Members may also be assessed for claims for bodily injury or property damage against the association’s master policy. It is important to remember that Loss Assessment applies only to a covered loss.

■ **Earthquake Coverage** – a basic homeowners policy does not include coverage for damage caused by an earthquake. If you add this coverage to your policy, be aware that the

deductible will be either 5%, 10% or 15% and applies separately to the dwelling, any other structures, and your personal property.

■ **Matching of Undamaged Siding or Roofing** – will apply when a portion of siding or roofing is damaged and the current siding or roofing material is no longer available. A homeowners policy is required to replace or repair only the area that has been damaged. This endorsement reimburses the cost up to a certain limit to update the undamaged portion if a match is no longer available.

Review your policy with your insurance agent and address any concerns you may have. These are just a few of the endorsements that may be available. By being proactive, you can prevent an unpleasant surprise should you suffer a loss.

~Vicki Brossman  
Kemner-Iott Benz



Vicki Brossman  
Kemner-Iott Benz

# COMPUTERS AND ELECTRONICS

## Looking for a tablet?

By **ED MARSHALL**

If you don’t know what a tablet is, it’s a mobile computer/device with a touch screen display. It usually entails no mouse or keyboard, where all of the “work” is done on the screen using your finger or a special tool called a stylus.

After spotting an Amazon tablet for \$50 recently, I wanted to share some of my findings with you. I obtained my info from: (laptopmag.com/articles/best-cheap-tablets). Here are a few options for you, if you’re in the market for a tablet:

**Lenovo Yoga:** This one appears to run in the \$170 range. With an 8 inch display, a strong battery life, and that price point, this seems to have good reviews overall. This one doesn’t have the best performance inside (according to the

review) and may be best suited for general usage, such as web browsing, video watching and the like. If you’re considering this option, I recommend you research other reviews heavily from people who have purchased this particular tablet.

**Amazon Fire:** Ranging from \$50 to \$75 – depending on how much storage space you’re looking for. This could be a nice tablet for checking e-mail and general web browsing. Not to mention, if you’re using “Amazon Prime” (in which you can view shows, movies and listen to music), this tablet has the capability to access Amazon services directly. On the flip side, this one seems to have a shorter battery life, slow performance and a low resolution screen. This is an option I would consider / review with caution.

**iPad Mini:** The older iPad mini (version 2) I’ve spotted online, between \$199 and \$229. If you happen to own an iPhone, then you might favor the iPad mini. The functions are virtually the same between the iPhone and the iPad. Over the past few years, I can honestly say that my experiences with Apple products have all been positive. As with any other brand or product, I still recommend that you take time to research the options based on your needs.

I can’t tell you which one is the best, because it all depends on what you need from a device. I strongly suggest that you check out various reviews on the Internet, regardless of the type of technology you’re looking to buy. There are a large amount of tablets out there, the brands vary. Checking out reviews and


## Computing over Coffee

By **Ed Marshall**

Got a computer-related question for Ed?  
Email him at  
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researching beforehand can really save a lot of time (and possibly stress) in the long run.


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## A photograph of a golf green. In the foreground, a flagstick with a small American flag is positioned next to a hole marker. The hole marker is a metal cage with a chain net. The green is surrounded by a grassy area and a line of trees in the background.

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FIELD TRIP



**For the Record:**  
Rum Village Park is an urban forest city park on East Ewing Street on South Bend's near south side. In addition to nature trails and a nature center, the park features playgrounds, disc golf, hiking and biking trails, picnic shelters and the all-new Aerial Adventure Park, with dozens of 15-60' high obstacles, swings and a zip line.  
For more information see <http://sb-park.org/parks/rum-village-park/>



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# HISTORIC POSTCARDS

## Historic postcards depict rich scenes of our area's past

In this issue of Neighbors, Jerdon Real Estate of Dowagiac, owned by Floyd Jerdon and his son Tom, has provided antique postcards of a few of the many lakes in our area.

Floyd and his wife Donna started collecting post cards more than 20 years ago, and since Jerdon Real Estate specializes in marketing lake property, it was a natural fit that Floyd's interest be directed to the lake cards. The collection now numbers many thousands.

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

Among other places, the book may be purchased at the Jerdon Real Estate office on M-62 West, and at Whistlestop Gifts, which is operated by the Dowagiac Chamber of Commerce.

