

Now in our 14th Year! December 2017

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# NEIGHBORS

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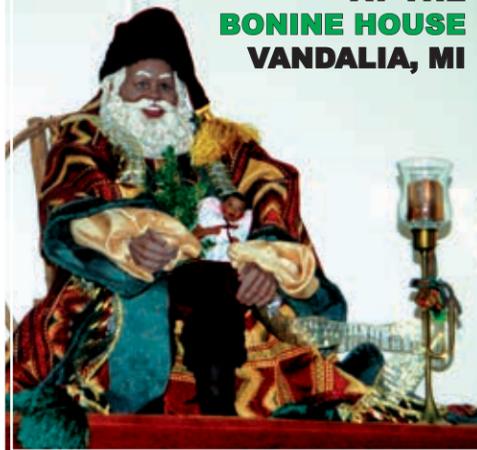


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**FIELD TRIP: CHRISTMAS  
AT THE  
BONINE HOUSE  
VANDALIA, MI**



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# REGIONAL NEWS

## Michigan Lake and Stream to host 57th Annual Conference

The Michigan Lake and Stream Association will host its 57th annual conference on Friday & Saturday, April 20 & 21, 2018 at Crystal Mountain Resort in Thompsonville, MI. Registration for the 57th Annual Conference will start in January 2018. For more information email [info@mlswa.org](mailto:info@mlswa.org).

## Women invited to program

Women are cordially invited to a performance by "The Winsome Hags plus One" at Cassopolis United Methodist Church Christmas by Candlelight on December 4 at 6 pm. Dessert will be served prior to the program. Please RSVP to Char at 445-2334 or Vicki at 445-3107.

## Cookie walk, decor sale

The First United Methodist Church 326 N. Lowe St. Dowagiac will host a cookie walk and decor sale on Saturday Dec.9, from 9 am to 3p m. For additional info call Louann at 782-2997.

## County and Cassopolis partnership

In late September, the Cass County Board of Commissioners, the Cass County EDC and the Village of Cassopolis applied to be part of Michigan State's School of Planning, Design and Construction's community project, called SBEI (Sustainable Built Environment Initiative). SBEI assists communities in addressing physical planning, design and land use issues. In late November, the County Board, the Village and the County EDC learned that MSU approved their application, and the part-



*The Victorian home of James E. and Sarah Bogue Bonine on Penn Rd and M-60 in Vandalia, MI will be decorated for Christmas and open for holiday visitors on December 11 and 12 from 1 to 7 pm. Members of the Underground Railroad Society of Cass County (URSCC) have decorated every room in this home. Santa and Mrs. Claus will be there, local musicians and choirs add to the festive atmosphere. The Bonine Carriage House across the street will also be part of the celebration. Parking and admission are free, donations are appreciated. More information can be found on [www.ursec.org](http://www.ursec.org) and Facebook.*

nership will be part of an SBEI project. The focus of the project will be the area from Stone Lake which includes the log cabin and the historic buildings on Broadway as well as the 1899 vintage courthouse. The aim of the project will be to address physical planning and land use within a sustainability framework.

Examples could include downtown street-scapes, bike and walking paths, commercial reuse and beautification. At the completion of the project, partners will be provided with a set of images and recommendations to guide improvements in the community.

An important part of the SBEI will

be a community wide visioning session to explore ideas and suggestions from the community. The visioning is planned for Wednesday, January 21, at the Midwest Energy facility on M-60 and Decatur Road. Community members are invited to the visioning and community input is important and valuable. For more information call the County administration office at 269 445 4421 or the Village office at 269 445 8648. The county and village web sites will have information on the date and time of the visioning. Please plan to attend and be a part of this exciting project.

## Christmas at the Flywheelers

Kick off the holiday season the old fashion way with "Christmas at the Flywheelers" from 6 to 8:30 pm Friday, Dec. 8 and Dec. 15. Michigan Flywheelers Museum is at 06285 68th St. in South Haven. The museum is dedicated to the preservation and restoration of antique farm machinery.

Lighted outdoor displays will greet visitors as they take a ride on a tractor-pulled "Holly trolley" through Old Towne. There will be several stops along the way where guests can get off and watch the blacksmith at Over The Hill Forge, go inside the holiday-decked Farm History Building, or visit the log cabin decorated pioneer style.

It's been five years since the museum last held the holiday event and members have been busy since September decorating the grounds, expanding displays and adding more lighted exhibits.

For more information, call 639-2010, [michiganflywheelers@yahoo.com](mailto:michiganflywheelers@yahoo.com), [www.michiganflywheelers.org](http://www.michiganflywheelers.org) or Facebook.

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Happy Holidays from Michigan Lakes

TEAM!



Rick Olson

Rich Olson

Dawn Russo

Kelly Smit

Michelle Scott

Sally Leonard

John Palmer

Anji Jurkovic

Adam Peskier

Not pictured

Darren Petterson

Haley Richter

Alex Brand

Jackie Evans

1 TEAM

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# REGIONAL EVENTS CALENDAR

December 6, 13, and 20 - Holiday Tales Storytime, 10 am on Wednesdays, recommended age 3-5 yrs old, enjoy stories, songs, activity/craft, and more. Cass District Library- Mason/Union Branch, 357-7821

December 6 - Movie: Despicable Me 3, 6 pm, Free popcorn and water provided! Cass District Library- Main Library, 357-7822

December 7, 14, and 21 - Holiday Tales Storytime, 10 am on Thursdays, recommended age 3-5 yrs old, enjoy stories, songs, activity/craft, and more. Cass District Library- Main Library, 357-7822

December 7 - Holiday Craft Night, 6 pm, Free holiday craft night, please register so we prepare enough supplies, Cass District Library- Edwardsburg Branch, 487-9215

December 8, 15, and 22 - Holiday Tales Storytime, 10 am on Fridays, recommended age 3-5 yrs old, enjoy stories, songs, activity/craft, and more. Cass District Library- Edwardsburg Branch, 487-9215

December 8, 15 - Christmas at the Flywheelers, 6 to 8:30 pm, 6285 68th, South Haven, 639-2010, Michigananders@yahoo.com, www.michiganflywheelers.org or Facebook

December 9 -Cookie walk & holiday decor sale, 9 am to 3 pm, First United Methodist Church, 326 N. Lowe St. Dowagiac

December 9, 10 - The Victorian home of James E. and Sarah Bogue Bonine on Penn Rd and M-60 in Vandalia, will be decorated for Christmas and open for holiday visitors from 1pm to 7 pm daily, www.urscc.org and Facebook

December 11 - Family STEAM Night, 6 pm, Free program has science stations to make slime, a flashlight, and more challenges! Cass District Library- Howard Branch, 487-9214

December 12, and 19 - Holiday Tales Storytime, 10 am on Tuesdays, recommended age 3-5 yrs old, enjoy stories, songs, activity/craft, and more. Cass District Library- Howard Branch, 487-9214

December 12 - Restricted Use Pesticide Workshop, Berrien County MSU Extension office, 1737 Hillandale Rd., Benton Harbor, registration at 8:30 am, program from 9 am – Noon, \$25; Manual is available on-line for \$30 plus tax at [http://shop.msu.edu/category\\_s/345.htm](http://shop.msu.edu/category_s/345.htm), 927-5674.

