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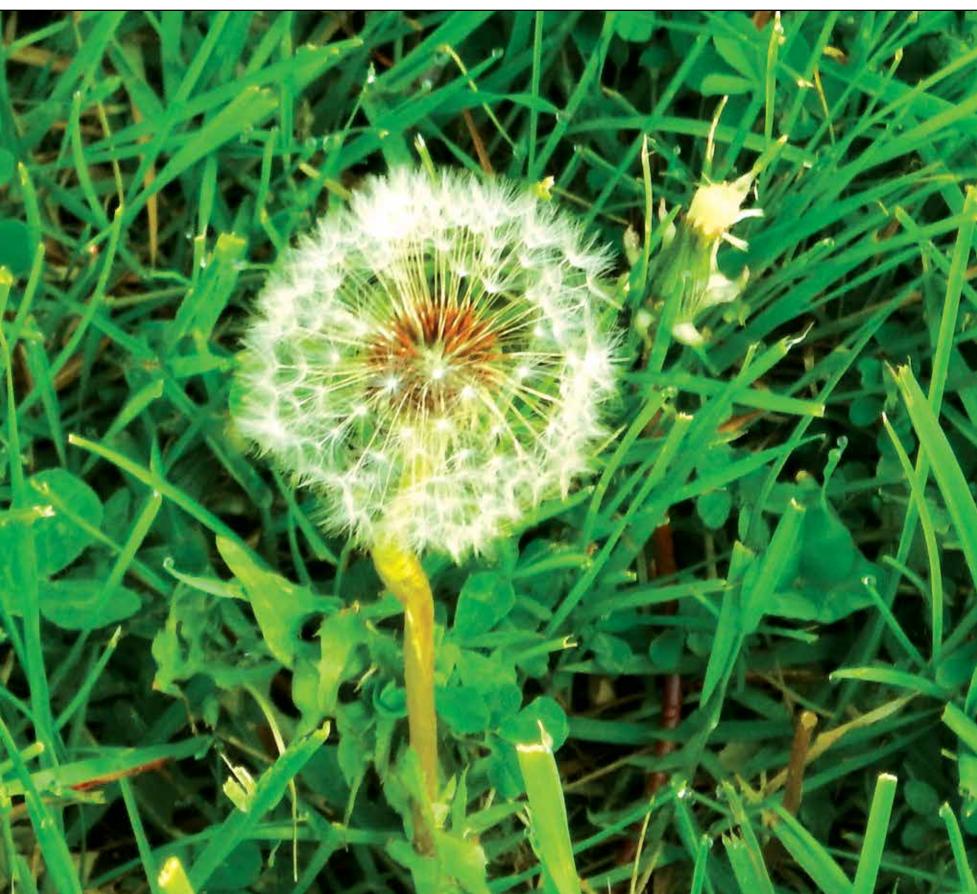
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To contact Neighbors (269) 228-1080 (269) 476-1680

www.cassneighbors.com

sailorphil@philvitale.com Brazilstein@gmail.com



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REGIONAL NEWS

Historical Society meetings

Black Civil War soldiers from Cass County will be the topic presented by current Society Vice President, Darren Bettinger on Jine 17 at 7 pm

The speaker is a Civil War buff. The meeting will be held at the historic Bonine House on M 60, Vandalia. Come early and tour the house. See what the Underground Railroad Society of Cass County is doing.

The meeting is free and open to the public.

Outdoor Adventures nature camps

St. Joseph County (IN) Parks is now taking registrations for "Outdoor Adventures" summer nature camps at St. Patrick's County Park.

Six camps are offered for children entering kindergarten through 8th grade. The programs will include:

- June 7 Disc and Kayaks (ages 11-14)
- June 27- July 1: Nature's Super
- Detectives (ages 5 -6)
- July 6: Dune Day (ages 11-14)July 11-July 15: Wonders of Water

(ages 10-11)

■ July 18-July 22: What's Happening? Habitats! (ages 8-9) ■ July 25-July 29: Treasure Hunters (ages 6-7)

For more information, or to request registration materials, call 574/654-3155, or visit www.sjcparks.org.

Food distributions in Cassopolis

Feeding America Trucks will provide food boxes for anyone (first come, first served) on June 3 from 11 am-Noon at Pleasant View Church, and on June 9 from 4-5 pm at the Council on Aging.

Senior Commodities will be distributed at Helping Hands' loading dock June 14 from Noon-2 pm (call a week ahead regarding income qualifications).

Helping Hands also has food boxes available Tuesdays from 10 am - 3 pm and Thursdays from 10 am -5 pm with referral from church, agency, or by calling 211.

Protect against ticks, mosquitoes

Van Buren/Cass District Health Department (VBCDHD) will continue participating in a Vector-Borne Disease Surveillance and Prevention Program in partnership with the Michigan Department of Health and Human Services (MDHHS). Mosquito-borne diseases are present in Michigan every year and present a severe risk to human and animal health. Mosquito and tick control will be done by placing mosquito traps and conducting tick drags throughout Van Buren and Cass county. The program will also support public education on mosquito-borne disease prevention, mosquito control, and tick-borne disease prevention.

Residents can stay healthy by using simple, effective strategies to protect themselves and their families. The following steps are recommended to avoid the transmission and spread of mosquito and tick-borne illnesses:

■ Apply insect repellents that contain the active ingredient DEET, or other EPA-approved products to exposed skin or clothing. Always follow the manufacturer's directions for use.

■ Wear light-colored, long-sleeved shirts and long pants when outdoors. Apply insect repellent to clothing to help prevent bites.

■ Maintain window and door screening to help keep mosquitoes and other bugs outside.

• Empty water from mosquito breeding sites around the home, such as buckets,

unused kiddie pools, old tires, or similar sites where mosquitoes lay eggs.

■ Performing daily tick checks. This includes animals and equipment that were outside.

VBCDHD will be offering tick identification services on Mondays and Thursdays from 9 am - 2 pm. The service is offered to help identify the breed of a tick, to help establish if it is capable of carrying a vector-borne disease. This service CANNOT decipher if the tick is actually infected with Lyme disease. Please transport all ticks in a sealed bag.

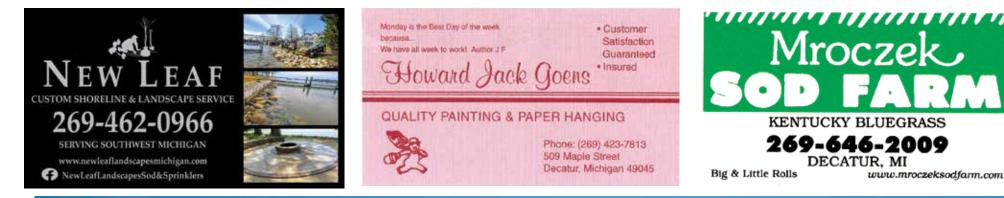
For more information, visit https:// vbcassdhd.org/environmental-health/mosquitoes-what-you-need-to-know/ or contact Environmental Sanitarian, Cody Davis at (269)621-3143 ext. 1317.

