NEIGHBORS

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REGIONAL NEWS

Flywheelers cancel annual show

SOUTH HAVEN - This summer has been full of disappointing cancellations due to the pandemic, but one non-profit is offering an event that is safe as well as

On Saturday, Sept. 12 from 10 am to 4 pm the Michigan Flywheelers Museum will host the "Can't stop us COVID 19" Drive-Thru Antique Engine & Tractor

Based on its annual antique engine and tractor show - this version will be similar to the popular fair food drive-thru events where visitors stay in their vehicles and drive on a pre-determined route around museum property. Displays of farm machinery will be set up along the route which will wind through Old Towne, by the shingle and saw mills, past the tractor pulling track and then exit along the southern road. There will be several pull off areas where visitors can sit in their vehicles and watch things like tractor pulls.

There will be working displays like plowing, and blacksmithing as well.

"This is definitely going to be different for us," said Ingalls about the one day show, "but we wanted to do something. A lot of people have been telling us they understand we can't hold our regular show, but are disappointed so we thought this would be better than nothing."

Usually, thousands of collectors gather at the museum every September for its fall show, but the state's executive order that prohibits large gatherings due to the virus resulted in the museum canceling its traditional four-day event.

The museum's board of directors consulted with the local health department

and emergency planning office to make sure the event follows state guidelines. After getting the okay, the museum started planning.

"One of the things that was important to us was to not charge admission to this show," explained Ingalls. "With all the things that have been canceled this summer, we just felt it would be a nice thing to do for a community that has been very supportive of us."

Like many other businesses and non-profits, the museum has had to cancel all of its income generating events this year so is looking at other ways to earn revenue. One of those will be selling uncooked sweet corn at the drive thru show.

"This is the same corn that we get every year from Bangor's Stocchiero Farms, and steam in the antique Nichols and Shepard steam traction engine," said Ingalls. "The corn is always a hit at our show, and, even though we can't cook it for our visitors this year, we thought they might like to take some home."

Cost is \$5 for six ears. Money raised from this fundraising sale will be used for museum operational expenses.

The Michigan Flywheelers Museum is located on 68th street, east of South Haven. For updated information, check www.michiganflywheelers.org or Facebook.

Cass Historical Society meeting

The Cass County Historical Society will meet at the historic Newton House,, 20969 Marcellus Highway, on Tuesday September 15, beginning at 6 pm with an open house and followed by the 7 pm meeting with the topic of Early Surveying of Cass County by County Surveyor Stephenson

The meeting is to be outside, weather

Future meetings that are canceled include the Oct. 4 New House fall festival and the Oct. 13 regular meeting.

For further information on the society, contact Alen F. Butchbaker, at 260-244-8479.

Hayride reservations accepted

Groups are invited to enjoy the fall beauty of Bendix Woods on a two-hour tractor-drawn hayride. Reservations for the 2020 season are available end of September through November 7. Time slots begin at 1 pm, 3:30 pm, 6 pm or 8:30 pm. The fee for private party hayrides is \$120 for up to 80 people. The fee includes tractor-drawn hayrides and a campfire at the hayride site. A picnic shelter or building is NOT included. However, on a limited basis, and with an additional fee, you can rent a nearby shelter or building.

St. Joseph County Park staff continues to take precautions to protect the health of our employees, guests, and the community from exposure to COVID-19 by following CDC guidelines. Wagon capacity will be limited to help maintain social distancing and masks are highly recommended when social distancing is not available. In the case that St. Joseph County Parks must cancel your party due to COVID-19 restrictions, you will receive a full refund.

To schedule a group hayride please call 574/654-3155. Reservations are confirmed only when payment is received. For more information visit our website at sjcparks.org.

Bendix Woods County Park is located on Timothy Road in New Carlisle, IN.

Electronics recycling program

Waste Management is introducing a weekly electronics recycling program at its Three Rivers-area location.

Collection will take place 7:30 am to 11:30 am on Saturdays at 60050 Roberts Rd. The service is provided by St. Josephbased Green Earth Electronics Recycling and a partnership between Waste Management and St. Joseph County.

Accepted electronic items include computers and laptops, LCD monitors, CRT monitors, keyboards, mice and speakers, printers, wires and cords, audio/visual equipment, and LCD, plasma and tube televisions. In addition, the collection will accept stereo equipment, game consoles, wires and cords, car batteries, kitchen appliances and electronics, lamps and Christmas lights. It will not accept Freon units, light bulbs and PCB lighting, smoke and carbon monoxide detectors, alkaline batteries, or household hazardous waste and electronics that have been exposed to radiation.

Van Buren/Cass District Health Department COVID-19 Update

Cumulative Totals as of August 20, 2020: 347 confirmed positive cases / 15 deaths / 216 recovered in Cass County*

474 confirmed positive cases / 13 deaths / 303 recovered in Van Buren County'

94,697 positive cases / 6,368 deaths

*Recovered is defined as the number of persons with a confirmed COVID-19

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REGIONAL NEWS

diagnosis who are alive 30 days post-onset (or referral date if onset is not available).

Latest State and Local Updates: Earlier this week, a new MI MASK AID program was announced. The program provides four million free masks to Michigan residents who are most vulnerable. Those interested can contact our local SW Michigan Community Action Agency and view the list of locations that have already received masks for distribution. Information is limited at this time but more will be forthcoming.

As a reminder, according to the latest Amended Safe Start Order - EO 2020-160, for our local Region 3:

A social gathering or organized event among persons not part of the same household is permitted but only to the extent that if it is indoors, the gathering or event does not exceed 10 people; and if it is outdoors, the gathering or event does not exceed 100 people.

An easy-to-use chart is available online that summarizes Governor Whitmer's executive orders related to COVID-19, which includes a list of activities that are allowed, not allowed, or limited in some way.

Executive Orders since our last communication:

EO 2020-170 - Temporary COVID-19 protocols for entry into Michigan Department of Corrections facilities and transfers to and from Department custody; temporary recommended COVID-19 protocols and enhanced early-release authorization for county jails, local lockups, and juvenile detention centers - Rescission of Executive Order 2020-146 View all executive orders here.

Important Contact Numbers and Webpages:

If an individual suspects they have COVID-19 symptoms, they should stay home and take one of the following steps: Call their primary care provider (PCP) via telephone

Do a virtual visit with their health system/provider

Call one of the three Care Advisor phone numbers below provided by our local health systems. These numbers are helpful for individuals who do not have a PCP

*If your symptoms are life-threatening call 9-1-1 $\,$

Ascension Borgess-Lee, (833) 978-0649 www.healthcare.ascension.org Bronson, (269) 341-7788 www.bronsonhealth.com/coronavi-

rus-covid-19 *InterCare Health Network*, (855) 869-6900 https://www.intercare.org/covid-19. html

*Drive-thru testing is available in Bangor (Wednesdays 9am-3pm), Pullman (Tuesdays 9am-3pm), and Benton Harbor (see site for list of days/times). Individuals do not have to bring a lab order.

