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October 2016

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REGIONAL NEWS

VBRGS bust trip to ACLP

Seats are still available for the Van Buren Regional Genealogy Society's bus trip to the Allen County Public Library on Saturday, October 8. The Allen County Public Library is known worldwide for its extensive archive collection of genealogy materials from all over the country and around the world. The collection has something for everyone whether you are a beginner needing help with basic research or a skilled genealogist looking for those missing pieces of your family's history.

The cost is \$45 for VBRGS members and non-members. This includes transportation to Fort Wayne with pickup and drop off sites in Paw Paw and Niles, beverages and snacks on the bus as well as a boxed dinner provided by Jimmy John's Sandwiches for the return trip home. A registration form including trip details can be printed at the VBRGS website www.vbrgs.org, picked up at the Webster Memorial Library, Decatur, MI, or can be emailed through a request sent to vbrgs@yahoo.com. For additional information or to have a registration form sent to you by mail contact Joyce Beedie, president, at 269-657-4409.

Carter joins COA

The Cass County COA welcomes Heather Carter as the new Community Development Team Leader. Carter spent most of the last 20 years working in banking in the county at G.W. Jones and at 5/3, developing relationships with many businesses and residents. As a key member of the leadership team, she will capitalize on her prior experience to help sustain and grow the COA's programs and services.

The Cass County COA is a commu-

nity organization dedicated to enhancing life through programs and services for adults in all life stages. For more information, visit www.casscoa.org.

Cass County COA to Offer Creating Confident Caregivers Class

Beginning Monday, October 3, the Cass County COA will offer 'Creating Confident Caregivers,' a program for individuals who are caring for a loved one with dementia or another form of memory loss. This program is offered by the COA through a partnership with Region IV Area Agency on Aging.

Through the program, participants learn about dementia and its effects on the brain, caregiver resources, behavior management techniques, caregiving skills, and much more. Additionally, the class offers useful strategies to help caregivers take care of themselves while also tending to the needs of their loved ones.

The program will meet on Monday evenings from 5:30 pm to 7:30 pm for six weeks, from October 3 through November 7. Classes will meet at the COA's Front Street Crossing location, 227 S. Front Street, Dowagiac. A light supper will be served. The program is offered free of charge. Advance registration is required. Contact Keryl Conkright, R.N., at 800-323-0390 or kerylc@casscoa.org to register or for more information. Respite care for family members with dementia or memory loss issues is available free of charge during the class but must be pre-arranged.

Midwest Energy taking grant aps

Midwest Energy Cooperative is now accepting applications for the 2017 Strengthening Schools Grant program.

In January, grants totaling over \$30,000 were awarded to 17 public schools across the co-op service territory. Grants are funded through Midwest Energy Cooperative's partnership with Touchstone Energy.

Any teacher, administrator or school official in a public elementary, middle or high school serving students in the Midwest Energy Cooperative service territory may apply for a grant of up to \$2,500 to support classroom needs and special projects, technology, or academic clubs and organizations. School districts may be awarded multiple grants, not to exceed a total of \$5,000 during the award cycle.

Applications are due Oct. 17 and funds will be awarded in January 2017. Applications are evaluated and funding decisions made without knowledge of the school or district, by a committee of Midwest Energy Cooperative members.

More information and applications are available online at TeamMidwest.com. Interested individuals may also contact the public relations office at 800-492-5989 or by email at pr@teammidwest.com.

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 call 782-8212.

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.

PLCC plans 2017 skiing classes

The Paradise Lake Community Corporation will have free water skiing instruction from June through August. Anyone with lake experience is invited to a meeting that will be held at 10:30 am on the second Saturday of each month at the Calvin Township Hall, 18693 Mt. Zion St., Cassopolis.

The Paradise Lake Community Corporation is an organization composed of residents and friends who live on or near Paradise Lake. Last year the PLCC organized water skiing lesson for Children under age 17 at no cost to the kids or their families as well as the annual Venetian Celebration and participated in a charity event with the Family Dollar store in Cassopolis to give needy kids school supplies and backpacks.

RE-ELECT

Monica Kennedy

Cass County Clerk/Register



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- Lifelong resident raising my family in Cass County
- Graduate, Ross Beatty High School in Cassopolis
- BA, University of Michigan

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REGIONAL EVENTS CALENDAR

October 1 - Shipshewana Trading Place opens, Shipshewana, IN, www.ShipshewanaTradingPlace.com

October 1, 2 - River Valley Antique Power Association Fall Festival, Free, 7816 Warren Woods Road, Three Oaks, 574-272- 1145

October 3 - Homeschoolers Learning Adventure Club, 2 pm, Homeschoolers are encouraged to join this free club that meets once a month at the library, Cass District Library- Edwardsburg Branch, 2487-9215

October 3 - Estate Planning Workshop, 6-8 pm, Free and open to the public, Cass District Library- Main Library, 357-7822

October 3 - November 7, Mondays - Creating Confident Caregivers, 5:30 pm, COA Front Street Crossing, Dowagiac, registration required, 800-323-0390

October 8 - Van Buren Regional Genealogy Society bus trip to Allen County Public Library, \$45, includes beverages, snacks, boxed dinner. www.vbrgs.org, vbrgs@yahoo.com, 657-4409

October 8 - Under the Harvest Moon, downtown Dowagiac, 10 am - 4 pm, 782-8212

October 11 - Movie: Ice Age Collision Course, 6 pm, Popcorn provided at this free movie showing, Cass District Library- Main Library, 357-7822

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

October 18 - Movie: Alice Through the Looking Glass, 6 pm, Popcorn provided at this free movie showing, Cass District Library- Edwardsburg Branch, 487-9215

October 19-20 - Annual Book Sale, 11 am - 7 pm. \$2 per bag day is on Saturday, October 22, Cass District Library- Mason/Union Branch, 357-7821

October 22 - 17th annual Cass County Pheasants Forever membership and fund raising banquet, the Dowagiac Conservation Club, 574-522-6595

October 25 - 5 pm - National Association

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

October 25 - Kids Paint Party: Harvest Night, 6 pm, Registration is required, space is limited to 15 kids ages 10 and older. Cass District Library- Mason/ Union Branch, 357-7821

October 27 - Creature Feature Movie Night, 6:30 pm, Enjoy a classic sci-fi or horror film. Call for details and ask for Pam, popcorn is provided. Cass District Library- Edwardsburg Branch, 487-9215

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

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

December 2 - Dowagiac Candle-Light Christmas Parade, downtown, 6 pm

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

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PASTA ITALIA CON CHEF DONATO

PESTO-PESTO-PESTO

When we hear the word pesto, we always think of the basil pesto that is so popular. However, pesto actually refers to any sauce that can be made with a mortar and pestle. The green basil pesto comes originally from the Genoa area in Italy, known for its fragrant basil.

