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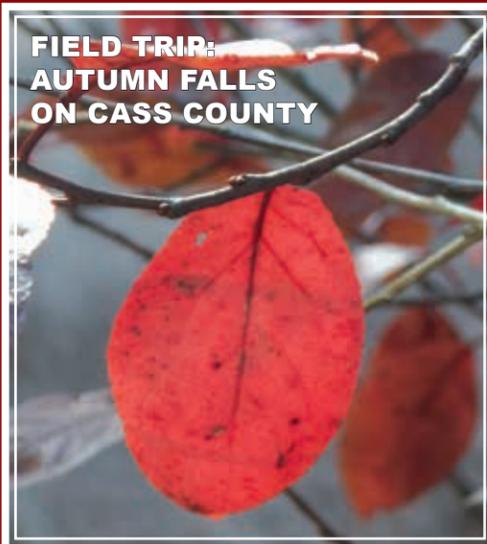


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REGIONAL NEWS

Dowagiac Christmas Celebration

The Dowagiac Christmas Celebration will begin during the three-day Christmas Open House Weekend, November 11-13. Family events will be held on Open House Saturday, November 12, from 10 am to 2 pm as a true-to-life Old-World Santa greets children at the Wood Fire Italian Trattoria. Enjoy the warm surroundings of the Pompeii Room, where children receive a gift from St. Nick. Children who visit Kris Kringle will receive a gift and also enjoy attending interactive holiday activities at Who Knew? Consignment with Mrs. Claus.

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

Smith's Chapel Christmas

Start the Christmas Season December 3, 2016 at 7 pm with a visit to Smith's Chapel, 29858 Redfield Rd, Niles, MI (between Fir and Brush Roads, south of US 12), one of the oldest churches in, Southwestern Michigan.

Christmas at Smith's Chapel 2016 will be presented by the Smith's Chapel Historical Commission and feature the Bella Voce and Varsity choirs from Edwardsburg High School, Bell Ringers from Dunlap Methodist Church, Something special for the children, and Christmas in the 1800's.

For more information contact Ann Brown at 932-5242.

Midwest supports cancer patients

Midwest Propane servicemen prepared customers for the coming heating season by delivering nearly 398,463 gallons of gas in August. But they delivered more than just gas; they delivered hope for cancer patients served through the West Michigan Cancer Center (WMCC).

The local propane company donated one penny per gallon of gas delivered in August as part of the 4th Annual Fueling the Fight campaign, rounding the donation to an even \$4000. The donations support some of the free patient care services offered to WMCC patients and caregivers, including massage therapy, coffee cart, counseling, nutritional services, transportation assistance, exercise classes, smoking cessation, and cancer education.

In total, Midwest Propane has donated over \$40,000 to support regional



Linda Carango, a member of the accounting department at Midwest Energy Cooperative, enjoys a snack from a coffee cart volunteer at the West Michigan Cancer Center after presenting Midwest Propane's \$4000 donation. Linda is a cancer survivor who has benefited from WMCC's programs and services.

cancer care and services.

Midwest Propane is an unregulated subsidiary of Midwest Energy Cooperative. Midwest Energy is a member-owned electric utility providing electric distribution and an assortment of energy and telecommunications programs and services to more than 35,000 customers in 11 counties in southwest Michigan and northern Indiana and Ohio.

Crochet for Beginners at St. Patrick's County Park

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

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

at 574/654-3155.

Preschoolers discover "Deer" at St. Patrick's County Park

Preschoolers and an accompanying adult will learn about deer found in Indiana from 9:30 to 11am on Thursday, November 17 at St. Patrick's County. The class includes story time, hands-on nature activities, an outdoor hike and a craft.

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 per adult/child and \$3 for a second child. Registration and payment is required Monday prior to program. For more information please call 574/654-3155.

Lighthouse Chorus to Hold Food Bank Fundraiser November 19

The Michiana Metro Lighthouse Chorus is bringing back its annual Food Bank Fundraiser on November 19, when it will present Fighting Hunger through Music. The evening of entertainment and charitable giving will begin at 6:59 pm

at the Wesley United Methodist Church, 302 Cedar Street, Niles, MI. The program will include a variety of music that appeals to all ages, including jazz, rock, patriotic, spirituals and ballads. General Admission Tickets are \$15, and Senior/Student Tickets are \$12. Admission will be free for children under age 12. Advance tickets can be purchased by calling 269-471-4559 or 219-362-5141, or they can be purchased at the door. Attendees are encouraged to bring a non-perishable food item to donate to the evening's food drive.

The Lighthouse Chorus is a group of men that gathers weekly to join their voice in song. This a cappella group performs primarily in the four-part harmony of the barbershop style. Chorus President Era Snyder noted "the mission of the Chorus isn't just to sing together, but also to give back to our communities by initiating and promoting charitable projects throughout the area."

The Chorus has over 25 members who come from all walks of life, including teachers, doctors, engineers, retirees, management and labor. They also come from multiple counties throughout the area, including Berrien and Cass counties in Michigan and St. Joseph and La Porte counties in Indiana. Some members have more than 50 years of Barbershop experience and others have less than a year. All of the members share one thing—the love of this art form as a hobby.

The Lighthouse Chorus has performed through southwest Michigan and northwest Indiana, singing in a variety of venues. They love spreading joy and enriching the lives of others through their community performances. The Chorus is always looking for new members and welcomes any male who loves to sing to visit Chorus practice on Thursday evenings at 7 PM at the Wesley United Methodist Church in Niles. More information on the chorus is available at www.lighthousechorus.com.



REGIONAL EVENTS CALENDAR

November 5 - Holiday Craft Bazaar, Our Lady of the Lake Catholic Church, Edwardsburg, 9 am - 3 pm

November 5-6 - Fruitbelt Woodcarvers Carving Show, Cass County Fairgrounds, Cassopolis, 435-7245

November 10 - 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 7 - Homeschoolers Learning Adventure Club, 2 pm, Cass District Library- Edwardsburg Branch, 487-9215

November 8 - Book Bunch Book Club, 5:30 pm, Cass District Library- Howard Branch, 487-9214

November 11-13 - Dowagiac Christmas Celebration weekend, Open house on Saturday from 10 am - 2 pm, Woodfire

Italian Trattoria

November 12 - Theta Mu Sorority Holiday Craft Show, Dowagiac Middle School, 9 am - 2 pm

November 15 - Movie: Finding Dory, 6 pm, Popcorn, free movie, Cass District Library-Howard Branch, 487-9214

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

November 14 - The Giving Tree Begins, Open Business Hours, Accepting donations of winter outer wear, toys and food for the Salvation Army, Cass District Library-Howard Branch, 487-9214

November 17 - Preschoolers (age 3-4 years) discover "Deer" at St. Patrick's County Park, South Bend, 9:30 - 11 am. \$5/ adult+child; \$3 for second child. 574-654-3155.