Spectrum Health Lakeland, (616) 391-2380 https://www.spectrumhealthlakeland.org/covid19

Call 2-1-1 or visit the COVID-19 test finder online to get information on coronavirus testing near you.

MDHHS COVID-19 Hotline (8am-5pm) (888) 535-6136, www.michigan.gov/coronavirus

As the situation continues to change,

we recommend referring to these sites for the most current information: Michigan: www.michigan.gov/coronavirus National: www.cdc.gov/COVID19 United Way of Southwest Michigan (local): for emergency updates, links to trusted sources, food distribution sites, and self-care strategies: https://www. uwsm.org/emergency-preparedness-re-

VBCDHD will keep our website (www.vbcassdhd.org/covid-19) and Facebook (@VBCDHD) as up-to-date as possible with the latest information, including access to Michigan.gov/coronavirus data.

Art Barn Fall Festival

The Art Barn School of Art has announced that its Art Blitz will be livestreamed on Saturday September 19 from noon to 4 pm in place of the in-person festival. The 4th annual Art Blitz event helps the Art Barn highlight its educational art offerings with live demonstrations and exhibitions of regional art. The festival is designed to encourage visitors and residents of all ages to actively engage in various art activities. Art Barn's retreat-like atmosphere provides plenty of inspiration for creative minds. Their galleries will be open during the live streamed event for those who might wish to view our exhibitions.

"The safety of our students, volunteers, staff and visitors is a top priority. After much discussion the Art Barn board and staff decided to transform the programming elements of Art Blitz into a virtual event," said Art Barn Executive Director Amy Davis Navardauskas. "We want the event to be accessible to every-

one, and this is the safest way for us to provide that."

Scheduled live-streamed activities include a watercolor demo with Julia Holmaas, a clay demo with Harold Woodridge in our Ceramic Arts Studio, and a drawing demo with Sharon Angelina in our main classroom. Witness the process of weaving - from raw fiber to woven completion - with 3 Moons Fiber Works. Watch a demonstration of nature Impressions with clay with Gail Woolever in our Ceramic Arts Studio as well as our Art In Quarantine Awards presentation, and finally a demo on cell phone photography tips & tricks with Steve Bensing. There may even be a unicorn sighting, and a few other surprises along the way!

Art Blitz is the kickoff of the fall educational program of art instruction in drawing, painting, pastel, ceramics, photography as well as our popular summer camps for kids. In addition to instruction for beginning and intermediate students, Art Barn has a reputation for drawing teaching artists from around the country for exceptional weekend intensives including the upcoming fall workshops with Peggy Macnamara (October 10), and Eileen Sudzina (November 6-8) which are currently accepting registrations. Information for all programs is available at https://www.artbarnschool.org/.

Art Barn offers both on-line and in-person instruction. The 69-acre Art Barn is particularly suited for in- person classes in full compliance with health requirements. Art instruction is conducted with social distancing, ongoing sanitizing, hand-washing protocols and mask requirements being carefully observed.



FOR FREE MARKET ANALYSIS AND PROFESSIONAL STAGING ADVICE

REGIONAL EVENTS CALENDAR

September 12 - "Can't stop us COVID-19" Drive-Thru Antique Engine & Tractor Show, 10 am - 4 pm, http://www.michiganflywheelers.org

September 15 - The Cass County Historical Society meeting. 6 pm open house. 7 pm meeting with Cass County Surveyor Stephenson

September 19 - Art Barn School of Art fourth annual Art Blitz Livestream, https://www. artbarnschool.org/

October 4 - Cass County Historical Society meeting

Canceled

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

October 13 - The Cass County Historical Society meeting

Canceled

November 13. 14 - Christmas Open House Weekend, 10 am - 5 pm, Dowagiac, 782-8212

November 28 - Small Business Saturday, 10 am - 11pm, Dowagiac, 782-8212

December 4 - Candle-light Christmas Parade, 7 - 9 pm, Dowagiac, 782-8212

EDITOR'S NOTE: Due to the pandemic all events are subject to change or cancellation. Please check with event organizers prior to attending any events.





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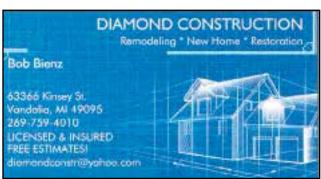


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LAKE LIFE WITH JANE

Are you ready for Labor Day?

by Jane Boudreau

ello Neighbors! Are we ready for Labor Day? The last big blowout of the season? Every summer seems to go by so fast, maybe even for those who hate it and the heat. I think I've said it here before, I had a late start getting myself and everything else started in the spring. I was shell shocked by the quarantine in mid March. There was a lack of info and it made many of us cautious about stepping foot out the door. There was so much to take into consideration before I felt I could travel back and forth between homes and so all the things I usually check off the list at the lake in early May didn't happen until June. I want a rain check. Well, not rain, but at least a redo!

I really do like September. It's a slow transition from longish days to short, warm and humid air to cool and crisp, and that hazy way the sun seems to flit between the leaves of the trees and through your windows. So this is the month that I try to go with the flow ... many more meals grilled outdoors, fresh salads, afternoon boat rides, sitting on the porch reading -- all the good stuff. Yes. Still.



I also love this time of year in the country. The fields are fading in color, the sun rises and sets more quickly, even the bird's chirping seems a little less loud. Mother Nature getting us ready for bed? But stop! We can go with the flow. We can begin to think about making apple pies and pear tarts, but we are still eating big, fat, red tomatoes. We think we're ready to turn over the garden with a pitchfork and then we find a hidden squash or a handful of beans. We have cool days filled with clouds and rain, then the sun comes out and we have a hot spell. Don't you love being kept on your toes?

I have something that keeps me on my toes, even on a rainy day. This little girl will paw at me relentlessly to go for a walk, regardless of the weather. And she will do it throughout the winter. I wanted to rope you in with this cute little picture of my Poppy, as we just recently celebrated Gotcha Day. If you have or know someone who has a rescue pup or kitty, you know it's close to impossible to know their birth date. So Gotcha Day is when you got them or they got you. She is just





a bright, happy spot (!!!) in my day. Always lifting me up when I need it, or making me frustrated and on my last nerve here and there! We love our walks, and since she's a cattle dog, she needs a ton of exercise. She keeps me moving even when I think my poor old back can't take it. Her daddy does most of this at the lake, and she really loves to walk on the grass as opposed to the road. I walk her everyday in the city when I'm here. Struggling to keep her on a sidewalk is tough. She can't seem to decide if she's a city mouse or country mouse.



I'll miss the freshest of fresh produce that summer gifts us with. I am so ready to give vegetable gardening another whirl, just to have that fresh-off-the-vine experience once again. I remember giving my "cabbage patch", as my mother in law used to call it, a once over before nightfall, picking a few weeds here and there, adjusting the tomato stakes, or just being mesmerized by the shimmering droplets from a late afternoon watering. Can I pull it off going to and fro?

