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March 2017

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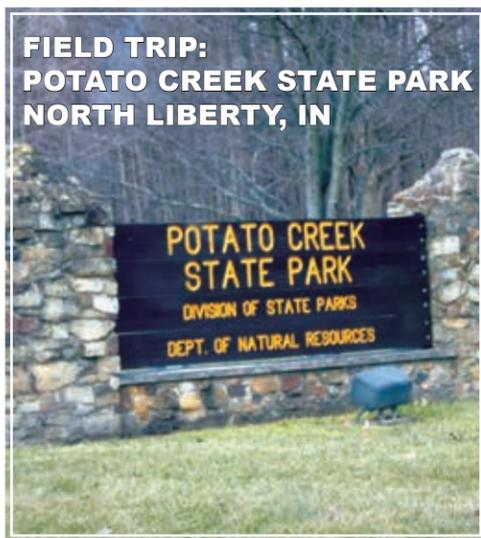


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Neighbors is published monthly from March through December.

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REGIONAL NEWS

St. Patrick's Day Dinner

St. Ann Catholic Church in Cassopolis will host a St. Patrick's Day Corned Beef & Cabbage Dinner on Thursday, March 16 from 5 – 7 pm at the church, 421 N Broadway St

Public welcome. Advance tickets \$8/adult, \$5 children 5-12 years of age. Tickets at door are \$10/adult, \$5/child. Contact parish office at 269-445-3000 or dillonsolol@gmail.com to reserve tickets.

Kennedy's Kitchen at Beckwith

Beckwith Theatre in Dowagiac will host a rollicking evening of Irish folk music and storytelling from acclaimed South Bend group Kennedy's Kitchen on Saturday, March 11 at 7:30 pm. Tickets are \$20 (includes beverages and hors d'oeuvres) To reserve seats, call 269-782-7653

The Beckwith is located at 100 New York Ave. in downtown Dowagiac. To reserve seats, call 782-7653.

Rent-a-Sap Bucket

At Bendix Woods County Park, businesses and families can participate in the Rent-a-Sap-Bucket program. Contributions support historical programming and supplies for the maple sugaring operations. For a \$35 donation Rent-a-Sap Buckets recipients will receive the following items: one complimentary ticket to the Sugar Camp Days Pancake Breakfast on March 18 and 19, one gift coupon for a pint of maple syrup, one box of maple cream chocolates from the South Bend Chocolate Company, a chance (through a drawing) to win a kayak trip for two and an annual St Joseph County Park Gate pass. The first 50 participants to register will have their names placed on a sap bucket in the sugar bush.

The deadline to purchase the Rent-a-Sap Bucket is March 10. To register, send your name, address, phone number and a check for \$35 made out to St. Joseph County Parks. Attention Rent-a-Sap Bucket, 32132 SR 2, New Carlisle, IN 46552 or call Bendix Woods County Park

Bonine Carriage House Restoration Resumes



The Underground Railroad Society of Cass County (URSCC) purchased Quaker abolitionists and UGRR stationmasters James E. and Sarah Bogue Bonine's House and Carriage House on December 29, 2010 and immediately began restoration of the c. 1845 Victorian home on Penn Rd and M-60 in Vandalia since it was in imminent danger of collapse. By late 2014, the Bonine House was stabilized, and URSCC directed restoration efforts to the c. 1850 Gothic Revival Carriage House and Underground Railroad station across the street on Calvin Center Rd and M-60. They hired Bullseye Construction of Vandalia who supported the southwest corner with cribbing, then installed new perimeter beams. Quality Masonry of Vandalia rebuilt the crumbling foundation in early 2015, fieldstone inside cobblestone outside, stabilizing the building until funds allowed further work. A crew of Amish workmen began restoration of the south and east walls last week, installing temporary steel beams and cribbing, to be followed by the installation of massive new perimeter beams. They

say some of the tools they are using are mid 19th Century. Quality Masonry will finish the foundation when the crew has completed their work.

The next steps in the restoration are removal of the concrete 'bunker' in front, re-roofing, then restoration of the windows, doors and siding. Finally, the structures in front of the Carriage House will be moved to other locations on the property. URSCC hopes to complete work by the end of 2018 at a projected cost of \$200,000. When completed, visitors will be able to experience a genuine station on the Underground Railroad, as well as a period museum.

More about restorations, and the Underground Railroad in Cass County can be found on www.urscc.org. Brochures, as well as a 19 site self guided driving tour of UGRR sites in the area, are available outside the Bonine House, the Carriage House, and at Milo Barnes Park in Vandalia. Tax deductible donations can be sent to URSCC PO Box 124, Vandalia MI 49095 or donate on line at www.urscc.org

at 574-654-3155 for more information.

Sugar Camp Days is Mar. 18, 19

Bendix Woods County Park in New Carlisle, Indiana, is hosting its annual Sugar Camp Days festival on March 18 and 19, 2017 to celebrate the maple syrup season. Visitors can tour the sugar bush to see sap being harvested, as well as visit the sugar house to discover how clear sap is transformed into golden syrup.

The New Carlisle Lions Club will

sponsor an all-you-can-eat pancake and sausage breakfast both days from 8 am to 1 pm. The proceeds from the breakfast support Leader Dogs for the Blind, cancer research, and community organizations.

Sugar Camp Days visitors can watch historical crafters demonstrate their trades, enjoy a horse-drawn wagon ride and purchase delicious foods made with maple syrup, such as maple sloppy joes, maple kettle corn, maple cotton candy and maple hot dogs. Maple syrup baked

goods, maple candy, maple cream and Bendix Woods' pure maple syrup will also be available for purchase.

Sugar Camp Days hours are 8 am to 3 pm. There is an \$8/vehicle entrance fee. For more information, please call 574/654-3155 or visit www.sjcparks.org.

The main entrance to Bendix Woods County Park is located on Timothy Road in New Carlisle, 8 miles west of the U.S. 31 bypass from the State Road 2 Exit.

REGIONAL EVENTS CALENDAR

March 6 – Kids Drawing Course (Grades 1-12, min age 6), Mondays from 4-6 pm, 6 week course free, materials provided, Please register by calling Cass District Library- Main Library, 357-7822

March 6 – Adult Drawing Course, Mondays from 6:30-8:30 pm, 6 week course \$12 per class materials provided, Please register by calling the Cass District Library- Main Library, 357-7822

March 7 – Library Lounge featuring Guitarist Stevie Drop-D, 6 pm, Free and open to the public, Cass District Library-Edwardsburg Branch, 487-9215

March 11 - Kennedy's Kitchen at Beckwith Theatre, 100 New York Ave., Dowagiac, 7:30 pm, \$20 (includes beverages and hors d'oeuvres) 782-7653

March 16 - St. Patrick's Day Corned Beef & Cabbage Dinner, St. Ann Catholic Church, Cassopolis, 5 pm 445-3000, dillonsolol@gmail.com

March 16 – Mushroom Hunting for Beginners, 6 pm, Rick Anstiss, free and open to the public, Cass District Library-Howard Branch, 487-9214

March 18 – Deadline to register for Library Lock-in, 9 am-3 pm, K-6th graders invited to register for after hours lock-in Friday, March 24, Registration required, Cass District Library- Main Library, 357-7822

March 18, 19 - Sugar Camp Days, Bendix Woods County Park, New Carlisle, 8 am - 3 pm, \$8/car, 574-654-3155, www.sjcparks.org

March 21 – Tribute to Charles C. Walker, non-violent Civil Rights Activist, 6 pm, Republished copies of Organizing for Nonviolent Direct Action handbooks available for purchase, free and open to the public, Cass District Library-Edwardsburg Branch, 487-9215