November 18 - Holiday Book Sale and Fundraiser, 10 am to 4 pm, Books, baked and more, all proceeds benefit the Howard Branch, Cass District Library- Howard Branch, 487-9214

November 19 - Learn to crochet at St. Patrick's County Park, South Bend, 9 am - noon, 574-654-3155. Register by November 14.

November 19 - Michiana Metro Lighthouse Choir annual Food Bank Fundraiser, 6:59 pm, Wesley United Methodist Church, 302 Cedar St., Niles. \$15 (reduced prices for seniors and students). 269-471-4559

November 22 - Family Bingo Night, 6 pm, Cass District Library- Main Library, 357-7822

November 29 - Movie: The Wild Life, 6 pm, Popcorn, free animated movie, Cass District Library- Edwardsburg Branch, 487-9215

December 2 - Dowagiac Candle-Light

Christmas Parade, downtown, 6 pm

December 4-5, 11-12, 18-19 - The Company presents Singin' and Dancin' into the Holidays 2016, A Como Cabaret Christmas, Battell Center Theatre, 904 North Main Street, Mishawaka, Seniors \$12.50, General Admission \$16. Send a check & a self-addressed, stamped envelope to The Company, 50643 Sorrel Drive, Granger, IN 46530, remaining seats sold at the door. Box office and doors open at 6 p.m. show begins at 8 pm, 574-229-0083

December 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 jean-rowe70@comcast.net

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

HEALTH & FITNESS

Time for a new weight lifting workout plan?

By **BRENDA HARRIS**
Cass COA

Is your body not responding to the fitness workout that you are presently doing? If not, it's most likely time to increase heavier weights or to increase your repetitions.

A new member has just joined our fitness room. He brought along his old workout cards so we could see what he has been doing. As I was looking at his workout cards, I was shocked to see that he NEVER increased the weight or number of repetitions since his first introduction to the fitness room equipment. For over two years, he has done the same exercises, lifted the same weight, and did the same number of repetitions day after day.

The fact was he hadn't seen any results the whole time he was working out. The member simply did as he was instructed on day one; and no one had taught him the importance of progression in his strength training program. Are you stuck in a strength training rut too? Find out!

Four Signs you need to increase your resistance

Strength training is about building and maintaining a certain level of strength. You might not be lifting enough weight during one or many of your exercises if:

1. The current weight you are lifting isn't a challenge. Strength training is meant to be challenging. The whole point

of your workout is to overload your muscles so they get stronger. If the weight you are lifting isn't as challenging as it used to be, then it is time to increase the resistance.

2. You could go on forever. Each strength training exercise you do should cause you to feel muscle fatigue within 15 repetitions or fewer. Muscle fatigue feels like you couldn't do another repetition. If you can do more than 15 reps in good form, or you could go on forever, then the resistance you are using is too easy. It's time to take it up a notch or two.

3. You have never increased the weight you lift. When you first started out with your strength training, the weight you lifted was a starting weight. Progress in strength training is essential to get the most out of your workouts—that means lifting more weight as you get stronger.

4. The progress has come to a stop. Without making your muscles work harder than they're used to, they won't get stronger. As you train, your muscles will grow stronger in order to meet the demands you are placing on them. So if you keep doing the same workload, they will keep working the same amount, and progression comes to a STOP.

If you are experiencing any of the 4 signs, take time to pay attention to the level of difficulty and challenge of each of your exercises during your workouts. If you experience any of these signs, then it is time to increase the resistance. Use the

3-step process below to do it safely and effectively.

How to Increase Your Resistance.

Step 1: Increase the resistance by no more than 10 percent. For example, if you're lifting 50 pounds, you'd increase that by 5 pounds to lift 55 pounds.

Step 2: With your newly adjusted weight, aim for 1-3 sets of 8-15 repetitions. With your 10 percent increase, you'll be working harder than usual.

Step 3: Once you can complete 2-3 sets of 15 reps in good form, whether it takes you just a few workouts or even a few months, it's time to go back to Step 1 and increase your weight by 10 percent

again.

Lastly, accept the fact that you will have good days and bad days. Sometimes you will feel like you could move the earth, where the weight you lift is light as a feather, and other days you will feel like a wimp and the weight feels like a ton. Take it as it comes and adjust accordingly. Commit yourself to work hard when it is time to workout, and do your best. Remember that the goal of your strength training is first and foremost to fatigue the muscles, secondary is the numbers of rep's. As long as you reach fatigue within the range of repetitions, you're doing great.

Knee-friendly exercises

By **BRENDA HARRIS**
Cass COA

How can I exercise with bad knees? Squats and lunges hurt my knees. What's a good substitute? Lower-body toners get a bum rap; but done correctly, they can actually prevent knee pain. Not to mention trim your hips, thighs and backside!

Unless you have an injury or have been diagnosed with a joint disease, like osteoarthritis, form fixes and targeted muscle toners can have you lunging and squatting pain free in no time.

***Check your form.** Make sure your knees stay in line with your feet, and lower only as far as you can with your knees behind your toes. Watch in a mirror rather than looking down, which shifts weight forward. Finally, go at your own pace. Even if you're following along with a DVD, doing the moves slowly but correctly yields better toning and less pain.

***Modify your moves.** If the exercises are still painful, a modification can help build strength and balance. For squats, begin seated in a chair, then stand, keeping your weight in your heels to prevent your knees from shifting forward. Sit back down and repeat.

Another option: Stand with a stability ball between your back and a wall. Press into the ball as you lower hips.

To master lunges, start by holding the lunge pose. To get into the lunge position start by taking one leg back behind with the knee on the floor and heel raised. The other leg is a step forward, raise the knee off the floor. If needed use a chair for balance. Hold for up to 30 seconds. When you're ready for moving lunges, reduce knee strain by stepping back into a lunge instead of forward.

***Take baby steps.** Still hurts? Focus on non-weight-bearing moves to isolate muscles that support the joint, such as seated leg lifts. Getting stronger and toning your lower body is possible without straining your joints. The road to strong, healthy knees is practicing doing the exercises with the correct form.



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PASTA ITALIA CON CHEF DONATO

MEATBALL-MEATBALL-MEATBALL

In Italy, meatballs are called Polpetta, or if small polpettini. We are familiar with the traditional meatball, but here are 3 recipes that are different and delicious.

