Reighbors

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A regional newspaper serving Cass County, Michigan and the surrounding area, and distributed at homes and businesses in Dowagiac, Cassopolis, Edwardsburg, Vandalia, Jones, Marcellus, Decatur, Union, Sister Lakes, and Three Rivers, with mail delivery at homes on 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 this month

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REGIONAL NEWS

Rock the Block

The Rock the Block Summer Concert Series at Stone Lake Beach, hosted by Cassopolis Main Street and sponsored by Sunset Coast Provisions will feature the following events:

On September 10, bands will be from 4-7 pm, Over the Top; 8-11 pm, Shock Roxy; Food Trucks will be Wood, Stock, & Grill (@ Sinclair Station), Drive Thru Q (@ Beach) and Taqueria Don Chepe (@ Beach). Beer Garden, sponsored by Wightman from 4 pm-midnight @ the Sinclair Station (200 S Broadway). 21+ only, valid ID required. Beer, specialty mixed drinks, frozen cocktails. Cash & card accepted, \$5/drink; Tap Takeover Cassopolis Band Boosters. All beer garden tips will be donated to their program.

On October 8 bands will be 4-7 pm, Zach Schick; 8-11 pm • Memphis Underground (featuring Cassopolis Jazz Band). Food Trucks will be Wood, Stock, & Grill (@ Sinclair Station), Curly Q's BBQ (@ Beach) and Taqueria Don Chepe (@ Beach). Beer Garden, sponsored by AEP Foundation from 4 pm-midnight @ the Sinclair Station (200 S Broadway). 21+ only, valid ID required. Beer, specialty mixed drinks, frozen cocktails. Cash & card accepted, \$5/drink. Tap takeover Project Graduation. All beer garden tips will be donated to their program.

Cass County Historical Society

On September 13 the Cass County Historical Society program will be hosted by The Edwardsburg Historical Museum, at their museum on US 12 in downtown Edwardsburg . The program will begin at 7 pm with a tour of the museum with a Q & A session during the tour. A business

meeting will start at 6:30 pm, all members are encouraged to attend.

On Sunday, October 2, is the Annual Fall Festival at the Newton House on Marcellus Hwy. All are welcome to come enjoy the grounds, visit vendors, take a hayride, tour the Historic Newton House. Come one, come all!

Edwardsburg Museum news

Cindy Yawkey, a volunteer with the Underground Railroad Society of Cass County, will speak in September at the Edwardsburg Area Historical Museum.

Her presentation on the 1847 Kentucky Slave Raid in Cass County will be at 7 pm, Thurs., Sept. 15.

Yawkey grew up in Vandalia and, as co-chair of the James E. and Sarah Bogue House at Penn Road and M-60, leads tours of the Bonine House and the Bonine Carriage House. She is acquainted with many descendants of pioneer Black families that settled in the area

An award-winning author, artist and illustrator recognized by the Michigan Historical Society, National Parks Service, and Michigan Humanities Council, Yawkey is the author of "They Have My Shoes, I have My Freedom," and "Out of Bondage—Perry Sanford's Account." Her booklet on the Kentucky Raid is described as a "faithful rendition of this infamous incident."

The Edwardsburg Area Historical Museum has mounted a special display, "Collectibles, Knick Knacks, Doo Dads, Oh My!," which is being exhibited through Oct.29.

The museum is open from 1 to 4 pm Tuesdays through Fridays, and 11 am to 2 pm, Saturdays. It closes Dec. 17 for the winter months and reopens in mid-May.

Beckwith Theatre Company

The Beckwith Theatre Company will present Lady Windermere's Fan by Oscar Wilde on October 7 & 8 at 7:30 pm, October 9 at 2 pm, October 14 & 15 at 7:30 pm and October 16 at 2 pm

This play has all of the expected Wilde satire, irony, and witty dialogue, but he also intended the piece as a psychological study. It is a heartwarming story full of wisdom, drama, excitement, and sensitivity, hinging on the extent of a mother's love and sacrifice that she is willing. Tickets are \$15

Additional performances to be determined at a later date are scheduled on December 2 & 3 at 7:30 pm, December 4 at 2 pm, December 9 & 10 at 7:30 pm, and December 11 at 2 pm

For more information see https://www.beckwiththeatre.com/.

Fall rummage & bake sale

The First United Methodist Church of Dowagiac will have a fall rummage and bake sale on Friday, Sept 23 -from 9 am-4 pm and Saturday, Sept 24 from 9 am - 3 pm Friday, Sept 23 -- 9am - 4pm Saturday, Sept 24 -- 9am - 3pm

Special pricing will include Saturday 1/2 price sale on marked items and a bag sale - \$4.00/bag -- Buy 2 bags, get 3rd bag free. For more information, call Darlene at 782-8551

Michigan DNR Hunt Fish app

The all-new DNR hunting and fishing app is ready for download.

The app is a one-stop shop for buying licenses, reporting deer or fish harvests,

looking up regulations, guides and digests and much more.

With some hunting digests not being printed this year, the app provides a convenient new way to get information about hunting regulations and seasons.

Download the free DNR Hunt Fish app and sign up for notifications by Sept. 14 and, on Sept. 15, you'll receive the discount through an in-app notification.

Let's Paddle the Creek

Ferrettie-Baugo Creek County Park canoe rentals are available through the end of September, Wednesday-Sundays 11 am to 4 pm, all equipment must be returned by 7 pm. Patrons will have the opportunity to paddle on Baugo Creek and out to Baugo Bay. Packages include the vessels, paddles and life jackets.

Renters must be at least 18 years old and show a valid picture ID. Adults must accompany anyone under 18. This activity is not recommended for children 3 years of age and younger. For more information visit our website; sjcparks.org.

The park is taking reservations during public hours on a limited basis. To check availability call 574/654-3155 at least three days in advance. Payment will be required to secure vessels. Large group reservations of five or more vessels are only available on weekdays or before public hours. No refunds will be issued unless rental closes due to weather.