March 21 - Cass County Democratic Party meeting, Headquarters 804 E State St, Cassopolis, 5pm, 445-1651, www.casscountydems.com

March 24 – Library Lock-in, 6-8 pm, K-6th graders, Registration required by March 18, Cass District Library- Main Library, 357-7822

March 25, 26 - Afdent Auto Fest, 10 am - 9 pm Sat, 10 am - 5 pm Sun, Century Center, South Bend, \$5; kids under 7 free

March 28 – 5 pm - National Association of Retired Federal Employees, SW Michigan Chapter 572 monthly meeting, Super Buffet, Benton Harbor (next to Big Lots). All retired/current federal employees, spouses/families are welcome, Jean Rowe, 782 2769 or jeanrowe70@comcast.net

March 28 – Family Movie: Moana, 6 pm, Popcom provided, Cass District Library- Mason/Union Branch, 357-7821

March 29 – Tribute to Charles C. Walker, non-violent Civil Rights Activist, 6 pm, Republished copies of Organizing for Nonviolent Direct Action handbooks available for purchase, free and open to the public, Cass District Library- Main Library, 357-7822

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

May 23 – 5 pm – National Association of Retired Federal Employees, SW Michigan Chapter 572 monthly meeting, Super Buffet, Benton Harbor. All retired /current federal employees, spouses/families are welcome, Jean Rowe 782 2769 or jeanrowe70@comcast.net

June 10 - 2017 Diamond Lake Association meeting, 10 am

June 27 – 5 pm - National Association of Retired Federal Employees, SW Michigan Chapter 572 monthly meeting, Super Buffet, Benton Harbor. All retired/current federal employees, spouses/families are welcome, Jean Rowe, 782 2879 or jeanrowe70@comcast.net

July 1 - Diamond Lake Fireworks 10:30 pm, Birch Lake fireworks, dark

July 25 – 5 pm - National Association of Retired Federal Employees SW Michigan Chapter 572 annual pot luck picnic at Maiden Lane Park, St. Joseph Township. Main food will be provided, bring a dish to pass. All retired/current federal employees, spouses/families are welcome, Jean Rowe 782 2769 or jeanrowe70@comcast.net

August 12 - Barron Lake Decorated Boat Parade, 2 pm (rain date Aug. 13, 1 pm); theme: Music

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

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

October 24– 5 pm - National Association Retired Federal Employees SW Michigan Chapter 572 monthly meeting, Super Buffet, Benton Harbor. All retired /current federal employees, spouses/families are welcome, Jean Rowe, 782 2769 or jeanrowe70@comcast.net

December 5 – 1:30 pm – National Association of Retired Federal Employees SW Michigan Chapter 572 annual holiday dinner at Coach's Bar & Grill, Stevensville. All retired/current federal employees, spouses/families are welcome, no RSVP needed. No business meeting, new officers will be sworn in. Next meeting March 28, 2018. For information call Jean Rowe, 782 2769 or jeanrowe70@comcast.net

HEALTH & FITNESS

The water workout challenge

By **BRENDA HARRIS**

Cass COA

There's an image of water workouts as only for people who are older or have physical limitations.

The truth is water can challenge any level. That's because it offers more resistance than air to your muscles, which also have to work against buoyancy, or the tendency to float.

Walking, running, or lifting weight in a pool is often safer than doing it on land. That's an advantage for those with back or joint problems, and people who are frail, overweight, or pregnant.

Working out in the pool means that the experience is cooling, energizing, and because of the buoyancy is uplifting. Aquatic exercises can seem less tedious and draining than when gravity bound.

Buoyancy. As you walk on land, your foot strikes the ground with the force of two to five times your weight,

which can strain your back, hips, knees, and ankles. When you are in water waist high, the impact of walking on your body is half as much as it would be on land. It's one-tenth as much when the water is up to your shoulder. Water workouts can help prevent injury and allow people with arthritis, fibromyalgia, or other forms of muscle or joint pain reap exercise benefits without the stress of land-based workouts.

Water's buoyancy also makes it possible to move your body in ways not easy on land. That can help boost your flexibility if you have stiff or painful joints.

Example, people with arthritic hips may find they are able to lift their legs higher because of the buoyancy of water, allowing them to expand their range of motion. It can also provide a safety net, allowing even those with impaired balance to get a good workout.

Resistance: Water offers roughly 10 times more resistance to motion than air does, forcing you to work harder to move through it while allowing you to burn more calories and get a better aerobic workout than from similar exercise done in an equal amount of time on land. The cooling effect of the water, plus the reduced strain on the joints, may also encourage you to work out harder or longer.

The greater resistance allows you to build cardiovascular fitness and muscular strength. The water provides resistance in all directions. You can exercise multiple muscles during the same exercise. For example, straight-leg lifts on land tone only the front thigh muscle. Leg lifts in the water also strengthen the hamstrings at the back of the thigh as you force your leg down.

Submersion: Your body is usually at least partly submerged during water workouts. This helps with people who

are intimidated or embarrassed by being exposed during other forms of exercise. The water is forgiving. You don't need perfect form or coordination to achieve good results.

Safety Tips: Water workouts are safe for most people, but it is highly recommended to get screened by a health professional first if you have heart or lung disease, since water pressure can increase the stress on the heart and lungs.

- Use a vest, belt, or other flotation device in the deep end so you won't struggle to keep your head above water.
- Don't go it alone
- Stay hydrated. Bring a plastic bottle and drink water before, during, and after a workout.
- Wear water shoes.

Now is the time to get ready for spring activities. So, why not try a aquatic workout?

How to stay limber

By **BRENDA HARRIS**

Cass COA

As a person reaches 40 year of age, the tissue around joints begin to thicken and muscle becomes less elastic. Routine stretching can make everyday movement easier.

Staying flexible also improves balance, promotes good posture, and relieves

muscle tension. It could reduce your overall risk of activity-related injury.

If you like group exercise, consider a tai chi or yoga class, which emphasizes flexibility and balance, or assisted stretching, in which a person or piece of equipment helps you stretch. That can be useful for people who can't manage certain movement because of inactivity or

obesity. Do assisted stretching with a personal trainer or physical therapist to reduce the risk of injury.

Most people can effectively stretch on their own. To maintain overall flexibility, plan to stretch major muscle groups at least three times a week, more if possible, and follow these basic rules: Don't bounce. Stretch slowly until you

feel a comfortable tension, not pain. Hold for 30 seconds. Beginners should build up gradually from 10 seconds. Those age 60 and over should aim for 60 seconds.

Don't hold your breath. Relax and breathe freely throughout the stretch. Remember it's best to stretch after you work out when muscles are warm.



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PASTA ITALIA CON CHEF DONATO

Veal Ragu with fresh tomatoes and spinach

Ragus in Italy are usually made with some kind of meat. In Tuscany wild boar and pigeon are often used. They are generally made also with carrots, celery, onions, some herbs, and simmered for hours.

My version takes less time and has a fresh, vibrant taste by omitting the carrots, onion and celery, and adding fresh tomatoes and spinach.

Ingredients:

- 1 lb ground veal — can be bought at Martins frozen at Heritage square. If you are averse to veal, you can substitute ground pork or beef. At the end, I will show you how to make it without any meat.
- 6-8 fresh, vine ripened tomatoes- core tomatoes, cut in half and remove the seeds with your finer and coarsely chop. You can use 1 can of whole tomatoes and their juices squeezed into small pieces by hand in a bowl.
- 1/2 cup dry white wine
- 2 cups chicken broth
- 1/2 teaspoon red pepper flakes
- 1/2 lb washed baby spinach or regular spinach torn in half
- 12 -green onions- sliced in small pieces
- 6 - cloves of garlic , peeled and chopped
- 2- pats of butter
- Olive oil- enough to cover bottom of pan
- 20 - Cremini mushrooms- stems removed and thinly sliced

Directions:

Cover bottom of pot with olive oil
Add mushrooms and onions and saute for 15 minutes or more under medi-



um heat until the mushrooms lose their water and the onions get soft.