Lamb meatballs with Cilantro and feta cheese

Ingredients

1 Lb ground lamb
2 tbs of olive oil
2 eggs beaten
1 tbs of garlic powder
8 tbs of finely chopped cilantro
4 ounces of finely chopped feta cheese
1/2 cup of bread crumbs

Directions

Mix all ingredients together in a mixer or by hand. Keeping your hands wet by dipping them in a bowl of cold water or under a slow running faucet, roll the meatballs into a size of a golf ball or slightly larger. Keeping the hands wet, keeps the mixture from sticking to your hands and helps seal the meatballs. Preheat the oven to 350. Bake meatballs on a broiler pan sprayed with Pam to keep from sticking. They should be done in 25-30 minutes.

Sauce

You can use a traditional tomato sauce or this one goes well with the lamb. Mix 1 container of either Greek Yogurt or unflavored or sour cream, with 3 tbs of fresh lemon juice, a dash of cayenne, a cup of finely diced cucumber, (I like English ones) and 1-2 cloves of garlic pressed through a garlic press.

Spicy chicken sausage meatballs

Ingredients

6 links of spicy chicken sausage, I use the ones made at Whole Foods, or use spicy Italian turkey or pork sausage
1/2 cup of bread crumbs
1/2 cup of finely chopped Italian parsley
1 cup - 1 1/2 cup of grated Parmesan cheese
2 beaten eggs

Directions



Remove the meat from the sausage casings and chop it even finer. Then mix all the ingredients in a mixer or by hand real well, and then form into balls. Bake at 350 for 30 minutes on a greased cookie sheet.

Sauce

A traditional tomato sauce goes well with these.

Both of the recipes could be used as Hors d'oeuvres. Make the meatballs the size of a marble, bake for less time, and serve with toothpicks.

Polpette di Vitello Ai Pistacchiois (Veal Pistacchio Meatballs)

This one is out of this world, a real gourmet meatball



Ingredients

2 slices of whole white sandwich bread
1/2 cup of milk
2 1/2 cups of Parmesan cheese
1/2 cup of roasted pistachios finely chopped
1/2 teaspoon of sea salt
1/2 teaspoon of fresh ground pepper
1 1/2 pounds of ground veal- (Martins has in the frozen section)
2 sticks or more of butter
1 package of sage leaves
1/2 cup of dry white wine

Directions

In a large bowl soak the bread in the milk for a few minutes. Squeeze out the excess milk, tear bread into small pieces, and put in mixing bowl. Add the rest of the ingredients and mix very well. Form into meatballs

Heat the butter and sage in a large skillet until the butter is melted. Add the meatballs, cook, turning occasionally until they are slightly browned. Add the wine and cook until the smell of alcohol goes away, cover and cook the meatballs until thoroughly cooked, about 5 minutes more.

Serve by pouring the sauce over the meatballs and garnish with more sage leaves. These can be served as a main course by themselves, or over bow tie pasta.

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

Felling like fall to y'all?

by JANE BOUDREAU

Hi Neighbors! Is this feeling like fall to y'all? The way our temps are going up and down, the rain and then lack of rain, the humidity and excessive wind, when can we just settle in and bask in the crisp, cool feel of fall? And how about a prelude to our nasty Midwestern winters? Please, let's be normal for once, Mother Nature.



Last weekend was great for me, I got so much done outdoors. I busied myself emptying out pots of miserably dead flowers and stored them (clay pots will crack in cold temps so try to get them into your garage or shed). This was a good thing because sometimes I wait until the eleventh hour and then my dainty little fingers aren't so thrilled to be doing this sort of outdoor work. I raked fallen leaves into my flower beds (is that considered the easy way out?) to serve as cheap mulch and we had the first outdoor fire in our chiminea. It was a little too windy though and we had to keep moving our chairs around but we had a fleeting idea of fall pleasure to come, hopefully. And I didn't have the stuff to make S'mores so we definitely have to have another go at it.

I am a decorating sort of gal, you have to know that by now. Give me a holiday, season, occasion or a rainy day and I'm rearranging everything in the house and making room for this and that. I have many bins stored away with bits and pieces I like to bring out for fall and other fun times to celebrate and for autumn I have a pretty large one. Pumpkins made out of everything conceivable ... plastic, glass, pottery and even velvet. Cute little ceramic squirrels and mini acorn salt and pepper shakers.

This year I went simple. So simple that I never looked through those bins. Instead I hit the Farmer's Markets (which have now closed) for pumpkins,

gourds and squash. Outdoors I used them to jazz up my porch and window ledges along with mums and pots of pansies. I carried this over indoors as well. A basket on my dining table filled with apples and pears and a few wee white pumpkins. And that's it! Sometimes a little goes a long way. I hope you enjoy decorating as much as I do. And don't forget a few candy dishes filled with

candy corn. A fall staple.



I have a few recipes. You asked and I'm delivering. First a nice cozy, comforting pot of goodness that requires a tiny bit of prep and then a little over an hour in the oven during which you can catch some TV time or a few chapters in your latest book. I stop short of encouraging a nap when your oven is on although that would be wonderful while the delicious aroma of this dish fills your home.

Baked Chicken & Chorizo Sausage

Ingredients:

2 T olive oil, divided
1 lb. boneless chicken thighs
12 oz. soft chorizo sausage, crumbled
2 cups medium diced yellow baby pota-

toes

One red onion, sliced in rings
2 t. dried oregano
2 t. salt and pepper each,
Zest of one large orange.

Directions:

In a medium size ovenproof skillet or Dutch oven heat 1 T. of the olive oil over medium heat. Lightly brown chicken thighs about 3 minutes each side. Turn heat off. Add crumbled chorizo sausage, then top with diced potatoes. Layer red onion over, then oregano and S&P. Grate orange zest over the top and then drizzle the remaining T of olive oil. It will look like the above photo. Remove from stovetop to oven pre-heated to 425 degrees. Bake 45 minutes covered, then 30 minutes uncovered. Serves 4.

And now another great recipe that I made last year after Thanksgiving to put



that leftover turkey to good use. Do you love chicken pot pie as much as I do? It can be quite time consuming so I put together this easy recipe using left over turkey which often goes to waste so you can save yourself time and trouble and have your comfort food, too.

Before I give you this recipe, please let's have a pinky promise that when you wrap up your leftovers, you have a separate container for the turkey you want to make sandwiches with (or pick at randomly whenever you open up the fridge) and another for recipes. You will feel better motivated to know you have your 'ingredients' for whatever you want to make with leftover turkey. At least on a psychological level. If you have a ton of turkey, you can easily freeze that for soups, stews, casseroles ... all sorts of things.