To make a group canoe reservation or for more information on canoe and kayak rental, log onto www.sjcparks.org or call 574-654-3155.

Ferrettie/Baugo Creek County Park is located at 57057 Ash Road, Osceola, Indiana.



REGIONAL EVENTS CALENDAR

September 1-30 - Display: "Collectibles, Knick Knacks, Doo Dads, Oh My!" Edwardsburg Area Historical Museum, 26818 W Main St, Edwardsburg, 663-3005

September 13 - Cass County Historical Society meeting, 6:30 pm, Edwardsburg Area Historical Museum, W Main St, Edwardsburg

September 15 - Edwardsburg Area Historical Museum presentation by Cindy Yawkey on **the Kentucky Slave Raid**, 7 pm, , 26818 W Main St, Edwardsburg, 663-3005

October 2 - Cass County Historical Society annual Fall Festival, Newton House, Marcellus Hwy.

October 15 - **Sandhill Crane Half Marathon**, Dr. T.K. Lawless Park

October 22 - **Harvest Fest/Trunk or Treat**, Dr. T.K. Lawless Park

Case District Library

September 12 - **Friends of the Mason/Union Branch Art Contest art due**. Create an original work of art that reflects a family-friendly theme using any medium (crayons, pencils, markers, paint, mixed medium, etc). All entries must be received by 6pm on September 12. Please print your first and last name, age category and phone number on the back of your entry. Entries can be any size up to a standard poster (22"x28"). All ages are welcome to participate and will be divided by grade and age for judging purposes.

September 17 - **Friends of the Mason/Union Branch Art Contest Awards Ceremony**: , Mason/Union Branch,
1–2 pm. Prizes will be awarded to the first three winners in each category. Winners will receive cash prizes and all other participants will receive a small prize. It is strongly encouraged that participants attend the party, however, you do not need to be present to win.

September 12 - November 17 - **Infant and Preschool Storytime**. Monday: Infant Storytime - Mason/Union Branch - 10

am, Tuesday: Preschool Storytime - Edwardsburg & Howard Branches - 11 am, Wednesday: **Preschool Storytime** - Mason/Union Branch - 11 am, Thursday: Preschool Storytime - **Stone Lake Beach*** - 11 am. These programs provide opportunities to have social interaction and to develop a love of reading. Each week will feature new stories, crafts and activities centered around a theme. Infant storytime is designed for children birth-2 years old and preschool storytime is designed for children ages 3-5 years old. ***Storytimes at the beach** will only take place during the month of September. Thursday Preschool Storytime will be at the Main Branch for the months of October and November.

September 29: - **Van Dyke Revue Outdoor Concert** 7-8:30 pm, Mason/Union Branch. Bring your own blanket and join us for an evening performance with Van Dyke Revue! Get ready for a spectacular show featuring the greatest artists of the 1950's through the 1990's. This program is hosted by the Friends of the Mason/Union Branch.

Dowaglae District Library

September 7 - **Make & Share Cookbook Club**, 5-5:45 pm, The September cookbook of the month is Food52 Big Little Recipes: Good Food with Minimal Ingredients and Maximal Flavor by Emma Laperruque. To reserve your spot, email (Att: Erin) at dowagiaclibrarystaff@gmail.com

September 10 - **Sensory Story Time** with Miss Susanne. 11 am - noon. The Dowagiac District Library is offering Sensory Story Time on the second Saturday of each month for families with children ages 2-5 who are on the autism spectrum or who have multi-sensory needs.

September 13 - **Preschool Story Time**, 10:30 - 11:30 am, the Dowagiac District Library offers this weekly story time each Tuesday at 10:30 am. Preschool Story Time is geared toward children 3-5 years old and will focus on developing early literacy skills and fine motor skills through listening to one or two stories and participating in fun-filled age appropriate crafts and/or learning activities.

September 13 - **Read & Share Book Group**. 1-2 pm. The Read & Share Book Club reads a variety of titles, and meets every second Tuesday in the library Community Room. To sign up email dowagia-

clibrarystaff (at) gmail (dot) com

September 13 - **Teen Tuesday**: Teen Cooking 101*, 3-4 pm. It's apple season! Teens will learn how to make deliciously sweet apple pie cups using only three ingredients. *Registration is required for this event. Sign up in the youth department by Friday, September 9.

September 15 - **Game Day**, 3-5:30 pm. Teens & Young Adults (age 13-21) are invited to play together on PS5 in the teen area on the first and third Thursdays of the month. Each round lasts 30 minutes so that everyone gets a turn.

September 20 - **Preschool Story Time**, 10:30-11:30 am.

September 20 - **Teen Tuesday**: Arts & Drafts, 3-4 pm Kindness Kits: A great way to feel good about yourself is to be kind to others. Teens will create a DIY Kindness Kit filled with blank note cards, stickers and other fun items to use when they want to brighten someone's day.

September 26 - **OMG Book Club for Tweens**, 4-5 pm. September Book: Sisters of the Neversea by Cynthia Leitich Smith. From Goodreads: "In this modern take of the popular classic Peter Pan, award-winning author Cynthia Leitich Smith (Muscogee Creek) brilliantly shifts the focus from the boy who won't grow up to Native American Lily and English Wendy—stepsisters who must face both dangers and wonders to find their way back to the family they love."

September 27 - **Preschool Story Time**, 10:30-11:30 am.

September 27 - **Teen Tuesday**: Write on!, 3-4 pm. If you like to express your creativity and imagination through writing, this is for you! Teens will be given writing prompts and will then have the option to share and discuss their work with others. Pencils will be provided, but feel free to bring your favorite writing utensils if you prefer.

October 4 - Preschool Story Time, 10:30-11:30 am

October 5, - **Make & Share Cookbook Club**, 5-5:45 pm. The October cookbook of the month is TBD.