This first recipe is a traditional one for Geonese Basil sauce, which we refer to as pesto.

I always double or triple this recipe and freeze some for later use. When freezing, put a thin layer of olive oil on top to seal it.

Pesto is not only for pasta, but is delicious on Salmon and Chicken. Just put on top and bake in the oven.

In Genoa, the pasta of choice is called Trofie(see picture) and resembles a short twig. It can be bought mail order, or at my cousin's store, Bamber's Superette in South Bend.

However, spaghetti or bow ties work very well. You can make an excellent cold pasta salad with the bow ties and room temperature pesto.

Blender Pesto-6 servings

Ingredients:

- 2 Cups fresh basil, stem removed and torn into shreds
- 1/2 cup of olive oil
- 2 table spoons of pine nuts
- 2 cloves of peeled garlic
- 1/2 teaspoon of salt
- 1/2 cup of freshly grated Parmesan cheese-please do not use Kraft's. You can



Roasted rep pepper pesto

add more oil if you think too thick
3 tablespoons of softened butter(optional)

Directions:

Put garlic pine and salt in processor and grind until smooth. Then add the basil and olive oil and blend, but do not make too smooth, the basil should have some texture. Then add the cheese, blend just a little bit, and you're done.

Pesto Donato

This is my version, and I like to toast the pine nuts, brings out more flavor, and

Basil pesto

I use 4 -6 garlic cloves but I roast them first by putting them in a clay garlic cooker, or stainless steel bowl, cover with olive oil, cover the bowl with foil , put on cookie sheet in 350 oven for about 20-30 minutes until the oil bubbles and the garlic slightly brown and softens.

Then follow the above directions. I personally do not like the taste of raw garlic and this recipe makes a smoother tasting dish.

Delicious
Note-some restaurants add cream to their pesto to lengthen it and make it more rich,



Ingredients



seal and wait until they cool. Remove them, the blackened skin will come right off, you can do this under cold water, remove the seeds, cut into chunks, and add the any of the above recipes with the basil.

Use 2 large peppers for each cup of basil, blend with the basil until slightly chunky

Boil the pasta until al dente (firm to the tooth). Save one cup of the pasta water.

Drain pasta, put back in pot add pesto and some of the cooking water. Serve and pass more cheese if needed.

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.



Roasted Red Pepper Pesto
This is my favorite

Put the pepper under the broiler and turn until their are completely blackened. (see picture) Then put in a paper bag,

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LAKE LIFE WITH JANE

Something still, almost magical in the air

by JANE BOUDREAU

Hello Neighbors! I hope that by the time you open this paper you are having cool days. The lack of humidity makes our September days so much sweeter. Dare I say I wish for an Indian Summer while under the spell of these gorgeous days? The dappled sun and slight nip in the air make me want to be outside longer. In the city I'm not too far from a university and high school. When I relax on my patio I can hear the football games; the announcer, marching band and crowd cheering. There is something very still in the air that makes this possible. Have you noticed this? Sort of magical.



We have been away from our lake house for such a long time as it went through a huge reconstruction after a major pipe burst. Last week, before I even went into the house to see the transformation, I took a walk down the dock. I was elated to see cattails near the shore on the side of the dock where we once tied up our pontoon and more recently, my husband's fishing boat. I think they are as beautiful as any plant you can grow. I love them indoors as well in a tall urn. No water and a bit of hairspray to keep the seeds from shedding that cotton candy. I have some native plants growing here as well. I think so many of these can be invasive so I'm keeping an eye on them!



Morning Glories grow profusely everywhere in my gardens ... give them something to climb vertically and they will take over horizontally. I love the pretty heart shaped leaves to fill in spaces where I like a little privacy and in other spots to make some shade, like the railings around my porch where the dogs like to snooze. Come mid September the velvety flowers open for a few hours a day. Not so much for me in the morning but late in the afternoon when the sun going down in the west and lights up my yard. The blooms say, "Hello you!"

Fall makes me want to bring it's bounty indoors. I love decorating my mantel seasonally and I keep it very simple; colorful apples and pears in a basket, whimsical pumpkin candles and dried flowers in a simple glass bottle. It

doesn't take much to get that cozy feeling indoors.



I find the most colorful pumpkins at the Indiana and Michigan farm stands and without the huge price tag I see in urban areas. I love to make little vignettes everywhere. They are on my dining table along with some votive candles on a simple square of linen. I've always felt simple is better ... especially when using elements from outdoors. And for the pumpkins you display outside on your porch, deck, patio ... wherever ~ you might remember my tip from last year. Spray some Pledge furniture polish on them. I don't know exactly why this repels critters like squirrels and bunnies. The scent? The slippery feeling? All I know is it works for me on my pumpkins in my walnut tree forest yard. And they look great, too!

I'll be frank. Our house on the little bay of a big lake, so destroyed 19 months ago is now almost complete and I'm spending days on end there. It's pretty much a brand spanking new house and we are full on moving our furnishings and, ahem ... clutter back in. While visiting recently with friends, neighbors and local shops I opened up this very newspaper and asked what folks thought of my column. Did I mention I never took credit for it nor did they notice my name? Well, some did but I got their honest opinions. 99 percent of the 5 people I talked with (ha!), said they'd like more recipes. Easy recipes. When I started writing for Neighbors I wanted to share simple ways to entertain, decorate, garden and cook among other interests we might share. I hope all of you appreciate and like this part of my writing. But recipes ... heck yeah! I have tons. I thought initially that I'd inspire you readers to step out of your comfort zone and try adventurous dishes. And you can. So along with these you are going to get more recipes; many easy, some quick and many requiring time to make you feel like a superstar as you learn and grow. We Midwesterners are good about that. So first off we have:



Savory Chicken Breast Sandwiches

This is a nice juicy sandwich that I like to serve on an English muffin or between 2 slices of good French bread. The marinade will make it tasty enough that you won't need any sort of condiment but for maybe a nice piece of iceberg lettuce. Serve it with potato chips or fresh fruit. Lunch or dinner, it's fantastic!