Add garlic, pepper flakes, and veal, breaking up the veal with a wooden spoon until all the pink goes away.

Add the white wine and cook until the smell of alcohol goes away, then add the tomatoes and cook until the tomatoes break down. Add the broth and let simmer under medium low heat for at least an hour stirring often.. Add the butter to thicken the sauce. When the sauce thickens a bit add the spinach and let cook for another 15-20 minutes. Salt and pepper to taste. I salt and pepper when I add the veal, some more when I add the tomatoes and again when I add the spinach. Don't overdo it until you taste the sauce. If the sauce is too thin, let cook until it thickens



Then follow the directions above, leaving out the part where you add the meat.

I still recommend using chicken stock for flavor, but if you want to make this truly vegetarian, seep the whole cleaned mushrooms in warm water for 30' before chopping., Strain the broth and save, using mushroom broth instead of chicken stock and then chop the mushrooms and also omit the butter.

With Lent coming, we will focus on some simple, but delicious seafood recipes that are tasty and quick to make. And as the weather gets hotter, I will show you how to make some delicious uncooked pasta sauces for your summer entertaining.

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

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

more.

Bring a pot of water to boil, then add the salt to the boiling water-(Italians never add salt until the water is boiling). Cook the Rigatoni,(I also used linguine for this) until very al dente, drain and save a little of the cooking water. Put back in pot, ladle the reserved cooking water and several spoons of the sauce, and let the pasta finish in the sauce. Serve in bowls when al dente and cover with some more sauce and grated Parmesan or Romano cheese.

Vegetarian version

Omit the meat and add 10 more mushrooms. Instead of slicing the mushrooms, chop the them into coarsely medium small pieces coarsely.

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LAKE LIFE WITH JANE

Hey, we're back and focused on spring

by JANE BOUDREAU

Hey Neighbors ... we're back! Hello! Hope you've had a great winter thus far. Christmas seems like so long ago and now we're focused on spring, which is not coming any time soon as you know.

As I write it's a gorgeous 60 degrees. I've walked the dogs several times and looking around the ponderosa I see that there are new leaves sprouting on the boxwood and buds on the house-strangling wisteria. The rest of my garden beds are covered with leaves and will stay that way until the end of April or May, a blanket of sorts.

If you enjoy gardening or just tending to your yard, you may find a warm day to go out into the fresh air and rake up sticks and some of the dead grass. As we continue to get spring rain and perhaps snow, it will better soak down in to your lawn and make it very happy. If the sticks are on the dry side, use them for kindling in your fireplace as we do. No matter what, get out of the house!!! And open up your windows now and then to get some cool air in.

I start to get a little nutso not having anything green or 'alive' in my house during the cold months. Once in awhile I'll pick up flowers on sale at the grocery store. Look for bargain. At the store I shop at they have a large floral department and they have a special "5 On Friday", a select variety of floral bouquets for \$5. I also look for flowers that last. You can't beat carnations and they come in an abundance of colors. If you change the water every few days you may just get about 3 weeks out of them. Another long lasting flower is alstroemeria, or Peruvian lily (pictured). These last forever! I wish I could have houseplants but they always die on me. Sometimes I look longingly at them in garden centers and then I see them cringe, they do not want to be my next victim.



taining a little, we tend to hibernate and get a little closed off from friends in the cold months.



Another thing that's important to me is to pare down and simplify my rooms. January is the time in which all of the magazines are screaming at us to clean, sort, purge, downsize. That's all well and good and I do get in gear to start the year off fresh. But come early spring I walk through the house and declutter. I pack away a lot of the tabletop pieces, clear off bookshelves (have a book swap with your girlfriends) and find space to store a lot of



Another thing that perks me up is setting a sweet spring table. Again, I pick up dishes on sale, mostly salad/dessert plates and then mix them up with white plates. I mix and match a lot, too, so if I see a pretty piece of china in an antique store, I grab it. You'd be surprised how great a table of various pieces look. I mix napkins, rings and goblets as well. Heck, I break enough of those so its sometimes a must. Never ever think you are being pretentious making a thoughtful table setting. I can't say I lean this way for barbecue chicken on the grill, but wouldn't this be a nice table setting for a girlfriend's lunch? Maybe your in-laws for dinner? People love to be fussed over. If you feel its time consuming, set the table the night before. Have fun enter-

stuff I keep on the kitchen counters like my food processor and toaster that don't get a lot of use on a day to day basis. Designers call this 'negative space' (my daughter has a degree in interior design so you know I'm not making this stuff up!). Don't feel you need pictures on every wall, little trinkets and knick knacks on every surface. If you have less, the eye has a chance to rest on what is appealing and interesting. Too much clutter and we get overwhelmed. Have you ever walked into an overloaded antique store or yard sale and feel your breath catch. You don't know where to start and you sort of wander round in a trance trying to take everything in. Not good. This is an example of why it's good to pare down now while you can. When

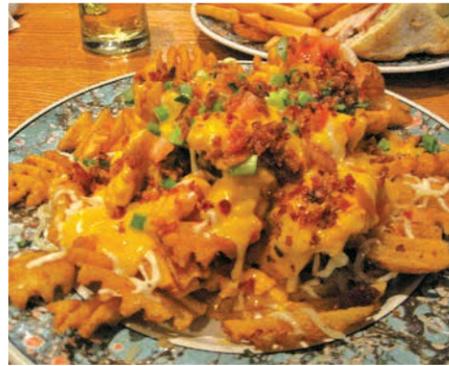
summer comes I don't want to be indoors cleaning around stuff. The more you have, the more dust you collect. The more you cram into a room, the more you have to vacuum around. So use these rainy days to get things in order and simplify.

I heard you guys last year: More Recipes! That will never be lost on me since I love to cook. It is never my intent to share complicated recipes nor ones that require a ton of ingredients, but I love to inspire everyone to step out of the box and try something new. And again, as the warm weather arrives you don't want to be a slave to the kitchen. But for now, have a few good meals each week when you have time to explore and get creative.

I copied this recipe as best I could from an appetizer we get at a little pub near our other home on the south side of Chicago. Its simple and fast and you can use some ready made items from the grocery store to make it super easy.

Let's start with an appetizer.

Irish Nachos



1 large bag of frozen waffle fries
12 oz. jar of cheese dip (near the chips and salsa in the market)
1 bunch of green onions finely chopped
3 plum tomatoes roughly chopped
1/2 lb. cooked bacon
2 4 oz. cans of green chilies
Sour cream (optional)

Bake the waffle fries according to package. Meanwhile chop the veggies, bacon and chilies. On a large platter begin with 1/2 of the waffle fries and top with 1/2 of the cheese dip. Sprinkle half of the remaining ingredients over. Begin a second layer on top in the same order. Top with a dollop of sour cream. You may want to microwave it about 1 minute to reheat the fries and cheese. Serve with plenty of napkins.

Now we need a nice refreshing salad that gets great rich flavor from brown sugar and pecans. You'll love this year round.

Grape Salad

8 oz. cream cheese
1 c. sour cream (8 oz.)

1/3 c granulated sugar
2 t vanilla
2 lbs. each red and green seedless grapes
3 T brown sugar
3 T chopped pecans



In a large bowl beat together the cream cheese, sour cream, sugar and vanilla until smooth. Toss the grapes in and coat them well. Refrigerate at least 2 hours. Sprinkle with brown sugar and pecans before serving.