LAKE LIFE WITH JANE

Writing with a September sigh

by Jane Boudreau

ey Neighbors! If you are reading this with a long sigh, please know I wrote it with one. It's September and we have to wait nine long months for summer again. I just don't feel I did



everything I wanted to do, from plans and projects, to plain old fun. We bought paddle boards a few weeks ago and I've yet to get out on the water and give it a shot. I am the biggest klutz in the world, so I know someone is just going to mistake me for a big old dolphin out there splashing around a paddle board.

The sun is flickering through the leaves of the trees as I write, soon the hazy days will take over. I really do enjoy this time of year, I think fall is my favorite month, but I still have a problem saying goodbye to summer. However, come September and October I think I actually get out more. The heat and humidity is almost gone and looking around everything seems to have a softer edge. We like to have outdoor fires that warm us up; it just smells heavenly and I love the crackling sound. It really takes the chill off if you want to sit outside with just a sweater or sweatshirt on and it's also a little romantic if you're with your

It's another season to start switching around your decor and making your home cozy now that you'll be inside more. I like to start out with candles in deep colors with scents like Cinnamon Apple, Pumpkin Pie, Chimney Fire, Wet Dog ... just kidding on those last two. My windows aren't open as often, so it's nice to have a pleasant scent and they look so pretty in the corner of your kitchen, or in a room when the lights are low.

Above is an old dough bowl I found at a yard sale years ago. Apples go on sale about now and I buy them to make a



pretty centerpiece like this They actually last a few weeks until they start to get a little brown and bruised looking. You can find the leaves at any craft store, I toss mine in a zip lock bag and save them from year to year.

My house here on the lake has a breezy blue nautical feel, and while that is very refreshing in the summer, I like to give it a little more of a snugly look in the fall and winter. Just adding some deeper colors here and there works really well. I thought some navy and orange/rust would mix well. I found this darling throw and the two toss pillows at HomeGoods. Right now I'm holding off on unpacking some of my bins but later in the month I'll add some cute little tabletop pieces I've collected over the years. I'm thinking of adding some rich chocolate brown colors, perhaps a pillow to replace the blue one, or dried flowers.



I love to make banners. I used to buy drop cloth from the hardware store and cut out pieces. Now you can find pre-cut

shapes and sizes at places like Michael's and Hobby Lobby. Grab some plastic stencils, fabric paint (I get the stuff sold in small plastic bottles) and a round stiff brush. Place the stencil on the fabric, dip your brush into your selected color that you've squirted on a paper plate, dab some off until its not globby, and then tap, tap, tap. Once you've completed your word(s), fold the top half inch of the shape over a piece of jute string and add a few dots of fabric glue along the edge to hold it. Very simple.

I promised craft ideas last month so

here are two more that are very simple and inexpensive. When you are grabbing up apples to make a centerpiece like I did,



get a few extra. They make cute little candle holders. You can use tea light candles, just set it on top of the apple and trace around it with a marker. Use a paring knife to cut out the shape, then a melon ball scoop to remove the skin and apple and make a smooth edge. Just drop your tea light in, and ta da! You can jazz it up like this by setting it on a large candlestick with some greenery. If you want the look of the wax dripping down, light a taper candle and work around the cut edge in the apple. You can also use taper candles in place of tea lights. Make a few, group them in three's, maybe add some of those faux leaves underneath.

This is too cute. It's not my picture but I have made one. You can visit the Tried And True(dot com) blog to see more. It is a simple grapevine wreath (sold at craft stores), that has acorns, either the ones you've collected or the fake kind you



can buy at craft stores. Use a glue gun and attach the acorns just as you see. The blogger suggested adding some sparkly gold spray, which I think would look really pretty under your porch lights if you hang it on your front door.

I can't make a bow for the life of me but you can hang it up any way you'd like. I actually strung my ribbon through the grapevine before I glued on the acorns. If you want to see the instructions on this blog, send me an email and I'll give you the link.

For recipes this month I thought we'd start with something casual and give it a little twist. I love the versatility of the baked potato and if you are still enjoying the great outdoors as I'm sure you are, make these on the grill and dine al fresco. Even better, make them ahead of time and as the evening around the fire pit is all lovely and cozy, have them warming up in the oven, assemble your toppings on a tray and serve them to your group wrapped in layers of foil to keep them from burning their dainty little fingers. I feel a story coming on.

One evening a few weeks ago we had some family up and we were having a few beers around the pit. I had anticipated that as it got later there would be some stomachs growling--well actually I was positive because I'm usually awakened by the banging and clattering of my sons foraging through the fridge for leftovers. Anyway, I had earlier made a pound of ground beef with a package of taco seasoning. I usually jazz it up with some sautéed peppers, onions, and extra seasonings. I warmed that up in the

microwave, filled a dozen or so corn tortillas, tucked in some lettuce shreds and cheddar cheese, folded them individually in napkins and lined them up in a long bread basket. Talk about the wolves eyes lighting up. They passed this basket around and around and it perfectly hit the spot. They thought it was genius. Now as I type this I'm thinking it was, too! Hmmmm ... how about some make

ahead and re-heated chicken drumsticks? Throw them in a cute little Dollar Store bucket with napkins to pass around? Oh, geez. Why do I come up with these campfire ideas in September?



Here's the darn potato recipe people!

Taco Style Baked Potatoes

Ingredients:

2 large baking potatoes, scrubbed and washed

1/2 lb. ground beef I/2 package taco seasoning mix 1 c chopped iceberg lettuce 2 scallions, thinly sliced 6 cherry tomatoes, halved 1/2 c sharp cheddar cheese 1/2 c sour cream

Directions:

Prick the potatoes several times with a sharp knife. Bake at 375 approximately 1 hour (depending on the size). Insert the knife until it slides easily into potato. Turn off the oven and let the potatoes stay warm until assembling.