December 16- Fort St. Joseph Museum and Chapin Mansion open house, 4-7 pm

December 16 - Santa Visit and Holiday Bake Sale, Bake Sale 9 am- 1 pm (Santa arrives at 10 am), Children visiting Santa will receive a free gift, Bake sale proceeds benefit the library, Cass District Library- Mason/Union Branch, 357-7821

December 19 - Book Club, 10:30 am, Join this new book club! Meetings will be on the third Tuesday of the month, Cass District Library- Edwardsburg Branch, 487-9215

January 21 - Cassopolis community wide visioning session, Midwest Energy, 445 4421 or 445 8648.

April 20, 21 - Michigan Lake and Stream Association 57th annual conference, Crystal Mountain Resort, Thompsonville, MI, [info@mlswa.org](mailto:info@mlswa.org)

December 23-25 - All Cass District Libraries will be CLOSED in observance of the Christmas holiday. Cass District Library- 1-866-808-7323

December 27 - Stuffed Animal Workshop and Storytime, 1 pm, Children stuff a stuffed animal! Space is limited to 20 kids, ages 10 and under, Call to register. Cass District Library- Main Library, 357-7822

December 28 - Stuffed Animal Workshop and Storytime, 1 pm, Children stuff a stuffed animal! Space is limited to 20

kids, ages 10 and under, Call to register. Cass District Library- Howard Branch, 487-9214

December 30-January 1 - All Cass District Libraries will be CLOSED in observance of the New Year's holiday. Cass District Library- 1-866-808-7323

January 3 - Stuffed Animal Workshop and Storytime, 1 pm, Children stuff a stuffed animal! Space is limited to 20 kids, ages 10 and under, Call to register. Cass District Library- Mason/Union Branch, 357-7821

January 4 - Stuffed Animal Workshop and Storytime, 1 pm, Children stuff a stuffed animal! Space is limited to 20 kids, ages 10 and under, Call to register. Cass District Library- Edwardsburg Branch, 487-9215

June 9 - Diamond Lake Association Annual Meeting, 10-11:30am, Diamond Lake Yacht Club

June 22, 23 - Diamond Lake All-Lake Garage Sale, 9 am-2 pm Saturday, 9 am - Noon Sunday

July 7 - Diamond Lake Fireworks, 10:30 pm, Fireworks Island, Rain/Wind delay date will be Sunday July 8

July 21 - Diamond Lake Triathlon, 7:30 - 10:30 am, Park Shore Marina

## HEALTH & FITNESS

### Winter workouts: Layer up for warmth

By **BRENDA HARRIS**  
Cass COA

**W**hile many of us plan to jump-start our fitness routines after New Year's Day, the odds are those plans won't happen. Facts are January is usually when people blame the weather for not being able to exercise. Recent studies have confirmed that as temperatures drop, exercise participation also wanes.

On the good side according to American College of Sports Medicine, you can burn up to 40 percent more calories while exercising when it's cold. Here are four steps to help with cold-weather workout

**STEP 1 - Layer clothing.** During exercise, your

body uses 20 to 30 percent of its energy for movement, with the remaining 70 to 80 percent released as heat.

To retain that warmth, wear clothes in layers that can be loosened or removed to regulate your temperature. Even brisk walking can generate enough heat to make it seem like the outside temperature is 30 degrees warmer than it actually is.

**STEP 2 - Protect your fingers and toes.** Here are tips to stay warm.

**Feet:** Winter shoes should have less ventilation and more traction. A larger size shoe so you can put an extra or thicker pair of socks.

**Hands:** A thin pair of synthetic gloves under a cot-

ton pair of gloves. Another way is wear a pair of mittens instead of the cotton gloves.

**Head:** Wear a wind-resistant cap and a fleece or wool scarf to protect the face. Don't forget about the ears. Protect them by wearing earmuffs or a headband.

**STEP 3 - Fuel your body.** Try to do your exercise within 30 minutes after eating. This can help you stay warmer, with the food serving as fuel.

**STEP 4 - Hydrate.** Not only sweating, your body loses moisture as it uses the cold air you inhale. These are a few pointers you can use for the cold winter workout. So, don't wait for the New Year start today and get the benefit of a cold weather workout.

### Dealing with Arthritis

By **BRENDA HARRIS**  
Cass COA

**P**ain, pain, go away! Does this sound familiar? "My joints are achy, I feel stiff all the time, and it's hard to get out of bed." If there were ever a good excuse to not exercise it would be now. What better time to throw the towel in and not exercise--Wrong!

When arthritis is a problem it is the time for you to get up and get moving. Exercise reduces joint pain and stiffness and increases flexibility, muscle strength, cardiac fitness, and endurance. It also helps with weight reduction and contributes to an improved sense of well-being. Taking the day or week, month, or year off will only make things worse for tomorrow.

So where do you go from here? How do you begin a program that helps, not hurts?

The following exercises are best for

dealing with arthritis.

- Range-of-motion exercises—stretching for normal joint movement, relieving stiffness, and maintaining flexibility. Do at least every other day.

- Strengthening exercises-- weight training, resistance exercises, body weight exercises are for keeping or increasing muscle strength, and supporting and protecting joints affected by arthritis. Do every other day unless you have severe pain or swelling in your joints.

- Aerobic or Endurance exercises—bicycle riding, walking, swimming, are examples you can do for improving cardiovascular fitness, controlling weight, improving overall function, and relieving pressure on inflammation in your joints. Include 20-30 minutes, three times a week unless you have severe pain or swelling in your joints.

#### Where To Start

Begin with easy, range-of-motion

exercises and low-impact aerobics. As you become more comfortable with a low-level program, it is possible to progress to more advanced exercises. If you have any questions check with your doctor about what is safe for you to perform.