Elkhart Jazz Fest

Downtown Elkhart will be alive once again... with the sound of music when the Elkhart Jazz Fest takes place on June 16 - 19. The event will kick off with a free concert at the Lerner Theatre.

You can get tickets now at the Box Office or by going to the Elkhart Jazz Festival's website.

The cost varies from \$15 to \$35.





REGIONAL NEWS

Monster Truckz Extreme Tour

Monster Truckz Extreme Tour is scheduled for Saturday, June 4 at 2 pm at the Cass County Fairgrounds in Cassopolis.

Prepare to have your mind blown by the biggest, maddest and wildest event you will ever witness. This adrenaline filled show features the most massive Monster Truckz destroying cars, flying over mind boggling jump pushing drivers and trucks to the brink of destruction. The Nitro Motocross Team will amaze and astonish as the soar 80 feet above your head doing things that shouldn't be possible. For the first time on planet earth see a man fired from a Monster Truck Cannon! Was man meant to fly? Hopefully this guy is.

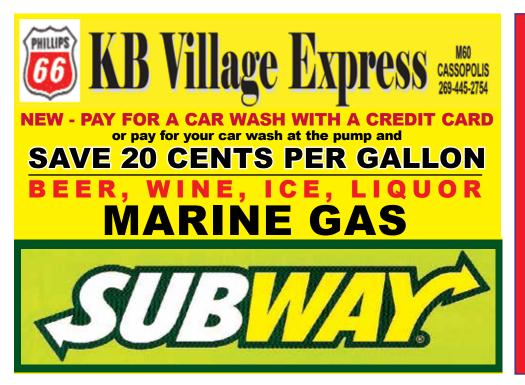
The event also offers the opportunity to ride in a monster truck, get up close to your favorite monster truck, personal autographs and pictures with the stars of of the tour. The Pit Party starts two hours prior to event times.

Important Purchasing Information: ONE Free Kid's Ticket is valid PER PAID ADULT. This is for General Admission seating. If you have a Free Kid's Ticket, no other ticket purchase is necessary for your child.

The Free Kid Ticket is a physical voucher that must be acquired at a participating location, they do not come with the purchase of an adult ticket, however, they work in conjunction with them. Kid Tickets are valid for children ages 3-13. Children under 3 are free unless they require a seat. Free Kid Tickets have been distributed to locations surrounding the venue. Including all schools, day care centers, and local businesses and area merchants. The Free Kid's Ticket must be presented at the box office day of show in order for the child to get in for free.

A purchased Child's Ticket is non-refundable if a free kid's ticket is obtained after purchase. The \$16.50 adult first 100 deal can be used in conjunction with a Free Kid's Ticket. The deal can be used in conjunction with a Free Kid's Ticket.

Seating is first-come first-serve. Arrive early for the best seats. Doors open two hours prior to the show for the Kid's Fun Zone. Seating is not guaranteed 10 minutes prior to show time.





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REGIONAL EVENTS CALENDAR

June 14 - Cass County Historical Society meeting on Cass County's Black Civil War Soldiers, Bonine House on M 60

June 16 - 19 - Elkhart Jazz Fest, \$15-35, https://elkhartjazzfestival.com/

This month's pro al Case District Library

Tuesdays: 1 – 3 pm - Let's Play Mahjong Edwardsburg Branch.

Fridays: 10 am - Learn, Play, Grow, Edwardsburg Branch. Join other 3-6 year olds every Friday morning for play time to inspire growth and learning while increasing social skills, fine motor skills and early STEM skills.

June 6 - Summer Reading Program, All Locations. "Oceans of Possibilities" in June and July. Register on the library website or at any branch location.

Week of June 6 - Vision Board Workshop, Mason/ Union Branch

June 8 – 1 pm - Adult Craft Club: Lighthouse Solar Bottles, Main Branch. A monthly craft club! Space is limited and registration is required. Supplies will be provided. Contact Stephanie at (269) 749-1384 for information and to register.

June 8: 4-5 pm - Creative Kids, Edwardsburg Branch. Recommended for ages 6-11.

June 9 - Story Time with Author Thelda Livingston Mathews, Main Branch, 11 am. Story time with author Thelda Livingston Mathews reading her book, "The Squoze."

June 10 - Genealogy Basics Workshop, Edwardsburg Branch, Session 1: 11 - noon, Session 2: 12:30 - 1:30 pm. Want to research your family tree but have no idea where to begin? Join us for a Genealogy Basics Workshop. Participants will receive a workbook to get started. Registration is required for either session one or two. Call (574) 314-6454 or visit any branch to register.

June 11 - Super Fun Color Run, Cass County Council on Aging Track, 11-9 am. The Super Fun Color Run will kick off our summer reading program "Oceans of Possibilities" on Saturday, June 11 for individuals and families free. There will be stations throughout the track where powdered color will be thrown towards participants. Please wear clothing that you don't mind getting covered with color! All minors need a parent/guardian's permission to participate. All minors under the age of 13 must be accompanied by an adult at the event to participate in the run/walk. This event is weather permitting. Registration forms (digital or paper) will be accepted through Friday, June 10. Register on www. cassdistrictlibrary.org or visit any branch location.

June 13 - Potawatomi Zoo-To-You, Mason/Union Branch,1 pm. Join us at the Mason/Union Branch for a presentation by the Potawatomi Zoo!

June 16 – More Than a Book Club, Maple Café – Edwardsburg, 10 am. Four famous siblings throw an epic party to celebrate the end of the summer. But over the course of 24 hours, their lives will change forever. A discussion of Malibu Rising by Taylor Jenkins Reid. Stop by any location to reserve a copy before the discussion.

June 16 - Children's Craft, Main Branch, 11 am.

June 20 - Tie-Dye Fun, Mason/Union Branch, 1 pm. Join us at the Mason/Union Branch for an afternoon of tie-dye fun! Bring your own shirt or item that you would like to customize with rubber bands, dye and twisting techniques.

June 21 - Ocean Necklaces, Edwardsburg Branch, All Day. Create an ocean inspired necklace while supplies last.

June 22 - Paper Airplane Contest, Howard Branch, 1 pm. Paper airplane racing! Test your airplane design. Grand prize will be awarded for the airplane that flies the farthest. All participants receive a small prize.

June 22 – Adult Craft Challenge, Edwardsburg Branch, 4 pm. Participants will meet at Dollar General in Edwardsburg and be given a small budget for materials to create a masterpiece back at the library. Everyone will vote for their favorite piece. Program intended for ages 18 and older. Registration is required. Call (269) 487-9215 or visit any branch to register.