Meanwhile, add the ground beef to a medium size skillet and brown over medium heat, stirring often. Drain and return to skillet. Mix in the taco seasoning packet as per the directions but halved, and cook for about 15 minutes, stirring often until all of the liquid has absorbed.

Slice the baked potatoes in half, smoosh with a fork, and then remove about a tablespoon or so of the potato in the center to form a well (you can save this to fry up with your eggs in the morning). Prepare your toppings. I assembled the potatoes and then finished them up. First goes the seasoned ground beef into the center. Then top with the lettuce, scallions and tomatoes. Follow up with the cheese and sour cream. You can keep extra sour cream and cheese at the table. Fair warning: you will need a fork and knife to eat this! Serves 2.

Last week I was writing a column for another newspaper and I wanted to share a recipe I came across on Pinterest. I usually use my own recipes and photos in my articles, but try as I might, sometimes I simply can't photograph food so I can't take credit for this beautiful photo. If I tweak a recipe, I take creative license (hideous pics and all), but some recipes are just perfect as they are.

I can't break tradition when it comes to holiday meals, The Husband and kids can be really vocal about that if you know what I mean. To satisfy my love of trying out new recipes, I serve the usual corn but then make another side dish that looks gross to my non-vegetable eating kids/guests, but a hit with others.

So I stumbled on this recipe for Brussels sprouts done up in a wonderful way. I'm going to make them as a side dish on

Thanksgiving. **Parmesan Prosciutto Brussels Sprouts**

*Allow yourself an hour for these and I don't recommend reheating them.



Ingredients;

1 lb. Brussels sprouts 2 T butter 2 cloves of minced garlic 1/4 c grated Parmesan cheese Salt and Pepper 2 slices of Prosciutto, chopped into small pieces **

Directions:

Preheat oven to 300 degrees. Trim ends of Brussels sprouts and remove loose or brown outer leaves. Slice each one in half lengthwise and place them in a large bowl.

Melt the butter and pour over the Brussels sprouts. Add the Parmesan, garlic, and a generous amount of salt and pepper. Stir to combine.

Spread the seasoned Brussels sprouts over a parchment paper lined baking sheet, trying to keep some space between them, they crisp up that way rather than steam. If need be, use two baking sheets. Place in the oven and let bake for 40 minutes until they are just starting to brown.

Turn the oven temperature up to 350. Chop the prosciutto and scatter over the veggies and gently push them around with a spatula. Shake the pan and return to the oven and roast an additional 10-15 minutes. Serve immediately or cover with foil and keep warm in oven.

I came up with this recipe because I wanted to combine some heartier veggies in a light broth and try to bring more seafood into my meals. And of course, we're going into cooler weather so let's add some tasty soups to our repertoire! This was so simple to throw together and I think it would be sensational served chilled in the summer much like gazpacho. Maybe around the fire pit in a large glass pitcher and acrylic mugs? I regress. Feel free to substitute the shrimp for scallops or a firm white fish like cod, cut in pieces

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.

And that's it for the month of September. If I can annoy you a bit more, I hope you are reading this as you relax in front of your fire pit with Notre Dame sweatshirt on and a cold brew. If your fire wanes, please don't use Neighbors to fan it, at least not my column.

Jane Boudreau is a writer, columnist, and blogger. She has homes on Diamond Lake, in Chicago and in the mountains of NC. You can reach her at blndy9@yahoo.com

BUSINESS & FINANCE

Does everyone really need life insurance?

By Glenn Newlin Kemner, lott, Benz Agency

hinking about it reminds many of us of both of our mortality and the need to provide for our loved ones. Yet despite the relatively high level of public awareness regarding the benefits of having life insurance, research by LIMRA (Life Insurance and Marketing Association) shows that approximately 95 million Americans—especially those in their 20s and 30s—do not have such a policy and millions more who do have life insurance do not have enough.

Since September is Life Insurance Awareness Month, let's examine the question: Does everyone really need life insurance?

While the answer is not black and white, not everyone needs life insurance. If you don't have anyone financially dependent on your income, then you may not need it. However, it is worth reviewing the following life-stage guidelines from LIMRA to see if obtaining this type of insurance coverage is something you want to consider, given your life circumstances. If you already have life insurance, this information can be useful to help you determine if your existing coverage needs to be updated.

If you are a small-business owner

Besides taking care of your family, life insurance can also protect your business. What would happen to your business if you, or a key employee died tomorrow? Life insurance can help in

several ways. If you have co-owners of your business, a life insurance policy can be structured to fund a buy-sell agreement. This would ensure that the remaining business owners have the funds to buy the company interests of a deceased owner at a previously agreed upon price. That way, the owners get the business and the family gets a monetary payment. To protect a business in case of the death of a key employee, key person insurance, payable to the company, provides the owners with the financial flexibility needed to either hire a replacement or to work out an alternative arrangement.

If you are single

Most single people without dependents don't need life insurance, but there are some important exceptions. For instance, some single people provide financial support for aging parents or a sibling with special needs. Others may be carrying significant debt that they wouldn't want to pass on to family members who survive them or want to pay for final funeral and/or burial expenses. Insurability is another reason to consider life insurance when you're single. If you're young, healthy, and have a good family health history, your insurability is at its peak and you should be able to get very affordable rates on a life insurance

If you are married

Many people mistakenly believe that unless they have children, they don't need life insurance. But what if you or your spouse died tomorrow? Even with your surviving spouse's income, would that be enough to pay off debts like credit card balances and car loans, let alone cover the monthly housing payments and utility bills? If not, having a life insurance policy can protect you financially if you are faced with a loss of a spouse.

If you are married with children

Most families depend on two incomes to make ends meet. If you died suddenly, could your family continue to meet their financial obligations? Could your family continue their standard of living on your spouse's income alone? Would their plans for the future—like attending college still be possible? Life insurance makes sure that your family's plans for the future don't die when you do.