Things to remember while exercising:

- Move your joints daily to prevent stiffness and loss of joint movement.
- Exercise should be done on a regular basis. You should try to do them on good and bad days, you may have to modify the program if you are having more pain than usual.
- An inflamed joint should only be moved gently through its range of motion.
- It is important to listen to your body and not overdo it. If an exercise hurts, stop!
- If you get tired, rest! Wait a few minutes, then continue when you are ready.

- Begin a workout with some slow warm-up exercises to reduce stress on the joints.

- Do not force the motion, only go as far as you feel comfortable. (No Pain!)
- Exercise slow and steady.

Other ways to protect your joints:

- To reduce stiffness, avoid prolonged sitting and get up and walk around every hour or so.

- Maintain good posture and body mechanics, keeping joints in their most functional position.

- Use a straight-back chair with a firm seat when sitting. When rising from a chair, use the muscles of the legs while pushing off of the arms of the chair with palms or forearms.

Arthritis and exercise go hand-in-hand, so start dealing with your arthritis.

# PASTA ITALIA CON CHEF DONATO

## Zuppa di LaSagna con Pomodori, Spinaci, Crema e Formaggio

Lasagna soup with tomatoes, spinach and a bit of cream and cheese

I saw a recipe for lasagna soup in a magazine at a clients home. She gave me a copy and I looked at it for several weeks and decided it needed more, more ingredients and more flavor. Here is my version.

This will serve a family of 6 two times. Freeze for later after the first time served.

### Ingredients:

**Olive oil** - a few tablespoons

**Large onion** diced

**4-6 cloves of garlic** minced

**2 large Italian sausage links**, meat removed and chopped from casing. I used spicy chicken sausage from Whole Foods, but medium or hot Italian sausage will work. Even ground beef seasoned with salt, pepper and a few red pepper flakes will do.

**2 tablespoons of oregano**

**2 red peppers**, seeds removed and cut in 1/2" pieces- I used the small sweet peppers in a bag and cut them up.

**1 28 oz can whole tomatoes**

crushed by hand with their juices

**1 28 oz can crushed tomatoes**

**1 carton of lasagna noodles** broken into 1" squares or any pasta with this size.

**2 bags of cleaned and washed spinach**



**1 cup of 1/2 or cream**  
**1 cup or more to taste of Parmesan**

**2 containers of chicken broth**

**1 carton of Ricotta cheese** seasoned with **1/2 teaspoon of salt, 3-4**

**tablespoons of Parmesan**, and **3-4 chopped tablespoons of parsley**. If you don't have parsley, leave it out.

### Directions:

Put oil in a large pot, turn on medi-

um high, add the onions and peppers and cook about 10 minutes until they start to soften. Add the sausage, garlic and oregano, and break up and cook the sausage until no longer pink.

Add the whole tomatoes and cook, stirring often for 15', then add the crushed tomatoes and cook 10' minutes or longer

Add all of the broth, then add the spinach a bit at a time until it wilts. Then add the pasta and cook until it is 2/3's done. Then add the cream or 1/2 & 1/2 and continue to stir a few minutes and add the Parmesan. Taste and add more cheese or salt if necessary. Cook until the pasta is still slightly chewy, don't let it get mushy.

Ladle into bowls and garnish with the seasoned ricotta. About the size of a golf ball in the middle, pass Parmesan as well if wanted.

This is a one-pot meal that your family will love. Feel free to experiment, for example, don't like spinach, leave it out, or add escarole or kale with it or instead. Vegetarian, leave out the sausage. Don't like peppers, leave out. If soup is too thick, add more broth.

This is a family pleaser.

Buon Appetito

~Chef Dennis Bamber



**Neighbors**

**Fred Stein**  
**228-1080**  
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<p><b>How to contact your Michigan legislators</b></p>	<p>Gary Peters, U.S. Senator 202-224-6221, www.peters.senate.gov</p>	<p>John Proos, Michigan Senator 21st District 517-373-6960, senjproos@senate.michigan.gov</p>	<p>Readers can find out how their legislators voted on <a href="http://congress.org">congress.org</a> for Peters, Stabenow and Upton; and at <a href="http://michiganvotes.org">michiganvotes.org</a> for Miller and Pagel.</p>
	<p>Debbie Stabenow, U.S. Senator 202-224-4822, www.stabenow.senate.gov</p>	<p>Aaron Miller, U.S. Representative 517-373-0832, aaronmiller@house.mi.gov</p>	
	<p>Fred Upton, U.S. Representative 202-225-3761, www.upton.house.gov</p>	<p>Dave Pagel, Michigan State Rep. 517-373-1796, davepagel@house.mi.gov</p>	

# LAKE LIFE WITH JANE

## Filled with good spirit and joy

by JANE BOUDREAU

**H**o Ho Ho, Neighbors! Here we are, the last month of the year. It goes out with a bang of fireworks and singing, but still, the whole month of December is filled with good spirit and joy. If yours isn't, then make it so! Check out some cute holiday decorations in a magazine. Wander the aisles of a craft store and let your imagination go wild. Pull out your favorite sugar cookie recipe, then jazz it up with Christmas candy embellishments.



I love coming up with festive decorations that I can make on a dime. Using elements from nature brings in the fresh scent of pine, and edible fruits and candy echo the bright colors of the holidays. I like to fill simple vases with fresh cranberries. I poke a few pine stems down and voila! Instant happiness! A little can wrapped in burlap, something you can easily do at home or from the dollar bins at Target, take on an original look filled with candy canes, small glass ornaments, or some deliciously fragrant potpourri. Are you getting excited yet? 'Tis the season!



These are my prized Winterberry dishes that only come out at Christmas. I know, it sounds crazy but there is something about taking them out of the old cabinet, washing them by hand, and then stacking them up for the brunch buffet we have on Christmas morning with the kids and grand kids. We were blessed with the addition of 3 within 7 months just recently! We nibble on Cinnamon rolls while we open gifts, there is a ton of loud talking and joking, laughter and gasps of surprise. I try a new 'make ahead' egg casserole every year, and no matter what, it never comes out right. This year I'm just scrambling up some eggs, frying bacon and sausage, and putting out a bowl of fruit and some yogurt. My daughter Emily has mastered a great French toast casserole, with sugar and maple syrup baked right in. She got in on the first try! So she will bring that to top it

off. Oh, we can't forget the mimosa's. Such a classy way to get tipsy at 11:00 a.m. So--these pretty Winterberry dishes get one little debut a year, but they get the best one!