June 23 - Abracadabra Magic, Main Branch: 1 pm, Howard Branch: 3:30 pm. Get ready to be amazed by magician Kevin Wilson! Join us at Main and Howard branches for a magic-filled afternoon.

June 28 - Seashell Bracelets, Howard Branch, 1 pm. Learn how to identify seashells and make your own bracelet! Program intended for ages 10 and older. Registration is required. Call (574) 314-6454 or visit any branch to register.

June 29 - Big Truck Day, Main Branch, 11 am – 2 pm. Local big trucks and construction vehicles will be in the Main Branch parking lot

June 30 – STEAM: Make a Sea Monkey Habitat, Main Branch, 11 am. Learn all about this famous retro pet while making an aquarium for them to live and grow.

June 30 – Writing Your Memoir: How to Get Started with Diana Raab, Edwardsburg Branch & Virtual, 6 pm. Join award-winning, memoirist, poet, blogger, inspirational speaker and author of Writing for Bliss, Diana Raab for a memoir-writing workshop. Participants can view the presentation via Zoom or at the Edwardsburg Branch. Visit the "Events and Programs" tab on the library website for the link to the workshop. Dowaglae District Library

June 7 - Preschool Story Time - 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.

June 7 - Teen Tuesday: BINGO - "B-4" you say BINGO is boring, give it a try! Winners receive snacks and/or candy prizes! Teen Tuesdays are for teens 6th through 12th grade and meet each Tuesday at 3 pm in the Pokagon Room on the second level of the library.

June 11 - Sensory Story Time with Miss Susanne, 11 - Noon, Sensory Story Time will meet 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. Through books, music and handson play, concepts such as colors, shapes, numbers, ABCs and feelings will be explored in a welcoming environment. If your child has difficulty sitting through a "traditional" story time, this program might just be what you're looking for.

June 14 - Read & Share Book Group-Rebecca by Daphne du Maurier, 1 - 2 pm.. The Read & Share Book Club reads a variety of titles, and meets every second Tuesday at 1 pm in the library Community Room. To sign up email us at dowagiaclibrarystaff@gmail.com

June 17 - Messy Time Friday, 11 am - Noon. Kids of all ages are invited to join us for Messy Time Fridays throughout the summer. Projects might involve paint, chalk, water and other "messy" materials, so wear older clothes. We're often in direct sunlight, so please remember to put sunscreen on before leaving the house.

June 21 - Preschool Story Time. The Dowagiac District Library offers this weekly story time each Tuesday at 10:30 am.

June 21- Teen Tuesday: Arts &; Crafts. Marble Trinket Dish Teens learn how to twist multiple colors of oven-bake clay together and give it a marbled look to make a one-of-a-kind trinket dish.

June 24 - Messy Time Friday! 11 am. Please check the website's calendar for Messy Time dates. In the event of inclement weather, Messy Time may need to be canceled. If in doubt, please call us at 782-3826.

June 27 - OMG Book Club for Tweens, 4 - 5 pm. June's Book: Newbery Medal Winner and National Book Award Winner Holes by Louis Sachar. "A dazzling blend of social commentary, tall tale and magic realism." **Publishers Weekly**

June 28 - Preschool Story Time, The Dowagiac District Library offers this weekly story time each Tuesday at 10:30 am.

June 28 - Teen Tuesday: You Never Know Tuesday!, 3pm

June 28 - Jaws, by Peter Benchley, Revisit those classics from school or discover something new to expand your horizons!

July 4 - Closed for Independence Day

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LAKE LIFE WITH JANE Happy June ... I like June!

by Jane Boudreau

appy June, Neighbors! These words make me so happy. It was a rather dull winter if I must say, but at my age the alternative isn't so hot. But I like June. I've gotten most of my garden beds cleaned up, the spring bulbs have died off and I have summer bulbs emerging. I'm adding annual flowers and perennials here and there.

I expanded my herb garden which I had been planning to do once I was able to come up with an irrigation source. There is about a three foot overhang from the roof that prevents rain from getting to the beds of herbs. With the help of a very nice guy who cleans and repairs the old gutters on our eighty year old house, we connected rubber hosing to the gutter downspouts, bent them, dug trenches and buried them along the house. Voila! Once my newly planted herbs take off, I'll share a photo. Adding to my usual chives, basil, oregano, thyme and rosemary, I chose some new-to-me plants (you can always start from seeds) including lemon thyme, fennel, dill, tarragon, coriander, sage, lavender, and sorrel. I am really looking forward to experimenting with recipes that involve a lot of greens and herbs for flavor. I'll include some as the summer goes on.

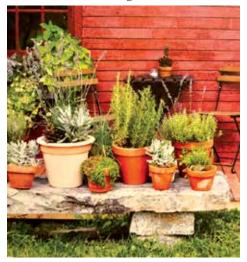


Photo Credit: Unknown

The tall purple flowers you see at the top are Allium. They are a genus of flowering plants that including hundreds of species such as garlic, onion, scallion, leek, and chive. They come back every year in abundance. These started off with a single bulb that might have blown in with the wind or was dropped by a bird, usually called a volunteer plant. Every year I have more as the bulbs multiply. They need nothing more than a little rain water. You might enjoy planting a few bulbs with the kiddos so they can see how large they get (mine are almost



a hint of garlic. My husband isn't really keen on onions so these are a nice, mild substitute. I recently started making some vinaigrettes with a huge bag of shallots I bought. They have such a light, fresh taste to them and they don't need much else to make any dish flavorful. Here are a few recipes that are so simple that you will fall back on them time and time again, and of course you can substitute or add in your own herbs or spices. Store these in clean jars in the refrigerator no longer than a week.

Shallot Vinaigrette with Dijon Mustard

Ingredients: 1/4 c white wine or champagne vinegar 2-3 T Dijon mustard 1 t sea salt Fresh ground black pepper 2 T finely minced shallots Directions:

Whisk together the vinegar, mustard, salt and pepper to taste in a small bowl. Stir in the shallots. Gradually whisk in the olive oil to make a smooth dressing. Use immediately or refrigerate. Note: Olive oil will rise to the top of the jar and be slightly solidified after being refrigerated, you may want to let it sit at room temp for about ten minutes and then give it a good stir or shake.

French Vinaigrette

Ingredients: 1 large shallot, peeled & finely minced (about 3 T) 1 clove garlic, finely minced 1/3 c olive oil

- 1 lemon, zested and juiced (about 2 T)*
- 1 t Dijon mustard
- 1/4 t fine sea salt



1/4 t ground black pepper *Directions:*

In a large bowl whisk all ingredients for one minute or until emulsified. Use immediately or store fridge for up to five days.

*To zest a lemon, use a fine metal grater to remove just the yellow part of the lemon. Avoid the pith, or the white part which is bitter. Always zest the lemon before juicing.

Shallot Vinaigrette with Honey

Ingredients: 2 large shallots, peeled and finely minced (about 1/4 c) 2 T red wine vinegar 1 T Dijon mustard 1 T honey 1/4 c olive oil Sea salt & pepper





3' high).