If you are a single parent

Single parents play a critical role in their children's lives—and in providing for them financially. Yet, according to LIMRA, nearly four in 10 single parents have no life insurance, and many with coverage say they need more than they have. With so much responsibility in your hands, having enough life insurance to safeguard your children's financial future is especially important.

If you are a stay-at-home parent

Stay-at-home parents may not earn a traditional salary, but that doesn't mean they don't contribute financially to their families. Childcare, transportation, cleaning, cooking, and other household activities are all important tasks, the replacement value of which is often severely underestimated. With life insurance for a stay-at-home parent, the quality of life

for the family that remains after their death can be preserved.

If you have grown children

Yay! Your kids are through college and the mortgage is paid off—but this doesn't necessarily mean that you no longer need life insurance. If you died today, your spouse will still be faced with daily living expenses. Would your financial plan, without life insurance, enable your spouse to maintain the lifestyle you've worked so hard to achieve now and into retirement? If not, it is worth maintaining—or obtaining—a life insurance policy.

If you are retired

Depending on the size of your estate, your heirs could be hit with an estate-tax payment of up to 45 percent after you die. The proceeds of a life insurance policy are payable immediately, allowing heirs to take care of these taxes, funeral costs and other debts without having to hastily liquidate other assets. Life insurance proceeds are also generally income tax free and won't add to your estate tax liability, if properly structured.

As you can see, life insurance can provide important financial security at every stage of life. So, ask yourself, "Do I really need life insurance?" Chances are you do! If you already have life insurance but you are not sure if you have adequate coverage to protect your family, now is an ideal time to check with your representative. Please contact us with any questions you may have about your life insurance needs.





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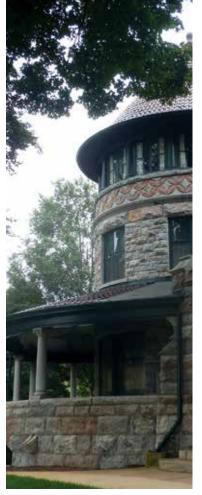


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FIELD TRIP



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FIELD TRIP



opshaholm, the historic, Oliver Mansion, is the cornerstone of the Historic block in downtown South Bend, along with the History Museum and the Studebaker National Museum.

The mansion was built for the Oliver family, founders of the Oliver Chilled Plow Works, and named after the Scottish village of the patriarch.

Built in 1895–96, Copshaholm is a

38-room Romanesque Queen Anne house designed by New York architect Charles Alonzo Rich. The furnishings on all three floors are original, giving visitors a glimpse of how the mansion appeared during the 72 years the Oliver family had occupancy.

Copshaholm is open daily and offers two tour per day. For complete information visit https://www.historymuseumsb.org/ or call 574-235-9664.

















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ard to believe we are starting off on yet another school year, but here we are. This year, increase your child's school success by becoming more involved with school. The payoff is huge, and you'll be very glad that you made the effort!

Academic BenefitsStudy after study shows that stu-

dents with involved parents score better on standardized tests and achieve higher grades across the board. Here's one such study if you want more details: https://iopscience.iop.org/article/10.1088/1755-1315/690/1/012064/meta. The short story is, though, that parents who are involved with education are setting a huge example for their kids. Students are more motivated to do well when their parents put a priority on school. They read better, they study

It's wonderful to volunteer in the classroom if you can, but the place to begin is at home. Be sure you are checked in when it comes to school information. Pay attention to the notes home, look at the homework and test scores on returned work and/or on the online grade portal, and communicate with the teacher regularly.

harder, and they learn more.

Children will also notice if you make time for school functions like Back to School Nights and Parent-Teacher Conferences. When they see that you think school is that important to make changes to your schedule, kids will know that you put a priority on learning. This can make a huge difference in their level of effort. We adults can usually see the bigger picture and know that they will be more successful in life and have more opportunities to do what they'd like to do if they get a great education, but kids often need a push from behind to take advantage of the opportunities school can bring. Seeing your consistent efforts to be involved and know what is happening in school will leave a lasting impression. Our actions always speak more loudly than our words when it comes to influencing other people.

Attendance Benefits

Your involvement also holds a key to your child's school attendance. Children who attend school regularly score better on nearly every measure of achievement and social-emotional learning than peers who do not attend regularly. Consistent attendance will definitely give them a chance to shine academically, but it also benefits kids in terms of learning to get along with others, learning to take direction from authority figures, and understanding social norms that lead to acceptance. All of these skills are critical to later success in the jobs arena and to life satisfaction in general.

Regular attendance at school builds a host of important habits for life, such as reliability, punctuality, and teamwork. It helps kids get their assignments in on time and teaches them to prepare for deadlines and set goals, as well.

And perhaps most importantly, students with involved parents have less of a problem with dropping out of school all together. Parents put a priority on education and show it to their kids, so the family expectation is to finish school rather than drop out.

Behavioral Benefits

Parental involvement in education has behavioral benefits for students, as



This year, increase your child's school success by becoming more involved with school. The payoff is huge, and you'll be very glad that you made the effort!

well. Kids with involved parents tend to have higher self-esteem, to feel more "in control," and to follow school rules more consistently. Students with involved parents also tend to exhibit fewer "motivation" problems and have fewer arguments about getting up and going to school each day. When attendance is not enforced at home, kids are more likely to fuss and argue when they do have to go, and more likely to skip school altogether (with or without parental permission).

It's also been shown that parental involvement in education makes it more likely that kids will stay out of serious trouble during the school day. The kids get into fewer fights and altercations, they are less likely to be involved with vandalism, and they are more likely to view school as a responsibility and a privilege rather than an annoyance and a burden most of the time.

So Now What?

You can see that it's well-established that parental involvement directly impacts student performance and well-being, and that it affects kids' attitudes and actions long after they graduate. But knowing the importance and figuring out how to be involved might well be two different things. What if your work demands keep you from volunteering or attending conferences? What can you do if you have younger kids or someone at home that needs your care, preventing you from attending meetings or games?

