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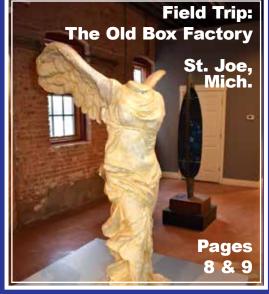
A regional newspaper freely distributed in Dowagiac, Cassopolis, Edwardsburg, Vandalia, Jones, Marcellus, Decatur, Union, Sister Lakes, Three Rivers, Elkhart and Mishawaka, with home delivery at Diamond, Eagle, Birch, Corey, Donnell, Indian, Magician, Shavehead, Baldwin, Long, Dewey, Cable, Juno, Christiana, Painter, Paradise, Stone, Buck, Lewis, Big & Little Twin and Bair lakes



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Inside ...

Regional News.....Page 2 Regional Events Page 4 Floyd's Postcards.....Pages 10-13 The Last Word.....Page 15 Neighbors is published monthly from March through December.

> **To contact Neighbors** (269) 228-1080 (269) 476-1680

> http://www.cassneighbors.com sailorphil@philvitale.com jack@beanstalk.net

REGIONAL NE

Cass artists invites applications

The Cass Area Artists invites artists and crafters from Michiana to submit applications for participation in its 5th Annual Juried Summer Art Show, which will be on July 20 at the Lowe Center.

Applicants should submit images representing a sample of each of the categories (if only one category, then 2-4 images of that category) of items they will be selling and one booth shot to afarkas@yahoo.com and mail separate checks for booth and jury fees to Alli Farkas, PO Box 606, Dowagiac, MI 49047. Checks should be made out to Cass Area Artists. Deadline for submissions is May. Entries will be juried by selected members of Cass Area Artists. If your entry is not accepted the check for your booth space will be returned to you. Artists/crafters accepted to the show will be notified by email by May 15.

For more informations visit http:// www.cassareaartists.org/home.html or contact Tom Rose, director at boater458@yahoo.com or call 228-8047.

Melting Man bicycle races planned

On Saturday, March 23, at 9 am, 60, 24 & 35 mile bicycle races will begin in the Melting Mann Challenge, a dirt road challenge for all skill levels. First time racers and experts welcome to join the races in Newberg, Penn, and Marcellus Townships in Cass County. The Melting Mann event is named after one of the most challenging sections of the route, Mann Road, which has been known to turn bikers into hikers! Also accessed via Mann Road, but buried deep in the woods of Michigan's State land, is Mount Misery, one the highest natural points in

Southwest Michigan. You may choose from a 24 mile, 35 mile, or the 60 mile route. The courses feature 90 percent gravel roads; the 24 mile loop has over 1,000 vertical feet of ascent and the 35 mile loop has over 1,500 feet of vertical ascent, and the new 60 mile loop offers just over 75 percent gravel with over 3,500 vertical feet of ascent.

For race, registration and fee information visit https://www.meltingmann. com/details.

Barn Swallow events

The Barn Swallow Theatre will hold its monthly board meeting on Saturday March 9 at 10 am. We always welcome new members to join.

The Barn Swallow Theatre will be performing the family friendly murder mystery comedy "Cafe Murder" at Pauly Mac's at Four Lakes Restaurant on Friday March 30 at 6 pm and Saturday March 31 at 1 pm. Rosemary Saint-John is a loud, annoying hypochondriac convinced she is allergic to water. No one is above suspicion in this delightful dinner theatre murder mystery! Dinner will be provided as part of the show. For reservations, email tickets@barnswallowtheatre. com or call 228-6672.

Sugar Camp Days welcomes visitors for maple syrup weekend

Bendix Woods County Park in New Carlisle, Indiana, is hosting its annual Sugar Camp Days festival on March 16 and 17, to celebrate the maple syrup season. You are invited to tour the sugar bush to see sap being harvested, and 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.

At Sugar Camp Days you can watch historical crafters demonstrate 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 goods 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.

Art Barn workshop series set

The Art Barn School of Art, 695 N. 400 East, Valparaiso, IN has announced another season of painting workshops for artists. The 2019 series will begin at the end of March and finish in mid-September. Workshops are offered over several consecutive days. All Workshops are 9 am to 4 pm, with a lunch break from noon to 1 pm. Lunch is included with the cost. Workshops are geared for ages 18 and over. All students must register 30 days in advance with payment to secure their participation. Register on-line at www.artbarnschool.org or call (219) 462-9009. Sessions include:

Capturing the Light with Lynn Ferris, Watercolor, July 12-14, 3-day session, \$350. Bring your work to the next

level. Light and shadow shouldn't be afterthoughts in our paintings. In fact, good use of light and shadow is one of the best ways to take a painting from ordinary to extraordinary. Lunch will be provided each day of the workshop. Register by June 12

Basics of Watercolor with Lian Zhen, Sept 6-8, 3-day session, \$200

Zhen teaches basic techniques such as compositions and coloring, and his unique methods. He shows how to mix colors on watercolor papers, as well as letting the pigments painting themselves. The sessions include 4 to 6 demos each day with student practices between, so participants can absorb and assimilate the lessons. Supply list provided prior to workshop. Register by Aug. 6

Creative Color - Loose and Vibrant with Ken Hosmer (Oil & Acrylic), Sept 10-13, 4-day session, \$330

Students of all levels will learn to creatively interpret subjects with color freedom; learn to lead the eye through your painting with light and dark pathways; learn to simplify subjects to create dynamic compositions. Daily painting demonstrations focus on landscape type subjects with animals, figures, buildings or water. Painting demonstrations will be in traditional oil, however students may work in either oil or acrylic. Ken is highly respected for his calm, supportive demeanor as he skillfully verbalizes exactly what your painting needs for improvement. This makes the class ideal for both beginning and advanced students. Register by Aug. 9

For more information or to register, email adavis@artbarnschool.org or call (219) 462-9009.



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REGIONAL EVENTS CALENDA

March 6 (Every Wed) Story Time, 10 am on Wednesdays (all month), recommended age 3-5 yrs old, enjoy stories, songs, activity/craft, and more. Cass District Library - Mason/Union Branch, 357-7821

March 6 (every Wed) Fitness Classes, 5:30 pm on Wednesdays, Free and open to the public, bring your own mat/towel and hand weights. Cass District Library - Main Library, 357-7822

March 7 (every Thur) Story Time, 10 am on Thursdays (all month), recommended age 3-5 yrs old, enjoy stories, songs, activity/craft, and more. Cass District Library - Main Library, 357-7822

March 8 (every Friday) Story Time, 10 am on Fridays (all month), recommended age 3-5 yrs old, enjoy stories, songs, activity/craft, and more. Cass District Library - Edwardsburg Branch, 487-9215

March 8 (every Friday) Infant Story Time, 11:15 am on Fridays (all month), birth to 2 yrs old and their caregivers, enjoy rhymes, songs, short stories and play time. Cass District Library - Edwardsburg Branch, 487-9215

March 8 Family Fort Night, 5:30-7 pm, Bring blankets and pillows to build forts. Snacks, games, and books provided! Doors locked at 6 pm; minors must have an adult present. Cass District Library -Main Library, 357-7822

March 12 Family Story Time: Touch the Brightest Star, 6 pm, Join us for stories, songs, and fun activities about the night sky. Cass District Library -Howard Branch, 487-9214

March 16 VITA (Volunteer Income Tax Assistance), 9:30 am-2 pm, By appointment only, Call United Way to set-up an appointment at 800-563-5432. Cass District Library - Main Library

March 27 Bunny Banner Workshop, 1 pm, max 15 people; call to register. Participants will paint wood rabbit shapes to make a banner. Materials provided. Cass District Library - Main Library, 357-7822

March 30 VITA (Volunteer Income Tax Assistance), 9:30 am-2 pm, By appointment only,

Free Estimates!