Never fear planting herbs in containers such as wood crates, galvanized buckets, baskets, and good 'ol terra cotta pots. Make sure there is drainage. I have usually kept a large pot of my essential herbs at the lake for lack of space in the yard, or at least space that my lawn guy doesn't have to maneuver around! You can get creative by planting containers designated for salad herbs,

Mediterranean or Middle Eastern herbs (think basil, sage, rosemary, Greek oregano, cilantro and mint to name a few). I love making herbal iced tea and you might want to consider a pretty basket of lemon balm, marjoram, mint, parsley and chamomile.

While shallots aren't an herb, I have been enjoying the versatility of them in my cooking, and they are in the same family as onion. Shallots are milder with

1/2 t chopped oregano (optional) *Directions:*

In a small bowl whisk together all ingredients except for the olive oil. Whisk the olive oil in slowly until well blended. Stores in fridge 4-5 days.

So we have herbs, salads, and dressings covered. I hope this gets you in a summery mood. I wanted to share a very simple appetizer/nibble that is somewhat classic and so pretty to set on your indoor or outdoor table. Radishes seem to grow at warp speed as they love the cool soil so if you grow them you may want to start using them. My mom and dad loved

> Continued on next page. See: JANE

LAKE LIFE WITH JANE

snacking on radishes with a smear of butter and sprinkle of salt. We kids were hesitant but learned to love everything on the relish platter that accompanied Sunday dinner; green onions, olives, carrots, and radishes. This is a nice presentation with whipped butter, radishes still on the stem, and assorted greens as a



bed. I whip the butter at room temp, spread on a small dish and refrigerate for about ten minutes to slightly firm it up. Serve the radishes whole or halved along with a generous amount of slices. As Ina Garten would say, "How pretty is that?"

Here's something a bit more substantial but also on the lighter side for summer. You can serve this hot or at room temperature. And-it's horrifyingly simple to make.

Pasta with Ricotta and Lemon *Instructions:*

1 lb. pasta (I used thick spaghetti but a short textured pasta would work well also)

1 c whole milk ricotta cheese 1 c grated Parmesan or pecorino plus more for serving

1 T freshly grated lemon zest

1/4 c fresh lemon juice (from 1-2 lemons)

A grind of black pepper 1/2 c frozen peas

2 T chopped basil leaves for garnish (optional)

1 T sea salt or to taste

Directions:

Bring a large pot of heavily salted water to boil. Add the frozen peas and pasta and cook according to package directions. Reserve 1 c of the pasta water before draining.

In the same pot add the ricotta, Parmesan, lemon zest and juice until well combined. Season with salt and pepper to taste. Add 1/2 of the pasta water and blend well, then stir in the peas and pasta, tossing vigorously. Add more pasta water if needed. Adjust seasoning and divide among 4 plates or bowls. Ladle some of the sauce that may have collected at the bottom of the pot and garnish with the basil if desired.

I'll leave you with a new family pet, my daughter and her family's Golden Retriever puppy, Butters. He's a big one! We can't wait to see if he likes water when he comes to visit us, Layla and Poppy at the lake. Cousins Tulo and Squall can't wait to terrorize him!

Best wishes for a great start to summer. Next month we'll do some grilling. How about my famous recipe for pork burgers?

Jane Boudreau is a blogger and writer who lives on Diamond Lake as well as Chicago and a little place in the mountains of North Carolina. You may contact her at blndy9@yahoo.com

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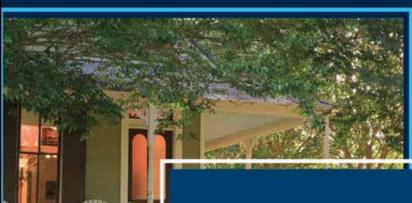


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JUNE 2022

BUSINESS & FINANCE The Dog Days of Summer are coming

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

ello again. It is about to be my dogs' least favorite time of year: "The Dog Days of Summer." I'm sure most of you have heard that phrase before and, like me, you probably thought it was referring to weather that's too hot for even sun-worshipers to enjoy. The saying really comes from the ancient Greeks and referred to the early rising of the star Sirius in the Canis Major Constellation which occurs in late July and happens to coincide with the hottest time of year. That constellation is commonly known as "The Big Dog," which brings us back to "The Dog Days of Summer".

How do you stay cool when it's hot enough to fry an egg on the sidewalk and you don't have a pool or an air-conditioner? Read on to find a few tips and tricks to help you beat the heat:

1) Point your fan OUT the window so hot air is removed from your home.

2) Keep the lights and all unnecessary appliances off when you don't need them.

3) Place a cold, damp cloth on your neck, wrists or behind your knees for an instant cool-down.

4) Place a bowl of ice in front of



your fan to cool the air.

5) Fill a cotton sock with rice, tie it with twine and freeze it before putting it in bed.

6) Put your bed sheets in the freezer for a few hours before you go to bed.
7) Eat spicy foods. Really!

8) Use sun blocking curtains to keep the heat out.

9) Hang a damp sheet in front of an open window or outside in front of a fan.

10) Close the damper on your fireplace to prevent pulling in hot air.

There are even some unusual gadgets available to keep you cool such as a fan that plugs into your cell phone, a cooling system for your child's stroller and ice vests.

Don't forget your pets! (Mine is named Clyde)

Make sure they always have plenty of water. Throw an ice cube in their water bowl once in a while and maybe offer Here's hoping you can be poolside on a hot day ... if not, enjoy some of our tips to beat the heat and stay cool during the Dog Days of Summer

them a wet towel to lie on.

Remember that the pavement can be extremely hot so midday walks are out and shade is a must for your outside pets. And please do not leave them in a car at this time of year.

No matter how uncomfortable you think you are, keep in mind how hot it must be for farmers, roofers, construction workers or factory workers. While you may be sitting in an air-conditioned office or lounging poolside, those men and women are sizzling under the sun or slowly baking beside hot machinery. Maybe you aren't as hot as you thought, after all.

Please always remember to check on your elderly or ill neighbors during a heat wave

AREA REAL ESTATE

The housing market in southwest Michigan

n Cass County, the housing market sales were nearly a repeat of April 2021. Selling prices were a different story, soaring for all housing types. When we refer to all or overall housing types, we combine results for waterfront and non-waterfront houses. In April 2022 and 2021, 40 houses were sold. Separately, waterfront house sales reached 9 houses in April 2022 compared to 10 in April 2021, and non-waterfront houses increased by 1 house in April 2021 (31 vs. 30).

Year-to-date, overall housing types were down 28 percent (137 vs. 191). Waterfront house sales dropped 42 percent (24 vs. 41), and non-waterfront houses fell 25 percent (113 vs. 150).