First of all, talk to your employer. There are some places of business that also put a priority on parental involvement in education. Your boss may well approve time off for school events from time to time, or even accommodate you if you want to volunteer in the classroom over your lunch break. You might also be

permitted to adjust your work hours to allow for attending school events or functions. It's worth an ask!

If you have paid time off or any sort of flex time at your job, consider using some of it to demonstrate your commitment to your children's education. Nothing speaks more loudly about your priorities than how you choose to use your precious time off.

Stay Connected

No matter what your work hours or situation, you can stay connected to the school, especially in this day and age of email and digital communication. Visit the school's website frequently. Sign up for the alerts or messaging system if your child's school offers these things. Log into the grade portal every few days and check on your child's progress. Make note to ask about any missing assignments or low test scores. If you have concerns, reach out to your child's teacher right away to make a plan to work together to get the kid back on track.

Make a habit of asking your student about what they are learning at least several times weekly. Older kids could even keep a journal, making entries explaining what went on in each class, for you to read when you get a minute. Talk to the kids about their schoolwork, and look at their finished work before they get ready to turn it in.

Use email or other asynchronous tools to communicate with the teachers if your available free time doesn't match well with their office hours. No teacher I've ever met gets upset at emails at odd hours, and they will respond soon as they can in most cases.

Get Creative

If your schedule or routine simply

doesn't allow for meetings or volunteer work, find out if you can help out in ways that do suit your world. It all counts, as long as you make a point of letting your children see that you are helping and supporting education.

Get in touch with the local parent-teacher group, and offer to make phone calls, send emails, work on their website, or do prep work for events. There are loads of ways to help that are flexible about the time, place, and amount of work.

Offer your help for homework if you have expertise in an area, or at least have competence in particular skills. Your child may well have friends whose parents can't or won't assist them, and you may be able to offer guidance that they need.

Consider helping with special events at your child's school. Maybe you could work at concession stands for events, be an assistant coach, or share a presentation about your job at a career education event. Younger students might need occasional field-trip chaperones, too. Basically, reach out to the school and related groups to find out if there are jobs you could do on a short-term basis, from home, or with flexibility. Nearly every organization has some of these types of help they are searching for.

Improve Your Own Skills

Finally, one huge way to be involved in education in a splashy way is to make the leap to improve your own skills while your child is busy learning. Consider if now is the time to go back to school yourself to pursue a degree, to get your GED, to advance your skills for work, to learn to read or do math more effectively, or whatever type of learning will enhance your work or home life. It's never too late to better yourself, and think of what a loud message that it would send to your kids about the importance of education!

Sandy Fleming is a tutor and freelance writer in Edwardsburg. Check her websites for great ideas about supporting your child's education, or to get information about furthering your own learning.

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.



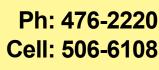














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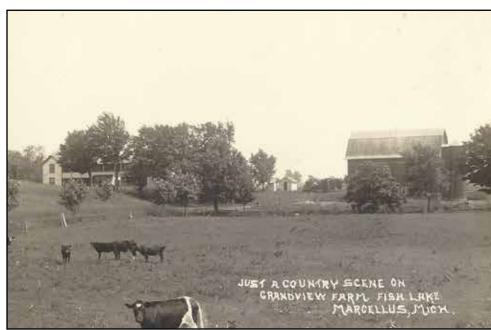
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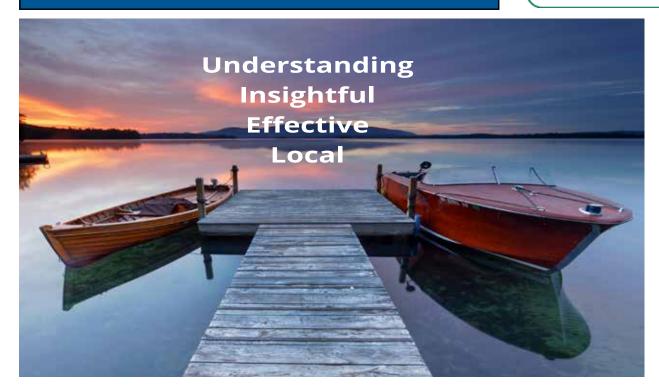


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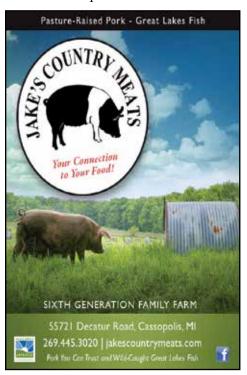
Tompkins/Wagner home history

Provided by

Jonathan Wuepper,

Branch Manager of the Cass District Library jwuepper@cass.lib.mi.us

In the July issue of Neighbors I featured a photo taken in 1980 of the home of Dr. Leander Tompkins, which was then housing the Connelly Funeral Home. Within a day or two of that issue's publication, I received a visit from Marcia Gaskin who runs the Cass County Pioneer Log Cabin Museum. She presented the Local



History Branch with a copy of a photo of that house taken much earlier, likely dating from the 1920s.

Upon receiving the copy of the old photo, I took it over to Wagner Family Funerals, the current owners-occupants of the building. I showed the photo to funeral director Eugene F. Wagner, who said he and his wife Lois had a lower generation copy of the photo. They supplied a scan of that copy to me which is featured in this month's issue.

The photo depicts the Italianate-style home as it appeared sometime within the first 20-25 years of the 20th Century, before any major additions had taken place. The building was originally built for Dr. Leander Tompkins and his family, circa 1860s-1870s, where it served as both home and office until his death in 1902. After Dr. Tomkins death, Mrs.

Tompkins moved out and it is not known who occupied the house

until William H. Connelly.