Shhhhh ... I know where my heart lies! We had a great neighbor at the lake who recently moved. He had a beautiful vegetable garden that he enjoyed tending to after his work day and on weekends. The garden was at it's peak when he left. Our new neighbors are very, very nice. They brought over a plastic bag filled with a variety of tomatoes and peppers, with their names and phone number written on the bag as well. What a nice thing to do! They invited us to come and help ourselves anytime.

We enjoyed eating the first bunch of tomatoes, and so many varieties, just as they were; sliced up with a pinch of salt and pepper as a side dish, or with basil and fresh mozzarella. We had them on sandwiches and burgers, diced and loaded on hot dogs, and mixed in with scrambled eggs, just to name a few ways we were loving them. The other day I was down to the very last of the bunch and I had to do something before they lost that "just picked" freshness. Here's what I did:

Wash the tomatoes well if you haven't already. Bring a large pot of water to a boil over high heat. Gently add the whole tomatoes to the water and keep an eye on them until you see the skin split. Some will do this soon and some later. Once the skin splits, remove the tomato from the pot to a colander and let cool. Continue with the remainder. Peel the cooled tomatoes over a bowl with your fingers and discard the skin. Remove the stems and discard. Puree them in bunches in your food processor. I like to add a teaspoon of sugar or honey to cut the acidity. If you plan to use the tomato puree in a soup, stew, or to make a sauce, you can store it in your fridge for a few days. It can also be frozen in an airtight plastic container.

When we had company at the lake a few weeks ago, I really tried to stay on top of my game. That means having delicious, easy and casual food for breakfast, lunch and dinner. No -- I never pull all of this off. Nev-ahh!! The best I can do is make what I can ahead of time, and keep everything fresh and ready to assemble (as in chop up those onions or the lettuce). Do Not think it's simple and you can do it later. Take the shortcuts when you have the time.

So this is my pulled pork for sandwiches. I made it in the slow cooker in about 4 hours. I refrigerate it and remove it to come to room temp about a half hour before serving. Then it just needs to be heated up in the microwave or in a pot on the stove. I use a bottled barbecue which I admit has a lot of sugar, but sometimes you just have to have a little help. I like an Asian sort of feel to my BBQ, so the addition of soy sauce is powerful. Feel free to add more or less of any ingredient.



Jane's Pulled Pork

Ingredients:

- 2 lb. pork shoulder, trimmed of fat
- 1 bottle barbecue sauce of your choice
- 1 T Worcestershire sauce
- 2 T soy sauce
- 3 T brown sugar
- 1 T garlic powder
- 1 T onion powder
- Optional: Pinch of red pepper flakes, salt and pepper to taste

Directions:

Place pork shoulder in slow cooker and set for 4-8 hours. An hour before it's done, mix all of the sauce ingredients together and pour over the meat. Begin to shred the pork with 2 forks. Mix the sauce in as you go along. Let cook until all of the flavors meld. Adjust seasonings. I like to load the meat on Italian rolls, preferably toasted in the oven as they don't get soggy this way. Serves a crowd.



I wanted something different this summer as a side dish other than the usual potato salad. But it's a classic and the family wouldn't hear of it. I came up with this after tasting the great combo of sour cream and dried ranch dressing mix. The beauty of my recipe is that you don't

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

BUSINESS & FINANCE

Condominium insurance is different

By **Charlie Retherford** Kemner, lott, Benz Agency

't's summer in the Village. Time for high electric bills (that AC has been on non-stop), cool dips in the lake, icy drinks, and cold meals for dinner. Even Rufus and Ruby have retreated to the darkest, coolest corners of the house. Normally they would be at the window waiting to bark at a passing dog or someone on a bike, but not today. Smart dogs! Yet tonight, they will act like they are freezing when they snuggle up next to me in bed. I guess that's true

Summertime makes me think of lakeside living, vacation homes, and condominiums; so, I wanted to talk about Condominium policies today. Condominium coverage is different from an owner-occupied home policy because you do not own the building your condo is located in. You will not have coverage for the building structure on this type of policy. Some "dwelling" coverages that may be offered are fixtures and appliances within your unit that are part of the building, alterations or improvements made within your unit, property you are responsible for according to the association agreement and other structures owned solely by you located at the condo location.

The Home Owners Association or

Condo Association will be responsible for insuring the building or structure, common areas, shared amenities and the grounds. Not only will their policy address property damage but it will also provide coverage for liability matters occurring in those common areas and the grounds. You will need to review the HOA insurance policy to determine how extensive their coverage is. You should get a copy of that policy and keep it on

The two basic types of property coverage typically purchased by an HOA are "All In" and "Bare Walls." A "bare walls" policy means you will need to insure everything in your unit except the walls, floors and ceilings. You will be responsible for covering any upgrades to the unit and cabinets, lighting and appliances. This could even involve some plumbing issues, for instance the water lines under your sink. If the HOA has an "all in" policy, it will include coverage for built-ins which means you will not have to use your policy for that coverage.

Your Condo policy, sometimes referred to as an HO-6, will cover your personal property located at the condo with stated limits and covered causes of loss along with exclusions like wear and tear, earthquake or flood damage, birds, insects, or rodents, intentional injury, or underground water damage like sewer

backups, for instance. Additional coverages may be offered as well, and you will want to make sure that includes "loss assessment" coverage. Loss assessment would come into play if the HOA policy did not have enough coverage for a large loss like storm damage. The HOA could then try to have members collectively pay for any shortfall. There will be a stated limit on the loss assessment coverage for any one loss.

You will also have coverage for additional living expenses should your unit be uninhabitable due to a covered cause of loss. Rounding out the policy, you will have medical payments coverage and liability for bodily injury or property damage related to your condo unit. These will also come with limits and exclusions as with all other types of home policies.

Most companies will allow you to add coverage or increase coverage limits for specific items of personal property like expensive jewelry, collectibles, boats, recreational toys, etc... You will want to talk to your agent for further specifics. Keep in mind that a vacant condominium must be written on an entirely different type of policy to have basic coverage. You should also check with your agent if you are thinking about renting your condo as a summer rental or Airbnb. You will need a special endorsement at least to maintain proper coverage.

Feel free to call Kemner Iott Benz to discuss this or any other type of insurance needs you have. We love talking to our friends and neighbors and of course, we love talking about insurance!

None of us at Kemner Iott Benz are famous but, just for fun, I thought I would tell you about some famous people who were insurance agents at one time. Colonel Sanders sold insurance door-todoor in Indiana before he became famous. Steve Harvey used to sell life insurance. George Clooney was an insurance salesman. (Can you imagine him knocking on your door, ladies?) Anne Rice was a claims processor. I wonder if she ever dealt with a claim that gave her ideas for her stories. Tom Clancy and his wife owned their own insurance agency previously. Evil Knievel sold insurance in Chicago. Mark Burnett, producer of Survivor, was an insurance agent. And recently, Gene Simmons, front man for the rock band, Kiss, sold life insurance to wealthy friends and acquaintances. Who knew?