For more information or to get a copy of Jerdon's book, visit the website: [www.arcadia-publishing.com](http://www.arcadia-publishing.com)

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

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



**Neighbors**

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# OUR CHILDREN

## Raising Independent Children

by **SANDY FLEMING**

**C**an you picture what your child will be like as an adult? Most of us envision a confident, secure person who is able to tackle the demands of adult responsibilities, find pleasures in wholesome and productive living, and is a competent and productive person, family member, employee and citizen. Sometimes, though, we give very little thought to the path from point A (our young child) to point B (that exemplary adult). One of the many components to our desired end result is independence.

Independence is the set of skills that allows us to think for ourselves, to solve problems and challenges, and to make our own way in the world. It's also the set of skills that protect us from undue influence from peer pressure and helps us make wise and healthy decisions. In other words, it's a key component to that ideal adult that we spoke of a moment ago.

Unfortunately, building independence is not like a switch that we can flip and magically transform our eighteen-year-old child from dependent youngster to independent adult. There's not a magic potion we can give them or even a class we can send them to. Building independence is almost completely in the hands of us parents, and our successful efforts will launch another competent adult into the world when the time is right.

The effort begins as early in life as possible. As soon as your baby is capable of independent movement, he or she begins striving for independence. All we parents need to do is dole it out in healthy, consistent and safe doses. Too little independence and children will turn into clingy, needy adults who have trouble standing on their own two feet. Too much independence, and we risk endangering the kids' well-being, health or even their lives.

So just how do you balance their need for independence and growth with your desire to keep them safe and dependent? It's a balancing act that has been going on for generations. Here are a few thoughts to consider at each age and stage.

### Independence in Infancy

Shortly after birth, kids realize that they are separate entities from their parents. This is where the quest for independence begins. That understanding that they are separate, self-contained beings forms its foundation. Of course, their minds and bodies are nowhere near mature enough to operate on their own, so we naturally want to protect and nurture them. Our protecting and nurturing sometimes don't mesh with their desires of the moment, and so they cry and carry on when thwarted. Every parent experiences this tug of war, and it gets more pronounced as the kids learn to reach for things and then to actually move around on their own.

Did you know that you can begin to help kids build healthy independence even in infancy? Support their quests, but keep them safe. Give them lots of safe and varied things to explore with hands, eyes, ears, and mouth. When they reach for something intriguing, help them get it if it's safe. And if it's not safe, talk to them about it. Yes, I know they can't talk yet, but babies understand LONG before they make those first words. Tell your baby about how the item looks, feels, sounds, and tastes. Tell them

what it's used for and explain why it's not a good idea to handle it just yet. If you can, let them explore it a little bit by holding it close yourself and just not letting them have complete control.

And here's an interesting experiment to try when baby is learning to swing her or his arms around at random times. Hold up two shirts, outfits, or other clothing suitable for the day. Hold them in baby's sight and within reach. Whichever one your child takes a swipe at first can be the one they wear. You'll be amazed at how quickly your little one expresses his or her fashion sense and chooses favorite outfits again and again. It will happen long before the kid can talk or even sit up. And you've managed to allow your baby a bit of extra independence that will build confidence and decision-making skills for later in life.

### The Toddler Years

Once your child becomes mobile (by scooting, crawling, walking, or however he or she learns to locomote), it's time for more independence building. It's important to teach the word "no," but it's even more important to teach the word, "yes." Make sure baby spends at least some time each day in an environment where he or she can move around and explore safely.

Toddlers love to assert their independence by making simple choices, plus they can actually say a few words or make gestures to show you what they want. Give your baby every opportunity to choose when it is safe to do so. Take the time to ask her if she prefers milk or juice with breakfast or if he would rather get out stacking rings or nesting cups to play with. Offer two books to choose from at story time. All of these things may take just a bit of extra effort on your part, but you will be building decision making skills and independence with every choice.

Toddlers are also busy learning problem-solving skills, as well. Remember, the ability to analyze a situation and take action to get to a goal is vital to adult success. Let your child try things out. Encourage him or her to think up solutions when challenged. If you solve every problem and smooth the way for them, they will not begin to develop this all-important skill set.