Swimming

Call United Way to set-up an appointment at 800-563-5432. Cass District Library - Main Library

March 26 - 5 pm, National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting at the Super Buffet, Benton Harbor (next to Big Lots). All retired/current federal employees, spouses/families welcome. Jean Rowe, 782 2769 or e mail jeanrowe70@comcast.

April 13 - Easter Eggstravaganza, 10:30 am -12:30 am, Dowagiac, 782-8212

April 23 - 5 pm, National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting of the year at the Super Buffet, Benton Harbor (next to Big Lots). All retired/current federal employees, spouses/families welcome. Jean Rowe, 782 2769 or e mail jeanrowe70@ comcast.net

May 3, 4 - Michigan Lake stewardship Association (formerly Michigan Lakes and Streams Association) 58th Annual Meeting, Crystal Mountain Resort, Thompsonville, MI, mymlsa.org

May 4-17 - Dogwood Fine Arts Festival, 9 am - 5 pm, Dowagiac, (866) 490-2847, www. DogwoodFineArts.org

May 25 - Oshke-Kno-Kewewen Traditional Pow Wow, 9 am, 782.8998, http://www. PokagonPowWow.com

May 27 - Dowagiac Memorial Day Parade, 10:30 am - Noon, 782.6306

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

June 8 - 2019 Diamond Lake Association Annual Meeting (all lake residents welcome) 10-11:30 am, Diamond Lake Yacht Club; dlacassopolis@gmail. com, www.dlacassopolis.org

June 21 & 22 - Diamond Lake All-Lake Garage Sale, 9 am - 2 pm Friday, 9 am - Noon Saturday; dlacassopolis@gmail.com, www.dlacassopolis.org

June 25 - 5 pm, National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting of the year at the Super Buffet, Benton Harbor (next to Big Lots). All retired/current federal employees, spouses/families welcome. Jean Rowe, 782 2769 or e mail jeanrowe70@ comcast.net

July 6 - FIREWORKS at Diamond Lake, Birch Lake, dusk (rain date July 7).

July 19, 20 - Summer in the City Festival, 10 am -5 pm, Dowagiac, 782.8212, VPhillipson@ Dowagiac.org

July 20 - 2019 Diamond Lake Triathlon, 7:30 -10:30 am, Diamond Lake Marina; ; dlacassopolis@gmail.com, www.dlacassopolis.org, https://runsignup.com/Race/MI/Cassopolis/ DiamondLakeTriathlon

July 23 - 5 pm, National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting of the year at the Super Buffet, Benton Harbor (next to Big Lots). All retired/current federal employees, spouses/families welcome. Jean Rowe, 782 2769 or e mail jeanrowe70@ comcast.net

July 25 - Ed's Open Header, "Cruise for the Cause" 5:30 - 8:30 pm, Dowagiac, proceeds will be given to the Cass County Cancer Serivce, 782-

July 27 - Steve's Run, 9 am - 1 pm, Southwestern Michigan College, 782.1000, http://StevesRun. SWMich.edu/

July 28-August 3 Cass County Fair http://MyCassCountyFair.com, 445.8265

August 17 - Rod & Roll Classic Auto Show, 7 am -4 pm, Dowagiac, 782.8212.

August 27 - 5 pm, National Association of Retired Federal Employees SW Michigan Chapter 572

monthly meeting of the year at the Super Buffet, Benton Harbor (next to Big Lots). All retired/current federal employees, spouses/families welcome. Jean Rowe, 782 2769 or e mail jeanrowe70@ comcast.net

August 31 - Kee-Boon-Mein-Kaa Pow Wow, 9 am, http://PokagonPowWow.com, 782.8998

September 24 - 5 pm, National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting of the year at the Super Buffet, Benton Harbor (next to Big Lots). All retired/current federal employees, spouses/families welcome. Jean Rowe, 782 2769 or e mail jeanrowe70@comcast.net

October 12 - Under the Harvest Moon Festival, 10 am - 4 pm, Dowagiac, 782.8212.

October 22 - 5 pm, National Association of Retired Federal Employees SW Michigan Chapter 572 monthly meeting of the year at the Super Buffet, Benton Harbor (next to Big Lots). All retired/current federal employees, spouses/families welcome. Jean Rowe, 782 2769 or e mail jeanrowe70@ comcast.net

October 27 - Trunk 'n Treat, 6 - 7 pm, Dowagiac, 782-0000

November 15, 16 - Christmas Open House Weekend, 10 am - 5 pm, Dowagiac, 782.8212.

November 30 - Small Business Saturday, 10 am -11 pm, Dowagiac, 782-8212

December 3 - 1:30pm The National Association of Retired Federal Employees SW Michigan Chapter 572 will hold their annual holiday dinner at Coach's Bar & Grill, Stevensville. All retired/current federal employees, spouses/families welcome, no RSVP needed. No business meeting, new officers will be sworn in. Next meeting is March 24, 2020. For information call Jean Rowe, 782 2769 or e mail jeanrowe70@comcast.net

December 6 - Candlelight Christmas Parade, 7 - 9 pm, Dowagiac, 782.8212.



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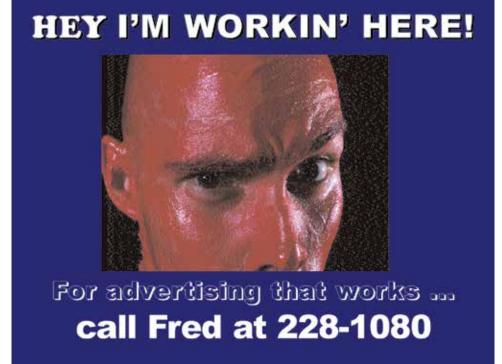
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Chicken with marinated tomatoes and wilted radicchio

by Chef Dennis Bamber
HICKEN MILANESE WITH
MARINATED TOMATOES
AND WILTED RADICCHIO

INGREDIENTS

Boneless, skinless chicken breasts - 1 half will serve at least one person

- 1 cup flour or more
- 1 cup breadcrumbs or more, seasoned with salt and pepper and a 1/2 cup of grated Parmesan cheese.
- 3 beaten eggs in a serving bowl
- 3-4 tomatoes
- 1 head of radicchio(feel free to substitute spinach or arugula)

Balsamic vinegar

- 4 pats of butter.
- 1 half of fresh lemon Olive oil

DIRECTIONSSTEP 1

Core tomatoes, remove seeds and cut into a small dice. Put in colander, salt, add a dash of olive oil and 2 tablespoons of balsamic vinegar







STEP

Remove core from radicchio and cut into 1" squares. Put in large bowl. $STEP\ 3$

Slice chicken breasts into 1/2" slices lengthwise, cover with parchment or wax paper, and using a meat pounder or the back of small skillet, pound into about 1/4" thickness.