For the marinade:

- 1/2 cup olive oil
- 2 T balsamic vinegar

- 3 cloves chopped garlic
- 1 T peach or apricot preserves
- Juice of 1/2 lemon
- 1 T vegetable oil
- 2 boneless chicken breasts cut in half horizontally ... like book pages
- Chopped chives (optional)
- 4 English muffins or good French or Italian bread

Mix the marinade together in medium size bowl. Reserve 2 tablespoons and set aside. Add sliced chicken breast and let marinate 30 minutes or overnight. Heat oil in a large skillet over medium heat. Remove chicken from marinade (discard marinade). Add the chicken to the oil being careful not to splatter. Ouch! Cook chicken approximately 5-6 minutes per side or until they reach a temp of 160 degrees. Remove from skillet to a platter. While still warm brush the reserved marinade on to each breast and top with chopped chives if you'd like. Serve on the muffins or bread with a piece of lettuce. Feel free to add onion, tomato ... whatever you wish.



Warm Bacon and Blue Cheese Dip

This is a hot dip your guest will remember and if you bring it to a gathering, everyone will want to know the recipe. Be like me. Don't hand it out. It's yours. Guard it with your life. Unlike I have just done here.

Ingredients:

- 2 8 oz packages of cream cheese
- 2 T Half & Half
- 7 pieces of cooked bacon, coarsely chopped (reserve 1 T)
- 1 T chives
- 2 cloves of garlic, chopped finely
- 4 oz blue cheese
- 2 T chopped walnuts

Beat cream cheese and half and half in a mixer until somewhat smooth. Stir in bacon, garlic and blue cheese. Spread in a medium size casserole or pie dish. Top with chives, garlic and blue cheese. Sprinkle walnuts and remaining bacon pieces over and bake at 350 for 20 minutes. Serve with crackers. Be prepared for compliments.

Autumn Almond Bark

No credit for photo

So for those of you who like more and easier recipes, 2 down, 1 to go. Are you with me? And believe me, this is time consuming for me to write but I love you all.

Please don't line your bird cage with this page.

Ingredients:

- 12 oz. semi sweet chocolate chips
 - 16 oz white chocolate or vanilla almond bark
 - 1 1/2 t dry pumpkin pie spice
 - 1/4 c dried cranberries roughly chopped (Usually found in your produce dept.)
 - 1/4 c pumpkin seeds
 - 1/4 c raw almonds
 - 1/4 c candy corn chopped roughly
- Microwave the dark chocolate in 15



second intervals in your microwave, stirring each time until smooth. Do not overheat.

Line a baking sheet that has sides with parchment paper. Pour the dark chocolate mixture over the baking sheet and spread with a spoon to cover as much of the sheet as you can. Place in the freezer to chill about 15 minutes.

Melt the white chocolate with the pumpkin pie spice mixed in. Do it much like the dark chocolate in 15 second intervals. When at room temperature spread over the chocolate. While still soft gently add the cranberries, pumpkin seeds, almonds and candy corn, just sprinkling over randomly. Place in freezer for another ten minutes. Remove and break the whole mess into random pieces, I like to do small and large pieces. Store in plastic bags in the refrigerator until ready to share. This is fine at room temp for quite awhile but refrigerate if it starts to look sticky.

Enjoy!!
So there we have it for October. Are all of you guys ready with your scissors to cut out recipes? Please be as brutally honest as my lake ex-friends, er ... good friends about this column.

I'm at our little place pretty much all the time enjoying the mild days outside and tidying up my garden. It's peaceful watching the blue herons on my beach which has become so overgrown without us here for so long. The turtles sunning themselves on our shore station are acting very indignant as I go about my yard work (plop, plop, plop into the water they go when this strange intruder comes near).

My dogs were a little scared and wary for the first few days after we settled back in but by spending some time outdoors and leaving little 'gifts' in my pretty English garden, they claimed their space once again.

Little monsters.
I'll see you next month. Please let me have your thoughts, whatever they may be as my lake friends (and some virtual strangers) have done. More recipes? More decorating or DIY projects? Just let me know.

Until November,
Jane

All photos are taken by and property of Jane Boudreau. Do not use without permission. You can contact me at Blondiesjournal@gmail.com. You can also visit my blog at Blondiesjournals.blogspot.com

BUSINESS & FINANCE

Social Security and Medicare update

Provided by **Greg Schoenfeld**
Compass Wealth Advisors

The fiscal challenges facing Social Security and Medicare have been well publicized, but many Americans may not be aware of the facts behind the headlines. Each year, the Trustees of the Social Security and Medicare trust funds release detailed reports to Congress on the current financial condition and projected financial outlook of these programs. Here is some background on the trust funds and key projections from the most recent reports, which were released on June 22, 2016.

What Are the Trust Funds?

The Social Security program consists of two parts: the Old-Age and Survivors Insurance (OASI) program, which provides benefits for retired workers, their families, and survivors of workers; and the Disability Insurance (DI) program, which provides benefits for disabled workers and their families. Each program has a trust fund that holds the payroll taxes that are collected to pay benefits, as well as reimbursements from the U.S. Treasury's General Fund and revenue from income taxes on benefits.

Medicare also has two trust funds. The Hospital Insurance (HI) Trust Fund pays for inpatient and hospital care under Medicare Part A. The Supplementary Medical Insurance (SMI) Trust Fund comprises two accounts: one for Medicare Part B physician and outpatient costs, and the other for Medicare Part D prescription drug costs.

By law, money that is not needed to pay current benefits and administrative

costs is invested in special-issue Treasury securities that earn interest. As a result, the Social Security and Medicare HI trust funds have built up reserves that can be used to cover benefit obligations if payroll tax income is insufficient to pay full benefits. (SMI Trust Fund accounts are automatically balanced through premiums and revenues from the General Fund, which provides about 74% of costs, effectively subsidizing coverage.)

Social Security Projections

To help assess the Social Security program (OASDI) as a whole, the Trustees provide theoretical projections based on the combined trust funds. In fact, under current law, the trusts are separate, and one program's taxes and reserves generally cannot be used to fund the other. However, a partial reallocation of payroll taxes from 2016 to 2018 has helped extend the life of the DI Trust Fund.

Combined OASDI costs have exceeded non-interest revenue since 2010, but the trust fund reserves will increase through 2019 due to the interest payments. Beginning in 2020, annual costs are projected to exceed total income, and the Treasury will start withdrawing reserves to help pay benefits.

If there is no congressional action, the Trustees project that the combined reserves will be depleted in 2034, the same year as projected in the 2015 report. Starting in 2034, payroll tax revenue alone should be sufficient to pay about 79% of scheduled benefits, with the percentage declining gradually to 74% by 2090.

The OASI Trust Fund, considered separately, is projected to be depleted in 2035. Payroll tax revenue alone would then be sufficient to pay 77% of scheduled OASI benefits.

The DI Trust Fund is expected to be depleted in 2023, seven years later than projected in last year's report. Once the trust fund is depleted, payroll tax revenue alone would be sufficient to pay 89% of scheduled benefits.