In April, the overall average selling price rose 57 percent based on the selling prices of waterfront houses compared to April 2021 (\$333,655 vs. \$212,508). The overall median selling price in April April. The highest percentage in April previously was 21 percent in 2015.

For comparison, the number of bankowned or foreclosed homes as a percentage of all transactions in Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren Counties dropped to 1 percent in April from 2 percent in March and 3 percent in February. The previous lowest percentage was 2 percent in April 2021. The highest percentage in April was 54 percent in 2009.

Now that we are moving past COVID restrictions, the housing market across SWMI appears to be moving at a less manic pace. With fewer houses for sale, sales have dropped. However, selling prices continued to rise and set records in April. Homebuyers are also facing a significant increase in mortgage rates, and all factors will contribute to a more balanced marketplace for sellers and buyers.

The SWMI housing market in April began to show signs of kick-starting the peak selling season from Spring to Fall. From March, the average and median selling prices increased 16 percent and 13 percent, respectively. Sales grew 8 percent (263 vs. 24). April 2022 was \$364,201 compared to \$332,767 in April 2021 for a 9 percent increase. The year-to-date average selling price in April 2022 made a modest 5 percent increase over April 2021 (\$327,522 vs. \$311,297).

The median selling price in April 2022 raised 4 percent to \$ 252,650 from \$242,500 in April 2021. Year-to-date, the median selling price climbed 8 percent (\$226,400 vs. \$209,000). The median selling price and year-to-date median selling price also set new record prices in the month of April in the year-over-year comparison.

The total dollar volume fell 3 percent in April 2022 (\$95,784,920 vs. \$98,499,197). The year-to-date total dollar volume at the end of April 2022 plunged 11 percent (\$289,857,261 vs. \$324,994,599).

Nationally, in March, the Freddie Mac mortgage rate was 5.10, up from 4.67 in

seller to have them pay the closing costs. #3 Unfreeze Your Credit - Buyers may have placed a security freeze on their credit, limiting their report access. This can prevent identity thieves from opening new accounts in their name but can cause trouble when you are applying for a mortgage. Log into your online accounts at the three credit reporting agencies and unfreeze your credit.

#4 Steer Clear of Big Purchases After Mortgage Pre-approval - Your lender will check your credit twice: when you apply for the mortgage and days before you close on the house and get the keys. In the interim, if you buy a houseful of furniture, you could delay your close or even cause it to fall through. Even applying for a credit card or car loan can affect your mortgage rate.

#5 Expand Your Employer's Contact *Information* - Getting emails and home or cell phone numbers for your employer is a must to prevent loan approval delays, especially with many people still working from home. #6 Ask Questions So Your Lender and Agent Can Help - There are no dumb questions. Lenders and REALTORS® are there to help you, so pick their brains. For example, ask if they know of home loan programs to help you get into a home and how to access them. Check on anything you don't understand. To view properties that are for sale in your local area, go to www.swmar.com and click on "Search". The Southwestern Michigan Association of REALTORS®, Inc. is a professional trade association for real estate professionals who are members of the National Association of REALTORS®, and ancillary service providers for the real estate industry in Allegan, Berrien, Cass, and Van Buren Counties. The Association can be contacted at 269-983-6375 or at www.swmar.com.

at \$208,750 increased 22 percent from \$170,700 in April 2021.

The average selling price for waterfront homes sky-rocketed 115 percent to \$802,944 from \$373,940 in April 2021. The median selling price for waterfront homes soared 132 percent (\$760,000 vs. \$327,500).

In April, the average selling price for non-waterfront increased 24 percent to \$197,409 from \$158,697 in April 2021. The median selling price increased 32 percent to \$179,000 from \$136,000 in April 2021.

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, there were two bankowned or foreclosed homes as a part of all closed transactions in April, which was 1 percent of all transactions. In 2021, there was no bank-owned or foreclosed houses as a part of all closed transactions in Looking at the market year-to-year, the number of houses sold in April dropped 11 percent from April 2021 (263 vs. 296). Year-to-date, in April 2022, 885 houses were sold compared to 1044 in April 2021, which was the record high in the market's year-over-year comparison.

The inventory of houses for sale fell 12 percent to 601 from 680 in April 2021. This brought the inventory of houses for sale down to 2.5-months supply of inventory available for buyers. For comparison, in April 2010, there were 3452 houses for sale and 15.6-months supply of inventory.

Selling prices set new record levels in the year-over-year comparison that dates back to 2006. The average selling price in March for a 30-year conventional mort-gage.

When Buying a Home...

Mortgages are just business transactions. Keep in mind mortgages are very important to your financial future, and the following suggestions should be taken seriously and as always, feel free to ask your REALTOR® any questions.

#1 Communicate With All Parties -This deal involves several people: you, the seller, your agent, the seller's agent, and the lender. Keep everyone in the loop on every bit of information, or your closing could get delayed.

#2 Have Enough Money to Pay Closing Costs - Closing costs are usually 2 percent to 5 percent of the amount you're borrowing. If you don't have enough money, there are a few ways to work around the problem. Look for assistance programs that cover some of the closing costs. Call a relative and ask for a gift. Negotiate with the

OUR CHILDREN Make a summer learning plan

by **SANDY FLEMING**

fter all of the educational disruptions of the past few years, it's crucial that you take charge of your child's summer learning. Educators across the country are finding huge gaps in student knowledge and are trying desperately to fill them in. Some are missing foundational concepts in reading, writing, or math due to school closures. Others did not learn well in the virtual format provided by their district. Still others missed inordinate amounts of school due to illness or other health concerns. The fact of the matter is that nearly ALL children missed some learning.

This makes it all the more important to avoid the "summer slide" that happens to so many kids. We've known for a long time that most students go backwards during the summer months. Some lose as much as 3-4 months' worth of progress. Teachers try to accommodate by scheduling comprehensive reviews during the first few weeks of school, but those few weeks will not be enough if your child experienced uneven learning in the past few vears

Kids who missed a lot of school in the primary and middle elementary grades may struggle with basic skills. Kids who made uneven progress in middle school and high school will be short on what we usually call common knowledge in content areas and the finer points of reading, writing, and math.

Whatever age your child is, summer is the prime time to gain some ground instead of losing it. If your child is like most, this will not be a spontaneous thing. None of them are likely to speak up on their own and say, "Hey! I think I missed some important ideas in math while our class was virtual," or "I don't think I'm reading quite as well as I ought to be." Fixing the problem is not likely to be voluntary, either. Kids, like human beings everywhere, gravitate toward the easy and the comfortable. This means that you as the parent need to take a firm hand and insist that some attention be given to learn-



thing. Some programs grade at least partially on effort. Other kids are gliding by on current knowledge but not learning the new things. To confirm your child's understanding and knowledge of basic skills, try a few simple experiments.