STEP 4

Put chicken cutlets into the flour, shake off any excess, dip into egg mixture, shake off excess, then add into the seasoned breadcrumbs, pressing the crumbs into the crumbs into the meat. Put on a cookie sheet. DO NOT DO THIS IN ADVANCE as your coating will become mushy instead of crisped. STEP 5

Put 2-3 tablespoons of olive oil along with the butter into a large skillet and let it get hot. Put cutlets in and brown on each side. Add more butter and oil if you need to for larger servings, but make sure it is hot before you add the chicken. Put back onto cookie sheet and put in oven to keep warm.

STEP 6
Put Radicchio into the skillet, drizzle with splash of olive oil and a little balsamic. Cover, stir often until radicchio is completely wilted

TO SERVE

Put Radicchio on the bottom of the plate, put browned chicken on top, and spoon the marinated tomatoes on top of the chicken. Put a splash of lemon juice on top, and you are ready to serve.

~Buon appetito

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.



LAKE LIFE WITH JANE

Н

by Jane Boudreau

ey Neighbors! It's so good to be back here and digging into the year ahead of us. I hope everyone had a wonderful Christmas and that we are all healthy and happy. And I hope the wicked weather we had in February is totally behind us. That was brutal. Even with the heat turned up and fireplace roaring, I couldn't get the temperature in the house above 62 degrees. That said, I'm looking forward to warmer weather.

I think of March and April as the eve of summer. Having a lake house is a huge joy in my life and planning for summer is a big deal. Even before we bought our place, I did a lot of work getting our home in the city all ready for warm weather. Planning my veggie garden, getting the vard cleaned up, repairs as needed on the fence, shed, shutters--all those things that nagged at me all winter when the wind was howling. So that's all coming up. Lake life is a bit more complicated. I won't complain, I'm the luckiest girl in the world to living in the country, have a house on the water, a beach that I can sit on when the sun is coming up and the ducks and swans are floating by. And how about those evenings sitting by the bonfire watching a zillion stars in the sky?

There is a lot of prep going on inside and out. I just want to touch on my current goal of decluttering and paring down what I have in my house (or garage, or shed). A lot of people go into this mode in January. I'm exhausted after the holidays and putting all the decorations away so I just hibernate for a few weeks. But I know what I need to do to make things go swimmingly when it becomes time for fun in the sun. And particularly at the lake, ready for company!

In the blogging world, and I've had a lifestyle blog for over ten years, you will find post after post on how to declutter your home until you practically have it memorized. I take a lot of the advice with a grain of salt. One blogger wrote, "Stop hanging on to the sentimental stuff you have in your life. It won't serve you, just take up space." I read this while eyeing the small urn on the mantel with my father's ashes. So I decided to set up some guidelines for myself, because I'm inherently lazy and figured I could really streamline this tortuous project facing me.

There was a decluttering project that went around the blog world a few years ago. I think it made some sense. It had a name something like 30 In 30. I could be wrong on that, but it sums up the concept. Every day for one month, you fill one trash bag with stuff you don't love, need or want. And I'm not talking about a little bag from Harding's. A large kitchen trash bag. It really is amazing how fast you can fill that bag. The first time I did it, I was feeling a little heady, and ready to move on to a second bag. But restrain yourself, you have thirty days to do it, and you don't want to run out of things to toss and start looking at the children.

Again, decluttering isn't cleaning, although cleaning will be easier once you declutter. Start with one room. I have clutter everywhere so there is no specific place to start. I've heard of methods where your belongings are separated into three parts; toss, donate, think about. I believe the sentimental things are what I really have to think about. The urn, for example, is definitely staying. I also



have my mother's china that I never use. That's a hard one. I'm thinking that maybe I can offer it to a sister or cousin. Keep it in the family, or at least transfer the guilt to someone else.

Another hard purge is clothing. It can be easy and somewhat liberating to go through your own closet, pulling out dresses and blouses and the odd scarf. If anything, you now have a good excuse to go shopping. I also have a very good feeling when I'm giving something back to people who are in need, so when I donate clothing, it's a gain, not a loss.

Men react a little slower in parting with clothing. All those golf shirts with the name of the event/tournament/country club can really bring a tear to the eye. Especially if one or two was from a great round. Personally, I feel that purging my husbands clothes myself gives me more satisfaction than him. I have always despised his Tommy Bahama summer button down shirts. No one wears them anymore, they are a product of the '90s. It could be that he has great memories of wearing them thirty years ago when he was a little more fit and not so gray. Sorry, those days aren't coming back.

A man's collection of ties is much like my collection of bath towels. We think we are replacing the old, but actually, we're just adding more to the mess. I simply can't throw out an old and frayed towel when it can still serve a purpose. And yes, I have torn them up for rags, and now I have a nice collection of rags, too. My husband, on the other hand, went on a tie buying spree recently, and I truly believe he could set up his own department at Macy's.

Decluttering it seems, serves a lot of purposes and is often enlightening. Am I going to regret finally donating my wedding dress? I can't pass it down to my daughter, as she's already told me it's hideous. I guess I'm going to have one big pile called "think about." I'm not sure if that qualifies for a shopping trip, but at least something has been accomplished.

I want to share some of the advice and tips I've gotten over the years from social media, blogs, publications, and my mother. I think we've talked about clothing pretty well. If you are still having a problem parting with clothes, think about why. Are you waiting to lose some weight to wear that dress? Are you hanging on to those shoes you wore at a wedding two years ago that killed your feet only because they were pricey? Stop torturing yourself. Give those things a new home. You know better. Be good to yourself and have no more than two pairs

of dressy shoes and only if they are comfy. Instead of hanging on to clothes a size smaller than you can wear, clear it out donate it, maybe you can give the nicer pieces to a consignment shop. And if you are actively trying to lose weight, throw two bucks into a jar for every pound you lose and then you have a start in getting a few new outfits to fill that space in your closet and make you feel super good! And please know, I've been there. But enough about clothes.

I always find closets and cabinets to be the hardest to do a clean sweep in. My storage spaces are not large nor do I have many. Sometimes we just don't realize where we have valuable real estate. Our guest room closet holds our vacuum cleaner and on the top shelf; extra sheets, towels, throws and pillows. On the floor of that same closet I have a large bin which holds fabric napkins, table runners, and placemats. Not conventional but I do not have a dining room with a china cabinet and drawers. At the lake, we tried to make our small bathrooms seem a little larger (and easier to keep clean) by installing pedestal sinks. I'm fussy about keeping my bathrooms clean, at least the sink, tub and toilet. With the pedestal sinks, there was no hidden storage and I found out very quickly that I didn't like running up and down the stairs to clean the full bath. So, I bought small plastic containers which hold a bottle of all purpose cleaner and a roll of paper towels, and I keep them behind or next to the toilet. I prefer spray bottlesif you have kiddos you can turn the nozzle to the off position. I used to use those pop up wipes and that's a no no if you've ever seen your child trying to blow his nose in one. Now I'm all good for a quick spray down in the morning and when I do a weekly cleaning, I use a plastic tote which I keep under the kitchen sink filled with old rags and cleaners.