Medicare Projections

Annual costs for the Medicare program have exceeded tax income since 2008, although the Trustees project slight surpluses in 2016 through 2020 before a return to deficits thereafter. The HI Trust Fund is projected to be depleted in 2028, two years earlier than estimated last year. Once the HI Trust Fund is depleted, tax and premium income would cover 87% of estimated program costs, then decline slowly to 79% in 2040 and gradually increase to 86% by 2090.

COLA and Premiums

The Social Security cost-of-living adjustment (COLA) and Medicare premiums for 2017 will not be calculated until October. The Trustees reports project a small 0.2% COLA, which would result in a similar Part B premium increase for about 70% of beneficiaries — primarily current beneficiaries who have Medicare premiums deducted from their Social Security benefits. For these beneficiaries, a "hold-harmless" provision limits the dollar increase in the Medicare Part B premium to the dollar increase in their Social Security benefit.

The remaining 30% — new enrollees,

wealthier beneficiaries, and those who choose not to have premiums deducted from their Social Security payments — may see a higher Part B premium increase. The monthly base premium for these beneficiaries could rise from \$121.80 in 2016 to \$149.00 in 2017. Beneficiaries subject to income-related premiums would also see increases.

Call to Action

The fiscal challenges facing Social Security and Medicare are a result of the aging U.S. population and increasing health-care costs. Both reports urge Congress to address these challenges in the near future so that any solutions will be less drastic and may be implemented gradually, lessening the impact on the public.

Although a variety of potential solutions have been on the table for some time, there has been no political consensus and little effort to take action. As the reports make clear, Social Security and Medicare are not in danger of collapsing entirely, but the clock is ticking on their ability to pay full benefits. It remains to be seen whether the next Congress will address the future of "America's safety net."

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BUSINESS & FINANCE

Medicare Open Enrollment Period

By Dean Johnson
Kemner-Iott Benz Agency of Cass County

The Medicare Open Enrollment Period "OEP" is rapidly approaching and I want to share a few frequently asked questions and answers with you:

Q. When is the OEP? A. The OEP begins on October 15, 2016 and ends on December 7, 2016.

Q. What can Medicare Beneficiaries do during this OEP?

A. During the OEP, Medicare Beneficiaries can join, switch, or drop a Medicare Advantage Plan or Medicare Prescription Drug Plan. Any plan changes you request during this OEP will be effective January 1, 2017 as long as your request is received by December 7, 2016.

Q. Can I make changes to my plan after December 7? A. Yes, but with limitations; between January 1 and February 14, 2017, if you are in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you'll have until February 14, 2017 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the date of your enrollment.

During this period, you CANNOT switch from Original Medicare to a Medicare Advantage Plan, or switch from one Medicare Advantage Plan to another, or switch from one Medicare Prescription Drug Plan to another, join, switch, or drop a Medicare Medical Savings Account Plan.

Q. Are there any other times I can change my Medicare Advantage Plan or Prescription Drug Plan? A.

Yes, in certain situations you may be able to join, switch, or drop a Medicare Advantage Plan or Medicare Prescription Drug Plan during Special Enrollment Periods know as "SEP." You can use the SEP if you move out of your plan's service area, if you have Medicaid, if you qualify for extra help, or if you live in an institution like a nursing home.

Q. How are the Medicare Advantages rated and who does the rating? A. Medicare uses information from member satisfaction surveys, plans and health care providers to give overall performance star ratings to the plans from 1-star to 5-stars. A 5-star rating is considered excellent. These ratings are updated each fall and change every year. You can switch to a Medicare Advantage Plan that has a 5-star plan rating from December 8, 2016 through November 30, 2017. Regretfully, there are no 5-star rated

plans in our area and very few in the entire country.

Q. When can I initially enroll in a Medicare Supplement or Medicare Advantage Plan or Prescription Drug Plan? A. You can join a Medicare Advantage Plan or Medicare Prescription Drug Plan or a Medicare Supplement Plan during a 7-month period that begins 3 months before the month you turn 65 and ends 3 months after you turn 65.

Q. If I am receiving Medicare as a result of a disability, when can I initially enroll in a Medicare Advantage Plan or Prescription Drug Plan? A. If you receive Medicare due to a disability you can join a Medicare Advantage Plan or a Medicare Prescription Drug Plan during a 7-month period, that begins 3 months before your 25th month of disability and ends 3 months after your 25th month of disability.

Q. Is the "Coverage Gap" or "Donut Hole" changing in 2017? A. Yes, there are some changes regarding the amounts the enrollee will pay for their Prescription Drugs once they enter the Coverage Gap or Donut Hole. In 2017 you will pay 51% of the cost of the Generic Drugs and you will pay 40% of the cost of the Brand Name Drugs. Please be aware, by the year 2020 the maximum you will pay for the Generic and Brand Name Drugs during the Coverage Gap or Donut Hole will be 25% of the cost.

Q. Are there changes in the Drug Formulary for 2017? A. No, however, remember that the drugs covered by each plan will vary, so there is no single drug list that applies to all plans. The Formulary includes Generic and Brand Name Drugs, but does not include any Over the Counter Drugs. All Medicare Prescription Drug Plans must have at least two drugs in each category of drugs, but the Plans can choose which specific drugs are covered in each category.

Q. Is financial help available for people with limited income? A. Yes, Medicare Beneficiaries may be eligible for "Extra Help" if they have limited income and resources. The amount of extra help they receive is based on their income and resources. If a member qualifies for "Extra Help" and joins a Medicare Drug plan, the member may get help paying the monthly premium, the annual deductible and prescription copays/co-insurance until the end of the year. Medicare will let enrollees know when they lose the "Extra Help" status. Beneficiaries will automatically qualify for "Extra Help" if they have Medicare and meet the following conditions: 1. have full Medicaid Coverage, 2. get help from their state Medicaid program paying the Part B premiums, or 3. get Supplemental Security Income (SSI) Benefits. You can apply for "Extra Help" by calling Social Security at 1-800-772-1213 anytime.

Q. Is the Affordable Healthcare Act (ACA) part of Medicare? A. No, the ACA is a program for health insurance for eligible persons under the age of 65 and not covered by Medicare. The open enroll period for the ACA begins on November 1, 2016 and ends January 31, 2017.

Please remember this open enroll period beginning on October 15 through December 7, 2016 is the only time during the year most of you can join or switch your Part D Medicare Prescription Drug Plans. This is a good time to analyze your prescription drug usage to make sure you are getting the most benefits from your Medicare Prescription Drug Plan. I would suggest that you contact your independent insurance agency for questions regarding this open enroll period and the plans available in your area for 2017. This is a time to do business with people you know and trust.