I wrote this in a different format that I think makes the recipe a bit more doable. I hope it works for you.

Simple Individual Turkey Pot Pies

Shred 2 cups of cooked turkey or chicken. Set aside. In a large saucepan



sauté 2 cloves of garlic and 1 small onion, finely chopped, in 2 T of butter. When onions are softened, about two minutes, add 1 1/2 cups of frozen peas and carrots, stirring occasionally for about 5 minutes. Sprinkle in 1/3 cup of flour, gently stirring for about a minute. Add 1 cup of chicken broth, 3/4 c milk or heavy cream (I used half milk, half cream) slowly, whisking as you go along. As it thickens add 1 T each dried thyme and tarragon and salt and pepper to taste. Add your cooked turkey or chicken and let simmer

2 minutes. Remove from heat and cover. Gently roll out 1 sheet of puff pastry, extending about an inch on all sides. Slice the sheet in four pieces. Spray 4 ramekins, I used these soup bowls, with oil. Ladle in the hot chicken/veggie mixture. Top with puff pastry, pressing sides down around the edges of the ramekin. Brush lightly with a beaten egg. In a preheated oven at 375 degrees, bake for 30-35 minutes, watching so tops don't brown too much. Serves 4.

Finally a great recipe that can be presented as an appetizer or dessert. It super quick yet looks so sophisticated that your friends will think you slaved over it! Don't be put off by selecting a round (or wheel) of Brie. Some brands can be quite expensive but there are others that are half the price. And puff pastry looks very hard to work with, but not in this recipe. It can be found in your refrigerated section by the pie crusts.

Brie and Apple Pastries

1 small round of Brie cheese
2 sheets of puff pastry, thawed (it comes four to a pack)
1 Granny Smith apple, cored and cut in thin slices
2 T butter, divided and melted
1 t sugar

On a lightly floured surface, roll out the 2 sheets of puff pastry together to make an approximate 14 x 14 square. Brush the pastry with 1 T of butter which has been melted in your microwave. Arrange the apple slices in the center of the dough as you desire and sprinkle with the sugar. Fold the pastry toward the center and the apples and twist to make a pouch of sorts. Don't worry about how it looks ... just go for it. Brush the last tablespoon of butter over the pastry. Place on a baking sheet lined with parchment paper (to prevent burning the bottom) and bake at 350 degrees for 1 hour. Serve with crackers. This is beyond delicious and if you've never had Brie cheese, this is the way to go.

In closing, I've mentioned that our family is finally back into our lake home. Every day is beautiful and rewarding. Every trip down my favorite country roads makes me feel happy and carefree. I'm so grateful to be home again. And our home has been transformed from the devastating damage of water that flooded the house when a pipe in the upstairs bathroom inexplicably burst. We were able to find the best of the best contractors in the Southwest Michigan, Booko Brothers. Thanks, Jon. And our carpenter, Lee Cornwall out of Three Rivers went out of his way to make so many of my ideas come to life. How can you beat local business like this?

I also want to sing the praises of one of our favorite restaurants, one of their advertisement right here in Neighbors, Stacey's over on Eagle Lake in Edwardsville. We were there recently and had dinner in the lounge area downstairs. Jessie and Karen, waitress and bartender respectively, are so friendly and fun. Head over there for great food, service and friendly people.

I'll see you next month and by then we will be in full swing with Christmas. How has time passed so quickly? In any event, have a wonderful and very thankful Thanksgiving!

Jane Boudreau is a writer and blogger who lives both in Chicago and on Diamond Lake in Cassopolis, Michigan. Jane writes about her love of cooking, gardening, decorating and everything under the sun. You can reach her at Blondiesjournal@gmail.com or visit her blog at Blondiesjournals.blogspot.com

All photos are taken by Jane Boudreau and can only be used with permission.

BUSINESS & FINANCE

Changing jobs? Careful with your 401(k)

Provided by **Greg Schoenfeld**
Compass Wealth Advisors

U.S. workers change jobs every 5½ years, on average.¹ These changes often include a very important decision regarding the assets in their former employer's 401(k) or other defined-contribution plan. Unfortunately, about 45 percent of people cash out their balances in workplace plans when changing jobs, and the percentage rises to 55 percent for those with balances of \$5,000 or less.²

When you take a distribution from your 401(k), you will owe ordinary income tax on the withdrawal and possibly a 10% early-withdrawal penalty if you are under age 59½. The biggest penalty, however, might be the loss of future retirement assets. Consider that even a \$5,000 401(k) balance could grow to more than \$30,000 over 30 years, assuming a hypothetical 6% annual growth rate.³ Cashing out a larger balance would have larger consequences.

Preserving Tax-Deferred Savings

Depending on your situation, you may have several other options for your 401(k) assets when changing jobs. All of them generally preserve the tax-deferred status of your retirement funds and offer the potential for continued tax-deferred growth.

Keep assets in former employer's 401(k). This could be a convenient short-term option (if allowed by your former employer), but you will not be able to make future contributions. Keep in mind that many employer plans may automatically transfer balances under \$5,000 to an IRA and automatically cash out bal-



ances under \$1,000.

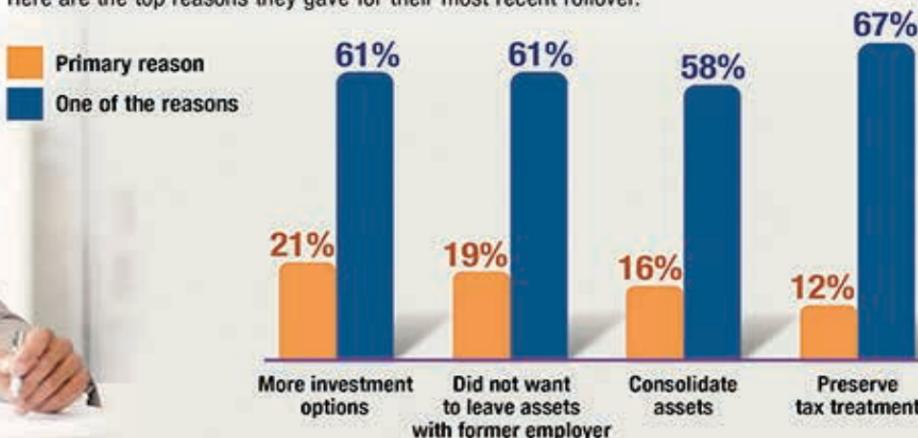
Transfer assets to a new plan. If your new employer offers a 401(k) or other workplace retirement plan that accepts rollovers, this strategy might make sense if you are comfortable with the fees and investment options in the plan and expect to stay with your new employer for some time.