My kitchen is another problem area. You really have to check everything for expiration dates and move the oldest food products to the front part of your cabinets. Completely toss the herbs and spices you rarely use, the shelf life of those are about six months. I had multiple containers of pumpkin pie spice and poultry seasoning--I just automatically bought it around the holidays. If there is a spice you need for a particular recipe that you know you will rarely use again, look in one of your larger grocery stores for spices that can be bought in small plastic bags, or by weight. If you have no luck with that you can order them online. One of my favorite places is Sandy's

Place and More (dot com). Everything is organic and comes in different sized packaging.

Canned foods generally have a shelf life of 1-4 years, it mostly depends on the acidity. Tomatoes and citrus fruits last up to 1 1/2 years, and most everything else about 4 years. Check your expiration date, rotate, and never feel bad about weaning down the 6 cans of navy beans or 12 cans of pumpkin pie puree that you've bought with the best intentions. Most churches have a food pantry. Make the trip worth it by adding a few thoughtful items from your pantry.

And now for some jarring info, take a peek in your refrigerator. Until I researched this, my door shelves were packed with salad dressings of all types. Most were not even half used. So here's the deal. Once open, salad dressing can last up to 3 months, for the most part vinaigrette's. Those with a mayo or cream base have a shorter life - 1 to 2 months. This info led me to collect a few simple salad dressing recipes. If you have some vinegars on hand and a quality olive oil, whisk that up with some herbs and spices several hours before you need it. It will last in a container with a tight fitting lid for 3-4 days.

I know I'm just scratching the surface here. I'm in the middle of cleaning out my linen closet and I'm just amazed in finding things I forgot I had, some good, some not so good. I will be feeling pretty light on my feet when all of this is completed. But remember, you have to be organized to stay organized. You will be repeating the whole process again in a few months if you have everything going willy nilly back into your closets, draw-



ers, and cabinets.

I don't know about you but I've had my fill of comfort food. Even the good old Sunday pot roast is, well, old. So I tried to come up with some recipes that were filling without weighing us down, and also light and healthy. I have always loved vegetables so I make them the star of the show most nights. You may want to keep these recipes on hand for the coming summer months when the farm stands have an abundance of these gems.

Roasted Veggies with Balsamic Honey glaze *Ingredients:*

- 8-10 Brussels sprouts, root end trimmed and cut lengthwise (include any leaves that come off)
- 2 carrots, cut thinly on the diagonal 1/2 yellow onion, sliced thin in 1 inch long pieces
- 2 slices of uncooked bacon, roughly chopped
- 1 T olive oil

Small pinch of salt and pepper

- 1 T honey
- 1 T balsamic vinegar

Directions:

Continued on next page. See: **JANE**

BUSINESS & FINANC

Car damage: what happens when a car is totaled?

f a car has been totaled by accident, theft, fire, flood, tornado, vandalism, or hurricanes, most insurance companies typically pay the actual cash value. That may be less than its actual retail value and it is often less than the actual amount still owed on a loan or the amount due for a lease payoff.

A new car is worth approximately 30 percent less in 3 months than the day it was purchased. Car owners often assume that if their car is totaled, it will be replaced at the amount they paid, or at least the amount they owe. This is not

When your car is totaled, the insurance company has an obligation to, per your policy, make things right. This means that the policy owner must be left in about the same financial position with respect to the insured item as the owner was in before the accident. This does not mean that the liens or leases that hold title to the car are covered. Most insurance policies place a value on a vehicle using actual cash value. "Actual cash value" means replacement value less depreciation.

If a person has comprehensive and collision coverage, the insurance company will typically write a check for the actual cash value of the vehicle, minus any deductible on the policy. If the policy owner owes more on the car than it is worth or if the cash value is less than a current loan on the vehicle amount, the car owner would be responsible for the remaining balance(s) of the loan. One form of insurance available for the early



years of a car's life is GAP insurance. GAP insurance will pay the difference between the actual cash value of the vehicle and the current outstanding balance on a loan or lease. Gap insurance protects a vehicle lease or loan and sometimes it will also pay a regular insurance

The damaged vehicle's value is determined by comparing the vehicle's condition to similar vehicles. This may include input from local auto dealers, private parties or recent sales, which the adjusters use in their valuation. Condition, equipment and mileage differences are also taken into consideration. Often insurance companies may use a computerized evaluation process to assist them in determining the value of a vehicle. Insurance companies purchase third party computer systems that help them estimate costs in automotive claims and collision repairs. Third party software supplies insurers with software and a database that helps determine the value

of a vehicle based upon automating the claims process. These systems have databases and systems that contain benchmarking tools to find the true value of a vehicle from repair shops and dealers. Internet sites that allow a car owner to find a car's estimated actual cash value are numerous and, while not giving an actual value, may give the owner a ballpark idea of a damaged vehicle's value.

The exception to the use of actual cash value is classic restored vehicles, because a typical auto insurance policy covering physical damage does not insure vehicles over a certain age, which is usually 20 years and sometimes less. Therefore, classic or restored vehicles are issued stated value policies. Working closely with an agent, an owner of a classic or restored vehicle can determine the value that needs to be in place to cover the value of the car and the premium is based on that amount. If a loss happens the coverage is up to that value.

Trade-in value is often confused with

the actual cash value, but that is not a rule since actual cash value is specific to each claim and vehicle. There are too many variables with each situation for a simple answer to state a car's actual cash value. When an insurance claim adjuster determines a car's actual cash value, the owner can ask about the variables used to determine the car's value.

It can be hard to decide if an owner should take the money an insurance company is offering or keep the car, and have it repaired. If the decision is to keep the car and have it repaired (if that option is available), typically the owner can take the actual cash value, minus deductibles and what the insurance company would have received at the salvage yard and fix the car himself.

The rules, procedures and laws regarding vehicle losses vary from state to state and from insurance company to insurance company. Generally, an insurance company does not have any rights except for those specified in the owner's insurance policy or those specified by a state's insurance regulatory division. The situation really becomes an individual experience and every situation is unique. As usual, it is very important to discuss the 'what-ifs' with a trained and experienced insurance agent.*

* Information used from Carlnsurance.com. Inc. The information is not intended to substitute informed professional advice. This article should not be interpreted as a recommendation to buy or sell any insurance product, or to provide financial or legal advice.

JANE

Continued from previous page

Slice up your veggies and bacon and toss with olive oil, salt & pepper in a large bowl. Spread evenly on a baking sheet lined with parchment paper. Bake at 400 degrees for 20 minutes. Mix together the Balsamic and honey. Remove pan of veggies and drizzle the mixture over. Return to oven for an additional 10 minutes.

*Please note that this amount of vegetables will fill the baking pan. This will make them steam and create a tender and juicy vegetable. If you like your roasted veggies a little more browned and crunchy. use 2 pans and spread them further apart.

I made these as a side dish with a flat iron steak. I char the whole steak in a large, ovenproof skillet over high heat, 4 minutes per side. I use 1 tablespoon of canola oil and season it beforehand. I finish it off in a 325 degree oven for 10 minutes for rare. Use a thermometer to cook it to your liking. Slice into 4 pieces after letting it rest for a few minutes We are cutting carbs so I didn't include



any other side dishes.