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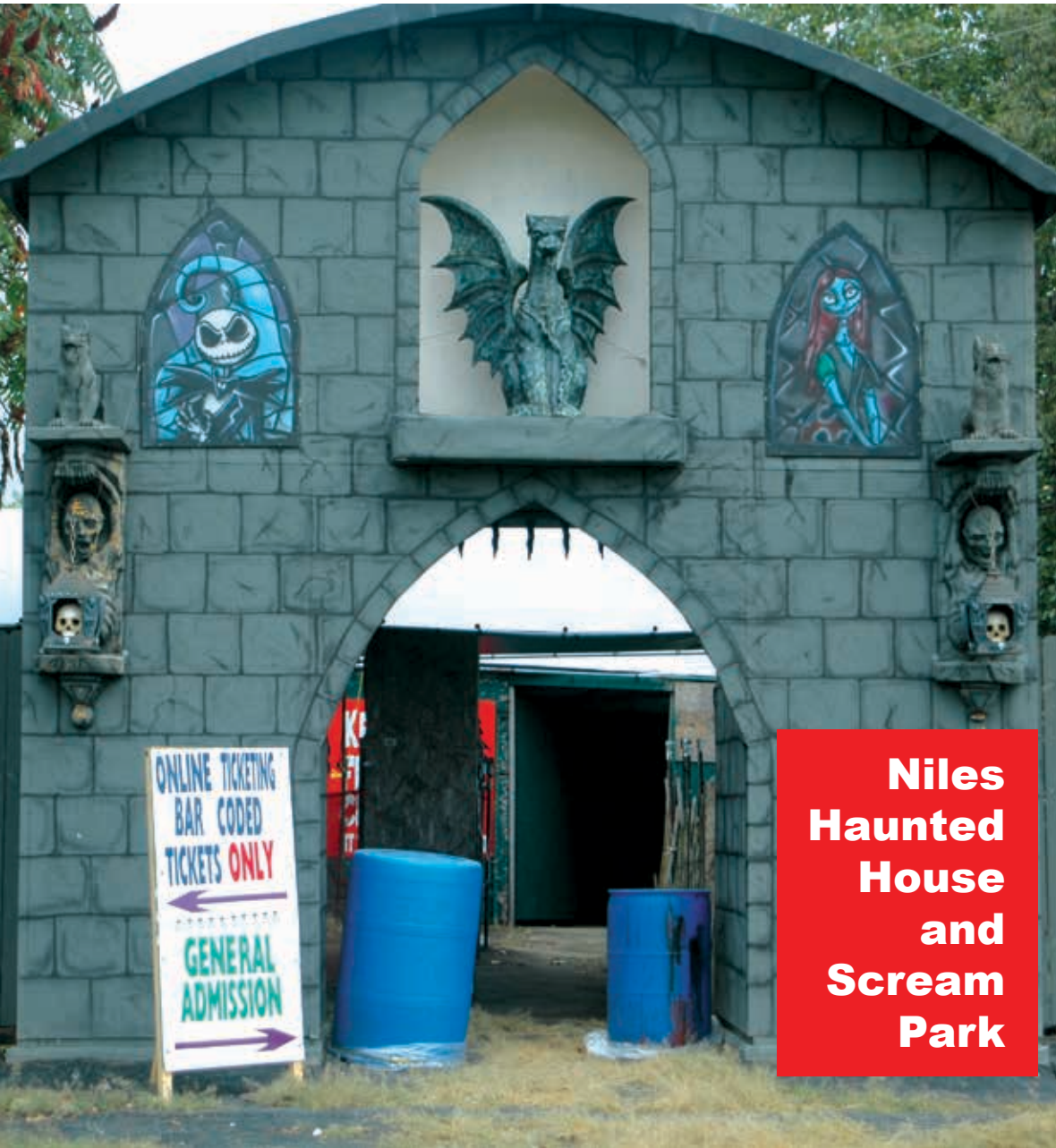
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HISTORIC POSTCARDS

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.arcadia-publishing.com

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

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



Neighbors

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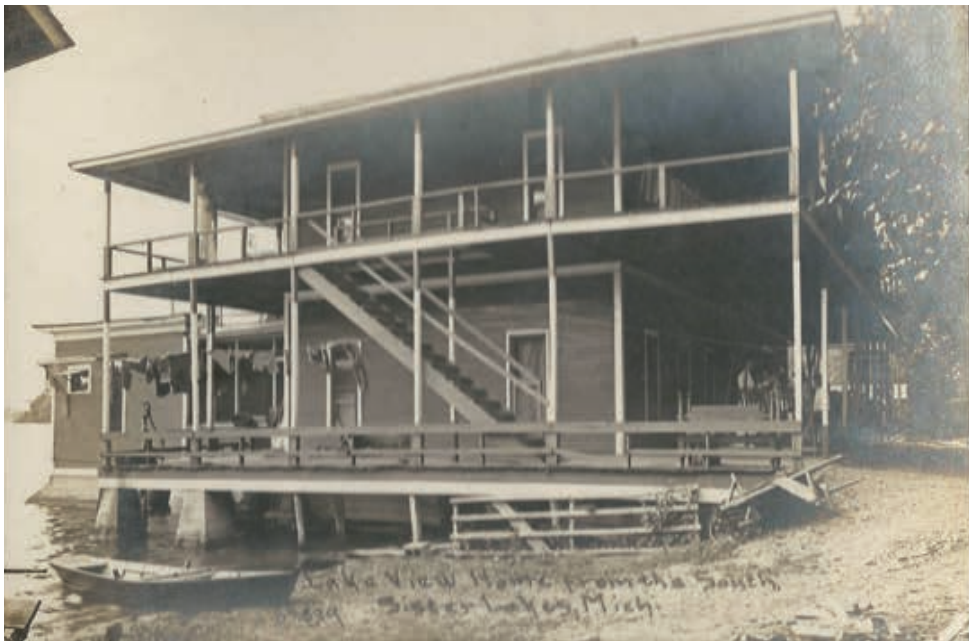
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OUR CHILDREN

Making connections

by **SANDY FLEMING**

Sometimes, children get the notion that they are working hard in school so that they can proceed to the next level. They perceive that they have to pass their classes in seventh grade so they get to go to eighth grade, and so forth. Of course, this seems like extremely shaky justification to put work into the process of education! After all, why bother striving to achieve if all it gets you is a free pass to do more of the same next year?