I've always loved the combination of honey and mustard but the way you prepare these chops (or any cut of pork or even chicken) makes it stand alone. Enjoy now and make it a part of your summer grilling repertoire!

Pork chops with

Honey mustard glaze

2 lbs. bone in pork chops or 4 portions
2 T vegetable oil

Honey Mustard Glaze:

2 T spicy brown mustard

3 T honey

Spice Rub:

1 T Salt

1/2 T black pepper

1 T garlic powder

1 T onion powder

1/2 T ground cinnamon

1 t cayenne pepper

1 t paprika

(You may want make extra spice rub and keep it in a jar ... it is that good)

Prepare glaze and set aside. Mix together spice rub and pat on both sides of chops equally. Heat the oil over medium high heat and brown chops without crowding until you have a medium brown crust. Remove to a baking dish and bake covered at 350 degrees for approximately 35 minutes or until temperature reads 110 degrees. Brush the glaze over the chops and return to oven for 5 minutes or until they read 120 degrees. Let chops rest 5 minutes before serving.

Thanks so much for reading and I do hope you enjoy some of these recipes. I'll lean toward some grilling ideas and salads as we near summer. Oooh ... love the sound of that!

Jane Boudreau is a writer and blogger from Chicago with a year round home on Diamond Lake. If you have any question or comments you can reach her at blndy9@yahoo.com. Visit her blog at Blondiesjournals.blogspot.com.

BUSINESS & FINANCE

Taxing Social Security Benefits

Provided by **Greg Schoenfeld**
Compass Wealth Advisors

A recent study by the Social Security Administration projected that an average of 56 percent of households receiving Social Security benefits will owe federal income tax on some or all of their benefits during the period from 2015 to 2050.¹ This typically applies to taxpayers who have other substantial income, such as from a pension, investments, or employment.

The formula for determining the tax liability of benefits is somewhat complicated but may be worth taking time to understand. Whether you are already receiving Social Security or projecting your future retirement income, knowing how much of your benefits might go toward taxes is important for realistic planning.

Combined Income

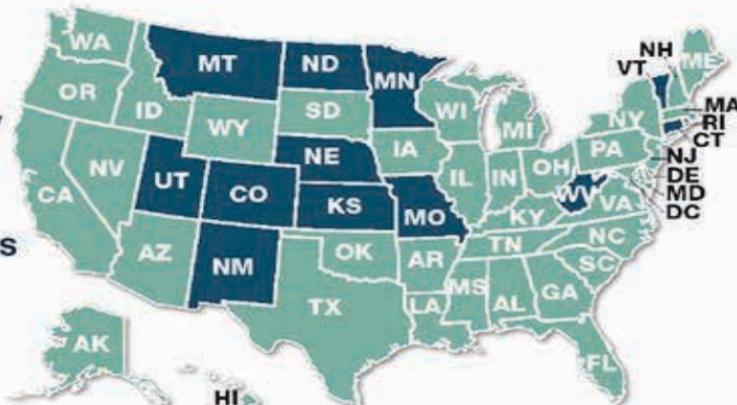
The tax liability for Social Security benefits depends on your "combined income," sometimes referred to as modified adjusted gross income (MAGI). For most people, this is adjusted gross income plus tax-exempt interest (such as from municipal or Treasury bonds) plus one-half of your Social Security benefits.

If your combined income exceeds a "base amount" of \$25,000 (\$32,000 for joint filers), you may owe federal income tax on up to 50 percent of your Social

STATE BY STATE

In addition to federal income taxes, 13 states tax Social Security benefits. Some follow federal rules, while others have unique guidelines. Keep in mind that states that tax Social Security benefits may have other tax provisions that are favorable for retirees.

Source: Kiplinger, 2015



■ Tax Social Security benefits ■ Don't tax benefits

Security benefits. If your combined income exceeds a higher base amount of \$34,000 (\$44,000 for joint filers), you may owe tax on up to 85 percent of your benefits. Single-filer base amounts apply to those filing as head of household, qualified widow/widower, or married filing separately if spouses did not live together during the year. If you are married filing separately and lived with your spouse, the base amounts do not apply, and you will probably pay taxes on all your benefits.

The taxable portion of your benefit would be included with other ordinary income and taxed at your marginal rate.

Increasing Tax Liability

The combined income thresholds, which were set in 1983 and 1993 and

intended for high-income beneficiaries, have never been indexed for inflation. This has increased the percentage of beneficiary households who are subject to taxes on their benefits from 8 percent in 1983 to 52 percent in 2015. For those whose benefits are taxed, the average percentage of benefits that goes toward paying taxes is expected to rise from 11.9 percent in 2015 to 14.7% in 2050.²

Adjusting these base amounts is among the many provisions considered in broader Social Security reform.³

If you are already receiving Social Security benefits, you should receive Form SSA-1099 each January, listing the amount of benefits you received in the previous year. If you expect to owe federal income taxes, you can pay estimated taxes with Form 1040-ES, have addition-

al taxes withheld from other income, or request to have taxes withheld directly from your Social Security benefits by completing Form W-4V, Voluntary Withholding Request.

1-2) Social Security Administration, 2015
3) accountingweb.com, February 24, 2016

This information is not intended as tax or legal advice, and it may not be relied on for the purpose of avoiding any federal tax penalties. You are encouraged to seek tax or legal advice from an independent professional advisor. The content is derived from sources believed to be accurate. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This material was written and prepared by Broadridge Advisor Solutions. © 2017 Broadridge Investor Communication Solutions, Inc.

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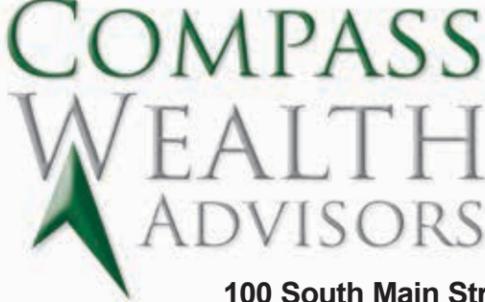


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BUSINESS & FINANCE

Is home sharing covered by Homeowners Insurance?

By Vicki Brossman
Kemner-Iott Benz Agency of Cass County

Air BnB, VRBO, Rent Like a Champion, HomeAway, Couchsurfing – The sharing economy is allowing people to turn their homes into part-time hotels. While this is a means to help pay the mortgage and taxes, there are risks involved in renting your home.

Am I covered by my homeowners insurance if I rent out my home?

Many homeowners policies will not provide for rental exposures. Whether this is a one-time event or short periods of time on an ongoing basis, home sharing could be considered a business exposure and excluded from your policy.

What if a guest causes damage to my home? If a paying guest accidentally starts a fire or leaves the water on flooding your home, you may be left paying for the repairs.

Is the personal property of the paying guest covered by my homeowners policy?

Most likely, it is not. If something happens to their personal property, the guest will need to notify their homeowners or renters insurance company. What if a guest steals my property? Normally, there is no coverage for theft of your personal property when that property is in the part of the residence



Vicki Brossman
Kemner-Iott Benz

rented to a paying guest.

What if a guest damages my personal property?

Again, there probably is no coverage on your homeowners policy. To help protect yourself, collect a damage deposit from your renters.

What about loss of rental income?

Suppose a tree falls on your house or you have a fire and are unable to rent your property until the repairs have been made. Your homeowners policy may not reimburse you for loss rental income.

What if a guest is injured while staying on my property?

This is the biggest exposure for a vacation rental owner whether you are renting a room or your entire home. A

guest could slip and fall in the shower, fall down some steps, be injured in a fire. The personal liability on your homeowners policy does not cover business exposures should you be faced with

medical bills or a lawsuit.

What will my personal umbrella cover?