Serves 4-6

I loooooove stuffed peppers but I wanted something different than the tried and true ground beef, rice, and tomato sauce. You can cut the heat in this filling by the type of peppers you use.

Jane's Spicy Stuffed Peppers

These were fun to make, and I just made it up as I want along. I had a bit of an uncooked piece of center cut pork roast. I used 1/2 of a piece of chorizo sausage that usually comes in two lengths per 12 oz. package. You can control the spice when using the Cajun spices and jalapeño peppers. I've also been using farro as a go to for rice as it is slightly lower in carbs and all around healthy.

Ingredients:

- 2 bell peppers, sliced in half and seeds removed
- 1 small piece of pork, about 1 1/3 cup, chopped a little less than the size of a
- 3 oz. chorizo sausage, pulled apart into small pieces

1/2 cup farro

1/2 T canola oil

- 1 jalapeño pepper, seeded and finely diced
- 1 poblano pepper, seeded and finely chopped
- 1 plum tomato, seeded and roughly chopped
- 1 c black beans
- 2-3 T Cajun seasonings
- 1 T oregano,
- 2 c Mexican cheese, divided

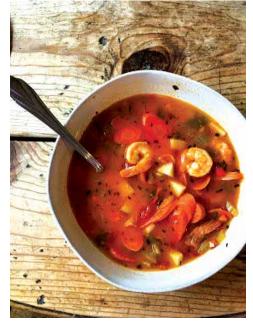
S&P to taste

Directions:

Cook the farro in a good amount of water approximately 20 minutes until tender. Drain and set aside. Meanwhile, sauté the pork cubes in the canola oil over medium heat for about 3 minutes, stirring and tossing occasionally. Add the remaining ingredients including the farro, and 2/3 of the cheese. Cook 5 minutes until well mixed and the flavors starting to meld.

Trim the bottom side of the bell pepper very thinly so that they will sit steady in the baking dish. Spoon the sautéed mixture into the four pepper halves, pressing it in firmly. Top with the last bit of cheese. Place the pepper halves in the dish and pour a scant bit of water around them so that they will stream. Cover tightly with foil and bake at 350 degrees for 25-30 minutes.

Serves 2 as a main dish, 4 as a side. I came up with this recipe because I wanted to combine winter veggies in a light broth and try to bring more seafood into my meals. This was so simple to throw together and I think it would be sensational served chilled in the summer much like gazpacho. Feel free to substitute scallops or a firm white fish like cod,



Jane's Shrimp & Veggie Soup *Ingredients:*

- 20-25 medium shrimp, cleaned, peeled and deveined
- 2 32 oz. boxes of chicken or vegetable stock
- 1 T olive oil
- 2 large shallots, chopped
- 3 garlic cloves, finely chopped
- 2 green onions, chopped
- 2 carrots, peeled and cut in 1/4 in. rounds
- 1 plum tomato, chopped
- 1 T dried thyme
- Small pinch of red pepper flakes Salt & pepper to taste
- 1 1/2 c fresh spinach, roughly cut

Directions:

Heat the oil over low in a large soup pot or dutch oven. Add shallots and sauté until just tender. Add garlic and stir for 1-2 minutes. Pour in the stock and bring to a boil. Add the green onions, carrots, tomato, thyme, red pepper, and S&P. Reduce to a simmer with lid on for 15-20 minutes. Add the shrimp and let cook 2 minutes. Stir in the spinach, adjust seasonings and serve.

Serves 6-8. I added a little shaved Parmesan to the top and also had some toasted garlic bread on the side.

Okay. This is it for the month of March! I'll continue with more organizing ideas next month and a few quick ones on getting your outdoor spaces ready for summer lounging and entertaining. If you have any tips you'd like to submit, you can send them to me at my email address below.

Happy Spring!!

Jane Boudreau is a writer, blogger, and longtime resident on Diamond Lake. Her time is divided between Michigan, Chicago, and a little place in the mountains of North Carolina. Please contact her at blndy9@yahoo.com. Feel free to submit tips, ideas, recipes, or your thoughts.

OUR CHILDREN

Read, read, and read some more!

by **SANDY FLEMING**

arch is National Reading Month and that makes it a great time to examine your family's reading habits. This month, take a look at how your children are progressing with reading as well as how much reading you're doing in your household.

Why? Because reading is the single most important educational factor that impacts everyone's success in life. Because statistics are showing that illiteracy is connected with poor health outcomes, poor job skills, and many other undesirable outcomes. Because we as parents can help fix this national problem.

Some will say that it can't be that bad, but the statistics are out there, and they are scary. According to the National Center for Education Statistics, 8 percent of the adults in our county cannot read at all. 70 percent of welfare recipients nationwide are illiterate. An article in the Washington Post states that 50 percent of the adults in the U.S. cannot read a novel written at the 8th grade level. 19 percent cannot read well enough to fill out a job application on their own. As a nation, we only rank 13th of developed countries in our rate of literacy achievement.

And there's more. Strong literacy skills are correlated with better jobs and higher wages. Some studies say that the wage gap is as much as 60 percent higher between illiterate persons and those with proficient reading skills. Lower literacy individuals who become parents are far more likely to have children with even worse outcomes...many end up dropping out of school before finishing high school. I could go on, but you get the idea. It's important, and it's up to us as individuals to change the landscape.

Here are some practical suggestions.

Make Sure Your Kids are Literate

Don't take the school's word for it. Your child's grades are not a reliable way to assess literacy because so many different types of systems are being used in schools. In addition to success with paper/pencil work, kids can be graded on effort, progress, or even expectations. Many students have become experts at "gaming the system" when it comes to reading. With the emphasis on digital education, they have learned how to turn on text-to-speech narration, how to rely on word processors and spell-checkers to bring their writing up to standards, and much, much more. I know because I see struggling students do this all the time. If the teacher only sees the finished digital product, he or she may have no idea crutches to get by.

The only sure way to find out if your child is achieving adequate progress in reading is to check on it yourself. Here is a simple set of activities that can help you "screen" your child.

1. Give your child a grade-level book to read to you out loud. You can find the grade levels of most books by searching the title at http://www.arbookfind.com/default.aspx?client=HomeConnect or at https://www.scholastic.com/teachers/bookwizard/. You should also try this experiment with a textbook from your child's grade level.

Open the book to a page with lots of words and no pictures. Have your child read the page out loud. Count the number of errors (even self-corrected ones), hesitations, and skipped or inserted words. If the number is higher than five,



there may be a problem that warrants further testing.

2. Make sure comprehension skills are intact. Your child should be able to hear a story or read a story and then tell you the following things for fiction: the characters, the setting, and the plot. Your child should also be able to make inferences (state ideas or facts that are not said directly in the text but with information in the text you know they are true), put events in order, and tell causes and effects of various actions.

For nonfiction, your child should be able to tell you the main idea or point of what he or she just read. Your reader should also be able to give reasons for each point that were in the text.

3. Check vocabulary skills. You'll find a nice online survey at https://www.flocabulary.com/pre-and-post-tests/. It's next to impossible to be a good reader without knowing the words! Your child should be able to score 100 percent on the previous tests, and 80 percent on the current grade level test.