It's important, therefore, to help kids see the bigger picture when it comes to learning. Particularly for students in the middle and high school years, the motivation provided by grades (even if you offer incentives at home) wears a bit thin. They've been at this for quite a few years now, and the end, especially for the college-bound, is not really yet in sight. How can you help them develop a marathon mentality when they believe they are running a sprint?

The answer lies in connections. Kids need to see the goal more clearly, and parents can definitely help, as can most members of the community who have contact with children and youth. In addition to mouthing platitudes about the importance of staying in school and trying to achieve your dreams, there are also some very practical steps that we all can take to help the community's young people understand and appreciate the opportunity they have before them. It's up to all of us to convey the attitudes that lead them to believe school is of critical importance, and it's up to all of us to help them see just how education can better their lives. Here are a few ideas.

Show Practical Uses for Knowledge

Most of us use school skills every day and don't even think about what we are doing. We read automatically, and so we can manage directions, assembly instructions, recipes, contracts, tax forms, and schedules. We read newspapers and Internet articles to stay up to date on current affairs, we read opinion pieces and platforms to understand the candidates' positions on issues so we can make informed decisions at election time, and we sometimes even read novels for recreation.

We write nearly every day, as well. We use social media, send emails and text messages, jot down grocery lists, write appointment reminders, and write directions to other places for friends who

need a hand with navigation. We write notes to teachers in planners, excuses to the office when the kids are sick, and send letters or cards to elderly friends. All of these things are possible because somewhere along the way in school we learned how to form letters, how to create sentences and paragraphs, and how to spell.

Did you cook today? How about use any money today? Did you balance a checkbook or measure a room for painting or carpet, put gas in the car and calculate the current mileage? Did you explore the advantages of a new bank account or a new credit card program? These are all ways that we've used math skills.

And many of us, or perhaps even most of us, use these skills at work as well as at home. Whether you work in a professional job, a trade job, or a service position, you probably have used your academic skills to help you meet your responsibilities. You definitely use your math skills when you examine your pay check and figure out how much money you actually get as opposed to how much Uncle Sam bit out, and whether your employer actually paid you the promised wage for the correct number of hours.

Now, how many of these things did you do where a child or a teen could see you? Chances are, if you are like most of us, you did not demonstrate too many academic skills in front of kids. Either you don't have any readily accessible, or if you are a parent or grandparent, you made a conscious choice to wait until the kids weren't around to engage in these more complex tasks. Maybe it seems like the kids might distract you, or perhaps you didn't want to muddy up your quality time with them by doing "adult" things. Maybe they wouldn't settle down enough for you to concentrate, or you were afraid they would get into something while you weren't looking. Whatever the reason, they may not have seen you actually using the same school skills that they are struggling so hard to learn right now.

And often, when we do use these skills in front of kids, we do it quietly and mentally. We silently read the road signs without saying anything about it. We do some quick mental calculations to make sure we have the cash in our wallet to pay for everyone's admission to the movie. We don't talk about it; we just do it quickly and unobtrusively.

It's no wonder that kids sometimes come to believe that academic skills are a

waste of time! The only time they see these skills being needed is when they have to take tests in school to get good grades so they can go take harder tests next time. What a frustrating view of life!

The solution, of course, is to be more intentional about making these connections out loud for the benefit of any kids that might be watching or listening. Talk about how you know things when you answer their questions. Discuss how the family decides if they can afford to go out to the movie or if the budget only allows for a quiet family game night. Get the kids involved in cooking, in measuring the room for the new carpet or calculating the size that the curtains need to be. Even if they are too young to actually handle the skills involved, at least talk about what you are doing and how you know what to do. Show how reading, writing and math skills are important to you as you solve problems. Discuss how your understanding of history and geography and science impact your life and how you make your decisions.

These things are important for those of us in the community who don't interact much with children on a daily basis, as well. Whenever you get the chance, there's absolutely nothing wrong with "thinking out loud" about the academic skills you are using at any given time for random children to overhear. And you can also head out and volunteer with your favorite organization that works with children, like Scouts, 4-H, or church groups. Children can't have too many great examples of adults in their lives, and they need all of the positive mentorship they can get, no matter what their background or family situation.

Set the Example at Home

Examine your attitudes about school and make sure that your actions match your professions. And if you don't have a positive attitude about education to work from as a base, find a way to change that. Education is the key to a lot of things that lead to success in life, and you will do your child huge favors if you can convince yourself first.

How do you respond to your kids when they have homework? Is it a priority at your house to get the school work done before anything else happens? Do you notice when they do a consistently great job, and do you notice when they slack off? Kids need to know that education is their job right now, and the way that they approach it will make a difference in their likelihood of success.

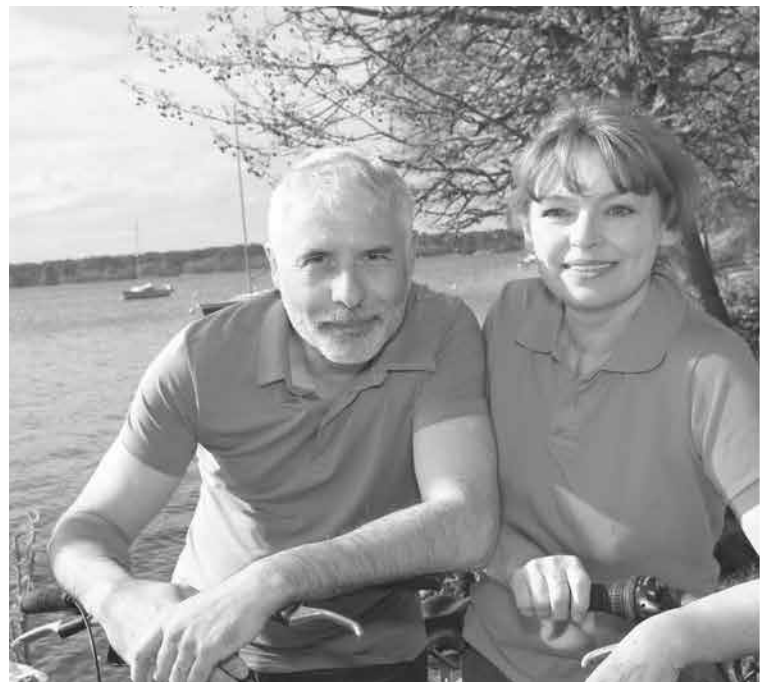
Help them get off to a great start in the morning each and every day. Send them off with a positive note, a great breakfast (or the capability to get one), and all of the tools they need for success. Ask them to tell you about their day when they get home (and don't take "nothing" as the answer to "What did you do in school today?"). Help them understand their own personal learning style and the steps they can take to be more successful students. Stay in touch with the teacher and the school and make sure you're in the know about what's going on with your child and his or her progress through the coursework.