We may not be that interesting but we sure miss seeing all our customers and we look forward to the time when we can return to face-to-face office visits. Be safe and stay healthy. See you soon!

JANE Continued from previous page

have to peel the potatoes, which is half the work in making traditional potato salad. Feel free to use fingerling potatoes, super creamy and colorful. Also, you may want to double the recipe for a larger group.

Creamy Ranch Potato Salad

Ingredients:

3 lbs. red potatoes

8 oz. sour cream

2 T ranch dressing mix

1 medium red onion, halved and thinly

3 stalks celery, trimmed and diced

1 red pepper, diced

Directions:

Fill a large pot with water and add a good tablespoon of salt. Add the potatoes, whole and unpeeled. Boil until just tender and you can insert a sharp knife through to the center. Strain and let

In a medium bowl stir the ranch dressing mix together with the sour cream. Fold in the onions and celery, and peppers.

Cut the cooled potatoes into 1 1/2 inch pieces and place in a large bowl. Gently mix in the sour cream mixture to coat. Add a bit of salt and pepper to taste. Refrigerate at minimum 1 hour, but this salad deserves to have the flavors meld together for a few hours or overnight. Serves 4-6

As always I like to give you something sweet each month. Cookies may sound like an odd thing to share, but sometimes we've all had it with fresh fruit this, and fresh fruit that. And ice cream. Well ... maybe not ice cream. So with my thoughts leaping ahead to cooler days and all the cozy scents of fall in the air, all the pies and muffins and quick breads, I decided I had to give you one of my favorite cookie recipes that is definite-



ly for grownups. I love these in the afternoon with a cup of Joe or tea, or maybe a few after dinner just for that last sweet bite for the day. Of course you can keep them in your cookie jar for the kiddos, but if you know they're there, they might not be around long!

This recipe comes from a longtime blogger friend of mine, Julie Blanner, and credit for this photo goes to her as well.

Caramel Cheesecake Cookies

Ingredients:

8 oz. cream cheese, softened

1/2 c. butter, softened

1 1/2 c sugar

1 t vanilla

2 c flour 1/2 c graham cracker crumbs

1 bag of caramels

Directions:

Preheat over to 350 degrees

Combine cream cheese, butter, sugar and vanilla. Beat in mixer until fluffy. Gradually add the flour and graham cracker crumbs.

Roll a somewhat large ball of dough,



about the size of two cookie scoops. Make a hole into the center with your thumb and insert a caramel. Gently roll back into a ball. Place on a parchment lined cookie sheet and continue with the rest of the dough.

Bake for 12 minutes. Remove from oven and press each cookie with the bottom of a glass that has been buttered. Press gently and give it a bit of a turn. Return the pan to the oven for an additional 3 minutes.

You can serve these warm but if you can't. 10 seconds in the microwave will

work. Yields 24 cookies.

I leave you with this pic of my sweet little three year-old granddaughter, Madelyn. Let the dance begin as we celebrate the wonderful changing of the sea-

Have a safe and healthy Labor Day!

Jane Boudreau is a writer, blogger, and newspaper columnist who spends time on Diamond Lake, Chicago, and the mountains of North Carolina. You can contact her at blndy9@yahoo.com

LOCAL REAL ESTATE

The real estate market in Cass County

emand from home buyers in the Cass County housing market continued to soar in July, especially for waterfront homes. The overall number of houses sold jumped 81 percent when compared to July 2019 (105 vs.58). Sales of waterfront houses increased 95 percent (43 vs. 22). Non-waterfront home sales dropped 22 percent (28 vs. 36).

Comparing sales from June to July, sales increased 57 percent (105 vs. 67). Waterfront houses sky-rocketed from 25 sales in June to 43 in July for a 72 percent increase. Non-waterfront home sales fell 33 percent (42 vs. 28).

Year-to-date, the overall number of houses sold was up 5 percent (359 vs. 341). Waterfront home sales rose 21 percent (99 vs. 82). Non-waterfront home sales increased by one house (260 vs. 259)

The overall average selling price in July 2020 climbed 30 percent over July 2019 (\$282,363 vs. \$217,172). The overall median selling price in July at \$180,000 increased 6 percent from the \$170,000 median price in July 2019.

The average selling price for water-front homes grew 36 percent to \$423,635 from \$310,536 in July 2019. The median selling price for waterfront homes changed less than 1 percent (\$298,700 vs. \$298,000).

The average selling price for non-waterfront homes in July increased 23 percent to \$196,407 from \$160,117 in July 2019. The median selling price was up 24

percent to \$155,500 from \$125,000 in July 2019.

The median price is the price at which 50 percent of the homes sold were above that price, and 50 percent were below

In Cass County, four houses were bank-owned or foreclosed as a part of all closed transactions in July or 4 percent of the total houses sold. The highest percentage in July previously was 16 percent in 2016.

For comparison, July's boost caused the number of bank-owned or foreclosed homes as a percentage of all transactions to remain at 1 percent in July, the same as in June. This was the lowest percentage reached since 2009. The highest percentage in previously in July was 35 percent in 2009.

Overall, home buyers in the SWMI housing market unleashed their pent-up demand again in July with astonishing increases in the number of houses sold from June to July and year-to-date. Last month the selling prices were startling and record-setting. In July, the selling prices again set records in the year-over-year comparison that dates back to 2006.

A key factor besides demand was that buyers experienced an inventory that was down 24 percent from July 2019 during the prime selling season. There were 1399 homes for sale at the end of July versus 1840 in July 2019. The number of listings for sale includes homes for sale across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties.



At that level, the market a 6.6-months supply of houses for buyers. In June 2020, the level was 6.7-months supply with 1500 houses for sale. For comparison, in July 2010, there were 3821 houses for sale.

The number of houses sold increased 51 percent from June 2020 (479 vs. 318) and increased 51 percent from July 2019 (479 vs. 317). At 479 houses, July 2020 set a staggering record in the year-over-year comparison. The second best year was July 2018, with 390 homes sold.

Year-to-date, the number of houses sold was down 12 percent to 1748 from 1986 sold in July 2019.

The average selling price at \$337,697 was 12 percent higher than the \$300,418 average selling price in June 2020 and 34 percent higher than the \$251,423 price in July 2019. The July average selling price raised the year-to-date, average selling

price 14 percent (\$268,934 vs. \$236,199).

The median selling price rose to \$230,000 from \$200,000 in July 2019 for a 15 percent increase. From June 2020 to July, the median selling price decreased by 2 percent. In June, the median selling price was \$234,950. Year-to-date, the median selling price rose 15 percent (\$200,000 vs. \$174,700).

The median price is the price at which 50 percent of the homes sold were above that price, and 50 percent were below.