Just to show you that you can find little spaces to make festive, this is on the hearth. Just a rustic basket I found for a



song at a craft store (think Michael's or Hobby Lobby), a tall snowman, and super inexpensive bow and berry wreath made for gift wrapping. We lost a birch tree several years ago at the lake to some sort of disease. We saved pieces that were not affected and we just have the logs displayed here and there, like this and on the fireplace grate in the summer. We really miss that tree, but we've been able to keep memories of it alive this way.



### Creamy Bacon & Cheese Spread

So on to some festive recipes. I put this trio together so you can make a really nice meal using all three recipes, or you may want to have the chowder on a cold December afternoon, the turkey tetrazzini after Christmas day, and the spread on New Year's Eve. Best of all, I think you will enjoy these recipes over and over all winter long.

#### Ingredients:

7 slices of bacon, coarsely chopped  
1 T reserved bacon drippings  
2 cloves of garlic, chopped finely  
1 T dried thyme  
2 t garlic powder  
2 t onion powder  
2 t salt  
1 t black pepper  
8 oz. cream cheese, softened  
1/3 c half and half  
4 oz. blue cheese, crumbled  
2 T fresh chives, chopped  
2 T chopped walnuts

#### Directions:

Chop the bacon slices in small pieces and fry until lightly crisp, about 3 minutes. Remove bacon to a paper towel and set aside. Pour out all but 1 tablespoon of drippings. Add the chopped garlic and sauté on low, about 1 minute. Pour into a small bowl and set aside.

Beat the cream cheese and half and half together until smooth. Add the blue cheese, dry spices and chives, and mix another minute until well blended. Add the garlic mixture and the bacon, stir well. Pour all into a 1 quart baking dish or pie pan. Bake at 350 degrees for 15-20 minutes. Top with chopped walnuts. Serve

with crackers, or sliced apples and pears.

### Jane's Clam Chowder

I have made so many versions of this



classic, and finally got it right by combining the best of everything in all of the recipes I had fiddled with. I know you will enjoy it.

#### Ingredients:

8-10 slices of bacon  
2 T butter  
2 celery ribs, chopped  
1 leek, white and light green bottom only, chopped  
1 large onion, chopped  
3 garlic cloves, finely chopped  
3-4 small potatoes, peeled and cubed  
1 c. chicken broth  
1 8 oz. bottle clam juice  
1 t each salt and pepper  
1 t dried thyme  
1/3 c. flour  
2 c half and half, divided  
3 cans (6 1/2 oz. each) whole clams, drained, chopped small  
1 bay leaf  
Chives or green onion, chopped, for garnish

#### Directions:

Cook the bacon in a dutch oven over medium heat. Remove to a paper towel to drain. Chop and set aside. Add the butter to the drippings and sauté the celery, leek and onion until just tender. Add garlic and cook 1 additional minute. Stir in the potatoes, broth, clam juice, salt, pepper and thyme. Bring to a boil. Reduce heat to simmer and cook uncovered for 15-20 minutes or until potatoes are tender.

In a small bowl, combine the flour and 1 cup half and half until smooth. Gradually stir this into the pot of soup, gently whisking. Bring to a boil, cook 1-2 minutes until thickened.

Stir in drained clams and remaining half and half. Reduce heat to a simmer and add bay leaf and 2/3 of the chopped bacon, and continue to cook on low about 3 minutes.

Divide soup among bowls, and garnish with remaining bacon and chopped chives or green onion. Serves 4-6



### Creamy Turkey Tetrazzini

When looking for recipes in which I could use leftover turkey, I would inevitably come across turkey tetrazzini. I tried a few recipes and it always came out something like turkey baked in Elmer's glue. I gave that up, and spent the past few holidays making soup and pot pies with my leftover turkey. Then I experimented, I love a challenge. I was going to come up with an edible tetrazzini that would make my family crave it. You can substitute chicken if you don't happen to have a cooked turkey around. Feel free to add and subtract the herbs and spices until it is as flavorful as you want it.

#### Ingredients:

2 c. cooked, shredded turkey, light and dark meat

8 oz. package egg noodles  
4 T butter\*\*  
3 T flour  
1 1/2 c chicken broth  
1 t dried thyme  
1 1/2 t. garlic powder  
1 1/2 t onion powder  
1/2 c frozen peas and carrots  
1/2 c half & half  
1/4 c fine breadcrumbs  
1/4 c Parmesan cheese  
S & P to taste\*

#### Directions:

Boil the noodles according to package directions.

Drain and pour into a 1 3/4 quart casserole. Top with shredded turkey, spreading evenly.

In a medium saucepan, melt the butter over medium heat. Whisk in flour and keep whisking for approximately 1-2 minutes until the mixture is light brown. Slowly add in the broth, whisking as you go. Once blended, turn up heat until the mixture reaches a boil. Add the peas and carrots and keep stirring until thickened. Add your dry spices and half and half. Taste and adjust seasonings, this recipe needs enough salt to keep your taste buds happy, so feel free to adjust\*.

Pour mixture over the turkey and noodles in the casserole dish. Top with the bread crumbs\*\*. I like to add a few pats of butter over the crumbs for more flavor. Finally, the Parmesan cheese. Cover with foil and bake at 350 degrees for 20 minutes until bubbly. You can turn on your broiler, watching closely, to brown the top if you'd like. Any leftovers can be frozen. Enjoy!



In closing, and before I wish you all a Merry Christmas and Happy New Year, I have something that I hope I can share with you. Can you say a prayer pray for my best pal and companion, Milo? He was diagnosed with lymphoma a few weeks ago. We just happened to get him to the vet in time because this cancer is aggressive and he basically had less than 4 weeks to live. If you have a pet, you know the anguish of losing them. My veterinarian suggested chemotherapy. It can extend Milo's life for another 6-9 months, and possibly longer if he stays in remission. Fortunately, dogs do not experience the same terrible side effects that humans do when getting chemo.

We decided to go that route. Every minute with this guy is all I want. I am not ready to say goodbye. He had his second infusion today. He's tired afterward, but in a few days he'll be chasing squirrels. What I really want is just one more summer at the lake with him. How he loves sitting on the beach, and wading in the water to cool off. He loves boat rides and chasing a ball or Frisbee. I want these last months to be the very best for my guy. He has given me the best fourteen years of my life, and I am so not ready to let go. Your prayers will be so appreciated.

I wish all of you a blessed Christmas. Celebrate everything and everyone you have in your life every single day. Find the joy in the little things. Kiss your children and grandchildren. Snuggle with your pets. Don't take a minute for granted!