Talk about the Benefits of Education

If you don't advocate for your child here, no one else will either. Set high expectations and encourage the kids to do their best at academic pursuits. There's good reason to keep them in school. According to the U.S. Bureau of Labor Statistics, the statistics are startling. Visit http://www.bls.gov/emp/ep_chart_001.htm for the full rundown, but the short version is that people who drop out of high school typically earn about \$493 per week and the group has an 8% unemployment rate. Those who stick with high school and graduate earn nearly \$200 more per week and have a 5.4% unemployment rate. Get a bachelor's degree, and you are likely to earn nearly three times as much as the high school dropout and are even more likely to get a job. A professional degree is the best advantage of all, with workers earning a median \$1,783 per week. Put another way, high school dropouts tend to earn less than \$1 million over the course of their lifetimes, while professionals earn nearly \$5 million (statistics from <https://www2.ed.gov/policy/highered/reg/hearulemaking/2011/collegepayoff.pdf>).

Armed with statistics like these, you can examine the differences those income levels make in life style. Now, not every child is cut out to be a doctor or a lawyer, and not every child will need to earn top dollar. But every child is likely to prefer to end up at least a bit above those minimal achievements likely for a person with less than a high school education. Help them see the value of education, starting as soon as they know there is such a thing!

Sandy Fleming is an educational consultant, tutor and writer living in Edwardsburg. Visit her website at <http://sandyflemingonline.com> for educational tips, publications, webinars, and more!



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NATURE NOTES

American Goldfinch in SW Michigan

September is a transitional month for birds found in Southwest Michigan. While we are starting to see southbound migrant songbirds appearing in our woods, and shorebirds along the Lake Michigan Beaches, a few other birds such as the American Goldfinch are still nesting.

The American goldfinch, abundant at all times of year in our area, does not begin to nest until July. The eggs are incubated around ten to twelve days before the young hatch, then remain in nest for around two weeks, before finally fledging the nest. The young are then fed by both parents for around a month.

I have been witnessing many fledgling goldfinches within the last few weeks around forest edges and in weedy fields. As the fall season progresses, young goldfinches will learn to feed themselves, and at the same time, will form large flocks with other members of the same species. Together they will roam the countryside looking for seeds, both at feeders and in

weedy fields until spring.

American goldfinches are present year-round in Southwest Michigan, but populations fluctuate. In fall and winter, we see individuals which have migrated from Canada and northern Michigan in addition to our resident population.

In terms of photo-period, the American goldfinch nests later than any other native songbird in Michigan. A few non-passerines (non-perching, birds that are not songbirds) found locally may be involved with raising young into October, they included the northern bobwhite, rock pigeon, mourning dove. The European starling is a songbird, but non-native. It has been observed feeding young into late October.

Wendy Jones, naturalist at Fernwood's Nature Center found a wide variety of songbird migrants at Warren Dunes State Park over the Labor Day week-end. Some of the species are long distant migrants, flying south from their nesting grounds of Canada

to Central and South America. Some species seen include Swainson's thrush, Tennessee, black-throated blue, and Wilson's warblers.

Keep hummingbird feeders up through October 15. Many people have a habit of taking down hummingbird feeders at Labor Day, but the truth is, September is when our ruby-throated hummingbirds are trying to consume as many calories as possible to help them make the long southward migration to southern Mexico and Central America, where they winter.

On average the last ruby-throated hummingbird reported each fall in our area is around October 15. I usually advise to take down ruby-throated hummingbird feeders on that date, or two weeks after the last hummingbird is observed.

Report your sightings to Jonathan Wuepper at wuepperj@gmail.com



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 February, 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.

Since last month's publication of the January 1870 portion of Gregg's diary, I learned that Frank Gregg's mother and wife were both named Lydia.

Take note of Frank Greggs purchase of a telescope, fostering his interest in astronomy. Also he mentions when the last days of winter term of one-room schools. In 1870, Gregg himself will become a teacher in a one-room school.

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

Tuesday, February 1, 1870 – Cool and cloudy but pleasant. Worked in mill. Only 3 of us.

Wednesday, February 2, 1870 – Cool, a little wind, sleety and freezing toward evening. Got wood from Crane Pond in the afternoon.

Thursday, February 3, 1870 – Cool but pleasant worked in the mill part of the day. Went to Hotroms [David and Elizabeth Hotrum of Newberg Twp.] after potatoes, got 4 and 1/4 bushels.

Wednesday, February 4, 1870 – Worked in the mill, sawed in the afternoon. Did very well sawed 2200 [feet?] in 1/2 day.

Saturday, February 5, 1870 – Cut wood on Crane Pond all day. Cool in the forenoon, thawing in the afternoon. Got 12 loads.

Sunday, February 6, 1870 – Very pleasant stayed home did nothing but read until the evening. Wrote to D. Wilson.

Monday, February 7, 1870 – Pleasant and thawing. Went to Vandalia with the Eastbrooks. Lydia [Franks wife] went also.

Tuesday, February 8, 1870 – Went to the grocery after lead. Got 3 lbs for 60 cts. Worked at everything nearly.

Wednesday, February 9, 1870 – Henry and I chopped wood at the mill. Dick and Lydia went to Brownsville. Father F went to R. Cleveland's.

Thursday, February 10, 1870 – Gathered gum [?] and

tinkered in the forenoon. Worked in the mill and hauled straw in the afternoon.

Friday, February 11, 1870 – Worked in the mill. Sawed 4448 [feet, yards?]. Signs of storm, damp.

Saturday, February 12, 1870 – Worked in the mill. Very cool, snowing a little.

Sunday, February 13, 1870 – Cool, pleasant and a little wind. Stayed at home nearly all day.

Monday, February 14, 1870 – Went with Dick to Kinney's [Anson and Mary Kinney, of Newberg Twp.] after fodder. Worked in the mill the rest of the day. Very pleasant weather.

Tuesday, February 15, 1870 – Worked in the mill. Three of us sawed 3738 [yards or feet of lumber]. Dick went to Brownsville after hay alone. Very pleasant.

Wednesday, February 16, 1870 – Cool but pleasant. Worked in the mill. Chauncy Smith worked in the mill. Henry went fishing.

Thursday, February 17, 1870 – Cool and damp. Went to Fairfield's in the morning, to Brownsville in the afternoon. Last day of Mary warrens school. Snowed in the afternoon.

Friday, February 18, 1870 – Cold and stormy. Nothing special about town. Last day of Tom Shaw's school.