With the record-setting number of houses sold, the total dollar volume sky-rocketed 103 percent in July (\$161,756,996 vs. \$79,701,398). The year-to-date total dollar differed by less than a percent (\$470,098,082 vs. \$469,092,976).

With fewer houses sold, the total dollar volume dropped only 1 percent in June (\$95,532,984 vs. \$96,566,516). The year-to-date total dollar volume fell 21 percent (\$308,340,086 vs. \$389,389,518).

Locally, the mortgage rate was 3.108 down slightly from 3.253 in June. Last year in July, the rate was 3.961. Nationally, the Freddie Mac mortgage rate in July was 2.99 down from 3.13 in June for a 30-year conventional mortgage.

This data reflects home sales across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties and should not be used to determine the market value of any individual property. If you want to know the market value of your property, please contact your local REALTOR®.



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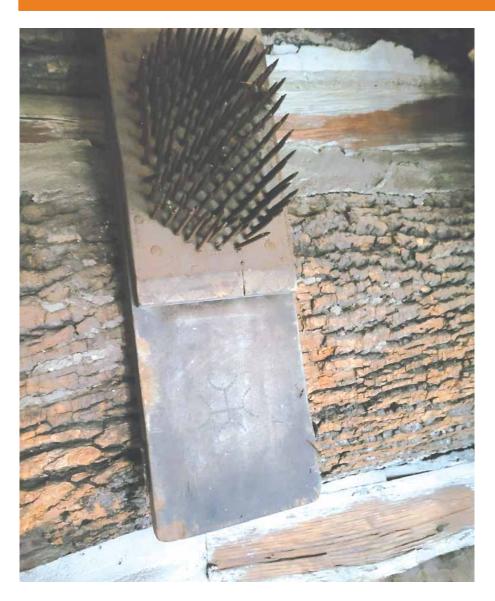
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OUR CHILDREN

A world of words

by **SANDY FLEMING**

hat difference do words make? If you ask researchers who study the matter, a whole lot of difference! Vocabulary power is one of the single best predictors of how children will fare in school and by extension, later in life.

Scientists have long been aware that a child's vocabulary development is a predictor of school success. One study, from Hart and Risley, showed that kids from different socio-economic backgrounds had pronounced differences in the numbers of works they had heard by kindergarten age. The children from affluent families had been exposed to an average of 45 million words. Those from working class families had heard approximately 26 million words, and those from lower socio-economic situations had heard only about 13 million words. Other studies show significant connections between the number of words children know and their academic performance throughout school. It's difficult to escape the conclusion that more word knowledge gives kids a sort of a "leg up" on the world of education, which in turn provides a boost on life success. There is a decided connection, and it's one that we as parents can influence if we so choose.

So the take-away here is that we need to talk to kids more, especially those who are pre-kindergarten age. Who wouldn't want to give them every advantage when they start their schooling? And older kids benefit from vocabulary development, too. The more words they know, the better they will do with their classes. The better they do with their classes, the greater array of opportunities will be open to them as adults. It all rests on a foundation of word knowledge.

It's easier to read when you know a lot of words that you've heard before. The words open themselves up to readers like flowers unfurling on a spring day. It's also easier to write when you know a lot of words. The young writer can pay attention to the nuances of meaning and the shades of intensity as they decide between "harsh" and "rough," rather than simply searching for the word that will describe what they want to say. It's hard to have too many choices of words when you are writing. And finally, a good vocabulary leads to knowledge of the world. Typically, the words weren't learned in isolation, for the sheer sake of learning words. Instead, the words are learned in the context of experiences. Kids understand the different types of dinosaurs because they've seen dinosaur books or gone to the museum to look at dinosaurs. They learn the words for the types of pine trees because they visited a park and went for a walk with a naturalist to hear about such things. Both reading and real-life experiences, when discussed with adults who know all the words, will help children expand their horizons in science, social studies, and

So how can you, as a parent or grandparent, help the children in your life to acquire words? Here are some quick and practical ideas. You'll find they only take a moment or two and

usually just involve a slight shift in the way you look at things or in the way that you do things that you already are doing. Awareness is a big key in the process of learning words.

Formal Vocabulary Instruction

This is what kids get from their teachers or school programs. It can be very effective, if it is done properly, and part of doing it properly is practice. Your child's teacher probably provides an assignment or two and maybe a test at the end of the week. Kids use the list words in sentences, or choose the right word to complete the sentences, or practice spelling the words by writing them five times each. These represent a great start, but they are not enough by themselves.

You can prove this to yourself by listening to what your child says and watching what he or she writes down. How many of those school vocabulary words creep into their writing or their conversation? If your student is like most, very few of these sparkling new vocabulary words find their way into common usage in your child's world. They do the assignments, they take the tests, then they forget the words in a few weeks.

Want to fix it? The key is in the number of times the kids are hearing and using the words. The school version is that kids will use a word maybe 4-6 times during the lesson, between assignments, copy work, and the tests. There's a mismatch here, because research shows that words have to be used between 17 and 20 times, over a period of weeks or months, to ingrain themselves into our working vocabularies. That means we need to see, hear, and use the words much more frequently and for a longer period of learning than what typically happens in school.

Do your part to up the score. Take a peek at your child's word lists and be intentional about sprinkling the new words into YOUR comments and conversations with the children. Praise them when THEY use the words in their comments and conversation with you. Point the words out if you encounter them in reading. Use them when you play word games with the kids (you ARE playing word games with the kids, right? Right??). And perhaps most importantly, keep track of the words your child has been studying in school and KEEP USING THEM intentionally for the next few weeks and months. So don't pitch that Week 6 Vocabulary List or that Week 13 Spelling List. Keep them in a notebook or make a list on your computer, or something. Keep cycling through them so that you remember to use them with your kids. It's only by exposure that they will learn these words well enough to do them any good in the long run.

Academic Vocabulary

One type of vocabulary that is frequently overlooked is the groups of words that are part of most math, science, English, and social studies curriculums. Nearly every chapter of every textbook and every unit, whether in a book or online, has a targeted vocabulary list that is intended to help your



child be more successful. These words are emphasized, bold-faced, and sometimes even studied separately. There are matching exercises on the tests that require kids to put the correct word with the matching definition.

And like other vocabulary programs, the words are simply not used often enough for kids to embrace them as part of their working vocabularies. I'll give you a great example. If your child is above about grade 4, he or she has been exposed to the fraction terms "numerator" and "denominator." Yet, how many times do the kids actually use those words? Even when they speak of fractions, they will likely say "the top number" and "the bottom number." The terms do them little good, and sooner or later they will encounter a test question that asks something like, "Which denominator from this group could be used as the common denominator for these three fractions?

If they really, really paid attention in class, they might be able to respond to that question. But what if the word "denominator" whnt in one ear and out the other? That question will be one more item that they have to guess about, and unless they are very, very lucky, one more item that could pull down their grades.

So help your child master subject-specific vocabulary. Insist that they look through the reading assignment and find the bold-faced words. Make sure you ALL use them regularly, so they work their way into the child's accessible vocabulary. Keep a list in the subject notebook and refer back to it. Use the words.