### Independence for Preschoolers

By the ages of three to five years, kids are definitely on the road to independence. Many are spending lots of time away from their parents at child care or preschool. They are making friends and choosing how to treat others without you being around to enforce the rules you've set.

This is the age to enjoy their first solo flights. Praise and compliment them as much as you can when you see (or hear about) good decisions, smart actions, and problem solving efforts. Give them opportunities to solve puzzles and to begin to learn household chores. They can easily set the table, dry the dishes, fold and put away laundry and keep their own things neat. They can remember to do basic daily self-care tasks and can follow the rules you've set.

Make sure the preschoolers are learning to share, to accept changes in plans, and to deal with frustration. If you protect them from these things, you risk undermining their developing independence. For example, go ahead and tell them about fun plans coming up in the next few days, even if the plans are not a certainty due to weather or what have

you. Tell them about things that might happen. Help them keep track of time passing by marking a calendar or using a paper chain and removing a link as each day passes.

And kids of this age can learn from role play. Try acting out tough situations with peers or other adults so they can show you how they would respond. You can "put on a play" or use puppets. You can even encourage them to tell stories about troublesome situations. Remember that the more we rehearse and practice, the more likely we are to use those skills when the real situation comes along.

### In Elementary School

This is the age of playdates and sleepovers. Kids have opportunities to interact with other families, to go to camp, and much, much more. Encourage them just as soon as possible to try their independence in safe settings. This means that you know the situation that they are going into and approve of how the household or camp operates. Above all, set up an atmosphere where they can come to you and tell you what they experience. Even in the safest of households, kids sometimes try risky things without the supervising parents' knowledge, so you want to be sure your children will not be keeping guilty secrets from you.

Problem-solving skills are in the front seat for elementary students, as well. School tasks are designed to challenge them in many different ways. Your child will get the most out of these projects if you sit quietly off to the side and only offer guidance when asked. Do not complete projects for kids, even if they are not likely to make a good grade on their own. Don't clean up messy homework or correct the math papers. Do insist that homework be done each day, and do provide "extra" work to help them practice academics on days with no school work coming home. Just because they have no assignments does not mean they should slack off-nearly every child could use extra reinforcement of basic skills like fluency at math facts, reading practice, or basic writing and composition.

Continue to encourage kids to do increasingly complex household chores. Add in some laundry, cooking, vacuuming, and bathroom-cleaning to the chores they learned to do in preschool. And it's time to help them learn to manage money. Many families use an allowance system or a pay-by-the-chore system to get pocket money into the kids' hands without out and out giving it to them. Enforce an acceptable division of cash-a percentage to save, a percentage to donate or give to church, and a percentage that can be used in any way they see fit. Help them learn to save and set up a bank savings account if you've not already done so.

### Independence in Middle School

Wow, they grow up so fast! Middle school brings independence challenges as kids decide how they are going to handle relationships and peer pressure. Hopefully, all of the groundwork that you've laid in the past ten or twelve years will form a solid foundation for your child and he or she will sail through these years without making any life-altering decisions.

It is important to keep those lines of communication open, both between you and your child, and between you and the school and other adults in your child's life. Keep a close eye on your kid's friends and social groups, and get to know the

families. As the kids become more independent and start to interact in groups at parties and the like, you'll want to know what's going on without seeming to hover.

Responsibility and independence go hand in hand, so help your child develop a solid sense of doing what he or she says will be done, being honest and fair, and owning up to mistakes. These are all pieces of independence! Try not to "fix" the things that go wrong in your kid's life, as well. If something is forgotten at home, consider whether your intervention is worth the set-back to independence and the understanding that actions (especially careless ones) have consequences. It's easy to accidentally support kids too much in these ways, and they don't learn crucial lessons that are vital to life success. Is it worth a low grade or a zero to teach them that they should put their work in their backpack immediately after finishing? Will they really starve if you tell them to charge a basic school meal since they forgot their lunch?

By now, the household chores should be nearly all in your young person's capability. Supervise the dangerous ones, but let them help. In fact, make sure they are helping. It won't be long until they will need to know how to do this stuff in order to live on their own. Your middle school kid should be able to plan and prepare simple meals for the family, and even take care of the basic household needs for a few days at a time.