Roll assets to an IRA. IRAs typically provide a wider variety of investment options than employer plans and enable you to consolidate your retirement assets in a single account. Moreover, the IRA is yours to control, regardless of your employment situation.

For either type of rollover, it's more efficient to execute a trustee-to-trustee transfer from your old plan to the new

Reasons to Roll

About half of U.S. households with a traditional IRA have some rollover assets. Here are the top reasons they gave for their most recent rollover.



Source: Investment Company Institute, 2016

plan (or IRA), either directly or in the form of a check made out to the new trustee. If you receive a check payable to you from your former employer's plan, 20 percent will be withheld for federal income taxes. You have 60 days from the date of the check to roll over the entire distribution — including the tax withheld — to an IRA or another employer-sponsored plan; otherwise, the amount not rolled over will be considered a taxable distribution.

Distributions from traditional IRAs and most employer-sponsored retirement plans are taxed as ordinary income. Withdrawals prior to age 59½ may be subject to a 10 percent federal income tax penalty, with some exceptions.

1) Employee Benefit Research Institute, 2015

2) InvestmentNews, February 17, 2015

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

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BUSINESS & FINANCE

The holidays are coming

By Vicki Brossman
Kemner-Iott Benz Agency of Cass County

The holidays are fast approaching and are a time of celebration with family and friends. With all the hustle and bustle, it is easy to become distracted and overwhelmed. Here are some tips for making your holidays happy, healthy, and hazard-free!

Traveling for the Holidays

Is travel a part of your holiday plans? Plan ahead and be prepared.

- Be sure to know how to get where you are going and back home again by using a map or GPS system. Check the weather forecast. Are there any detours due to construction?
- Have your mechanic service your vehicle including checking your spare tire and fluid levels far enough in advance to allow for any needed repairs.
- Assemble a "breakdown kit" to keep in your vehicle at all times. Your kit should include a working flashlight, flares and/or reflectors, duct tape, a gallon of water, and a blanket. Other items you may want to include are jumper cables, a few hand tools, work gloves, and a 12-volt tire inflator.
- If you have Emergency Road Service on your automobile policy, be sure you have the telephone number with you to call if

Decorating for the Holidays

As you plan your holiday decorating, keep safety in mind.

- Don't block an exit way with your tree or other decorations. In event of a fire, time is of the essence. If you plan on decorating the exterior of your home, be sure not to block your street address numbers or disable any lighting that could cause a safety hazard.
- Use only lights as recommended by the manufacturer and listed by an approved testing laboratory. Check new and used lights for any signs of fraying, aging, and heat damage. If you find any of these, throw the lights away. Unattended lights should never be left on.
- Choosing the right tree is important. When buying a fresh tree, you can tell if the tree is already drying out by the number of needles it loses when gently shaken. You can also pull a needle off the tree and try bending it between your fingers. If the needle bends and does not break, the tree should be fresh. Once you get your tree home, keep it well watered. If you choose to decorate with an artificial tree, purchase one that has a "fire-resistant" label.
- Use only materials labeled noncombustible, flame-resistant, or flame-retardant. Keep all decorating materials away from heat sources including heat vents and

fireplaces. If using candles, make sure they are placed in secure holders and away from decorations, drapes, or any other combustible materials. Never leave them unattended.

Shopping for the Holidays

Avoid concentrating so hard on shopping that you fail to be aware of your surroundings, your personal property, or others near you.

- Don't wear clothing or jewelry that will call attention to you.
- Never leave your personal items unattended.
- Avoid crowded areas such as overfull aisles, revolving doors, and elevators which are pickpockets' favorite places. It is easy for one to distract you while the other is stealing your items.
- Store your packages out of sight in your vehicle.
- Select age appropriate gifts. Labels will give you age and safety recommendations.
- If you receive an expensive gift, be sure to call your insurance agent to see that it is insured properly.

Entertaining for the Holidays -

Whether you are the host/hostess or the guest, time spent with family and friends is special.

- Prepare food safely. Wash hands and

surfaces often, avoid cross-contamination, cook foods to proper temperatures, and refrigerate foods promptly. Keep hot liquids and foods away from edges of counters and tables so young children cannot reach them.

- Be aware of the extra responsibility if you choose to serve or consume alcohol.
- Keep purses, bags, and coats that have medicine in them where children cannot get to them.
- Keep your sidewalks and porches clear of ice and snow to prevent a guest from slipping and falling. Make sure the areas in your home where guests will be walking are free of objects they could trip over.
- Clean up as soon as the party is over. A child or pet could choke or become ill from leftover food or come in contact with alcohol or tobacco.

Give yourself a break if you feel stressed out, overwhelmed, or out of control. Some of the best ways to manage stress are to find support, connect socially, and get plenty of rest. Our wish is that your holiday season be full of cherished memories.



Vicki Brossman
Kemner-Iott Benz

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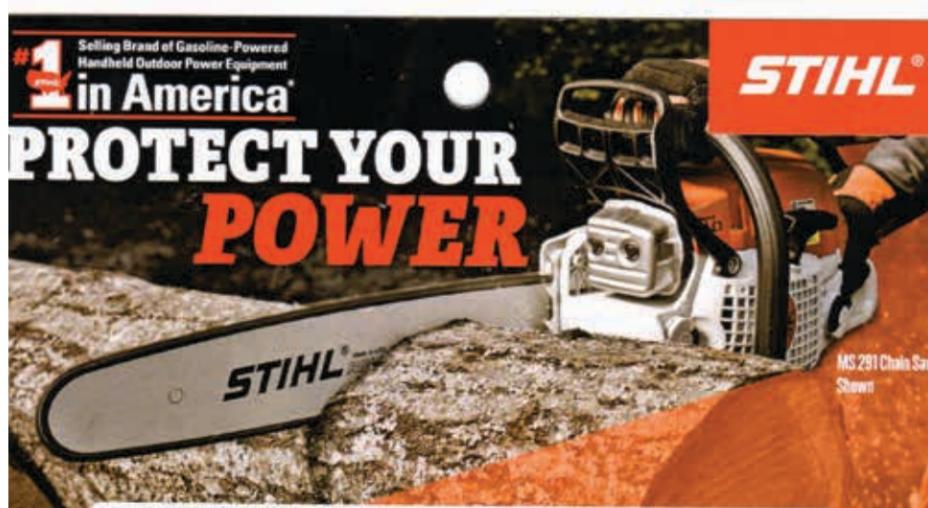
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HISTORIC POSTCARDS

Historic postcards depict rich scenes of our area's past

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

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

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

publisher, Arcadia Publishing.