A "personal" umbrella and does not cover "business" exposures.

How do I know if I have the proper coverage?

If you are considering or are already renting your home, contact your insurance agent. Will your exposure be a short-term vacation rental, a monthly rental, or during a peak season? Will you be renting a room or the entire home? Are you still going to be occupying the home?

Whether you can add coverage to your homeowners policy, change your policy to a dwelling fire policy, or need a commercial policy, your insurance agent will help you determine what

type of insurance coverage you need.

Should I require my paying guests to have their own homeowners or renters insurance?

To help avoid any undue risk, you will want to require your guests to have their own insurance. You can request a copy of their policy or a certificate of insurance to confirm coverage.

What should I be aware of if I am renting a home on vacation?

Questions you will want to ask your homeowners insurance agent are:

- What if something happens to my personal belongings?
- What happens if someone gets hurt?
- What if the property is damaged while I am there?
- What if we use a boat, golf cart, or other recreational vehicles?

Before you rent a home, you may want to ask what type of insurance the owner has. You will want to know the owner has liability coverage in case you or someone with you is injured on the property due to the owner's negligence.

Our sharing economy provides many opportunities to make money and/or save money. However, if you do not have the proper insurance coverage, your money making venture could end up being very expensive. To prevent this from happening, discuss all the aspects of your plan with your insurance agent.

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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.

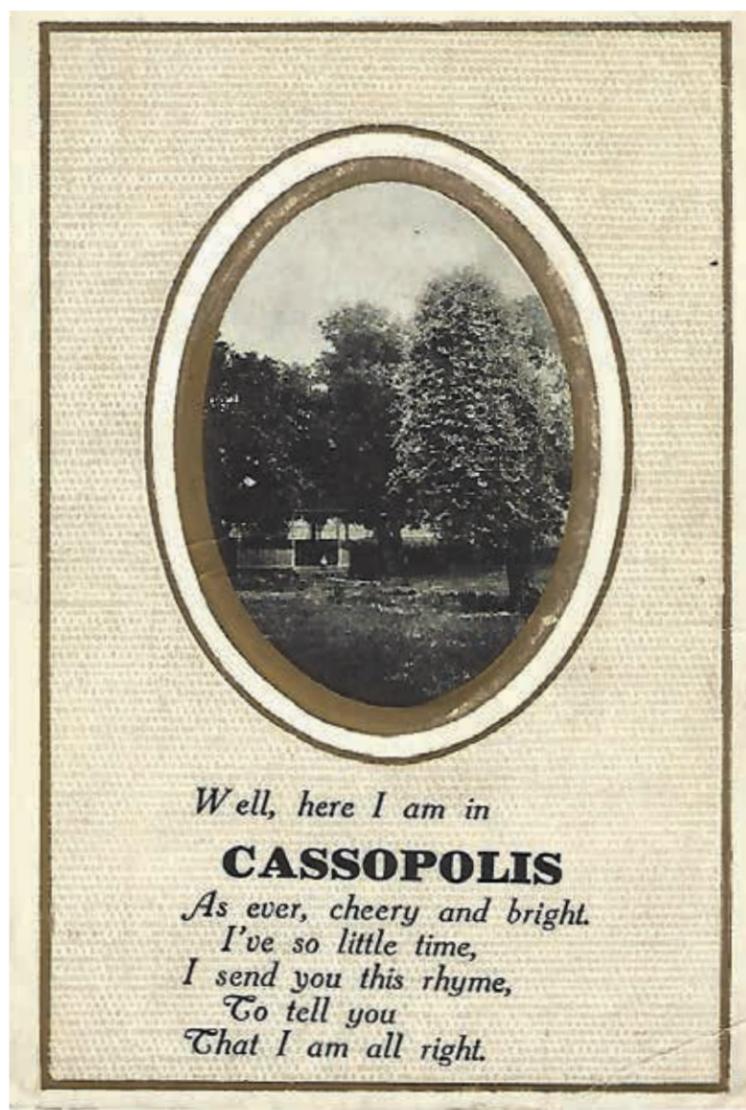
Jerdon has recently used many of his postcards featuring the Sister Lakes area in a book written by RL Rasmussen. The book, which retails for \$19.99, is in its second printing by the publisher, Arcadia Publishing.

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 Cassopolis 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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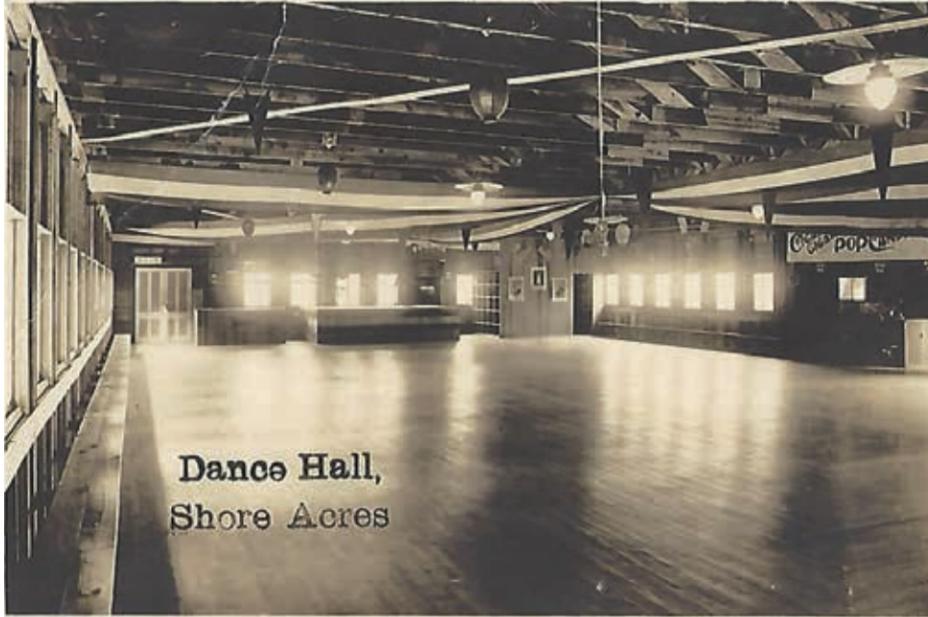
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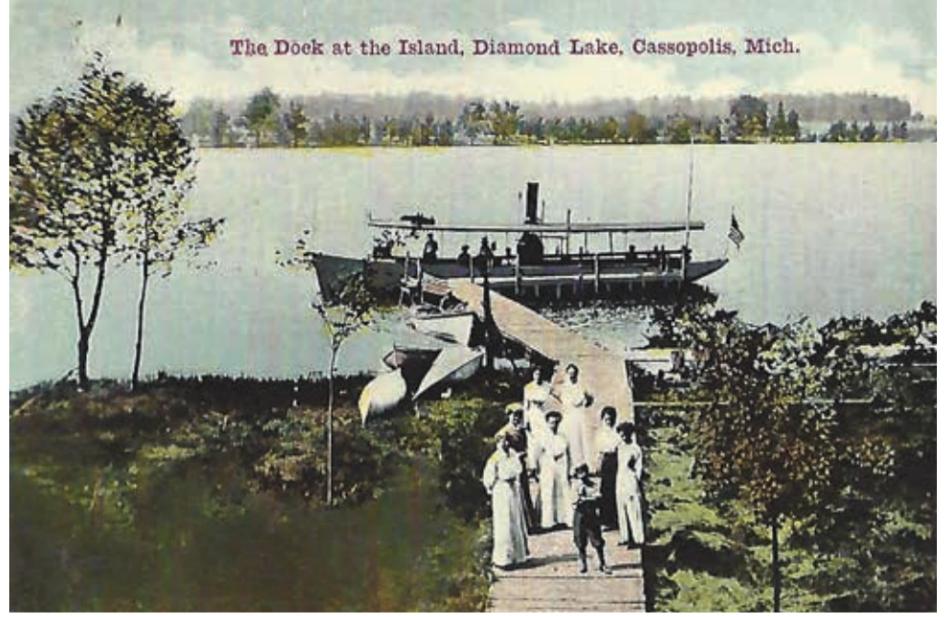
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The Dock at the Island, Diamond Lake, Cassopolis, Mich.