### Your Last Shot: Independence in High School

This is it! Kids in high school are nearly ready to fly solo for real. Are yours going to be ready? They'll need academic independence (the capability of keeping track of and completing assignments, studying without having a teacher-made study guide, organizing and maintaining class notes, and planning and preparing for large projects such as research papers, speeches, and so forth). They'll also need to be independent about caring for themselves and their homes. Make sure your youngster is keeping living spaces clean enough for health, knows how to perform all the basic household chores, can cook and clean up after themselves, and more.

Can your high schooler handle money? Does he or she understand the ins and outs of credit, bank accounts, and budgeting? These are all crucial to adult independence. By now, the whole concept of working for a living should be deeply ingrained, as well. There are no free rides, and the world will expect your child to earn a living. It's time to give thought to how they want to do this. What career seems like a good fit? Does it provide compensation that will allow your child to live comfortably?

And we come to the mother of all independence training: learning to drive a car. Boy is that ever a hard step to take! But hopefully, if you've laid the right groundwork all of these years, your child is ready to take on this huge responsibility.

It's tough sometimes, and it's definitely a whole lot more work, but teaching independence to children is a great investment in their future and in the future of mankind in general. Someday, you'll see just how much they've learned when they begin to teach their own kids some of the same lessons.

\*\*\*\*\*

Sandy Fleming is an educational consultant and private tutor living in Edwardsburg. Check out the latest posts and live webinars at <http://sandyflemingonline.com>.



# NATURE NOTES

## Bald eagles at St. Pat's Park

Bob Conrad paid a visit to St. Patrick's County Park in Indiana, adjacent to Madeline Bertrand County Park in Berrien County. Conrad was there to follow up on the active bald eagle nest featured in this column back on February 26, located at St. Patrick's Park.

Conrad visited the site on Saturday, July 27 and did not have to wait long before locating the young bird, now able to fly, but relies on its parents for food.

Bob Conrad said in an email: "Out of the corner of my eye I caught some motion and when I turned I could see the wings moving. Surprising to me was the fact that the juvenile was perched in the same tree that the adult had always perched on. I set up my tripod and watched things for about 2 hours. The juvenile was squawking regularly and an adult finally showed up, flew into the nest with the juvenile right behind the adult."

Notre Dame University had placed a camera at the nest site and has monitored the site which has produced one successful juvenile bald eagle in 2016.

On average bald eagles lay two eggs, but the St. Patrick's site hosted just one eaglet this year.

The nest is located in a tree along the St. Joseph River, which acts as a food pantry for the eagles, where fish represent a large portion of their diet. Both parks: St. Patrick's on the Indiana side and Madeline Bertrand on the Michigan



At left, a young bald eagle begging for food, at St. Patrick's County Park, adjacent to Madeline Bertrand County Park, July 27, 2016. Above, a juvenile bald eagle at St. Patrick's County Park, hatched at the park this spring. Photo by Bob Conrad. St. Patrick's County Park is located in St. Joseph County, Indiana, adjacent to Madeline Bertrand County Park, Berrien County. Bob Conrad Photos.

side border the St. Joseph River.

Bald eagles can use the same nest for many years in a row. This particular nest was taken over by bald eagles in the spring of 2015, formerly occupied by the more common red-tailed hawk.

Bald eagles enlarged the nest, using much larger broken branches as nest material than the red-tailed hawk.

Conrad was able to capture an image of the juvenile eagle in flight. As you can see, the young bird lacks the familiar white head and tail and full dark torso and wings. The eagle will not molt into

its adult plumage until after its third to fourth year of life, in late 2019 or early 2020. It is now the same size as the adults, being nearly three feet in length and a six and a half foot wing span.

Bald Eagle nests in recent years have been documented in Van Buren and Cass Counties in Michigan, and in adjacent Indiana, but not in Berrien County since 1870, 146 years ago. The species is seen throughout Berrien County during all months of the year, including the breeding season, but no nest has ever been confirmed to my knowledge. I suspect

they do exist in Berrien County, along the St. Joseph River.

The eagles at St. Patrick's County Park are protected by the Bald and Golden Eagle Protection Act with guidelines on minimizing nest disturbance. Therefore, St. Joseph County Parks ask people interested in viewing the nest to do so from the Morrison Education and Outreach Pavilion located on the north side of ND-LEEF.