4. Check writing as well. Your 1st /2nd grader should be writing sentences with capitals and punctuation, putting them into simple paragraphs, and spelling with increasing accuracy. Words that are misspelled should mostly be very phonetic, so that you know what word he or she is trying for. 3rd-5th graders should be able to write pieces of at least 3 paragraphs about one main topic. The paragraphs should have topic sentences and supporting details. Spelling and grammar should be mostly correct. Middle school and high school students should be able to write at least 5 paragraphs about the same topic, developing it. They should have an introduction, a body, and a conclusion. Writing skill is closely connected to reading skill, so if you notice weaknesses here, it's a good idea to seek out a more professional evaluation.

What if your child's skills are not up to expectations for grade level? First of all, don't panic! Contact a teacher or a tutor for a full assessment. But don't delay, either. Sometimes parents decide to wait a few years to see if children will outgrow the difficulties. Once in a while they do, but usually this sets you and your child up for a lot of grief down the road. Early help is much more effective and easier to provide than later help.

It's very common for children's skills to plateau after grades 2, 5, and 8. These levels mark major changes in the expectations for independence and critical thinking, and some children get left behind in the shuffle. There are changes in how classrooms are run and in how

much emphasis is put on teaching basic skills like reading and writing as opposed to how much is spent on content areas. And statistics have shown that kids who are reading on grade level by grade 3 have a much better chance of graduating and being successful.

Family Activities

No matter where your kids (or you!) fall on the literacy scales, it's important to become more literate as a family. Nothing speaks more loudly to children than the examples of their parents. Examine your own reading habits. Do you pick up books or magazines (or even digital media) that require sustained reading? Do you research when you need information? Do you read for pleasure? Your kids are watching you and will mimic you. Make sure they see you reading as a part of your daily life (and no, social media and texting do not count!). Don't wait until after they go to bed to do these things. It only works if they see you doing it on a regular basis.

I'm sure you've been reading with your infants, toddlers, and preschoolers. But are you still reading aloud to your school-aged, middle school, and high school child? Still important! Continue reading aloud to your kids as long as you possibly can. You have the opportunity to introduce them to literature they may not pick up on their own. You can read books that are a step or two above their reading levels. You can read part of a book, and then leave it lay around in a strategically tempting spot for them to pick up and finish.

Play word games as a family. There are tons of commercial choices, as well as commercially prepared crossword and other types of puzzle books. They make excellent (and inexpensive) gifts, and are a great way for kids to occupy themselves in the car or during wait times. The more you play with words, the better your vocabulary will become.

Take advantage of your local library's programming, too. Most libraries have story times for little children, reading clubs for older kids and adults, special presentations and workshops, and many other literacy-related special events. They also have books on tape and audio books to share for when you can't read to the kids for whatever reason. Just make sure that everyone follows along on the printed version, and they will still get lots of benefits from the activity.

Handling the Problems

What if my child won't sit still while we read aloud? Simple. Read anyway!

There's no reason they can't listen from across the room while they are playing with blocks. Another answer is to do something that gets them involved with the story, like listening for a secret word and responding in some way, such as with a clap.

What if we can't make it to the library at the story times? Try searching on YouTube or similar site for stories being read aloud. Or see if the library would be willing to live stream their session.

What if we can't find time to read? This one is a matter of priorities. Usually if you make an appointment and stick with it, the problem will solve itself. Also, you can try unusual times to read. Stories don't have to be limited to bedtimes. Try reading first thing in the morning, after lunch, or after school. Pick the time that works best for your family, and it will become a routine in no time.

What if my child's reading skills are delayed? Meet them where they are at! Play word games and do activities at the level where things are easy or just a little bit challenging. And remember when you choose books to find things that are age-appropriate or above. We understand words a whole lot better than we read them even when things are developing normally, so don't make the mistake of reading "babyish" books to your fifth grade struggling reader. This may be one of the only opportunities for him or her to catch up on the same stories that peers are enjoying.

What if my child's textbooks are too hard for him or her to read on their own? Try downloading a program called Audacity to your computer (it's free). It will allow you to record someone reading the material aloud. For iPhone/iPad, try an app called Smart Recorder. All of these allow longer voice recordings that will help solve this problem.

What if we don't have money to get books for the kids? The library is the obvious solution. It's free to have a library card and even if you want a book that's not in their collection, most libraries can find the book and get it for you. If your child is under age 5, try signing up for Dolly Parton's Imagination Library (http://imaginationlibrary.com) . This program sends free books to children from birth to age five and it is available in our county.

What if we can't get to the library to join the summer book club? Libraries aren't the only book clubs. Check your local bookstore or even look around online. Many places have book clubs. Or start your own!

What if I can't read well myself? That would be a great situation to use audio-books that are available at the library or use an ereader that has text-to-speech capabilities. It's also a great motivation to improve your own reading skills...talk to a qualified tutor to learn how we can improve things for you in a matter of 8-12 lessons.

Final Words

Remember that by helping your child read, you are giving a huge gift that will last a lifetime. If you know someone with a struggling reader, adult or child, please spread the word. It's important and it does make a difference!

Sandy Fleming is a tutor and writer in Edwardsburg. Visit her website at http://sandyflemingonline.com to get more fun ideas to help children learn.

FIELD TRIP

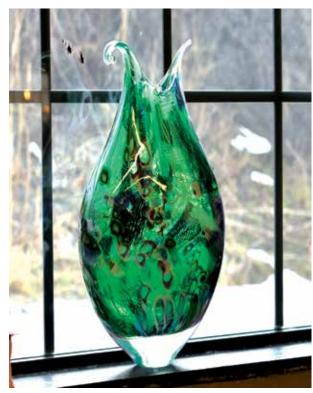


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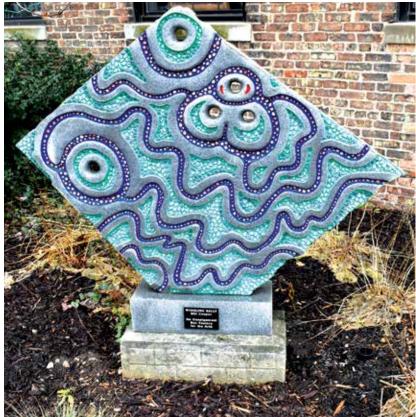
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For the record:

The Berrien Artist Guild, Inc., founded in 1962, purchased the historic Williams Bros. Paper Box Mfg. building in 1995. This small group of enthusiastic artists converted the old factory building into today's multi-use arts facility known as the Box Factory for the Arts where all the arts are celebrated. The multi-use arts center includes artist studios, galleries a performance stage, classrooms, Art Shop, meeting space and more. Two floors of the 55,000-sq-ft building have been devoted to the arts.

The Box Factory for the Arts is located at 1101 Broad Street, St. Joseph. For more info call 269.983.3688 or visit https://boxfactoryforthearts.org.







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HISTORIC POSTCARDS

Historic postcards depict rich scenes of our area's past

n 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.