Informal Vocabulary Instruction

Of course, we cannot rely on the school vocabulary program to teach kids all of the words they will need to

know. On a good year, children are formally taught a few hundred new words. Do the math: a list of 20 new words given for each of about 36 weeks is only about 720 words. And we all know that not every one of those 36 weeks of school will have a vocabulary/ spelling list. Teachers tend to skip that part of the lesson on short weeks with days off, during the first few weeks of school while things are getting organized, and also for a few weeks at the end of the school year. They "take weeks off" around the holidays and when there's a big school play coming up. So the number of actual new words taught in school in a formal vocabulary program is usually far less than that sample figure above.

Kids, by the age of 8, have learned an average of about 10,000 words. Adults who speak English as their first language and are well-educated, know around 42,000 words. That's a pretty big gap between what is taught in school and what folks need to be successful in life. The difference is made up by informal vocabulary learning.

Informal language learning happens almost automatically when people are exposed to new words regularly. It happens when our friends and colleagues use unfamiliar words around us and we find out what they mean. It happens when we read books, do word puzzles, read magazine or internet articles, and talk to professionals outside of our own fields. Harness the power of informal learning for vocabulary, and your child will ride high academically and later in life.

And it's not hard to do! Play word games with kids, both the paper and pencil kind (or internet kind) and the oral kind. Try to make alliterative sentences. Try your hand at writing poetry. Read lots of books together, and encourage your child to read on his or her own. Read current events articles and the texts of speeches. The more words you feed a mind, the greater the number of words will become yours forever. Be a word collector!

Sandy Fleming is a private tutor and writer from Edwardsburg. Visit her website for more info on how to help kids learn! http://sandyflemingonline.com and http://learningnook.com.

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Sunday at Birch Lake means sailing, and every summer week starting around 11 am up to 20 Melges MCs and Sunfish hit the water for weekly races. Of course since all of the boats are one-person boats, social distancing and Covid 19 aren't a consideration. Special thanks to Tom Cassady who sets the marks, Bad Patty Luecht and the Committee Boat crew for starting and finishing duties, and Fleet Captain Bill Luecht for scoring and administration. Oh, yeah, thanks to all the sailors for coming out!









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FIELD TRIP









Photo provided by William "Buzz" Rassmussen, Bob King, Deb Hall, Patti Russwurm, the Birch Barker and some old sailor guy named Phil who claims he sails a pickle ...









HISTORIC POSTCARDS

Historic postcards depict rich scenes of 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.

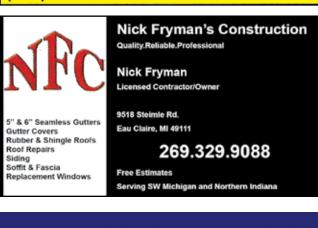
For more information or to get a copy of Jerdon's book, visit the website: www.arcadiapublishing.com

In this edition of Neighbors we have selected postcards showing images of various places around Cass County. 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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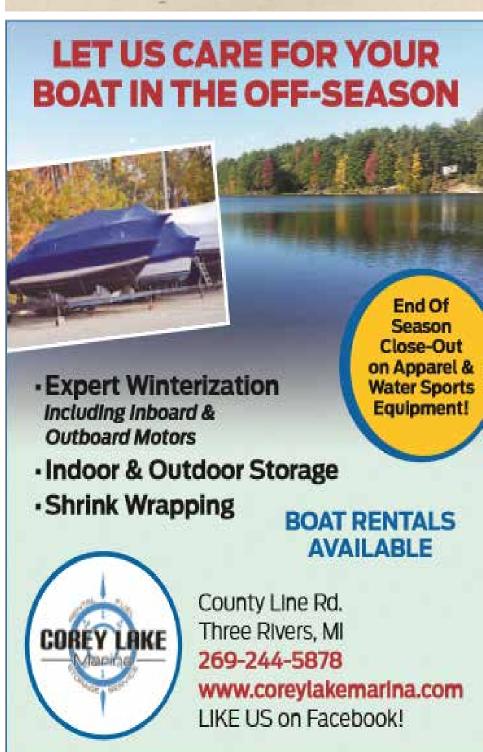






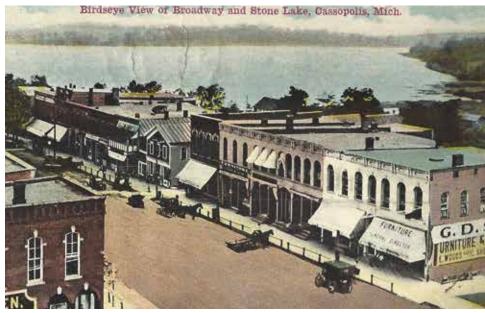






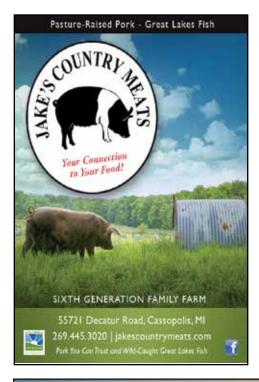
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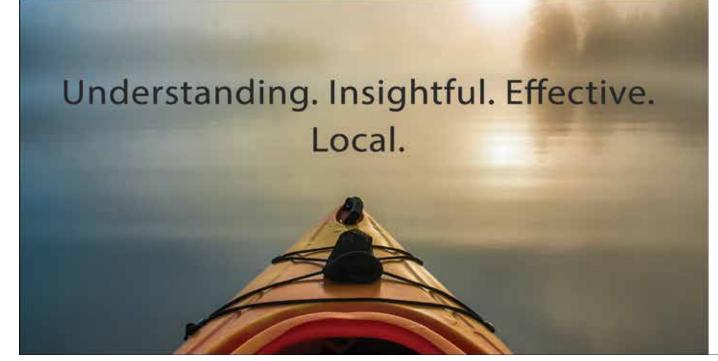
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NATURE NOTES

Late summer sightings

Provided by Cass District Library Local History Branch

edar waxwings are plentiful in Southwest Michigan all year, and Janet King of Watervliet Township recently captured some nice images of the species at her home. In King's photo you can see the yellow tail band and red wing-tip feathers.

Waxwings prefer open woodlands, preferable near plants bearing fruits, and will often, but not always, nest in colonies. In the warm months, cedar waxwings eat both berries and insects.

Fruit bearing trees and shrubs such as eastern red cedar, flowering dogwood, and staghorn sumac are frequently utilized by cedar waxwings in the winter months.

Nests are placed at least six feet off the ground, but may be constructed up to fifty feet up. A pair of waxwings may have two broods per year. The young are fed insects after hatching but are fed berries after a few days.

Cedar waxwings that nest in Michigan move southward in fall, and individuals that nest to the north move into our region for the winter.