Bob Conrad writes: "Let your readers know, its worth the drive."

# LOCAL HISTORY

## The Civil War diary of Dr. Phineas Gregg

Provided by Cass District Library  
Local History Branch

Dr. Phineas Gregg was born in Ross County, Ohio on March 31, 1800. In 1812, his family moved to Knox County, Ohio where Phineas was married to Lydia Carpenter (born 1806, Vermont).

Dr. and Mrs. Gregg moved to Logan County, Ohio in 1834, and in 1848 to the hamlet of Brownsville, Calvin Township, Cass County, Michigan.

In the fall of 1848, before leaving Ohio, Lydia Gregg gave birth to a son, George Franklin Gregg. People called the young man "Frank".

Frank Gregg had a brother, 10 years his senior named James Holloway Gregg.

In 1861, James H. Gregg enlisted in Company D of the 6th Michigan Infantry and fought in the Civil War. At the expiration of his term, in August 1864, James was discharged and came home to Brownsville.

In 1870, Dr and Mrs Gregg, James Holloway and Frank were living in Brownsville. By this time, Frank had married Lydia Fourman (born 1850). US Census records show that by 1870, Frank Gregg had taken up teaching, and taught in a one-room school-house in Calvin Township.

In 1870, a US Census was taken. From those records we know the population Calvin Township was 1788 souls. The population of Cass County as a whole that year was 21,094, an increase of over 3000 since the 1860 census.

Ulysses S. Grant was President of the United States at the time of Gregg's diary. Grant was the hero of the Civil War and was elected to his first of two terms as President in 1868.

What follows is the diary of Frank Gregg, the first entry being on January 1, 1870. It shows us a snapshot of everyday life in rural Cass County, Michigan through the eyes of a 22 year-old school teacher.

In January, it appears through Gregg's writing that he was employed at a mill, in nearby Penn Township. A steam powered saw mill, located in the extreme east part of Penn Township, is shown on the Cass County, Michigan atlas of 1872. Many of the identifiable names to which Gregg refers in this part of the diary lived within three to five miles of a saw-

mill, many in Newberg Township.

As editor of the diary as it appears in Neighbors, I have added punctuation to make reading easier.

Saturday, January 1, 1870 - Wind in the south cold and damp. Went to Brownsville with Fourman and Pulby [?]. Mother [Lydia Gregg] was not at home. I got dinner.

Sunday, January 2, 1870 - Came back to Newberg. Cold and stormy. Wm Sickles [William B. Sickles] and wife [Catherine Sickles] spent the evening with us.

Monday, January 3, 1870 - Worked in the mill. Cold and stormy[,] still went to Bales' in the morning to see about shingle timber & saw Waldron.

Tuesday, January 4, 1870 - Went to Patterson's [possibly William Patterson, of Newberg Twp.]. Got 4 and 1/2 bushels of potatoes. Worked the rest of the day in the mill in the cold and snow.

Wednesday, January 5, 1870 - Worked in the mill. Cut Patts [likely Pattersons] shingles. Arithmetic in the evening. Clear through the day and cold at night.

Thursday, January 6, 1870 - Worked in the mill. Sawed Kinneys oak out. [Probably Anson and Mary Kinney, of Newberg Twp.]. Cold, stormy. Mrs Tompkins was here today. [Probably Eliza Tompkins, age 59, of Newberg Town.; or Hannah Tompkins, age 37 also of Newberg].

Friday, January 7, 1870 - Worked in the mill packing shingles. Cold and stormy all day. Spelling school at Chapman's schoolhouse. Ellis here. [The "Chapman's Schoolhouse" has been identified as schoolhouse of Newberg Twp District #4 being located in section 18 of Newberg Township. Located in 1870 on the north side of Quaker Street, a quarter mile west of Savage Road].

Saturday, January 8, 1870 -- Cold and very stormy. Too cold to work. Didn't do anything but get wood.

Sunday, January 9, 1870 - Cold and stormy, still done nothing worthy of notice but read. Had the asthma in

the evening.

Monday, January 10, 1870 - Worked in the mill. Commenced sawing lumber. Pleasant and thawing.