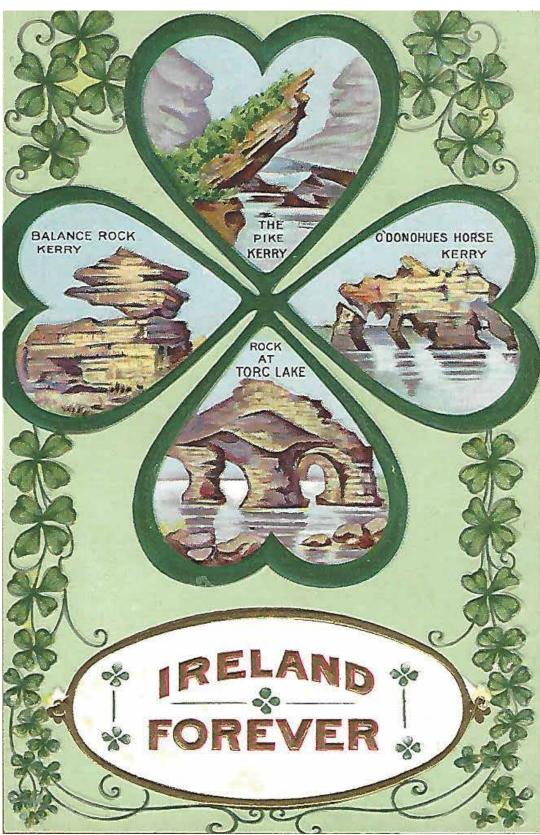
Floyd and his wife Donna started collecting post cards more than 20 years ago, and since Jerdon Real Estate specializes in marketing lake property, it was a natural fit that Floyd's interest be directed to the lake cards. The collection now numbers many thousands.

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.

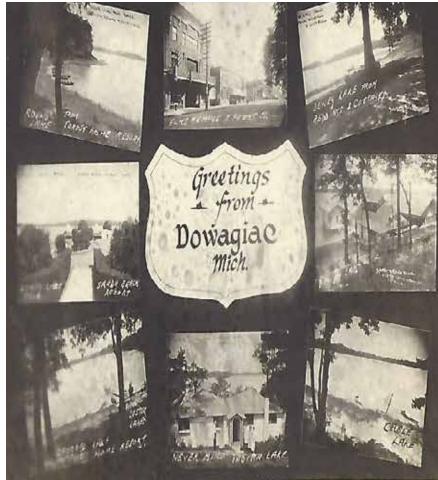
Among other places, the book may be purchased at the Jerdon Real Estate office on M-62 West, and at Whistlestop Gifts, which is operated by the Dowagiac Chamber of Commerce.

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











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HISTORIC POSTCARDS









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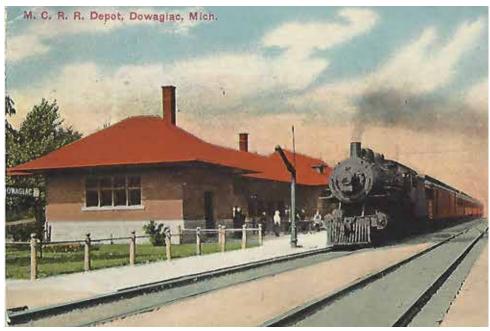


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NATURE NOTES

Winter birds seen around Cass County

Provided by Cass District Library Local History Branch

ellow-bellied sapsuckers are aptly named for their habit of drilling small holes in trees and drinking the sap, and eating insects attracted to sap. The species prefers sugar maple, birch, Scotch and Norway pines and fruit trees.

The sapsucker inhabits the northern forests of Michigan and Canada during the summer, but during September and October it is found in Southwest Michigan as a common migrant on its way to the southern US where the majority winter. A few yellow-bellied sapsuckers remain all winter as far north as the southern half of Michigan's Lower Peninsula.

This winter, sapsuckers have been reported in a total of 14 Michigan counties, north to Midland and Huron. Many range maps in bird books don't show the sapsucker winter north into Michigan, but they should.

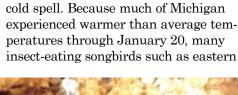
Spring migration starts in March, with numbers peaking locally during April, gradually tapering off in May. By Memorial Day, yellow-bellied sapsuckers are back on their nesting grounds to our north.



A yellow-bellied sapsuckers resorts to eating suet on a cold winter's day in St. Joseph Township, February 2019. John Meyer.

Above: Golden eagle near Dowagiac in Cass County, December 17, 2018. John Brenneman of Kalamazoo Nature Center.

Below: Brown thrasher at feeder of Kent Martin of Cassopolis, December 17, 2018. Blue jay to the left.





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Brown creeper, frozen, at Clark Woods Buchanan, February 2019. Mary Lysy.

Mary Lysy found a frozen brown creeper while walking in Clark Woods, near Buchanan last week. The brown creeper is a small, inconspicuous songbird of the woods. It is relatively common in Southwest Michigan during winter and like the sapsucker, moves north to Canada and northern Michigan for the nesting season.

It is probable that the brown creeper succumbed to the elements during the frigid weather of January 29-February 1, 2019, as did other birds and mammals.

An eastern phoebe was seen on January 28 and 29 near a barn in Oronoko Township by Valarie Anderson, but was not seen after the

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phoebe likely perished in the cold.

An eastern phoebe was seen January 5 by Korine Bachleda in Newberg Township, Cass County this winter.

Dick Schinkel of Oronoko
Township reported a small flock of redwinged blackbirds at his feeders on
February 9. Male red-winged blackbirds return to Southwest Michigan as
early as February and immediately
begin defending possible nesting territories. Females typically arrive about
ten days after males.

During the last ten days of February, red-winged blackbirds, common grackles and brown-headed cowbirds will be arriving in great numbers.



Northward movement of sandhill cranes and Canada geese occur late in the month!

A golden eagle was spotted outside Dowagiac on December 17 by John Brenneman during the Dowagiac area Christmas Bird Census. Golden eagles nest over the western half of North America, with exception of northern Ontario and Labrador (located in the east).

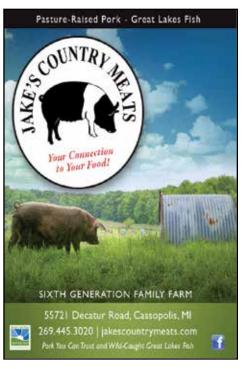
Adult golden eagles have a golden nape, and white tail band, never present on bald eagles.

Golden eagles turn up annually in winter in the Great Lakes region, often on Christmas Counts. It should be noted that bald eagle sightings far outnumber golden eagle sightings in Michigan.

An out of season brown thrasher was photographed at the home feeder of Kent Martin of Cassopolis on December 17th. Brown thrashers are common in Southwest Michigan during summer and migrate to the southern US for winter months. Occasionally one will remain in Michigan for the winter as is the case in Cass County. There

are no more than three or four brown thrasher sightings in Michigan over the course of five winter seasons.

Please report your sightings to Jonathan Wuepper at wuepperj@gmail.





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Carnegie Library's history in Cassopolis

Provided by Cass District Library Local History Branch

The LaGrange Township Library, currently known as the Cass District Library's Local History Branch, is turning 110 years old in 2019.