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, and had family in Brownsville, Calvin Township. In the spring of 1870, Gregg moved to Brownsville when he became a school-teacher.

Sunday, May 1 — Very Pleasant. Our Sunday school commenced today in the morning. Meeting at the Long School House [, at] 3pm by J. Rease.

Monday, May 2 — Very pleasant and warm. My school begins today. Only seven scholars, rather dry.

Tuesday, May 3 — Very warm but pleasant still. Two new names on the list of scholars, nothing worth of note.

Wednesday, May 4 — Very pleasant, a short shower in the afternoon. Very warm afterwards. At school, nothing new. Nine scholars.

Thursday, May 5 — Very pleasant. At school, punished 5 scholars by keeping them in at recess in PM for crossing the creek, contrary to orders. Headache.

Friday, May 6, 1870 — It rained part of the time at school. Went home [to Brownsville] in evening. Lydia [his wife] is at Newberg been gone since Tuesday.

Saturday, May 7 - At home, it is raining. Worked on Jim's old house in the fore noon, went to Cass [Cassopolis] in the afternoon.

Sunday, May 8 — Very pleasant. Had a very good Sabbath school meeting in the afternoon by Fowler.

Monday, May 9 — Very cool at school. 21 scholars. The thing went off more lively today. Birke's (?) wife and girl are both sick. The girl very bad.

Tuesday, May 10 — Very cool, but pleasant. At school, 23 scholars Busy[?]. More lively at Bishops, Curtises.

Wednesday, May 11 — At school, very cool. Things go on well, but we

have not got our books yet. Bish [Bishop?] is rolling logs today.

Thursday, May 12 — Very pleasant. At school about 20 scholars. Things go on pleasantly in the forenoon, not so pleasant in the afternoon.

Friday, May 13 — At school, nothing uncommon. Went home in the eve into the garden.

Saturday, May 14 — At home. Lydia has got home from Newbergh. Sunday, May 15 — At home. Nothing going on but Sunday school.

Monday, May 16 — At school, 30 scholars. Nothing uncommon.

Tuesday, May 17, 1870 — At school, pleasant. 31 scholars nothing special went home in the evening.

Wednesday, May 18 — At school, all as common, very warm.

Thursday, May 19 — At school. All right at prayer meeting in the evening, enjoyed it well.

Friday, May 20 — At school. About 20 scholars. Things go cross grained, went home in the evening.

Saturday, May 21 — At home. Picked potatoe bugs in the fore noon, they are very bad. Went trolling in the afternoon to Diamond Lake.

Sunday, May 22 — At home. Sunday school in the morning, meeting in the afternoon. rain at night at 10 and 1/2 o'clock.

Monday, May 23 — At school. The thing goes a little noisy. Cold rain.

Tuesday, May 24 — At school. Noisy yet. Whipped Atlanta Vaughn, in the afternoon, went home in the evening. Singing school.

Wednesday, May 25 — At school. It goes well. Had 2 callers. Pleasant weather.

Thursday, May 26 — At school. It goes off very well, a little stubbornness on the part of some.

Friday, May 27 — School. One visitor, Mr. Boykin Wade. All as common, went home in the evening not very well. [Boykin Wade is listed on US Census of 1870 in Calvin Township, 27 years old, farm laborer].

Saturday, May 28 — Very warm. At home working in the garden. At the sing in eve adjourned on acct. of bad order [odor?].

Sunday, May 29 — Cool in the morning, warm through the day. At Sunday school very pleasant, singing in the afternoon. Lydia is sick.

Monday, May 30 — At school. Goes on common[,] rather noisy at Bish's Mary Perry is there. [?]

Tuesday, May 31 — At school. Common as things go. Went home in eveinging. Singing school.

To be continued...

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OUR CHILDREN

March is Reading Awareness Month

by **SANDY FLEMING**

In case you haven't heard, March is Reading Awareness Month. If your child attends any kind of formal school or readiness program, they are likely celebrating with extra reading and time with books over the next few weeks. The national goal is to spread the word to all parents that all children (birth on up) should be read to for at least fifteen minutes each and every day. Yes, this includes newborns and teenagers. It includes the kids who won't sit still. It includes your children.



What Are the Benefits?

Reading out loud to kids is the single most effective way to build crucial neurological connections and educational foundations. As you share books, your child is learning countless lessons that are critical for school success, such as facts and information about how the world works (yes, even from fictional books), concepts of print such as reading from left to right and top to bottom, how books work (like titles, tables of contents, and captions to pictures), and how language works, like how sentences are put together and how letters work together to form words. Kids learn so much when you read out loud to them that the activity is absolutely irreplaceable.

Studies have shown that children's brains actually form many new connections when parents read out loud to them. These connections support later, more complex learning. Some experiments have used MRI results to prove that children who have been read to consistently actually have more and higher quality brain function than their peers who have not been read to consistently.

Reading out loud is one of the best ways to help your child learn more words. Teachers will tell you that the more words your young child (or even your teenager) knows and can use, the better he or she will do at reading and writing tasks. Your baby has a much better chance to grow from a little non-verbal being into an articulate adult if you spend time reading together.

Where Can You Get the Books?

Books for kids are quite inexpensive, so please buy a few now and then for your child. They don't have to be the pricey kind from the name-brand

book stores, either. Head to your local dollar store, charitable store, or used book store, and you'll find some real bargains. Watch your local library for book sales, too—they clean out their collections several times each year and sell books for pennies. Garage sales are great places for literary finds, as well.

And speaking of libraries, do you have a library card? There are very few places where you are not eligible to be a part of some library system. Find your local library and get the whole family signed up. You'll find that the library not only has a wealth of books for all ages to share, but that you can use computer equipment, videos/DVDs, books on CD, and even children's toys for free or a very, very small fee. The libraries also offer a wealth of free and low-cost programming designed to entertain and educate the whole family. Look for preschool story times, craft and presentation sessions for older kids, social groups for teens and adults, and guest speakers and performances for the family. It's a fantastic way to get out and about on a limited budget.

If you haven't already heard, there's a great program out there called The Dolly Parton Imagination Library. Visit <https://imaginationlibrary.com/> to get more information, but the gist is that parents of young children can sign up and receive free books in the mail for the first few years of their child's life. There's no catch, just a source of fun books for your child to call his or her own.

Many bookstores and libraries run summer reading programs, and the incentives to reach milestones are often free books for the child. In exchange for documenting specific numbers of books or amounts of time spent reading, your

kids can gather in a few more of their very own books.