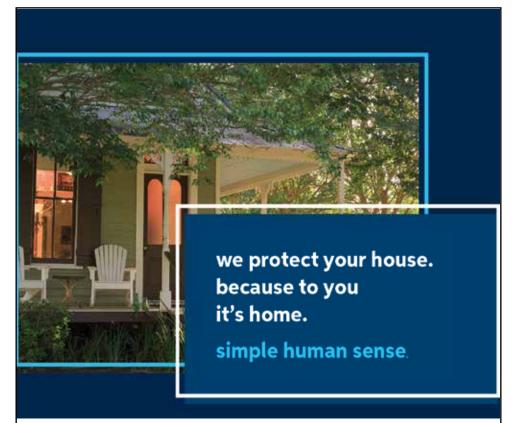
William H. Connelly started his funeral home practice in Cassopolis around 1910-1912 but it was first locat-



Home of Dr. Leander Tompkins, located at 202 North Broadway, Cassopolis. Photo likely taken during the 1920s. Courtesy of Wagner Family Funerals, Cassopolis. Located on the north east side of York and Broadway Streets, Cassopolis, Michigan.

ed on the east side of Broadway Street, south of York Street.

By chance, I found the following report in the South Bend Tribune, dated January 1, 1927, under the heading of "Cassopolis": "W.H. Connelly and family are moving to their new home on Broadway and York street." The home stayed in the Connelly family until 2010 when the Wagner family purchased it and continued the funeral business.



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NATURE NOTES

Late summer wildlife spotted

Provided by Cass District Library Local History branch

t least one individual of a white-phased eastern gray squirrel is being seen along State Street, between Hoyt and Hatch Streets, and along nearby sections of Lake Blvd, in St. Joseph. Stacy Renner of St. Joseph was the first to report this squirrel, with an uncommon color variation, supported by a photo on July 21. Nancy Burch and her son Ross, both of St. Joseph, reported the same squirrel, or one from the same family a few days later.

The eastern gray squirrel occurs over most of the forested regions of the eastern US and southern Canada. Land clearing, lumbering and heavy farming practices reduced its numbers during the late 19th and early 20th Centuries. In Southwest Michigan, it became uncommon to rare by the early to middle 20th Century which was the peak of deforestation in our area. Since World War II this squirrel which has a habitat preference for upland woods, especially mature oak-hickory woodlands, slowly began to increase. The eastern gray squirrel population rebound in Southwest Michigan coincided with second growth forest maturation.

The eastern gray squirrel may appear gray, all black, or white. Sometimes when a lack of genetic diversity is present in an individual you will get albinism, which is a partially white, or an all-white individual. Albinos usually have pink eyes, which the squirrel in Renner's photo does not have, which makes me wonder if the squirrel in question is actually a whiter shade of gray rather than an albino.

Incidentally, 99 percent of all "black squirrels" we see in our area are black-phases of the eastern gray squirrel.

In contrast to the white gray squirrel, I received a photo of a nearly all black eastern chipmunk, taken on July 31 in Bainbridge Township by Mary Sweet.

Steve G. Frappier of St. Joseph Township took a snapshot of this white-tailed deer fawn next to his St. Joseph Township home on July 16. The mother doe and another fawn were nearby the photographed fawn, and spend most of their time in the nearby floodplain forest along Hickory Creek.

On July 16, Pat Conrad of Lincoln
Township photographed a Baltimore oriole
which had fledged its nest in 2022. It is seen on
the ground catching insects. Because of the
amount of gray-white on its chest we can tell it
is a juvenile rather than an adult female. Adult
females would have more orange-colored feathers on the chest. Adult male Baltimore orioles
are vibrant orange with bold black heads, upper
black backs and black wings with white wing

Baltimore orioles start migrating southward for the winter in late August and by the third week of September most will have vacated Southwest Michigan.









Top left: Eastern gray squirrel, white phase, taken July 21 along State Street, St. Joseph by Stacey Renner.

Top right: Black, or melanistic, eastern chipmunk on July 31 in Bainbridge Township. Mary Sweet.

Above: White-tailed deer fawn, July 16. Steve G. Frappier.

Left: Baltimore oriole in its first year of life, July 16, 2022 by Pat Conrad, Lincoln Township.





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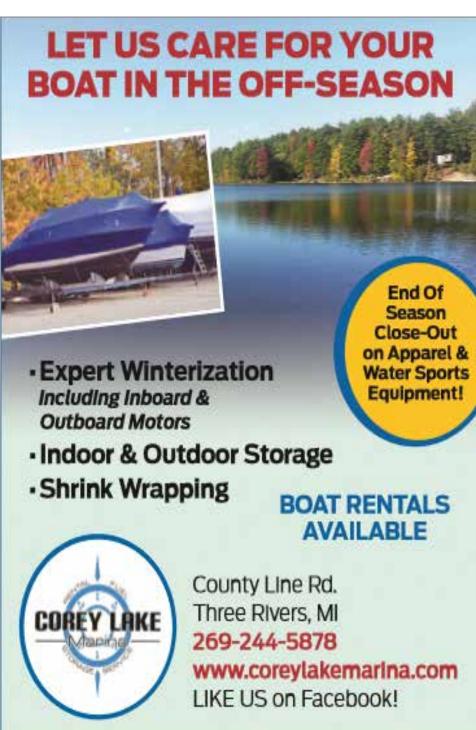
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THE LAST WORD

by Phil Vitale aka sailorphil

For one of those summers, I'd even play right field



ack when I was a kid, a spiritual and often a physical nirvana would sweep through my neighborhood every year as soon as school let out for the summer. This seasonal, cathartic release was responsible for making every young boy within blocks

(at least those of us who hadn't been sentenced to the dreaded summer school) a somnambulant, sleeping way late every morning ... or at least until the scent of bacon frying downstairs rousted us from our repose.

But once the bacon had been snarfed (along with the eggs, toast, OJ, potatoes, bananas, Cheerios, and whatever else a 1950s-era mom plopped onto our plates), there was just one thought that filled our sleepy, summer-distracted minds

Baseball.