See you all in March!

*Jane Boudreau is a writer and blogger. She has a home on Diamond Lake, as well as one in Chicago, and a little retreat in the mountains of North Carolina. You can reach her at [blindy9@yahoo.com](mailto:blindy9@yahoo.com)*

# BUSINESS & FINANCE

## Don't let the Grinch steal your Christmas!

By Dean Johnson  
Kemner-Iott Benz Agency  
of Cass County

**M**ost of the gifts found in your stocking or under the tree will be covered by your homeowners or renter's insurance, but there are a few gifts that may need extra attention. Your policy may have limited coverage or no coverage at all for specific items.

Here are some typical questions that arise at this time of the year:

**My husband gave me a diamond necklace for Christmas – what should I do?** Most homeowner's policies have a \$1,000 limit for theft of jewelry, watches, and furs. Some other items with theft limits are firearms, silverware, goldware, and pewterware.

Personal property should be scheduled when the amount of insurance needed to cover an item exceeds the amount of insurance provided by the insurance policy. To schedule an item means to specifically list it on your policy. This will come at an additional cost, but is good for a variety of reasons. Coverage extends beyond the policy limit, and in most cases, includes coverage for breakage and mysterious disappearance. When scheduling an item on your policy, no deductible applies unless specified on your policy. Other items to consider scheduling are cameras, fine arts, musical instruments, and collectibles.

**We purchased a grand piano as a family Christmas gift – do we need to make any changes to our homeowner's policy?** While the grand piano may not be limited by dollar amount in



the basic policy, there may not be enough insurance to cover the piano plus the other unscheduled personal property in the home in case of a large or total loss. Think about the individual who has a homeowner's policy with \$100,000 on his unscheduled personal property and has a total loss. A \$50,000 grand piano is among the personal property that is lost. If this individual decides to replace the piano, he will only have \$50,000 left to replace an entire household's contents.

**Should I notify my insurance agent regarding the "kiddie car" we purchased for our three-year-old?**

An astonishing variety of vehicles with motors will be given to kids ranging from the small, battery powered "kiddie cars" to gas-powered two and four-wheel vehicles. Other battery powered vehicles include electric scooters and electric skateboards. Gas powered vehicles include scooters, go-carts, dirt bikes, and all-terrain vehicles (ATV). Another category of motorized vehicles are the small,

radio-controlled cars, which can either be battery-operated or run on "nitro fuel." Because these items are defined as a "motorized land conveyance" or a "motor vehicle," there may be limited coverage or no coverage at all on your homeowner's policy. This applies not only under personal property, but also to your liability coverage. You may be able to add the liability coverage and schedule the item on your homeowner's policy, or you may need to purchase a separate policy.

**What if I get my husband the expensive kayak he wants for Christmas?** Watercraft is another item where coverage is limited on a homeowner's policy if there is any coverage at all. On most homeowner's policies there is a \$1,000 limit for watercraft, including their equipment, accessories or parts, trailers and outboard motors under personal property.

Normally liability is included on non-motorized watercraft except for sail boats 26 feet and over. Liability coverage

for motorized watercraft is very limited. When considering motorized watercraft, don't forget about hovercraft and radio-controlled boats.

Again, you may be needing to schedule these items on your homeowner's policy or purchase a separate policy.

**Now that I have my diamond ring scheduled, I never need to change the value, right?** Wrong! It is important to review and update your valuable items regularly. If the value of your ring has increased and you have not updated your policy, you will only receive the amount specified on your policy at the time of loss.

If the value of a scheduled item has decreased, such as the kayak, you may only receive the value of the kayak at the time of loss. In this case, you would be paying premium for more coverage allowed at the time of loss.

**How am I sure these items are insured properly?** Most important, contact your insurance agent to determine what, if any, coverage you have on your homeowner's policy. To schedule items on your policy, you will need a complete description and value of the items. Often an appraisal or a receipt is required. A detailed appraisal as well as photographs will help you to settle any future claims on the scheduled item. Information you will need to insure your recreational vehicles such as ATV's, dirt bikes, and watercraft are the year, make, model, horse power, length, and value.

Merry Christmas and Happy New Year!

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# OUR CHILDREN

## Holiday Games Bonanza

by **SANDY FLEMING**

The holiday season is here, and there are lots of reasons to celebrate. One is that there is more time with family and friends, and that means that sometimes, you have to come up with entertaining ideas to keep the party rolling or to occupy bored children. Here is a great selection of holiday-themed games that you can try out no matter who is playing!

### Games for Kids

Of course games for kids have to be a little bit silly and crazy (but there's no reason the adults can't join in the fun, so don't write these off just because you have no young children).

Try "Rudolph's Nose." You'll need a length of string for each player (about 12"), some Vaseline, and a big, red pompom for each player. Attach the pompom to one end of the string, and put the Vaseline on each player's nose. See who can be first to flip the pompom up to stick in the Vaseline! You can either race to be first, or play this game in Minute-to-Win-It style and have players keep score.

In the mood for some target practice? Gather up a bucket, a wreath that fits on top of the bucket, and some marshmallows. See who can score the most points by tossing the treats into the bucket in one or two minutes. Of course, you can make the game easier by moving the throw line closer or make it tougher by either lengthening the throw or putting the bucket up higher than the floor. Get some holiday cardboard hot cups (36 per player), and see who can be first to stack into a pyramid or other structure. If you want an added challenge, try using Styrofoam cups instead of paper.

Test ingenuity with this unique game: string a length of cord tightly between two objects like chairs. Spread out a selection of tree ornaments on the table or floor (I'd use the unbreakable variety with hooks), and challenge players to put as many ornaments onto the string as they can in one minute. The catch? Players are not allowed to use their hands!

"Cookie Face" is always a load of laughs. Seat players in chairs and have them lean their heads all the way back. Place a small, flat cookie on their foreheads and challenge them to wiggle the cookie down and into their mouths. No hands, now!

"Jingle Bell Boxes" is a great listening game (and perfect for when you need things to quiet down a bit). Find 7 boxes and put a different number of jingle bells



into each one (from 1 to 30). Wrap the boxes in holiday paper and challenge players to arrange them in order from the box containing the fewest bells to the box with the most bells, just by sound alone.

"Christmas Fans": Tape an 18" square of holiday wrapping paper to the floor, and provide each player with a box lid and a lightweight tree ornament (or a feather, ping pong ball, or other light item that can be moved by a breeze). Players race to use their box lid fans to land their item on the paper square (and keep it there). It's a lot tougher than it sounds! This game also makes a great relay race.