Make the Most of Your Read Aloud Time

If you've talked to any teachers or schools, I'm sure you know by now that it's not enough to simply read the book and be done with it. There are countless things you can do to maximize the value of your reading time. Anytime you can, squeeze in a few extras to enhance your child's chances of gaining even more from reading. Try some of these ideas:

- Ask questions before you read to encourage prediction. Based on the title, or the first part of the story, what does your child think will happen next? How will a character respond to a problem or a setback?
- Point out unfamiliar words, talk about them, and try to use them later in conversation. If a child has a word in his or her spoken vocabulary, it's much easier to read that word later and much easier to use it in writing.
- Have your child respond to the book in some way. This can be as simple as chatting about what you both liked and didn't like about the book, or it can get very elaborate, like presenting part of the story as a skit or a play. Want more ideas to help you make the most of your read aloud time? Visit <http://sandyflemingonline.com/maximize-read-aloud-time/> to sign up for a free webinar at your convenience! But What If...
- My Child Won't Sit Still? Read anyway. They are still listening, even if they are across the room playing with the Legos. Sooner or later, they will get curious enough to come over to see what's going on.
- My Child Grabs the Book? Read board and cloth books for now, that will stand up to a few snatches. Kids always outgrow this phase. Also, teach your baby how to open, close and turn pages properly as soon as he or she has the coordination to do so.
- My Child Doesn't Like the Stories I Pick? Let your child do at least some of the picking. Kids quickly develop preferences, and we're wise to honor them

at least part of the time. You can also try different genres, like nonfiction, magazine articles, or poetry.

- My Child Wants the Same Story Again and Again? This is normal, and actually should be encouraged. Kids learn far more than you think from repetition. They learn that the printed language doesn't change, they learn that they can recall the story, and much, much more. So read the books over and over again if that's what they want.
- My Child Has Learned How to Read On His Own? That's no reason to stop reading! Just read books that are a bit out his or her reach above reading level. Or, start off reading a book out loud as a teaser, then leave the book lying around. Chances are good they'll pick it up if it was interesting to them.
- I Don't Have Time to Read? Aw, c'mon! VERY few people can't squeeze out an extra fifteen minutes daily to read to kids. You might need to reprioritize life a bit, maybe spend less time on social media or computer, watch TV a bit less, or let some housework slide, but you can find time. Try putting yourself on a schedule, such as reading every night before bed or every morning between breakfast and school bus time.
- I Don't Read Well Myself? Start with the easy books, and work your way up. Find someone to help you build your skills if it's not happening on your own. Reading is a critical part of adult life, and many doors will open if you can improve your skills. And you CAN improve your skills! If you have questions, contact me.

What About Digital Reading?

Parents tell me all the time that they've got this reading thing covered because their young child is playing educational games on tablet, phone, or other device. Convenient as that may be, it still does not release us parents from the responsibility of old-fashioned read-aloud sessions with our kids. Apps and programs lack the critical give-and-take that happens naturally with reading out loud. Some experts are even concerned that too much screen time at too early of an age can do more harm than good. There are indications that it can get in the way of productive learning, especially for the very young, and that it can damage the development of attention and focus. Please, please, please, don't try to substitute screen time and digital activities for read-aloud time at your house!

Sandy Fleming is an educational consultant and tutor living in Edwardsburg. Check out her latest book on Amazon: *Read, Baby, Read!* It offers a wealth of early learning connections to favorite nursery rhymes that are quick and easy to do with young children. Find it at <https://www.amazon.com/dp/B01NAO3U5T>.

How to contact your Michigan legislators

Gary Peters, U.S. Senator
202-224-6221, www.peters.senate.gov

Debbie Stabenow, U.S. Senator
202-224-4822, www.stabenow.senate.gov

Fred Upton, U.S. Representative
202-225-3761, www.upton.house.gov

John Proos, Michigan Senator 21st District
517-373-6960, senjproos@senate.michigan.gov
Aaron Miller, U.S. Representative
517-373-0832, aaronmiller@house.mi.gov

Dave Pagel, Michigan State Representative
517-373-1796, davepagel@house.mi.gov

Readers can find out how their legislators voted on congress.org for Peters, Stabenow and Upton; and michiganvotes.org for Miller and Pagel.

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NATURE NOTES

Sandhill Cranes, Woodchucks and other signs of spring

Provided by Jon Wuepper,
Cass District Library
Local History Branch

Sandhill crane populations continue to increase in eastern North America. But not so long ago the species flirted with extinction.

During the 1940s sandhill cranes had nearly disappeared from Michigan and most places east of the Mississippi River. Through conservation the species rebounded to the level at which it is

But what is most interesting this winter is the number of reports of sandhill cranes present in the area during middle January. I saw two cranes near Dowagiac on Tuesday. Janet King reported another small flock near Watervliet, among other reports this month.

Usually sandhill cranes start arriving in Southwest Michigan in late February, but many apparently overwintered, or migrated just south of the region. By middle February 2017 flocks of cranes were seen in Cass County and elsewhere, heading north.

Our prolonged mild weather has apparently started northward migration with waterfowl, about a month earlier than usual, including greater white fronted and snow geese along Linco Road in south Royalton Township.

Both species nest in the far north of Canada and spring migrants don't usually appear in our region until February, thus seeing them locally during January is noteworthy.

The prolonged mild conditions this winter awakened reptiles and amphibians from winter hibernation from several areas of southern Michigan during a few days in late January.



Sandhill cranes, two adults with two chicks, taken last summer at Ellenton, Florida by Paul Koehler.

Nate Fuller of Kalamazoo reported an eastern garter snake from his front yard, also hearing spring peeper and chorus frogs.

The return of cold weather will have certainly put our reptiles and amphibians back to sleep a least for a few more weeks.

Most readers of this column are familiar with the woodchuck, also known as groundhog, which are actually squirrels, and are able to climb trees and swim! It is one of four mammal species inhabiting

Southwest Michigan that actually go into full hibernation during the winter, of which the precise causes are still somewhat mysterious to scientists.

Contributing factors of hibernation that are generally agreed upon are hard frosts in the fall which eliminate green foods, the increasing length of darkness per 24 hours, and hormonal triggering.

In Southwest Michigan groundhogs generally hibernate in underground dens between late November and late February, in northern Michigan groundhogs tend to sleep until late March.



Woodchuck, aka Groundhog. Missouri Department of Conservation. Public domain.

Interestingly, records exist of groundhogs being above ground during all winter months in Michigan. There is a record of an active groundhog observed on the grounds of Okemos High School in Ingham County on January 21 (year not given, likely 1970s), though January records of the species in Michigan are very rare.

February 2nd is known as Groundhog Day in the United States, and folklore says that if the animal surfaces on February 2 and sees its own shadow, there will be winter weather for six more weeks. If the day is cloudy and no shadow is observed, mild weather lies ahead.

Scholars believe the groundhog folklore is derived from a European notion that the hedgehog, or European badger were weather prophets.

When Europeans came to North America, so did the tradition, but the groundhog became the weather forecaster. Whatever the case may be, don't expect to see any groundhogs in Southwest Michigan until the March edition of Neighbors is delivered.

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THE LAST WORD

Making sense of a wacky, weird winter

Ok, it's been a weird winter no matter where you spent it, and like most winters in Southwestern Michigan, it's showing no signs of going away quietly and fading into the almanac.

At the start of the season the prognosticators were calling for a horrible season. Citing El Nino, outrageously fuzzy woolly worms and references in the Old Farmer's Almanac, storm teams (the real lying media members) warned us to stock up, dress in layers and hunker down for a brutal cold and snowy blast.

At first it looked like it might live up to those warnings. A cold blast blew in just before Christmas, dropped temps into the sub-human range and dumped enough snow on my driveway that I had to shovel three times in one day (and I hate to shovel snow).

That day the wind was whipping my cheeks into a red-raw, hamburger-looking mass. It was so cold that every time I inhaled through my nose it felt like I had just snorted a razor blade. On top of all that, within minutes of the time I finished shoveling and the driveway was passable the snow plow came by and deposited a fresh foot-tall pile of hard-packed, heavy snow chunks back onto my clean driveway.

It was enough to make a grown man cry ... and I might have if I wasn't afraid the tears would freeze on my already raw cheeks. So I bent my back and started over again, telling myself stories of warm summer days to come and chanting childhood rhymes to keep my mind off the toil.