Saturday, February 19, 1870 – Cold and stormy, [but] still went to Cass [Cassopolis]. Got Jones' telescope and my eye piece. Last day of Merrit Thompson's school.

Sunday, February 20, 1870 – Cold and very stormy. No meeting. Stayed in the store with Robert at night.

Monday, February 21, 1870 – More pleasant. I came home to Newberg with Henry and Ell, not very well.

Tuesday, February 22, 1870 - Cool, pleasant. I studied all day. Henry went fishing , caught 3 large picker-el.

Wednesday, February 23, 1870 – Cool but pleasant. Somewhat windy. Went to Brownsville to get some

money of J Sarah Zane. [Unclear what Frank Gregg means. According to US Census of 1870, Isiah and Mary Zane of Brownsville were the parents of seven children, Sarah Zane being 2 years old].

Thursday, February 24, 1870 – Cool, windy, rough roads. Returned to Newberg with \$3.00 nothing special.

Friday, February 25, 1870 – Worked in the mill. We sawed wood. Pleasant and thawing.

Saturday, February 26, 1870 – Pleasant and thawing, cool wind in eve. Worked in the mill, sawed lumber.

Sunday, February 27, 1870 – Went to Brownsville. Lydia went with me. Stormy, disagreeable, stayed all night. [Lydia Gregg was over 7 months pregnant at this time].

Monday, February 28, 1870 – [Illegible]...started home. Had to part with Emiline, [who] is to start home Thursday. [Unclear what relation Emiline is to Frank and Lydia Gregg].

To be continued...

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THE LAST WORD

Different kind of swallows returning soon



hey say the swallows return to Capistrano some time in March. I've never been there, certainly not in March, so I can't attest to the truth of that legend.

But I have been in Cass County in September for several years when whole flocks of migrating and soon-to-be-migrating birds show up at Birch Lake.

Like most visitors, some are very welcome, but some, not so much.

Take for example the early fall arrival of the great winged rats, more commonly known as seagulls. Flying in from a thousand landfills, Walmart parking lots and open farm fields and like raucous, squawking swarms of giant, white mosquitoes, they take over the lake in mid-September, fighting one another for anything edible, then deposit their, ahem ... droppings ... all over our piers, boats, biminis, decks, cars, and even our pets if they don't move fast enough.

Seagulls are a good example of the kind of seasonal visitors that are welcome not so much.

On the other hand, Autumn always brings a lot of visitors that are on their way from one place to another.

Swans don't leave the area in the summer, but with the increase in boat and jet ski traffic, but they do leave our lake until it quiets down when the trunk slammers ferry their noise-makers to the landing and trailer them to their back yards or storage barns or area marinas. Once they are gone the swans swoop in great whooshes like so many Gandalfs whooshing in to save hapless Hobbits.

Sure, swans can get even noisier than seagulls and if you get too close they're liable to chase you away and make more of a nuisance of themselves than the Canadian geese ever did (and their ... ahem ... droppings are not to be trivialized), but swans are just so breathtaking to see flying in a sleek white line and skating to a perfectly timed landing in a unison that would be the envy of any dance troupe.

Definitely welcome.

And of course here come the Buffleheads bobbing in the bays and shallows and dunking in overly animated dives after scraps of plants or away from the eyes of prowling eagles looking for their own dinner.

Great sport. Hours of enjoyment. Definitely welcome.

My wife loves to see the coots show up in the fall ... we actually add the date of their arrival to our lake journal and frequently compare their timing from year to year (last year they got here Oct. 19). They're really something to see, all clustered together in a tight knot of black feathers and white beaks like so many floating Charlie Chaplins waddling and dizzily riding the waves.

Haven't seen any yet, but when they do get here, they'll be welcome.

Oh, yeah, the crows of fall show up this time of year. Road crows, field crows, tree crows, carrion pickers and noisy caw-ers gather in the increasingly barren tree limbs to call to one another in their murderous language (did you know that a group of crows is actually called a "murder" of crows?).

Cawwwwwwww. Cawwwwwwww. Not so much.

And then, one day I'll look out at the lake and see what looks to be a small submarine with a large black periscope sticking up and spectacular pattern of black and white along the hull, and I'll realize the coots are back. Every spring we get a couple (or two couples) of loons that will stop by for a few weeks on their way from their open-water wintering places to the cold-water breeding areas in norther Michigan or Canada ... and every fall they stop by for a couple weeks to make sure they're still welcome, I guess, and they hang out until the freezing waters threaten to ice them in.

Can't wait to hear them yodeling like Catherine Hepburn.

Definitely welcome.

Then there's traditionally an influx of "other," migratory birds we see from time to time and usually just for a day or two. Oriole. Waxwings. Cormorants. Teals. Mergansers. Grebes.

You never know what might show up ... best to keep an Audubon Society Field Guide and a good pair of binoculars by the front windows -- the little, half-size green-covered book with the great color photos is a dandy, and the grand-kids love it.

And soon, way too soon if you ask me, soon they'll all disappear in a southern rush as if Mother Nature hung a giant bird feeder down by Cincinnati or Louisville or somewhere. Soon, we'll wake up and there'll be a skiff of ice on the still water and only a handful of the hardest winter birds will hang out to

entertain us with their bobbing and feeding until the ice skiff becomes a floe and the floe becomes a shelf and the shelf becomes a solid cover.

All species welcome.

By then there will only be a couple species around.

All winter there will be the eagles (our lake association actually had a fund-raiser to name the largest ... they call him Talon). They like to hang out on the ice and tear their small dinners of whatever winter critters they can catch into bloody, grizzly strips for our grand-kids' twisted enjoyment.

Welcome, except at dinner time.

The most common bird of that particular season is the Snowbird. For a month to six weeks the Snowbirds will walk the roads around the lake, stopping to chatter at whoever will listen to their plans to leave for Winter Park or West Palm or Punta Gorda. Just after the holidays is when most of them migrate, some will fly, others drive in noisy caravans so long they would put the wagon trains of west-bound settlers to shame.

Welcome ... to leave in peace.

After that just the winter birds will be here ... sparrows and wrens, cardinals and titmouses (or is it titmice?), Chickadees and nuthatches ... and of course the looniest species of all birds (a species of which I am a member), the winter nutcases who stay in Southwest Michigan to shovel snow, slide into ditches, salt our sidewalks and complain about it till Spring. Misery loves company, so ... you're welcome to drop by for a Swallow or two of beer!

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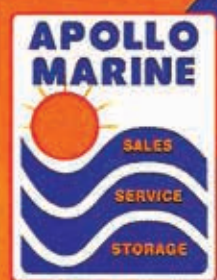


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