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

For more information or to get a copy of Jerdon's book, visit the website: www.arcadiapublishing.com

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

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



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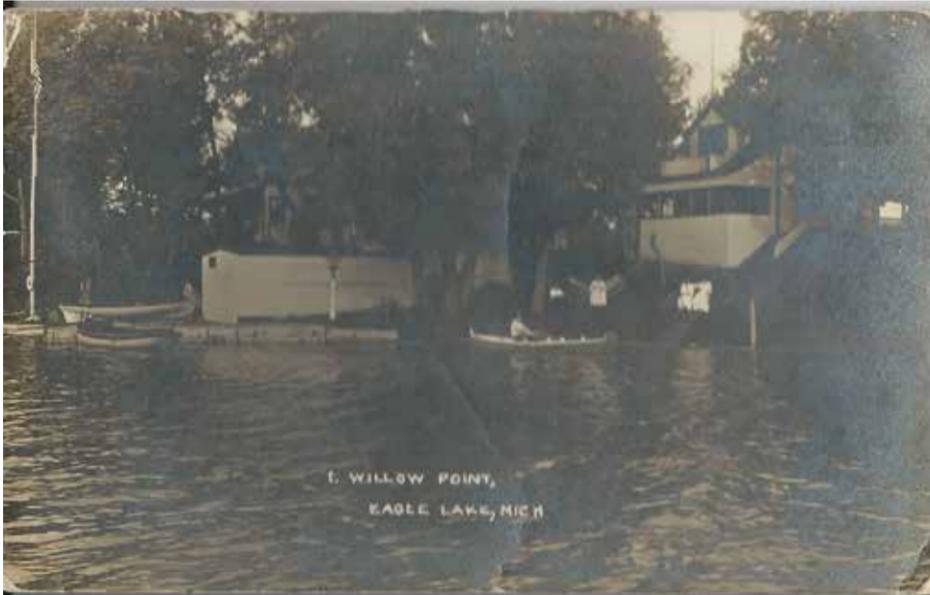
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OUR CHILDREN

Volunteering with the family

by **SANDY FLEMING**

The best way to teach your children the value of community service is to participate as a family.

Volunteering builds a host of crucial skills, and there are a wealth of reasons to reach out in your community to make the world a better place. In fact, did you know that there is an annual Family Volunteer Day? It's held each year on the Saturday before Thanksgiving. This year, the date is November 19. This day is set aside for families to explore volunteer opportunities together. If you want more information about the holiday and its organizers, visit <http://fvd.generationon.org/>. They have some great ideas to share.

Why Volunteer?

There are lots and lots of reasons. First of all, most of us believe that we have a responsibility to make the world a better place or to improve our local communities. Volunteering for any one of many different organizations fulfills that goal. If we all do just a little bit to improve the world around us, think of what the world would be like!

Secondly, parents know that the most powerful statements about values and lifestyles are found in the things they do. Setting an example for your children will have the greatest influence on their lives down the road. You can set the kids on the path of believing service is an important part of being a member of a community just by setting the example of service as they are growing up.

Many important organizations rely on volunteers to make their work happen. From soup kitchens and community meals to youth organizations to mission work and shelters, most charitable endeavors rely on volunteer work to take care of tasks that would otherwise go undone.

Volunteering builds self-confidence and self-esteem. People who volunteer work for free, but the rewards are impressive, though difficult to measure. Volunteers usually have to talk to others from all walks of life. They discover that their skills and abilities are valued. They feel like they are making a difference in someone else's life. All of these things work together to help people feel valued and important. Many organizations also find ways to honor their volunteers from time to time. Gathering a collection of certificates and thank-you letters can help children create a treasure trove of affirmations.

Volunteers build many important skills for later employment, too. In this day and age, every edge your child can gather to finding a job eventually will help. You can look at volunteer work as a training ground for later employment. Volunteers learn and practice skills such as punctuality, following directions, interpersonal interactions, teamwork, conscientiousness, integrity, and much more. These things aren't directly taught in most schools, but you can make sure your child or children get a leg up by getting them involved early in their lives as volunteers.

Some schools are requiring volunteer hours from time to time. It might be a requirement for a social studies class or a prerequisite for gaining membership into an important organization. If your children have documented volunteer experience, they may well be fulfilling some of these requirements. And even if they need to log hours during a particular semester or school year, they'll have experience and connections that will allow them to quickly fulfill the immediate requirements.

Volunteer work is a great way for young people to explore career options. If your child is interested in a particular type of work or job, investigate whether it's possible to volunteer to do related work. An aspiring vet might want to volunteer at the local animal shelter or even on a farm with livestock. A budding teacher might be able to help out at a day care or a preschool class. A child who is interested in jobs in recreation could find volunteer work with a community, religious, or youth organization's summer camp program.

Finally, volunteering is a great way to make connections in the community. You know, they often say, "It's not WHAT you know, but WHO you know." When you and your family spend time volunteering in your community, you make those all-important connections. You meet the people who are in charge of hiring and the decision-makers in your area. Even if the people in your circle of volunteers don't have jobs to offer themselves, they frequently are willing to write letters of reference or make recommendations to the people who are in charge of employment opportunities. Volunteering can open employment doors for yourself, your partner, or your children.

What Can You Do?

There are countless opportunities to volunteer in your community and in the communities near you. Which ones you choose to pursue will depend on your interests, the age of your children, and their interests. Here is a partial list to get you started.

All of the local communities have youth organizations. There are groups of Boy Scouts and Girl Scouts, as well as 4-H and Boys' and Girls' Clubs. Check your local phone directory, or visit these agencies' websites to get local contact information. The nice part about these groups is that many have community service as a core value. Part of the reason they exist is to serve others. Get your child involved and he or she will have many built-in opportunities to serve the community.

Churches are also a great resource for volunteer activities. If you have a church affiliation, check with them for projects where you could involve the entire family. Many churches pack food baskets or other donations for holidays or for disaster relief. Some participate in making and sending holiday gift packages or care packages to soldiers overseas. Look for opportunities to help with mission work, both locally and farther away. Your church may be working to support building homes in Haiti or fixing houses a few miles down the road. You could volunteer to visit shut-ins, do chores for the elderly, read to people who can no longer see, send cards to the lonely, and much more.

Local hospitals often use volunteers.

Help cheer patients on the road to recovery, assist with guiding visitors around, or do one of many other jobs. Check nursing homes, assisted living facilities, or retirement communities to find ways to brighten days for senior citizens. There are many who have few visitors and would welcome the occasion visit from a family with kids. Check with the staff before bringing treats or presents, but you might even be able to make goodies or have the kids take crafts they've made.