Pick up a shovel full of snow, toss it onto the chest-high pile that already defines the edge of my drive. Think about putting my boat into the lake and fishing or taking the grandkids out for a quick sail or a swim.

Take another shovel of snow, suck it up and recite a rhyme ...

*Birdie, birdie in the sky
I don't like what's in my eye
But I'm a big boy, I won't cry
I'm just glad that cows don't fly*

Take another shovel full of snow and resolve to buy an airplane ticket to somewhere warm. Anywhere warm.

By the end of the day my back was worn out. My sciatica was flaring. My fingers were almost frozen to the insides of my gloves. My face was cracked, and all but bleeding red ice cubes.

And before the sun had set, I had a purchased a couple of tickets for my wife and I to go visit a friend in Costa Rica.

But then the winter got weird.

I mean, one day I'm out in the snow amid the bluster and the blow, pulling my collar up and my stocking cap down as I brace myself against the winter worst that Mother Nature can dole ... and the next I'm walking barefoot down a magma-hot, lava-sand beach under a blazing sun.

Ok, so that part's not so hard to understand, but it was Groundhog's day, February 2, a day when (back home), we'd all just expect that damn varmint would see his shadow (although the Midwest had been overcast since Labor Day) and we'd be doomed to six more weeks of winter.

But here I was on Gourdnhogs Day, walking down the beach with my buddy, and we were wearing shorts and a cutoff tee shirt and sandals ... and if that's not crazy enough, for some reason we were walking with a small goat named Nutz. Which was about as nuts as my still chilled cranium could conceive.

No, it wasn't a pizza-inspired dream. It wasn't a flashback to a 1960s indiscretion. It was really happening. I pinched myself twice to make sure I wouldn't wake up ... cold.

In just a few minutes of walking through the tepid surf, I was drenched in sweat, my heart still pumping as if it were still staving off chills we left behind in the northern latitudes.

It was nuts, in a good way.

So, anyway, we spent a week in Costa Rica sucking up the sun (and the odd shot or two of the local rum), stomping scorpions and relishing the rice and beans and fresh shrimp and snapper before we said our good byes to my Central American friends and boarded an early morning plane in the dawn's 85 degree humidity and headed north.

And a scant 14 hours later we landed smack back in the middle of winter.

Chicago's O'Hare was cold and windy. South Bend International was even colder. My car in the lot was a block of ice, so cold I was worried the rubber on the tires might be frozen to the ground. So cold I worried that the still-sandy rubber on the bottom of my sandals might freeze to my bare feet.

I disembarked, ran to the car, quickly donned the coat and gloves and scarf

and hat and boots I'd left in the back and cranked the heater to the "nuke" setting. The 45 minute sleigh ride to the lake was barely long enough for the heater to defrost the windshield. The house was cold and dark as we lugged suitcases and tramped light snow into the foyer.

"I'm never moving back there," my now thin-blooded buddy had said just before we left. "I just can't take the cold and the snow anymore."

My wife and I looked at each other in the dim light of our cold house, wondering if he wasn't right ... what the hell were we doing back here, waiting to see if we'd have to shovel the drive in the morning.

And, if the whole nuts-o goat thing wasn't enough to push me over the top, just a few days later I find myself playing golf with a buddy.

In shirt sleeves. 65 degrees. Here. In February.

Today I'm waiting for it to rain, which is forecast for the next few days. Rain doesn't happen much here in February, but then neither does the passing of several days in a row where the temperature tops 60 every day.

My wife and I worked in the yard yesterday, doing chores we normally delay until spring. The lake is ice-free, and there are a variety of fishing boats and kayaks out on the water.

This morning I dug the sandy sandals out of my travel bag, took the dog for a walk in the park and saw a robin.

It wouldn't surprise me at all to see a goat walk by any minute now ... How nuts is that?



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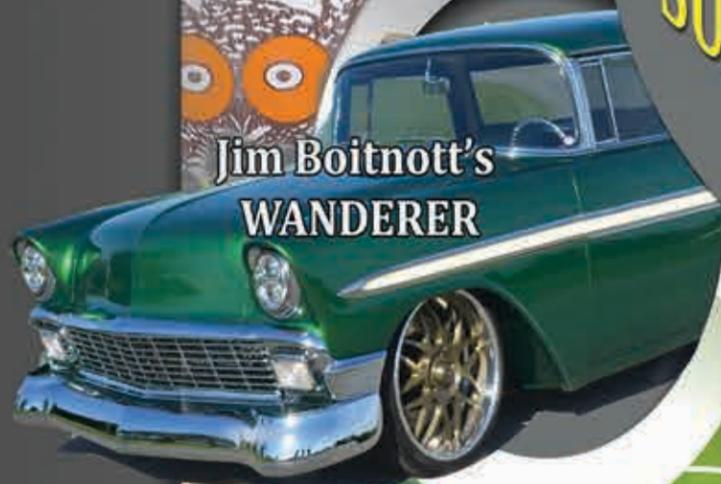
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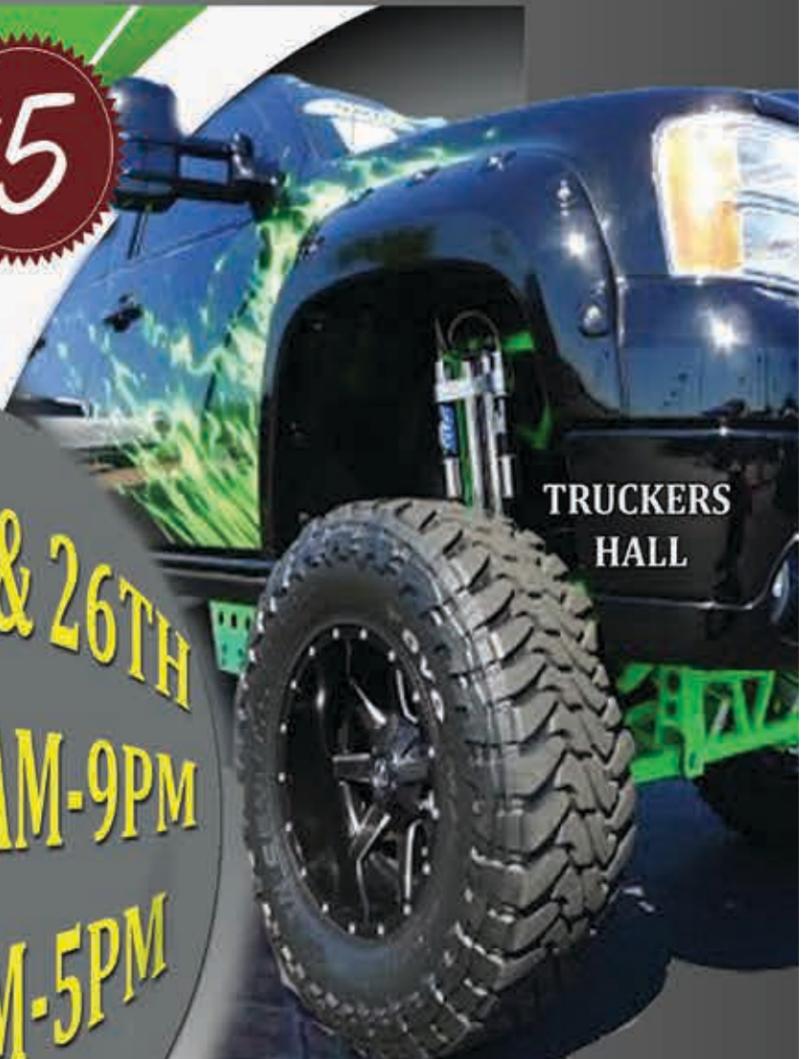
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