Try your hand at this holiday challenge: Give each player a straw, three metal nuts that fit over the straw, and a ping pong ball. See who can be first to balance the straw on end, put the three nuts over it, and get the ball to stay balanced on top. You can also play this game in Minute-to-Win-It style.

How much of a blowhard are your players? Find out with this holiday game! Put a collection of holiday cards on a flat table. Challenge players to blow on the cards to slide them to the edge so they hang over but do not fall off.

Try playing "Hang-ups." You'll need a yardstick, two chairs or other pieces of furniture to hold the yardstick up, a card-

board tube from wrapping paper, and a lot of tree ornaments with hooks. Suspend the yardstick with the narrow side up between the pieces of furniture so it won't fall. Players suck through the tube to pick up an ornament on the other end, then hang the ornament on the yardstick. Who can get the most in place before time is up?

### Games for the Family

"Let's Get Musical" You'll need a set of glasses that will chime notes when filled with various levels of water, and a spoon to chime with. Fill the glasses ahead of time so that you can play a simple song on them. Pick your favorite! Jingle Bells is a good bet, but you can use any song you wish. Adjust the water levels so you can hit the glasses and play the song. Now, mix them up and challenge other players to figure out how to arrange them to play your song. Want to make it even more challenging? Don't tell them what song you set up.

Want some challenging action? Try "Reverse Christmas Charades." Make a list of holiday movies, television shows, and songs. Divide your group into two or more teams (3-4 people on each one, at least). For each round, teams choose one designated "watcher." The rest of the team chooses an item from your list and acts out the title, charades style. The

watcher from the team must guess the title before the other teams can complete their challenge.

"Right/Left/Unwrap": You'll need a wrapped present for each player and a single die. Seat the players in a circle and give each a wrapped gift. Have players take turns rolling the dice, and follow the directions for the number that shows up. You can adjust these as you see fit, but try this: 1= pass all presents right one space. 2= pass all presents right two places. 3= pass all presents left one place. 4 = pass all presents left three places. 5= dice roller can trade presents with anyone in the circle. 6= dice roller can unwrap his or her present. You decide if players are "out" after unwrapping or if they stay in the circle to keep playing.

Here's a great ice-breaker for a party where many people don't know each other. Make a list of all the names of the people at the party and put a line next to each. Duplicate the list so that each person can have one. They will need something to write with, as well. Now, have each person tell the three funniest Christmas presents they've ever received (or worst, or strangest, or any other category). One should be completely fictitious and the other two real. Players listening should write down the one they believe is fake beside the person's name. After everyone's had a turn to share, go around again and have each person tell which was the fake on their list. Players score one point for each false present they correctly identified. Who can spot the most phonies?

"Wrapping Up Christmas": Each player needs a partner for this game. You'll also need some boxes (with or without presents in them!), rolls of wrapping paper, scissors, tape and ribbon for each pair. The challenge is to be the first pair to get the gift wrapped up. The catch? Each player can only use one hand!

Challenge vocabulary and memory by giving each player a paper and something to write with. Have them write the letters of the alphabet down the left side of the page. Now, have everyone think up a holiday-themed word that begins with each letter of the alphabet! If you want to make the task easier, you can combine entries for letters like J/K, P/Q/R, W/X/Y/Z if you wish. Make it tougher by giving bonus points for additional words for each letter.

\*\*\*\*\*

**Sandy Fleming is a tutor and writer living in Edwardsburg. Visit the website at <http://sandyflemingonline.com>!**



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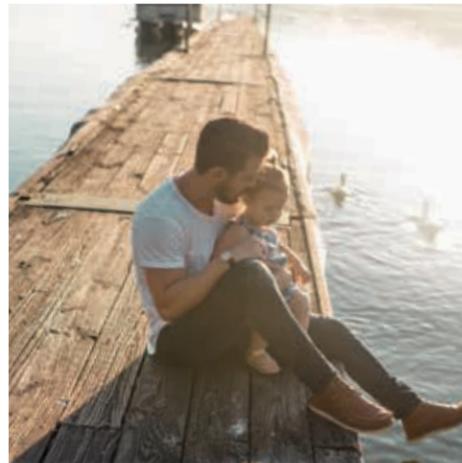
# FIELD TRIP



## For the Record:

The James E. Bonine House at Penn Rd. and M-60 just west of Vandalia has been a landmark in Cass County since the early years of settlement. In 2010 the Underground Railroad Society of Cass County purchased the house and the Carriage House across M-60 and began restoring the structures.

At Christmas, volunteers decorate the Bonine House and open it for community tours. The house will be open Saturday and Sunday, Dec. 9 and 10 from 1-7 pm. Parking and admission are free.



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\* Information provided by the Southwest Michigan Association of Realtors (MLS). Sales of inland lake properties in Cass County, Michigan, from 1.1.12 to 12.31.16.

# 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.

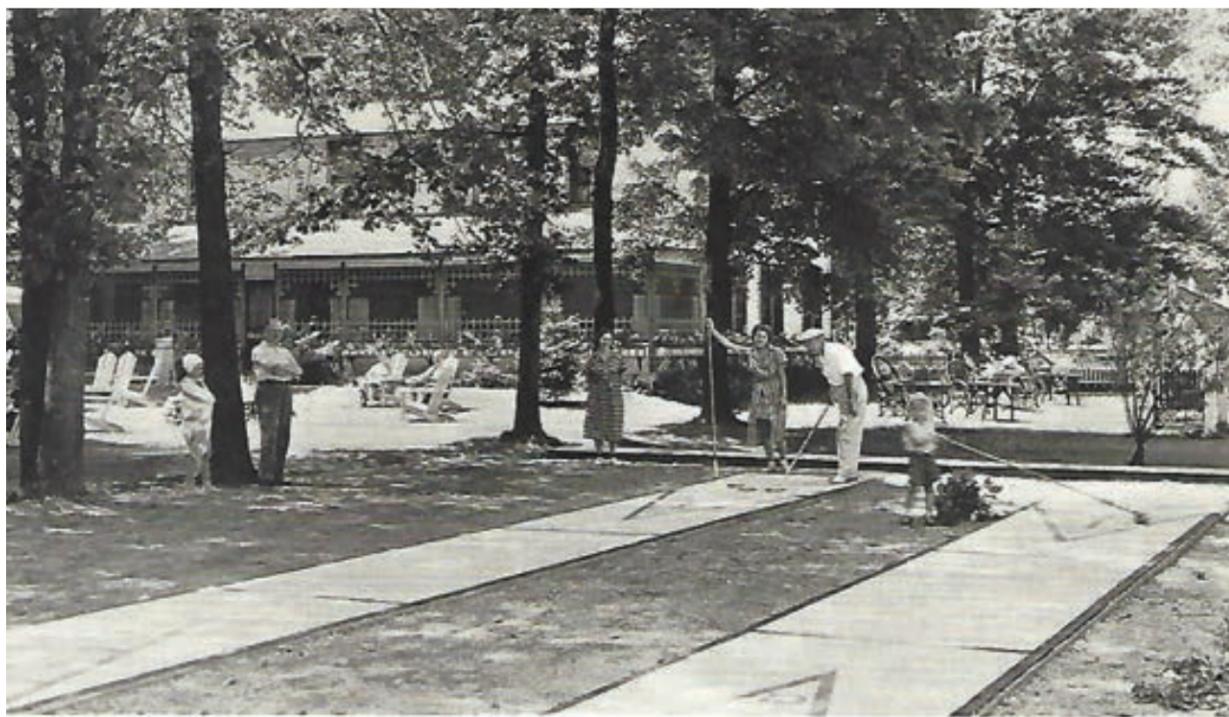
Among other places, the book may be purchased at the Jerdon Real Estate office on M-62 West, and at Whistlestop Gifts, which is operated by the Dowagiac Chamber of Commerce.