Most non-profit agencies use volunteers in different ways, as well. Contact the non-profit agency that you wish to support, and find out what they need done. Some have specific work days where they need willing hands to do odd jobs, like clean ups, painting or building facilities. Others may have on-going volunteer positions to help them get their mission accomplished.

Youth sports leagues also need many volunteers, and families can easily help fulfill this need. Sure, they need coaches, assistants, and so forth. But in addition to the obvious, they also are likely to need help with mailings, sorting uniforms, cleaning equipment, or caring for their fields.

You and your family could collect donations for programs you believe are important to the community. Collect money or products for food pantries, the Salvation Army, the animal shelter, the battered women's shelter, the homeless shelter or other agencies. Have the kids do odd jobs for you or for neighbors or relatives to earn the money to donate to programs of your choice.

Any organization that runs a community or holiday dinner usually welcomes donations of food, organizational time, and willing hands to serve the food as well as clean up. Planning and preparation for these events usually takes anywhere from several weeks to several months, so check with the organizers well before the date of the event.

Try the local library to find volunteer opportunities, as well. Libraries often accept help with organizing their shelves, leading children's activities, presenting informative workshops, and more. They also are likely to accept donated books and cash to build their programming or improve their collections.

Another set of groups that many people overlook when looking for opportunities are the groups that organize community events. You know that fun festival that always takes place each year, the parade, or the community sale? All of these things happen because a group of people or a committee work nearly year round to make them happen. You can get involved with these groups and help make the community more fun for everyone.

Of course, these are just a few ideas in the vast world of volunteering. If you would like to explore more opportunities, please visit Volunteer Southwest Michigan at <http://www.volunteerswmi.org/>. They have a searchable database of groups who are looking for just the right volunteer match-up. Who knows, the perfect opportunity may be waiting there for you!

Sandy Fleming is an educational consultant and tutor in Edwardsburg. Join in the fun of getting ready for Christmas at her website: <http://sandy-flemingonline.com>.

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NATURE NOTES

This week I have photos of the two species of nuthatches being seen at area feeders. Both species are often mistaken as woodpeckers, as they have short legs and shimmy up and down tree trunks. But nuthatches are more closely related to chickadees and tufted titmice, than to woodpeckers.

The red-breasted nuthatch is seen here in a photo by Bob Conrad of St. Joseph. Notice the red on the belly, females having a lighter reddish color than males, and distinct black line through the eye line with white line above. They are fond of coniferous trees, being trees with needles: pine, spruce, and fir, and are partial to the seeds found in the trees' cones.

The red-breasted nuthatch occurs in Southwest Michigan from fall through spring, and occurs sparingly during the breeding season. Most of the population migrates into northern Michigan and Canada for nesting during June and July, but it is known to nest in Berrien County in pines along Lake Michigan, and other areas with dense pine plantations.

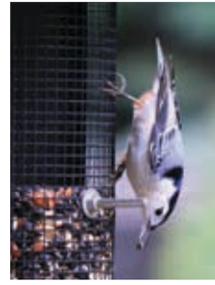
The closely related white-breasted nuthatch is found commonly during all months across the region. The white-breasted nuthatch lacks the black eye band of the red-breasted, and its slightly larger being just



Red-breasted nuthatch at the home feeder of Bob and Pat Conrad of St. Joseph, October 2016. Photo by Bob Conrad. Red-breasted nuthatches are seen



here from fall through spring, numbers vary each winter due to food availability north of Southwest Michigan.



White-breasted nuthatch, a common year-round resident, takes a seed from the feeders of Bob and Pat Conrad, St. Joseph, Oct. 2016. Photo by Bob Conrad.



(Above) Great Blue Heron at Riverview Park, St. Joseph by Mark Parren.



Sandhill cranes in Lake Township, Berrien County Brad Anderson.



Ruby-throated hummingbird female in September 2016 at St. Joseph. By Bob Conrad.

over 5 inches in length, as opposed to the red-breasted 4 inches.

Both nuthatch species eat sunflower seeds and will visit suet cakes.

Great blue herons are often confused with sandhill cranes. Mark Parren sent a nice shot of a great

blue heron, taken at St. Joseph's Riverview Park this week. The great blue heron lacks any red feathers, which are present on the head of sandhill cranes.

Great blue herons are present all months of the year in Southwest Michigan, though they are hard to find if most of the water freezes. Most great blue

herons do migrate south of the region, to southern US.

I received a handful of local ruby-throated hummingbird reports within the last week, which is normal. The latest being one at the home feeder of Ted and Faye Chamberlain of St. Joseph on October 13th.

LOCAL HISTORY

The diary of Dr. Phineas Gregg

Provided by Cass District Library Local History Branch

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

In March 1870, Frank Gregg moves to Brownsville.

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.

March 1, 1870 -- Worked at the mill, made shingles. Cold and windy. Went to W Pattersons after potatoes. I got 1 bushel.

March 2, 1870 -- Worked in the mill, cut bolts in the forenoon. sawed shingles in the afternoon. Very pleasant.

March 3, 1870 -- Worked in the mill. We sawed shingles. Very pleasant, cloudy. Mary came home from Zeeks.

March 4, 1870 -- Cool, pleasant but windy. Worked in the mill. Made shingles doing well, my last day. Settled with Father Fourman. Balance due to me \$32.19.

March 5, 1870 -- Warm and thawing. Moved to Brownsville. I drove the cow. R. Polby brought me some shingles.

March 6, 1870 -- Col, stormy. Mother and I went to Chain Lake [Baptist Church] to meeting and baptizing. Got upset in the snow.

March 7, 1870 -- Warm and thawing. Cleaned the M.D. shop. Sawed some wood. Snow in the night.

March 8, 1870 -- Warm and thawing. Commenced on the shop porch.

March 9, 1870 -- Thawing and very muddy. Worked in the shop.

March 10, 1870 -- Pleasant and thawing. Worked on the shop. Phinn Hull helped me. Got nearly done.

March 11, 1870 -- Pleasant in the morning. Cold and stormy rest of the day and almost every thing[?].

March 12, 1870 -- Very cold and stormy. Trod [?] lathe for Father in the fore noon and turned a little in the afternoon.

March 13, 1870 -- Cold and stormy. Read most of the day. Went to meeting in the afternoon. No preaching. Amy is here to night.

March 14, 1870 -- Very pleasant in the morning, but cold and windy rest of the day.

March 15, 1870 -- Very cold and extremely stormy. Could not do much. Worked indoors for Father.