For reading, choose a nonfiction book at grade level. Your local librarian can help you find one, or enter the title into a tool such as Book Wizard over at Scholastic (https://bookwizard.scholastic.com/). It will give you info on any of tens of thousands of books that includes the reading complexity level. Now, pick a page with lots of text and have your student read out loud. Count the words that are misread or hesitantly read. If you find more than five before the end of the text on the page, make sure to get your child's reading levels tested more formally. Once the text is read, ask 3-4 basic questions about what the author said, and then be sure to ask a question or two that challenges the child to put ideas together. This can be a "What was the main idea?" question or "How can you summarize this in three sentences?" or something similar. If your kiddo has difficulties with any of these, do some further investigation.

For writing, simply have your child write. The most common type of school writing is the essay, which students begin to learn in about grade 4. Younger children (grades 1-3) can write a paragraph about a topic you choose. Older children can answer a question that you choose (explanatory essay or persuasive essay). Here's what to look for in different age groups:

• Grades 1-3: Student should be able to write 4-5 sentences on the given topic. Words should be spelled phonetically or correctly (none that you can't decipher). Sentences should have capi tal letters and punctuation. Task should be completed in maximum of 15-20 minutes. Ideas should be connected to the topic, organized, and make sense. • Grades 4-5: Students should be able to write 2-3 paragraphs on the given topic. Paragraphs should have at least five sentences each. Words should be almost all spelled correctly, or perhaps one letter wrong. Sentences should include capital letters, ending punctuation, and proper nouns capitalized. They may use commas and quotation marks with varying degrees of accuracy. Paragraphs should have topic sentences, should be on topic, and should include details to develop the ideas more fully. The task should take 15-20

Whatever age your child is, summer is the prime time to gain some ground instead of losing it

minutes.

• Grades 6-8: Students should be able to write a 3-5 paragraph essay on the given topic or question. Paragraphs should have 5-8 or more sentences, topic sentences, supporting details, logical construction, and concluding sentence. Essay should have a simple structure (introduction, body, conclusion). Commas should be used and sentence structure should be varied. Ideas should be presented clearly and logically, and supported with details. The task should take 20-30 minutes.

• Grades 9-12: Students should write a 5 or more paragraph essay on the given topic or question. Paragraphs should be well-developed with 5-8 sentences, topic sentences, supporting details, evidence, logical construction, and concluding sentence. Essay should be clearly organized and structured, with introduction, body, and conclusion, including evidence and counter arguments. The task should take 30-45 minutes and might require research.

For math, have your child do a selection of math problems appropriate for his or her age group and follow these guidelines:

• By grade 3: Students should become proficient with addition and subtraction by grade 3. This means they should have basic facts memorized, plus they should be able by the end of the age group to solve problems with multiple digits and regrouping. Also make sure they understand simple fractions, how to read graphs, shapes, and place value (reading and writing numbers through at least the millions). • By grade 5: Students should be proficient with all four math operations and know their basic facts. They should be able to solve problems involving 3-4 digits. They should be able to read and write decimal fractions, do computations with fractions or decimal numbers, read graphs, tell time, count money and make change, solve word problems in all four operations, apply order of operations, and understand exponents. • By grade 8: Students should be able to solve equations with single variables, know basic geometry formulas for area, perimeter, and circumference, know how to use a coordinate grid (x and y coordinates), do operations with positive and negative integers and numbers with fractions/decimals, understand and apply statistics and probability knowledge, and know rules for solving problems with exponents. • In High School: Use a comprehensive test for the most recently completed

math class (available through many homeschool curriculum sites) and make sure the skills for that class are mastered.

To assess content areas, have some conversations with your child. Ask questions about history, geography, and science concepts such as earth science, astronomy, biology, and other areas covered in the past year. Check for basic knowledge and understandings that people need to function in the world, such as how to measure, how to convert between measurement units, how to quantify observations and keep data, how to set up a table, and basic and age-appropriate knowledge of current events.

Make a Plan

After you've checked your child's current educational progress, make a plan. If you found no concerns in his or her levels of understanding, then make a plan to maintain and keep their current knowledge active. If you did find gaps in the knowledge, look for an appropriate workbook or program to fill them in, or consider getting a tutor or other outside help.

Set some goals for and with the student. As much as you can, have them engage in application activities – this means activities that will help them learn while doing. Play games, do projects, and read, read, read. Set aside time each day when you BOTH can focus on learning together. Give "assignments" that need to be completed before video games, television, social media, or recreational activities. Put a priority on accomplishing goals.

Kids will respond best if you make learning an expectation each day during the summer months. Your attitude and priority will make or break the learning and progress. If you expect the kids to complete their learning activities each day, and enforce cooperation, they will do as you ask. Be sure to build in rewards and incentives for progress, too. Most families do well with setting a goal for time spent in reading and time spent on other educational activities. It's fine to use workbooks and worksheets if your child is a bit behind in one or more areas, but be sure that that's not the ONLY tool you use. Keep them engaged with online tools, digital programs, escape rooms, and projects that require application of skills you know they need to learn. Too often, families think summer is intended to be a vacation from school. In fact, summer should be a time to set the stage for life-long learning. It's time when students can build skills, explore special interests, and consolidate learning. Don't miss this opportunity!

ing during summer vacation

Find Out What They Need

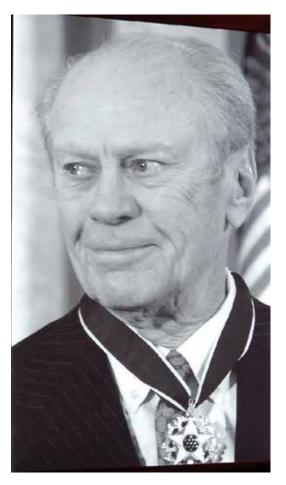
There are lots of concrete and solid ways for parents to find out where the needs are. First, look at the grades from this past year. See any C's, D's, or F's (or their equivalents)? Find out what your child knows or does not know in those areas. Signs that should raise your eyebrows will be low test grades, missing work, and late work. These often masquerade as behavior problems, forgetfulness, or "laziness," but in reality, they usually indicate that kids are not understanding what they need to learn.

Even if the grades are fine, though, there is still a very good chance that your child is struggling with some-

Sandy Fleming is an educational consultant, tutor, and writer living in Edwardsburg. Visit her website at http://learningnook.com for more ideas, programs, and even classes to help keep learning going over summer!

FIELD TRIP







Located in the home town and former congressional district, the Ford Presidential Museum in Grand Rapids provices extensive exhibits on the life and career of the 38th Chief Executive Gerald R. Ford. The museum has a huge exhibition of documents, artifacts, photographs, videos and both actual and replicated memorabilia from his life and career. From now through September the museum is also host to a special presentation of artwork from Michelangelo's Sistine Chapel, which showcases the awe and wonder of one of mankind's greatest artistic achievements, while allowing its visitors to experience this art from a unique perspective. The ceiling paintings from the Sistine Chapel have been reproduced using licensed, high-definition photos. For full information visit www.fordlibrarymuseum.gov



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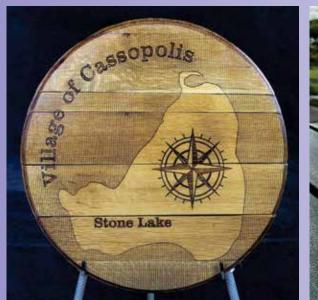




Among the many displays at the museum are an assortment of gifts presented to President Ford, including the cloisonne enameled vase above, and an actual fragment of the Berlin Wall (at right).