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

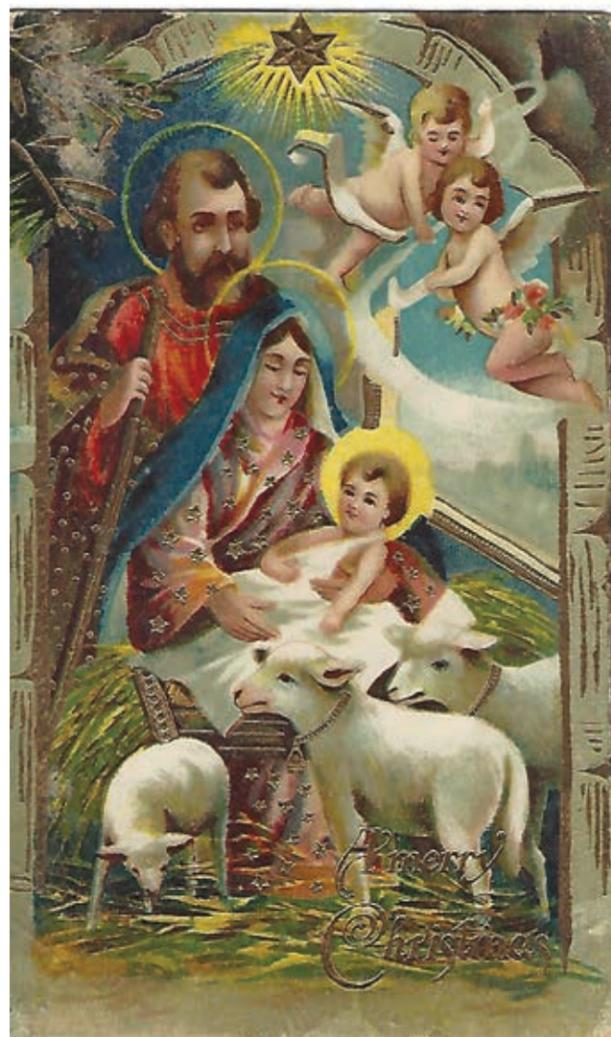
In this edition of Neighbors we have selected postcards showing images of Dowagiac and the nearby area and lakes.

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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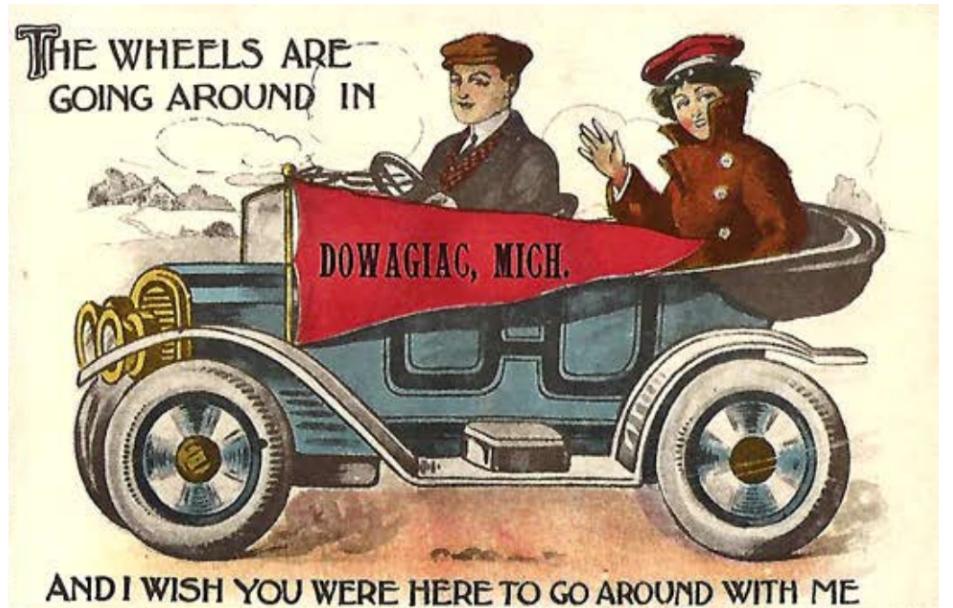
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# NATURE NOTES

## Whitetails, Redpolls and Mockingbirds

**B**errien County Parks Director Brian Bailey was in the right place at the right time on October 28, when he came across a buck white-tailed deer, with larger than average antlers, and was able to capture a good photo!

The buck was grazing in a residential area near St. Joseph High School when Bailey sighted the animal.

Late fall, particularly the month of November in Michigan, is the time during which the species is in rut. During November bucks become more active and wander from their normal daily routes. They become careless, often crossing roads and highways with disastrous results.

Drivers of motor vehicles should be extra vigilant for white-tailed deer crossing roads at any time, but particularly at dusk and dawn.

Bow hunting season on white-tailed deer is currently in season in Michigan, and regular firearm season opened November 15. However hunting is forbidden in both the City of St. Joseph and St. Joseph Charter Township.

Notable bird sightings this week include common redpoll, where home during summer is the far north of Canada, where nearly the only trees that grow are birches and aspen.