March 16, 1870 -- Cold and clear most of the day, went to see about the Star school. Good sleighing.

March 17, 1870 -- Pleasant and thawing. Sleighing almost gone. Worked at everything and nothing [ends abruptly].

March 18, 1870 -- Very pleasant and thawing. Sleighing gone. Went to Dowagiac, did not get the castings.

March 19, 1870 -- Still pleasant and thawing, though cooler than yesterday. Went again to Dowagiac, I got

all I want and more too.

March 20, 1870 -- Rain in the morning. Cool and windy all day, stayed at home.

March 21, 1870 -- Some snow, cool and windy, Worked in the shop all day making a cupboard.

March 22, 1870 -- Cool and damp, chilling wind. Worked at everything, accomplished nothing.

March 23, 1870 -- Pleasant and thawing. Still worked at everything, nearly studied some.

March 24, 1870 -- Very pleasant and clear. Mud drying up. Studied most of the time. Helped Father a little.

March 25, 1870 -- Pleasant and drying. Went to Cassopolis. Was inspected in a.m. to have a [teaching] certificate.

March 26, 1870 -- Cool and raining very hard. Went

to Newberg after Mary Fourman to work for us, went to singing school in eve.

March 27, 1870 -- wet and stormy, rather cool. No meeting. I suppose such bad roads... [illegible] ... at home.

March 28, 1870 -- Cool, damp but not very disagreeable, some wind. Went to Calvin Center. Dave Borton and [first name illegible] Wells married.

March 29, 1870 -- Pleasant, worked in stable. Got my [teaching] certificate. Township board met. Mrs Stanton was here, also Weber and Pope.

March 30, 1870 -- Cool, damp. Raining a little. Worked in the shop most of the day.

March 31, 1870 -- Cool wet and rainy. Worked in the shop most of the day making a cupboard.

To be continued...

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THE LAST WORD

The bittersweet taste of butternut squash

The lake was as blue as the sky, broken here and there by the occasional ruffle of the light wind skirting across the top of the water, the wake from a single pontoon boat making what was probably its last toddle around the lake for the year and the thousands of dots from the palette of fall colors reflected off the shoreline trees as they blazed in their autumnal splendor.

There was a decided nip in the air and a touch of frost still clung to the grass and rooftops that were shaded from the morning sun. Light though it was, the breeze raised goosebumps on the uncovered skin of my arms as I strained to help the neighbor lift the small Sunfish sailboat lift out of the cold water.

All along our side of the lake the neighbors were involved in similar activities, pulling piers and lifts and ladders and piling them on the shore where they would collect leaves and all-too-soon snow as the summer faded into memory.

A flock of geese honked and flapped across the sky, forming into an elongated V-shaped wedge pointing ominously toward the south side of the lake as the annual winter vacation began in earnest for the various species of migratory birds.

The squirrels scolded us from their high hides as they scurried to stash acorns and walnuts and hickory nuts in their under-construction winter homes high in the trees. The neighbors scolded one another. They were already later than they'd hoped to be in getting the pipes drained, the anti-freeze distributed

and the winter locks and shades secured against the coming winter.

Just a couple weeks ago we were still dressed in our summer bathing suits and hiking out on the sailboat with a devil-may-care abandon. The grass in the neighbor's yard needed mowing and the seasonal sea gulls were just starting to make a nuisance of themselves.

Just a couple of weeks ago the leaves were barely beginning to crisp at the edges ... but this weekend they're already piling up in guilt-inducing, wind-herded herds in the corner by the front door and the driveway by the garage. The gentle melody of the wind through the trees has been replaced by a raucous call to arms, chiding us to do our patriotic duty and take up our rakes and tarps to keep our land safe from the overrunning hordes of oak and sycamore and maple and ash and hickory leaves leaving their trees en masse like an invading army swarming against our natural autumnal desire to gird ourselves for winter hibernation.

The coming of fall is always bittersweet at the lake, and this year promises no exception.

After a personally terrible summer (that included one family member having a stroke, another undergoing three heart surgeries and yet another losing her mate of 13 years), you might think we'd be looking forward to the change as maybe a harbinger of better fortune.

But the woolly worms, TV weather forecasters and Farmers Almanac (while last winter was a reprieve from shoveling and high fuel bills, the party is over, and according to the 2017 Farmers' Almanac,

"winter is back!") seem to promise a brutal winter of back-breaking shoveling and arm-wearing windshield scraping.

After a summer of cook outs and barbeques and cold cuts and chips you'd think we would be looking forward to the prospect of campfire-bakes S'mores and crock pots-full of chicken noodle soup and venison stew and chili. After a summer of home-grown tomatoes, local corn and fresh, garden-grown peppers we might be happy to dig into a fresh-baked, home-made sugar-bomb of an apple pie; pleased to sprinkle cinnamon on the top of roasted butternut squash; aroused by the aroma of banana nut muffins baking on a hot oven.

If it weren't for the dread of almost certainly having to drag the groceries into the house through freezing rain or, worse yet, of slogging through inches of wet, cold slush and snow to get to the store to buy past-prime produce because the fresher items are a county or more away across back roads that probably haven't been cleared in an over-crowded city strip mall where I'd probably be mostly ignored, lined up at a cash register like cattle at an abattoir and otherwise generally treated like the dirt the veggies were grown in.

You think that this particular fall, after a lifetime of waiting to see my Chicago Cubs get into the World Series and realizing that whether my team wins or loses I've realized a dream that was denied to my parents in their lifetime.

But as a lifelong Cub fan my glee is tempered with the by-now instinctual flinch as I wait for their wheels to fall off

and potentially crush my hopes once again as they've managed to do so many times in so many seasons of my now-gone youth.

Autumn is here.

Winter is coming.

And then there's been this whole election thing next Tuesday. On one hand, no matter who wins I'll be glad it's finally over. The calendar's first Tuesday after the first Monday of November is about to put us out of our collective misery at least until the next election cycle begins and the Groundhog's Day nightmare returns.

To quote one of the greatest philosophers of my life, "Life is like a box of chocolates."

Autumn is here.

Winter is coming.

First game of the series is tonight.

I think I'll make a big crock -pot full of venison stew, sprinkle a little cinnamon on top of some butternut squash, ice down some beers and maybe pop some popcorn before the game starts ...

... even though I'm not all that fond of either butternut squash or popcorn.

But, hey, go, Cubs, go!

And next Tuesday is the great election, ... and I plan to drag myself to the polls early and vote for the lesser of evils.

Even though I'm not all that fond of any of the evils.

Autumn is here.

Winter is coming.

And that's all I've got to say about that.

Except, run, Forrest, run!



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