Bob and Pat Conrad of St. Joseph Township played host to a family of green herons this summer, two of which posed long enough for photographs. The two green herons seen in the accompanying photograph appear to be young hatched this year, told by their white and brown streaked necks. Adult green herons have chestnut-brown plumage on the sides of their necks. If you look closely you may see down feathers on the crests of the herons.

The green heron is common during summer across the Lower Peninsula of Michigan, where it inhabits brushy wetlands. The species is most abundant among the southwestern counties and is less common around the Detroit metro-region. It is uncommon in the Upper Peninsula.

Green heron nests may be solitary or colonial, are constructed in thick brush or a small tree, and are made out of twigs and small branches. An average of three young are hatched once per year and do not acquire their adult plumage until the following summer.

In Berrien County the green heron arrives back from its wintering grounds around April 20 and does not become common until early to mid-May.

Southward migration starts during August and peaks in September, with the last fall sighting occurring around October 4. Occasionally lingering green herons are sighted locally through late October.

Green herons spend the winter in the Southeastern US south through Mexico and Central America to northern South America.

Brad Anderson photographed an adult male summer tanager on July 21 in Warren Dunes State Park. The summer tanager is uncommon in Michigan with only a few known breeding pairs, including a pair that have nested at Warren Dunes for the last several years.

A blue-spotted salamander was found on July 28, 2020 in Baroda Township by Peg Pinkowski on Singer Lake Road. It appears that this particular salamander is missing the tip of its tail. Salamanders can regenerate missing tissue, but it may take at least 50 days.

The blue-spotted salamander is a member of the mole salamander family, characterized by the fact these species' stay underground most of their lives, and













Top two photos: Cedar waxwing on July 16, 2020 in Watervliet Township by Janet King.

Middle row, left: Green herons on July 21, 2020, St. Joseph by Bob Conrad.

Middle row, right: Male summer tanager on July 21, 2020, Warren Dunes State Park.

Third row: Blue-spotted salamander in Baroda Township on July 28, 2020. Peg Pinkowski of Baroda Township.

Left: Adult male ruby-throated hummingbird on August 1, 2020, in Coloma Township, Brian Sliter of Coloma Township.

are terrestrial (above ground) for courtship and breeding.

The blue-spotted salamander is relatively common in the northern Great Lakes region. Northern Indiana and the Chicago metro area represents the southern range limit of the species.

While it is assumed by herpetologists that the blue-spotted salamander includes all of Southwest Michigan, official published records are lacking from both Berrien and Van Buren Counties, according to the reference book "The Amphibians and Reptiles of Michigan" by

J. Alan Holman (2012). Since the species has been found relatively common within surrounding counties of Allegan, Cass,

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

LOCAL HISTORY

Jacob P Hibray in the Civil War era

Provided by Jon Wuepper, Local History Branch Manager

Cass District Library acob P. Hibray was born during 1838 in Elkhart County, Indiana to Abner and Ellen Price Hibray. During the late 1840s, the family moved to Newberg Township, Cass County, Michigan were they engaged in farming on 80 acres (purchased 1852) in Section 11 located off what is today Mann Street.

Abner, Ellen, and Jacob Hibray were listed as living in the same Newberg Township household on the Federal Census of 1860, on the eve of the Civil War. Sometime later that year, or in early 1861, Jacob moved to Mottville, St. Joseph County, Michigan.

Jacob returned to Newberg Township by October 3, 1861 where he enlisted in Company A of the 12th Michigan Infantry, for three years, rank of Private.

The 12th Michigan was organized at Niles, Michigan by Colonel Francis Quinn of that city, being mustered into service March 5, 1862. A great number of the men from this regiment were from Southwest Michigan.

The officers of Company A were all from Cass County: Captain Joseph Harper of Cassopolis; First Lieutenant Charles A. Van Riper of Cassopolis, and Second Lieutenant David M. McClelland of Dowagiac.

The 12th Michigan Infantry left their home state on March 18, proceeding first to St. Louis, Missouri, then embarked on steamers for Pittsburg Landing,

On April 6-7th, the 12th Michigan fought in the infamous Battle of Shiloh, in which many of the regiment were killed, or wounded.

Private Jacob P. Hibray was taken prisoner at Shiloh and taken to a Confederate prison camp at Montgomery, Alabama where he died on May 1, 1862.

I have found that Jacob's father, Abner Hibray was born in New Hampshire in 1787, and by the 1830s had moved to either Elkhart County, Indiana or Cass County, Michigan.

Jacob's mother, Ellen Price Hibray was born in Wales in the United Kingdom in 1795. I don't know when she arrived in the United States, but she was in Cass County, Michigan by the 1830s.

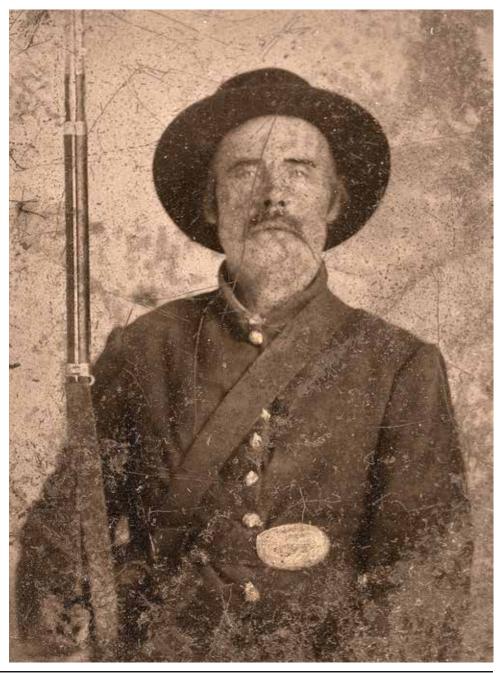
Abner and Ellen were married in Cass County, Michigan on October 16, 1837, but lived in Elkhart County until the late 1840s when they moved to Newberg Township. I believe that Jacob was their only child.

After their son Jacob died at Shiloh, they moved to Constantine Township, St. Joseph County, Michigan, where they are listed in the 1870 US Census.

Abner died on March 19, 1873, of cancer at the home of his late brother-inlaw, Reverend Jacob Price in Cassopolis. He was 84 years old.

Ellen Hibray died on November 23, 1887 in Cassopolis, probably at the home of her sister-in-law. She was 92.

Private Jacob Price Hibray, Company A, 12th Michigan Infantry. Lived with his parents in Newberg Township until late 1860 or early 1861 when he moved to Mottville, St. Joseph County. Photo courtesy of Shiloh Discussion Group/Stan Hutson.



NATURE

Continued from previous page

and Kalamazoo, as well as Northwest Indiana, one can surmise that reports of the blue-spotted salamander from Berrien and Van Buren Counties never found their way (as of 2006 when the book was compiled) to herpetologists at the Michigan Department of Natural Resources, Michigan State University, or University of Michigan. Reptile and amphibian records from these sources were used to compile the range maps in Holman's book.