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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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HISTORIC POSTCARDS











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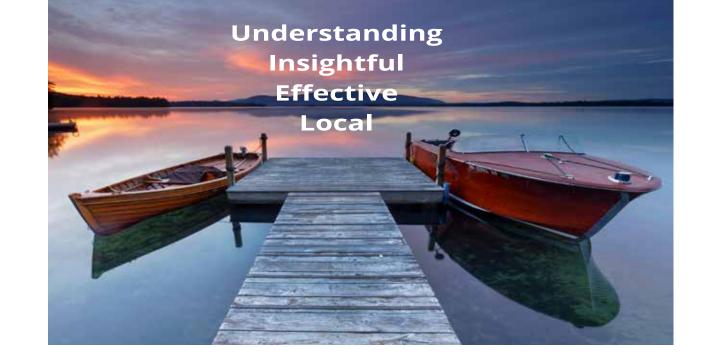
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LOCAL HISTORY The Volinia Cornet Band

Provided by **Jonathan Wuepper**, Branch Manager of the Cass District Library jwuepper@cass.lib.mi.us

This month I'd like to feature photos of the Volinia Cornet Band. Although the two photos are undated, they may have been taken sometime during the 1800s. On the back of one photo there is a note stating: "Volinia Cornet Band: man third from left in back row may be William Sheline."

Assuming William Sheline is indeed in the photographs, I went searching for more information on the man hoping it would lead me to additional information on the Volinia Cornet Band. It did not.

William Sheline's obituary appeared in the Cassopolis Vigilant issue published April 24, 1930. The "Cliff Notes" version is that he was born on March 2, 1851 in Elkhart County, Indiana and moved to Volinia Township, Cass County when he was six years old. "His school days were spent at Newton School, after which he taught five winter terms of school in the immediate vicinity."

In 1891 he married Mary Huey who died on October 10, 1916. The married couple had three children, all of whom lived to adulthood. Mr. Sheline "... was an industrious and successful farmer, widely known throughout the community.". He died on April 18, 1930 at the home of his daughter, Mrs. Clyde Hull and was buried in Prospect Hill Cemetery in Cassopolis.

The following information on the Volinia Cornet Band is taken from "History of Cass County, Michigan" by Alfred Matthews, published by Waterman, Watkins & Co. (1882): "Volinia Cornet Band was organized November 13, 1877, and the following officers elected on the 24th: William W. Patrick, President; Edward Goodenough, Vice President; Edgar C. Everett, Secretary; Milton J. Gard, Treasurer. They commenced practicing very faithfully, and were soon able to play music in which they and their friends took a justi-



Volinia Cornet Band. Date unknown. Most likely taken in the village of Volinia, located at the intersection of Marcellus Highway & Gard's Prairie Street.

fiable pride. They possess a good set of instruments. The present [1882] officers are M.B. Welcher, President; Charles Warner, Vice President; E.C. Everett, Secretary; E.J. Gard, Treasurer; the other members of the band being G.W. Gard, E. Thompson, A.C. Kirby, A. Hathaway, William Wright, William Hart, L.P. Gard, Clark Finch and Abram Cary, who is the leader."

The Matthews book does not list William Sheline as a band member. If he is indeed included in the above photos, they would have had to have been taken between 1878-1881, or post 1882. The odds are that it would have been after 1882. Various area newspaper clippings report Volinia Cornet Band through 1892.



Another shot of the Volinia Cornet Band, same roster as previous photo. Date unknown. The man in the back row third from the left is possibly William Sheline (1851-1930). Photos courtesy Cass District Library.





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NATURE NOTES Whistling ducks, buntings and bears

Provided by Cass District Library Local History branch

'ay 3, 2022 was a red-letter day among the Berrien County bird watching world, as two rarities showed up in two different areas of the county!

Berrien County's third record of black-bellied whistling-duck occurred that morning from along 2nd Street in Galien Township, just west of the village, when Brynja Davis discovered two of the species in a flooded field. The ducks remained present that day long enough for several birders to come and see them and take photographs. The ducks were not relocated after May 3.

Black-bellied whistling-ducks look like a cross between a duck and a goose, and are named after their black bellies and the fact that their vocalizations sound like whistles. Black-bellied whistling-ducks are native to South America and have been expanding their range northward for decades, reaching North America by the middle 20th Century. Michigan's first record of the species came on November 5, 2006 when a duck hunter shot one along the Pine River near Alma, Gratiot County. The hunter turned the specimen over to authorities, and it is now among the collections of the Bird Division of the University of Michigan's Museum of Zoology.

In addition to the black-bellied whistling ducks found by Brynja Davis in Galien Township, there are two previous records from Berrien County. The first was a single individual present from April 18-27, 2014 at the dairy farm of Andrews University, initially found by Tim Baerwald of Eau Claire. The second record occurred on July 10, 2020 when a flock of 6 individuals turned up in the yard of Lizabeth Ter Meer of Hagar Township and photographed by Debbie Jesuthasan.

Thus far, all the black-bellied whistling duck records from Michigan represent individuals that have migrated too far north and have presumably migrated back south. That could soon change as Wisconsin reported its first confirmed breeding pair of black-bellied whis-

Continued on next page







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NATURE NOTES

Continued from previous page

tling-ducks in 2020.

Black-bellied whistling-ducks are not only cavity nesters, using both natural cavities and nest boxes, but will also nest on the ground. The average clutch size is 12-14 eggs and the eggs are solely cared for by the female. Adult male and females pair bond for life.

The second rarity of May 3 was a beautiful male painted bunting that turned up at the birdfeeder owned by Kenneth R. and Tammy Shull of Lake Township. The male painted bunting has a blue head, green back and red breast and underside. The female which was not seen, is green. This bird was seen by over 30 birdwatchers over May 3-4 before it departed.

Painted buntings nest in the south-central US, and along the eastern seaboard from South Carolina south to Florida. They winter in Mexico, Central America, Cuba and south Florida. Occassionally, northbound migrants will overshoot their breeding range and turn up at feeders.

Michigan has around 40 records of the painted bunting, including 4 from Southwest Michigan (all from Berrien County). The additional Berrien County records, all males, include: One

on April 30, 1966 at Benton Harbor seen by Walter Booth (this was the first record for Michigan); 1 on May 19, 2007 in Weesaw Township, found by Mindy Walker; 1 from November 12-13, 2010, Berrien Center, reported by Bill and Phyllis Rose; and 1 from May 3-6, 2020 in Coloma at the home feeder of David Ferris.