Tuesday, January 11, 1870 - Worked in the mill. Saw 1300 feet ash. Thawing and raining. Warm, wet at night.

Wednesday, January 12, 1870 -- Wet and thawing. sawed one log, cut wood rest of day.

Thursday, January 13, 1870 -- Worked in the freezing. [?] A little Hass [named] Scott broke into the lake. [A lake with no apparent name located to the east of the saw mill, is shown on period maps of the day, but seems to have disappeared since 1870].

Friday, January 14, 1870 -- Worked in the mill. Cool and frozen. Signs of storm, sleet and rain at night. Ellison to a load of lumber to B [Brownsville] for me.

Saturday, January 15, 1870 -- Cold and windy day. Worked in the mill until 3 o'clock then walked to Brownsville. No study.

Sunday, January 16, 1870 -- Spent [day] at Brownsville. We did not go anywhere. Wet and rainy.

Monday, January 17, 1870 - Very stormy. Stayed at home [and] stacked lumber in the morning. Visited the Brownsville school in the afternoon.

Tuesday, January 18, 1870 - Tinkered about town. Sold a pig to Jim for \$4.80. It weighed 80[lbs] by guess. Went to Newberg in the afternoon.

Wednesday, January 19, 1870 -- Went to Holbort's with Ellison after a load of hay. Got a letter from D. Wilson with \$6.00 Rough and icy.

Thursday, January 20, 1870 -- Windy but pleasant. We butchered 3 hogs in the forenoon, tried to saw in the afternoon. Had a bad strike. Fairfield came with the boots too small. [Likely David Fairfield, age 59, of Newberg Township, occupation "Running saw mill". Married to Louisa Fairfield.]

Friday, January 21, 1870 - Pleasant day. I was sick, couldn't do anything. Listened to Lydia read.

Saturday, January 22, 1870 -- Damp and thawing. Worked in the mill. Sawed 35.00 [feet?]. Lydia is sick with an earache and toothache both.

Sunday, January 23, 1870 - Cool, cloudy, pleasant. Went with Father F. to see old Mr. Wing who is sick.

Monday, January 24, 1870 - Worked in the mill at the engine. Only three of us. Did very well.

Tuesday, January 25, 1870 - Cool but pleasant. Worked in the mill. Henry came back and worked in the afternoon. Firm sold 6000 shingles at \$3.50 at Vandalia.

Wednesday, January 26, 1870 - Cool and snowing. Hard worked [sic] in the mill. Some prospect of sleighing.

Thursday, January 27, 1870 -- Cold and windy. Thawed part of the day. Worked in the mill. Ellison quit.

Friday, January 28, 1870 -- Pleasant and thawing. Worked in the mill. In the evening, wrote to Emery.

Saturday, January 29, 1870 - Cold and very windy. Went to the institute [teachers institute?]. 20 persons present besides boys. Went to Brownsville with Rob and Emiline.

Sunday, January 30, 1870 -- Cold and snowing. Went to Mellings with Emiline Geneva. Not expected to live, has the consumption [tuberculosis]. Meeting in eve Fowler. ["Mellings" likely refer to home of James and Nancy Melling, owned large farm on southeast side of Diamond Lake, Section 6, Penn Township].

Monday, January 31, 1870 -- Cool and snowing. Came to Newberg with R. Polby with a load of hay. Got home late.

To be continued...



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# THE LAST WORD

## Just a midget, a clown and fat woman shy ...

**E**nter a couple of new contestants in the category of stupidest governmental regulations known to exist on the face of the earth (ok, it's a redundancy) and lo and behold, the winner is wound in the myriad red-tape of the state of Michigan.

First, let me expound (and vehemently resound) on the runner up.

It seems that our beloved Federal Social Security Administration, those otherwise wonderful people who have been sending me back some of my own hard-earned money every month since I turned 62, recently began a policy requiring that we old people have to use a security code that they were going to send us by text message to a cell phone — in addition to our username and password — to log into a “my Social Security” account from our home computers.

Bummer. Especially for me and the (admittedly) small number of other old deniers, Luddites, technophobes and curmudgeons, who for whatever personal reasons we choose to have (but what we don't choose to have is a cell phone ...) which means we would never be able to access our own accounts.