A nice image of male ruby-throated hummingbird was submitted by Brian Sliter of Coloma Township. Another photo was submitted by Lincoln Township resident Richard K. Thomas of a ruby-throated hummingbird feeding on the nectar of cardinal flowers, blooming inside Grand Mere State Park in early August.

Only the adult male ruby-throated hummingbird has the ruby throat feathers, technically called gorget feathers. Males of the species that hatched in 2020 will not sport their trademark full ruby colored throat feathers until the spring of 2021. Thus, it is incorrect to assume that hummingbirds observed from middle summer through fall with white throats are females.

Because the adult male ruby-throated hummingbird does not participate in nest building, egg incubation or rearing the young, it departs its summer range sooner than it's adult female or young counterparts. Fall migration of adult males begins in August and probably peaks in early to middle September. Adult females follow next, followed by the







Left: Wild turkey hen and young, August 3, 2020 at feeder of Dick and Pat Schinkel of Oronoko Township.

Above: Cardinal flowers at Grand Mere State Park attract many hummingbirds at this time of year, early August 2020 by Richard K. Thomas, Lincoln Township.

young of the year. This is a generalization as adult males and females sometimes linger well into the fall.

Its worth noting that on August 28, 1975, Walter Booth of Berrien Springs counted over 700 southbound ruby-throated hummingbirds along Berrien County's Lake Michigan shore-

Dick Schinkel of Oronoko Township has a family of wild turkeys visiting his bird feeders nearly every day, and was able to snap a photo of their August 3

These young turkeys hatched in late July or early August, and will stay with their mother until the late spring or even early summer of 2021.

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

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THE LAST WO

Fall's coming? Already? Say it ain't so, Joe



first noticed it on a fitness walk with mv dog on a Wednesday morning. The sun was still low over the trees ahead of us, so it was hard to see through the glare,

but a shadow crossed over my eyes and I brought my hand up to provide some shade so I could try to see what it was.

I thought it might have been the shadow of a big bird, maybe a turkey buzzard or a hawk, or even an eagle (we've had quite a few of those around here for the last few years), but it wasn't

It was a leaf blowing in the wind between me and the sun. At first I dismissed it as unimportant, but as it twisted and twirled in the gentle breeze and finally landed on the road just ahead, I did a double take worthy of a Hanna Barbera cartoon character, stopping in my tracks and spinning my head to get a better look.

No you might not think a leaf falling off a tree in late August would be worthy of any significant notice, and generally it wouldn't but this was different.

This leaf was a brilliant red, outlined around the fringe with the yellow of fall.

I blinked my eyes and held my

Oh, no. Say it ain't so, Joe.

Someone tell me that this leaf has turned Autumn-ish colors because it's been so hot and there hasn't been enough rain. Or tell me this is an anomaly, and not the other thing ...

For the whole rest of the day I worried as I scanned the trees along the

route and around the lake when I got home.

Is that a patch of yellow I see or is that just a reflection on the sliding glass

Do the leaves on that locust in the neighbor's yard look like they're turning or is it just the leaves on that one branch?

Has the sumac in the wetlands by camp already turned completely red?

Could I be imagining this? Say it ain't so, Joe.

About 10 am that same morning I got a spam email from a company that sells outdoor clothing (I get a lot of spam emails from companies I was silly enough to buy something from online once they get your email address, they NEVER give up). I don't usually pay much attention to spam, but this one was loaded with flannel shirts, Gore Tex boots and gloves, wool socks and assorted other cool/ cold-weather gear.

What the heck is going on?

It was nearly 85 outdoors and the idiot box that morning has informed me to plan on it being in the mid 90s before the day was out.

So what's up with all these signs of an early fall?

It's not even Labor Day yet, when the trunk slammers start their competition to see who can be the first to pull their boats and piers out of the water and begin the depressing process of winterizing and closing down for the season.

There are still several boatloads of shirtless, sweaty-looking fishermen in front of my house drifting over the dropoff in search of the perfect bluegill hole, their rods drooping limply in the hot

sun looking like my poor dog's tongue after a walk in the late August swelter.

I stopped and listened to the song of a dozen lawn mowers racing to beat the mid-day heat and wondered why there were so many withered, brown leaves dotted across my neighbor's yard and collecting at the edge of my deck.

Too early, I thought.

Say it ain't so, Joe.

Just before noon I got another email, this one from the pier service that normally does the work I decided to hire out a few years ago when I realized I'm getting up there in years and those pier sections are pretty heavy for a guy pushing 70 years of age ... the note was advising regular clients due to the uncertainty of the pandemic and the possibility of another shutdown of non-essential businesses, we might want to consider scheduling our work earlier than usual to make sure it can get done in a timely manner ... before the snow falls and the lake ices over.

Yikes.

Snow and ice?

No, no, no, no.

I'm not ready!

Say it ain't so, Joe.

About noon I took a break from the computer and stepped out onto the deck. The thermometer said it was in the high 70s, and a warm, humid breeze did little to ease the mugginess. My dog was lying on the cool tile by the door, panting gently and reminding me we're in the middle of the Dog Days of August.

Still summer out here, I thought. But I couldn't shake the feeling of impending change.

Fall's coming, I realized.

Summer's almost over.

Suck it up self, I told myself.

Whether you like it or not, pretty soon you'll be taking the sails off the boats and blowing up the tires on the trailers to get them moved to their winter resting spots.

Whether you like it or not, pretty soon you'll be breaking out the leaf blower and tarps and rakes and picking up the thousand of twigs and leaves that will be piling up in the yard.

Whether you like it or not, pretty soon you'll be swapping the sandals and bathing suits and sleeveless tee shirts for hiking boots and jeans and sweatshirts, and the lined Levi jacket and watch cap will soon be hanging on the hook by the door where you keep the dog's leash.

Now, I'm not a snowbird who blows out of here to Florida or Arizona or somewhere every fall when the weather starts like it usually does in Michigan. And I'll admit I actually don't mind winter nearly as much as a lot of my neighbors.

But I really do love summer here, and the change of season brings an annual sense of melancholy ... an autumnal angst, if you will.

It's still August, and I just ain't ready

And I'm certainly not ready for the impending syrupy strains of tinny, over-amplified carols blasting from the ceiling speakers at Meijer and Walmart, the giggling kids and booming "Ho, ho, ho" from the fake Santas at the malls.

Say it ain't so, Joe.

I guess I'll just have to take some solace in the comical visual image I've imagined this week of all those Santas wearing Covid masks ... Ho, ho, ho, Joe.





Don't leave money on the table.

INVENTORY IS NEEDED

The affects of Covid-19 reach far and wide, and the real estate market is not immune. Prices are rising and inventory has fallen below half of what it was last year. With more people working remotely from home (think: the setting of a spacious waterfront deck versus a two-bedroom in the city) and familes looking for alternative outings to canceled camps, sports and travel (think: the lake life versus limited public access), sellers are in a unique position as lake home demand has significantly increased. Market conditions are rapidly changing — call today for your free market analysis!



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