Request for Cass County Black Bear Photos

In early May a black bear was reported by several residents who live near the intersection of Decatur Road and Dutch Settlement Street, in Cass County to the Michigan Department of Natural Resources. Although local news media covered this story, no physical evidence such as video or photographs of the actual bear have surfaced, nor have any clear photographs of the animals' tracks or scat.

I am not questioning the validity of the record, but I recognize the historical significance of the first black bear of wild origin to return to Cass County since the 19th Century (probably since the 1860s). It would be nice to have supporting documentation of this report.

At the time of European settlement in Cass County circa 1830s, the black bears were common across the Great



A male painted bunting on May 3 at the home feeder of Kenneth R and Tammy M Shull of Lake Township. Photo by Julie Gidwitz of Chicago.

Lakes region. Through habitat destruction, persecution and unregulated hunting, black bears were eliminated as a breeding species from Southwest Michigan by about 1865. The last sighting of a wild black bear in Southwest Michigan was near Bridgman, Lake Township, Berrien County in 1888.

Reports of black bears from Cass

County made the papers from time to time during the 20th Century. Some were no doubt black bears. However during much of the 20th Century it was legal to keep black bears as pets, leading to the likelihood that any local bear sightings during this time may have involved an escaped pet.

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



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by Phil Vitale aka sailorphil

INFELASI WORD Feeling pretty Joe Btfsplk here ...



or the past couple of years I've been feeling (and probably looking) like Joe Btfsplk, that weird character in the old comic strip Li'l Abner (published 1934– 1977) by cartoonist Al Capp. Jow was a well-meaning guy, but was also the world's worst

jinx, bringing disastrous misfortune to everyone around him. A small, dark rain cloud perpetually hovered over his head to symbolize his bad luck.

Regular readers and close friend (although because of my luck, most of my friends don't stand very close now-a-days for fear of getting hit by a misaimed lightening bolt or two ...) might remember that for the past two or three years life's been treating me kinda like a baby treats a diaper ... filling the nappy with half a dozen cancelled vacations, a couple of pretty hairy and scary surgeries, one entire summer ruined and a new year's eve trip to New Orleans lost to health issues (and I don't even want to talk about my dog's failing hips, my mother-in-law coming visit for the summer, the ongoing heartbreak of psoriasis that has my elbows bleeding and looking like alligator skin, and the recent plague of millions and millions of mayflies that have taken a liking to the screens and windows of my house).

Except for my beloved spouse (BS for short), who has had to tolerate the an Earschplittenloudenboomer of my despised, albeit, self-imposed misery, and a boatload of buddies who got caught in the Joe Btfsplk whirlwind that blew three years worth of my long-awaited but ill-fated sailing trips to Helen Gone, my jinx has largely boomeranged back into my own forehead, sparing most of my friends and family from my discontent and discomfort (but not from the foul disposition this foul fortune has bird-dropped all over my demeanor).

The other day I asked Alexa, the only intelligent creature in my life who is still willing to hang with me to play some kind of music to bring me luck ... maybe she misheard but what starts to play but Ray Charles singing, "If it wasn't for bad luck I wouldn't have no luck at all." Then, if that wasn't the musical equivalent of pouring lemon juice on a fresh paper cut, in the next song Albert King sang "Born under a bad sign, If it wasn't for bad luck, You know I wouldn't have no luck at all." Shut up, both of you ... and you too Alexa ... stop giving me that attitude!

A guy could get some kind of complex trying to dig themself out from the avalanche of this kind of luck.

I'm pretty sure the emotional complex wouldn't be very good for my complection at all ... for a while there I was feeling like the world would be better off if someonme would just put me out of everyone else's misery (but luckily, I wasn't unlucky enough for that to happen, I guess ... and I'm darned if I know whether that makes me lucky or un ... and I'm getting a headache just thinking about it ... but we're probably out of aspirin anyway).

It's got me wondering if maybe I grievously sinned in a previous life to find myself in such an awful purgatory in this life ... I've always beeen facinated by people who believe in reincarnation, except I'm pretty sure that in my case, with my luck, instead of being like all those people who claim to have been a king or the hero at a great battle or a star athlete who won a gold medal in their previous existence, I would probably have to have been a Benedict Arnold or a Pontius Pilate or, since I am Italian, maybe I was the falling Nero (hey, I played the violin in grade school ... although no matter how much I rosined up my bot, I could never get the school to catch fire ... just plain bad luck I'm thinking).

So I was thinking about this ridiculouly long spell of bad luck (BS says I'm just feeling sorry for myself) the other day when I was on my fitness walk. Up to that point, walking miles and miles each day had proven to be not only been a great way to health-up a bit, but it was also an outlet to let off some steam ... pounding pavement is a much more socially acceptable alternative to pounding the face of some poor schmuck at Walmart who happened to bump me and turn my self-pity into a full-blown case of express-checkout-lane-rage.

Anyway, earlier this week while I was out pounding pavement and venting steam, I found myself walking and whining and, yes BS, feeling sorry for myself, oblivious to my surroundings. My head was hung (I was probably watching for potholes that I would have fallen into or something), my shoulders were slumped ("Stand up straight," my third-grade teacher would have admonished) and my arms were loosely hanging at my side, when all of a sudden ...

...WHAM! Something smacked me right on top of my head.

When the stars and the little tweeting birdies went away I turned around looking for the miscreant who surely must have snuck out of one of the houses I was passing just at the perfect time to crack my skull with a baseball bat or a rolling pin, I was pretty sure.

But there was no one around.

I did a quick 360 to scan the area while I rubbed the burgeoning goose egg and check for blood, but the blow hadn't cracked the skin (just my composure).

Still no one ... but on the ground right behind me was a fairly large and angry looking limb that I can only surmise must have chosen the exact moment I was walking by to part with the tree where it had previously lived. It's timing was as exact as it's aim.

Now I'm not one to normally believe in omens, portents or signs from the Devine, but if that limb cracking me in the head wasn't a wakeup call I don't know what to call it.

So after some deep soul searching (which included a cold beer in place of an ice pack and having Alexa conjure up a couple hours of rehabilitatory soul music), I made myself a promise.

If the bad luck will stop, I'll quit being such a nudge about bad luck. I'll also go church every Sunday and tithe generously, I'll give up drinking and carousing, I'll donate large sums of money to the homeless, addicted, and otherwise down-and-out dregs of society, and I'll never swear or lie to anyone again. I promise.

Then, just as I was starting to feel good about ending my bad luck, I felt a tap on my shoulder ... and saw the bright white splatter of a present from a passing bird oozing down my lapel.

Damn, didn't work. Move to plan "B" I guess. I'm just hoping the "B" doesn't stand for Btfsplk. That would be bad luck I think ...





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