Of course it didn't have to be baseball ... we'd play Wiffleball when we had to since most of the lots in the city were surrounded by imminently breakable windows that when shattered by fair foul ball alike would end a game no matter what inning, and send us scattering to hide in alleys and garages until we'd eventually get caught (we always did, and have to shell out enough to have the pane replaced).

But baseball was the game of choice, since Wiffleball was for girls and sissies ... There was no question that in my neighborhood back in the day, baseball reigned in the summer ... except when it rained

Every summer morning when the sun would pop up over the neighbor's garage and there was no hint of rain, I'd pull on a pair of not-too-dirty shorts or a pair of ratty, already grass-stained jeans, a rumpled tee shirt, a pair of however mismatched mid-calf sweat socks and my worn sneakers. I'd grab my prized Phil Rizzuto baseball glove, the one I bought at the same store I'd bought the equally prized JC Higgins bike with the money I'd saved from mowing lawns and shoveling snow for the last two years. I'd inspect the glove for any signs that it was drying out (you couldn't put too much neats-foot oil on a Phil Rizzuto glove), flex it a couple

times to make sure it was playable, and then I'd sneak out of the house before mom could read that endless litany of summer chores that had my name on them.

I'd hop on my bike, my special glove carefully threaded onto the handle bars so that even if I crashed, it wouldn't get scuffed up. Then I'd speed as fast as my legs could pedal (first guys there got to play first) over to the empty lot a block away, where the neighborhood gang would soon almost miraculously show up in ones or twos and take their positions on our field of dreams.

It was almost always the same guys. Jim usually pitched (he had quite an arm) and Carl caught (he had good knees back then and could squat behind the plate for half an hour without even limping afterwards ... I'd like to see him do that now!). Goose played first, because he was tall and could stretch for badly thrown pegs, Dave was at second to turn double plays, and I played short and third because I was close to the ground and could make the diving scoop for hot grounders and come up throwing (I usually had to play both positions because we almost never had enough guys for a full team). Crazy Bob or my bully of an older brother Paul played left center (when they weren't grounded at home or in jail for something we'd be hearing about over and over all summer long), and if we had another guy we'd stick him in right field (that's where we put new guys and the scrubs since none of us wanted to play there because the other teams were almost all right handed, and righties never hit there, so it was boring)

The other teams came from two or three surrounding neighborhoods, and they'd only make the trip if they thought they could win and if they had enough guys to cover the field at least as well as we did, and on the days when another team didn't show up at all, our guys would take turns batting to an unfilled outfield, and we'd keep individual scores instead of team scores.

There were no umpires, no instant replay, no infield fly rule, no balks, and no one had even heard about steroids or performance enhancing drugs, but there was always plenty of close, disputed plays, which always meant shouting and yelling, arm waving, pointed fingers, and an occasional brawl, and a lot of those discussions ended up with abrasions, bruises, fat lips, bloody noses and black eyes, and once or twice even resulted in a trip to the dentist. Paul and Carl were the big hitters (both during the games and during the fights), so they usually won. Us little guys relied more on superior intellect (we were smart enough to not get into a fight with Carl or Paul), stealth and strategy, and, sufficient foot speed to outrun the bruisers, when things turned ugly.

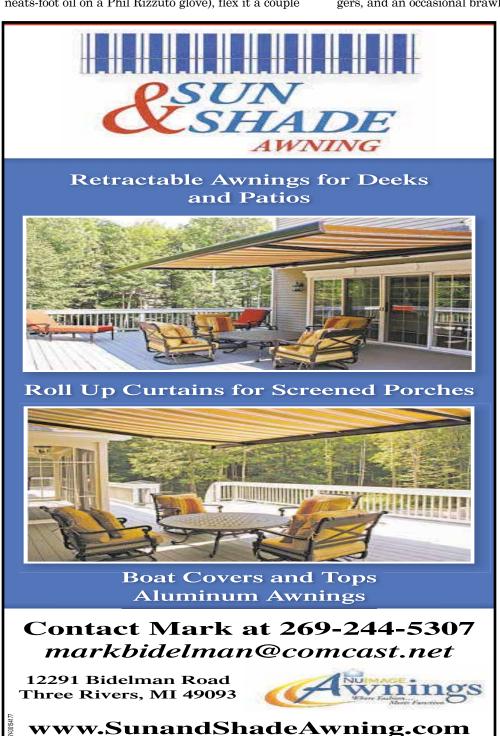
And after the game was over and the fighting and shouting had subsided, somehow we'd all be friends again, hanging out over in the shade making plans to swipe a couple of our dads' Chesterfields (or his latest edition of Playboy), or maybe to ride over to the pool later to check out the high school chicks, or better yet, to meet up again tomorrow to take on those cootie-ridden sods from over on Fairview Street and show them how baseball is played in our neighborhood.

Those were the times, like they say, times we were sure would never end, and if anyone had dare to inject a modicum of the realities we were all sure to face, we'd have laughed. At that age, even though Viet Nam was simmering, the Freedom Riders were marching in the South and national politics was festering on Walter Cronkite every evening, we didn't think about the future. At that age, reality was for grown ups.

We had baseball. If anyone had even tried to tell us that when school was really over just a few short years down the road, we'd forget all about those hot summer afternoons of baseball and shouting and fighting and breaking windows and sliding into home and the Fairview Street Cooties, we'd have made them the laughing stock of the neighborhood. If someone had brought up the notion that in just a few short years the whole team would be less interested in baseball than with the dark reality of college and jobs, busted marriages and crying kids, mothers-in-law and bad bosses, long hours and mortgage payments, noisy neighbors and rusting cars ... I'm pretty sure Carl and Paul would have had a thing or to say to them ... or at the very least, we'd have stuck them out in right field.

I miss playing baseball.

I miss summers as a kid.





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