In my case, apparently the thousands of dollars I've spend in my life on computer equipment, software and the like wasn't enough for the good ole SSA, and someone decided that I must need to spend some of that money they send me every month to get a cell phone because it would be more convenient for them ...

Forget about the fact that I live in the middle of nowhere and the darn

things don't work worth a damn at my home. Forget about the fact that my beloved spouse just got her first cell phone and I'm still grouching about having to spend \$700 for the phone and a minimum of \$66 a month for the rest of her life to support the bloody thing (ought to get a child support deduction on my tax return, I'd say).

And forget about the fact that I'm almost 65 years old and don't care a whit about chasing Pokemons all over the neighborhood or playing Trivia Crack or endlessly fiddling with my phone so I could ignore my wife at dinner like all of those other people at the restaurants ...

Apparently, in their infinite wisdom, these brain-dead functionaries just up and decided since they all have cell phones and can't imagine functioning without one, then I must need one too.

It might be because they're younger than me. Ever been to one of those offices? By design, they're all still working, i.e. not old and retired yet, so pretty much everyone there is younger than the clients, and it's been my experience that younger people ALL have cell phones.

Forget about all the political posturing the presidential wanna-bees are doing, if anyone ever ran for office on a platform of doing away with cell phones, they'd have my vote in a heartbeat!

Which brings me to the Number One unquestioned winner in the Stupid Government category.

This takes a little setting up. Picture if you will: In front of you is a quiet, calm lake. Not a breeze stirring. Beautiful and warm sunshine bathing the still sur-

face and providing an ideal place for the birds and other creatures that fly, swim or slither across the top of the water.

Picture a group of children playing on a raft just down the way, their joyful shouts as they play and recreate on their raft are the only thing breaking the stillness of the afternoon. The raft is old and rickety, barely surviving the harsh rigors of the seasons as it lasts from one summer to the next as it has for 10 years, maybe 15 years ... maybe even more ... but there's no law against that.

Then imagine one of those home-made turtle rafts over near the dock by the kids on their raft. It's loaded with turtles of all sizes ... maybe 15 or 20, some piled on top of others as they soak up the sun and bask in the relative safety from whatever natural (or unnatural) predator it might be that stalks turtles.

And now imagine a Michigan bureaucrat (probably cut from the same cloth as the Social Security bureaucrats) showing up at the doorstep and giving you a ticket for not having a valid permit (as cited by the Michigan Department of Environmental Quality Minor Projects established under Part 301, Inland Lakes and Streams; Part 303, Wetlands Protection; and Part 325, Great Lakes Submerged Lands, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as Amended (NREPA) in Section MP #18 regarding “Fish and Wildlife Habitat Structures”).

And finally imagine that this isn't a bad dream ... imagine you're not asleep on the sofa, and your not having a flashback from a 1970s indiscretion. Imagine

that somehow, in their infinite wisdom, someone who we unfortunately elected to a post in a Michigan government-appointed a bureaucratic board, actually decided to enact a regulation that would require people who live on lakes to get a permit to put out one of those cute turtle rafts out in front of their home ... and would furthermore empower the state to charge that person \$100 to get the permit for the lowly turtle raft.

It is unlikely that the DEQ cops (if there even are such things) would ever actively enforce the regulation (so they say), but it also is unlikely that the regulation will ever be repealed (typically in government any regulation that brings in money for doing nothing is seen as good business), leaving hundreds of otherwise law-abiding lake-home owners to live in ignorant non-compliance with a state regulation.

Maybe it's in there somewhere and I missed it, but I don't see a regulation that requires a fee-paid permit for a swim raft for the kids ... in fact there is some verbiage in the mass of regulations that seems to exempt recreational items like swim rafts from such permits.

Guess the turtles must need to recreate a bit more ...

Ok, I admit I'm a crusty old man. And I'll admit I take a certain pride in resisting stupid laws, but I doubt I'll ever get a cell phone or that I'd ever pay for a permit for a turtle raft.

It's really hard to support regulations that are just one midget, one clown and a fat lady or two shy of becoming neoclassical Fellini-esque masterpieces.

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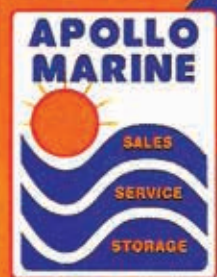


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