Redpolls irrupt or "invade" southward into the US with irregular frequen-



*White-tailed deer (buck), October 28, 2017, St. Joseph by Berrien County Parks Director Brian Bailey.*

cy each winter. During some winters only a handful of sightings will be reported, while in other winters they become the most common bird at the feeders, preferring the same niger (thistle) seed of our

common goldfinch.

Lisa Schaller of Sawyer photographed a common redpoll at Lincoln Township Park in late October. There have been other redpoll sightings in our region within the last ten days, such as Indiana Dunes National Lakeshore.

October is quite early in the season for the appearance of redpolls in Southwest Michigan. Even during winters when they become prevalent, they don't arrive until middle or late November. Watch your feeders.

Another bird photo turned in by Lisa Schaller is that of a northern mockingbird, seen on a wire along Jefferson Street in New Buffalo on Monday, October 30.

Northern mockingbirds can be found sparingly all year in Southwest Michigan. Our latitude is the northern limit for this songbird, which becomes more abundant as one travels southward in the US.

Mockingbirds are known for mimicking other birds songs and calls, and even some mechanical sounds such as railroad crossing bells.

Report your sightings to Jonathan Wuepper at [wuepperj@gmail.com](mailto:wuepperj@gmail.com)



*Common redpoll at Lincoln Township Park, October 2017. Lisa Schaller of Sawyer.*



*Northern mockingbird, on a wire on Jefferson Street, New Buffalo, October 30. By Lisa Schaller of Sawyer.*

# LOCAL HISTORY

## Cass doctor's prescriptions in 1861

**Provided by Cass District Library  
Local History Branch**

Dr. Fairfield Goodwin was a resident of Cassopolis, Michigan for forty-four years, until his death October 17, 1918. He was born in Madison County, New York on May 12, 1833. The family moved to Pontiac, Oakland County, Michigan in 1836.

Dr. Goodwin's grandfather and stepfather were physicians which likely led to his study in medicine, which was temporarily interrupted in 1861 upon the start of the American Civil War.

Fairfield Goodwin enlisted in Taylor's Battery, Company 1, 1st Illinois Artillery in 1861 and rose to the rank of sergeant.

As a soldier he earned a very honorable record and especially distinguished himself by taking charge of his

men after all his superior officers had either been killed or wounded in the fighting at Shiloh, April 6 and 7, 1862, and holding the ground which his detachment had been ordered to hold.

Many of Dr. Goodwin's wartime writings have been preserved, including Medical Prescriptions, prescribed to soldiers during the spring of 1862, certainly after the bloody battle Shiloh, Tennessee.

I have kept Dr. Goodwin's spellings as originally written.

### **Some Medical Prescriptions**

- For Diarrhoea: Sugar of Lead 8 grams; Zimea 4 grams; Opium, 4 grams.
- For the same: Terpentine Emulient with strycknine, 1/2 diet.
- For Amputation: Dover powder [contained opium]

with quinine & sulphate of iron, two lemmons full diet.

- For Rheumatism: 3 lemons per day, 1/2 diet with blister.
- For spinal disease: terpentine emulcent with quinine 8 grams, strycknine 1 gr.
- For chills and fever: quinine & antimoy with morphine powder.
- For general debility: Wine with quinine half diet and exercise.

In 1874, Dr. Goodwin graduated from University of Michigan Medical school and moved to Cassopolis.

Besides his medical practice, he built the Goodwin Hotel which was located near the corner of State and Broadway in Cassopolis. The hotel was torn down many years ago. It was located just south of the old fire department building and in front of Napa Auto Parts.

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# THE LAST WORD

## A little holiday cheer for the neighbors ...



was the night before Christmas and all through our house, Every creature was stirring, especially me and my spouse.

The stockings were hung on the shelves by the chair While the teenagers were off somewhere redoing their hair.

Not a grandchild was nestled yet in anyone's bed My, how they bounced off of walls so soon after they fed.

And mama in her house robe and me in my sweats Were struggling to wrap presents that increased our own debts.

When up on the Netflix there arose a bold pattern And all the kids screeched for the channel to turn.

Then what on my big-screen TV should appear But a rash of commercials pushing some new kind of beer.

There Santa, with a brew in each big white-gloved hand, Pitched all of the beers as he called them by brand.

Please Pilsner and Ale and dark Stout, get us potted So memories of this evening of strife might be blotted.

Though rapt in the cell phones snugly wrapped in their hands The kids bade me find tune to some loud kid pop bands.

"Come kids," I tried begging, "time to fall into your beds So sugar plums might surely come dance in your heads."

"I'm tired and I'm beat and I need a wee nip Something strong, I should think, that might help me nap."

But the kids kept poking and swiping their phones Making all of those odd noises that send chills to my bones.

"Santa's coming," I persisted, "He'll be here so soon If you don't hit the rack it'll be afternoon ..."

... Before we can swarm round our bright Christmas tree And rip open the presents with lust and with glee."

"C'mon," I chided giving it one last good try "Go to bed now, before I start to cry."

But ignore me they did as their fingers did dance Over SnapChat and Facebook, their minds in e-trance

"You better make Santa his cookies and milk," one kid said aloud "before you get drunk and get yourself all a-plowed."

"Hey kid," I shot back, "I've not touched even a drop Gimme a break, little jerk, or your presents I will drop ..."

... Off at the shelter," I threatened, my face going blue "And some other poor kid will get the gifts meant for you."

"Aw gramps, you old curmudgeonly nag You wouldn't dare cheap us out of our Christmas-time swag."

"We've been decent all year, but we're sure that you know If we don't get our gifts, such a tantrum we'll throw"

"That your blood pressure will spike and your face will show fear And you'll end up as sorry as a whipped, whimpering reindeer."

Of course they were right, they know I'm not really a Grinch And their presents are safe, they were sure that I'd flinch.

So I promised them each just one more half an hour to play with their phones, then into the shower!

And so off to their beds, it finally occurred After whining and threats and more than one bad word

Which left me and the missus alone in the dim yule's eve light trying most desperately to not get into a fight.

It'd been quite a day and a most difficult night But the snow on the deck was a most welcome sight

And as the noise from upstairs quieted down to a whimper my dour mien lost most of it's earlier distemper.

So after hours of wrapping and similar chores I was finally able to lock all the doors

And we sighed in relief and settled back in our chairs hoping we were done with the noise from upstairs.

And as we had planned we uncorked a large bottle of red and raised our fine glasses and together we said,

"Thanks be to the fates we've lived through all of this fuss Here's toasting to Christmas, New Years and to each one of us."

Merry Christmas neighbors.



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