The building was constructed during 1908 and completed in 1909 using funds from Andrew Carnegie, and a millage raised by the citizens of LaGrange Township. The library opened informally on Friday, May 28, 1909, according to the Cassopolis Vigilant published the day before:

"The new Carnegie Library will be opened to the public tomorrow, though the books and other paraphernalia will not yet be installed. The Library Board has selected Mrs. Stella Kingsbury librarian, and the library will be opened on Mondays, Wednesdays and Saturdays, afternoon and evening. In Mrs. Kingsbury the Board has made an excellent selection for librarian, one that will meet the approval of people very general-

A formal opening occurred in August of that year, according to the Bristol Banner of August 13, 1909.

"The new Carnegie Library at Cassopolis, Mich., was formally opened to



the public last Saturday."

The South Bend Tribune reported in its August 4, 1909 edition:

"A reception will be held at the new Carnegie library next Saturday at which time it will be opened to the public. The building is located on Broadway about one block north of the business blocks and is a very imposing and attractive structure.

A building fund of \$10,000 was donated by Mr. Carnegie, while the building site and furnishings were secured by subscription by the Women's club of Cassopolis. The contract was done with Earnest Young of Mishawaka and Mr. Rosenarne, of South Bend, as archi-

The building is handsomely decorated and equipped with becoming furnishings. The second story is made into a convenient lecture room, which will be used for educational purposes. The Women's club will hold meetings there.

There have been about 2,000 volumes installed and an excellent list of magazines and periodicals subscribed for. The library bureau or two-card charging system has been adopted and a number of the ladies here have been busy for several weeks classifying and arranging the books. They were assisted by Miss Beulah Tisdale, a librarian, of Dowagiac, Mich.

The library will be open on Monday. Wednesday and Saturday in the afternoon and evening, to the people of Lagrange Township.

Mrs. Stella Kingsbury will act as librarian, having been elected several months ago by the library board."

The Local History Branch Library is open Monday through Thursday from 9am-4pm and Saturday 10am-2pm.

If readers have photographs of the library building, the library staff would be interested in obtaining copies for the archives. Photographs of the interior of the building are not known to exist dating from 1909 to the 1970s.

Please email Branch Manager Jonathan Wuepper at jwuepper@cass.lib. mi.us, or call 269-357-7823 with historical information

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THE LAST WORD

It's what we do in Michigan in the winter ...



ine, they say, when taken in moderate doses, is good for a person's health. Growing up in an Italian family as I

did and having wine placed in front of me since my youth (and, admittedly, having had the opportunity to redefine "moderation" on a regular basis), you'd think that I would be the poster child for healthy.

Unfortunately, contrary to the slogan on one of the posters that were popular in my younger days (Remember posters ... do they still do that?), everything worth doing is not necessarily better through overdoing.

Consequently, after a lifetime of pushing the limits of not only moderation but occasionally my own sanity as well, I find myself frequently quoting another favorite poster of the 1960s ...

... If I'd know I was going to live this long, I'd have taken better care of myself.

As I sit and write this column, the latest of this winter's wind-driven snow squalls is sheeting horizontally across the frozen lake in front of my house. The glass cover on the outdoor thermometer is partially frosted over, and the needle seems to be stuck between 20 and -20. The view of my neighbors' yards look something like the images that have come back from the Mars rover, and unless I see some movement soon, I'm going to have to surmise that there are two small, brown wrens frozen on the bird feeder swinging in the wind beneath the big, bare limb outside my window.

So, what's the snow and generally

Arctic weather got to do with wine?

Well, as I contemplate (and curse) the frigid weather, I find myself on the very edge of breaking into the seasonal snowbird whine ... you know the one ... it is usually chanted or sung to the melody of a funeral dirge and almost always ends us with "Take me to Florida."

But hey, I live in Michigan (where liberal application of internally applied wine is preferable to any cold weather whine) so I resign myself to going upstairs to redress for the day with a base layer of long johns and an outer layer (or six) of silk and fleece, pulling on my waterproof and insulated boots, quilted, goose-down parka, hand-knitted scarf, fuzzy stocking cap, cold-weather mittens and a face mask that I hope will keep my core temperature above hypothermic levels and keep my face from freezing off and shattering into a million ice cubes on the frozen street as I, my wife and our dog get ready to venture out to take our daily constitutional nature walk.

Oh how I envy the dog.

Clad only in the fur of a Labrador Retriever and barefoot as a bird, she not only withstands the frozen tundra of rural Cass County, but actually appears to enjoy our jaunts through the alternating ice and slush that the nearby roads and woodland paths have become, stopping occasionally to furiously dig the loose snow into powder then burrowing and rolling in it like an African elephant rolling in waterhole mud to protect its skin against tsetse flies and the dreaded elephant-slaying mosquitoes.

Even my wife (who gleefully insists

on our participation with the zeal of POW camp commander) is subject to the allure of winter whines once in a while as she stands beside the road clad in at least six layers of insulating clothing and topped by her thermal coverall suit, her arms outstretched on either side like a religious icon in cross-like fashion.

"I can't move my arms," she whines as she struggles and wiggles and shimmies in the cold air and like Ralphie's shivering little brother in A Christmas Story. "You can move your arms later," I tell her as we start off across the glacier that has covered what used to be Harvey St

Of course not all of our trips outside are as frigid as our daily walks, which we jokingly compare to the walks astronauts take in the cold of space outside their space capsules. This time of year our other trips outside the house consist largely of trips to a restaurant (or bar), the grocery store, WallyStore (for new gloves, thermal underwear and, of course, wine), or to the drug store (we are both of a certain age and Medicare requires we use the least convenient pharmacy for our medicines).

For those trips we take the "warm" car. Unlike our 15 year-old "cold" car, the warm car doesn't have cold air blowing in through the cracks around the windows or broken seat heaters. Its defrosters and winter wipers work properly, and the upholstery isn't covered with dog hairs (the dog doesn't get to ride in the warm car, although she seems to enjoy riding anywhere we want to go in the cold car).

Of course we dress differently when we take the warm car. Warmer clothing gets tossed into the back (in case we get stuck on the road for an extended period and have to resort to emergency procedures to keep from freezing into a couple of passengersicles), and we usually don lighter, insulated vests and street shoes so we aren't overdressed when we get to the super-heated restaurants, stores and doctors' offices (despite being a hearty lot, many of our neighbors seem inclined to compensate for the unpleasantly cold weather outside by keeping the inside of their home or business at a temperature we would consider unpleasantly warm even in the summer).

Dressed in lighter clothing, at least we can move our arms enough that we can raise a glass of a nice crisp wine to our lips and savor the warm liquid as it slides down our throat and warms our insides ... in moderation, of course.

But we still whine about it All of it. We whine that the weather is too cold. We whine that the snow from our snowbird-neighbor's house has drifted into our driveway or that the snow plow driver who came barreling down the road at 5 am was making too much racket for us to sleep in, and that he once again in his plow-frenzy buried the mailbox (and maybe the dog) in an avalanche of dirty road scrapings. We whine spring is too far away or another storm is coming.

But then we break out another bottle of wine (in moderation, of course).

In winter, whining and wine seem to go well together. It's what we do in Michigan in the winter.



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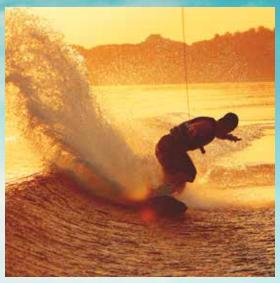
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