

# Neighbors

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**OCTOBER 2023**

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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

**[HTTP://WWW.CASSNEIGHBORS.COM](http://www.cassneighbors.com)**

Neighbors is published monthly from March through November.

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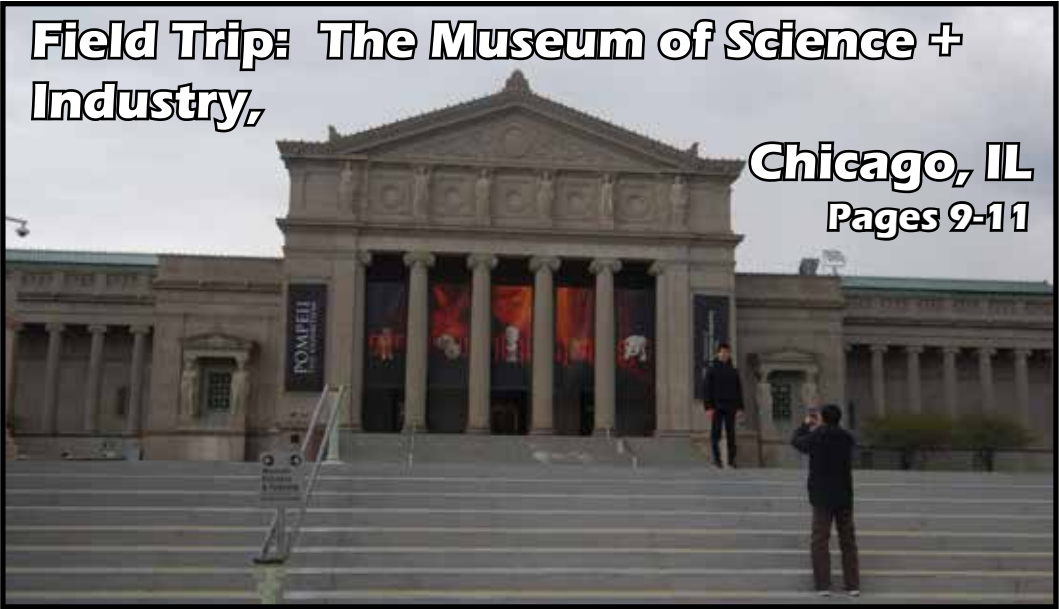
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## Field Trip: The Museum of Science + Industry,

**Chicago, IL**  
**Pages 9-11**





# Regional News

## Fall Rummage & Bake Sale

First United Methodist Church of Dowagiac will host a fall rummage and bake sale on October 6 from 9 am to 4 pm and October 7 from 9 am to 3 pm.

The sale will offer furniture, clothing - all sizes-men's, women's, and children, mattress like-new - twin extra-long, homemade baked goods and candies. On Saturday there will be a "bag sale," with bags at \$4 and buy two bags get a third free, and a half-price sale on items that are marked.

Dowagiac First United Methodist Church is located at 326 N Lowe St. If you have questions, please call Darlene at (269) 782-8551.

## Dowagiac area events

The Dowagiac Chamber of Commerce has released information on the following events in 2023:

**Under the Harvest Moon Festival,** October 14, 10 am - 4 pm

**Christmas Open House Weekend & Theta Mu Craft Show,** November 10, 11, 10 am - 5 pm

**Small Business Saturday,** November 25, 10 am

**Candlelight Christmas Parade,** December 1, 7 - 9 pm.

For more information on these events, visit <https://www.dowagiacchamber.com/events/upcoming-events>.

## Beckwith Theatre 2023 season

The Beckwith Theatre, 100 New York Ave., Dowagiac, will present **Second Samuel** on Oct. 27 - Nov. 5 by Pamela Parker.

In the small, Southern town of Second Samuel residents seem to care about each other until the town's shock-

## Edwardsburg Library goes to next phase

Cass District Library is pleased to announce the next phase of work on the new Edwardsburg Branch Library on US 12, in the Village of Edwardsburg. Abonmarche has been engaged to execute the upcoming work including design development and construction documents, all necessary permitting and approval reviews, and management of the construction bidding process. The tentative schedule calls for construction bids to be due in January 2024, allowing for site work to begin soon after. This exciting update follows several months of successful collaboration with Abonmarche in the design of the new building.

New and improved features will include a café and lounge area, an expanded children's area with interactive play opportunities, a dedicated teen area, a drive-up drop box for returns, a large multi-purpose room, private meeting rooms, and a maker-space. Nearing approximately 9,500 square feet, the new library will be almost three times larger than the current branch.



CDL's Board of Trustees cordially invites our patrons to a Community Forum at the Ontwa Township Hall on Thursday, October 5 from 6pm- 7pm to get an exclusive look at the new Edwardsburg Branch Library. Enjoy light refreshments while engaging in a

presentation by architecture firm, Abonmarche. CDL is eager for your feedback and hopes to see you there! For more information about the project, please visit: <https://www.cassdistrictlibrary.org/edwardsburg-build/>

ing secret is revealed and they are driven to examine what caring really means.

Tickets are \$15 per person for all events and are reserved by calling the box office at 269.782.7653. Season tickets are available for \$60.

For more information visit [BeckwithTheatre.com](http://BeckwithTheatre.com), or call 782-7653.

## Deer Management Program

St. Joseph County (IN) Parks will

implement a deer management program at Spicer Lake Nature Preserve in New Carlisle this November.

The deer management hunt will take place November 18 and 19 and December 2 and December 3. Spicer Lake Nature Preserve will be closed to the public. To emphasize deer population reduction, the management program will be an antlerless hunt.

Three hunters will be selected by a

lottery to participate. Hunters must possess a valid Indiana Deer License and a minimum of one bonus antlerless license. Applications for the lottery will be available on the St. Joseph County Parks web site. The deadline for applications is October 16.

In addition to being a county park, Spicer Lake is also a state dedicated nature preserve, a classification given to high quality ecosystems. Review and







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# Regional News

approval for the deer management program was required by the Division of Nature Preserves of the IDNR.

More information and Hunter Application Forms are available at [www.sjcparks.org](http://www.sjcparks.org).

### Hunting season dates

Michigan's 2023 fall hunting seasons are already underway for some animals, in our area. Michigan's seasons run year-round for ground squirrel (including chipmunk), porcupine, red squirrel, Russian boar, feral pigeon, house sparrow, starling, woodchuck, opossum, skunk, weasel and coyote.

All of these and the following game require a valid Michigan hunting license, according to the Michigan Department of Natural Resources. For bag limits and a lot more details, including the ins and outs of hunting licenses, pick up or visit online the state's "Michigan Hunting Digest."

Here are the dates for the following:

**Deer** -- Oct. 1 to Nov. 14 and from Dec. 1 to Jan. 1. Regular firearm season is Nov. 15-30. Muzzeloading season is Dec. 2-11. The late anterless firearm season is Dec. 11 until Jan. 1 (on private land only).

**Cottontail Rabbit and Snowshoe Hare** -- The season for these is Sept. 15 to March 31.

**Fox** (gray and red) -- Oct. 15 to March 1.

**Raccoon** --Oct. 1 to March 31.

**Quail** -- Oct. 20 to Nov. 14.

**Ruffed Grouse** -- Sept. 15 to Nov. 14 and from Dec. 1 to Jan. 1.

**Squirrel** -- Fox and Gray (black phase included) -- Sept. 15 to March 31.

**Waterfowl** -- Waterfowl seasons vary

by the species of bird. Check the dates section in the DNR's "Waterfowl Hunting Digest."

**Wild turkey** -- Sept. 15 to Nov. 14.

See or hear of poaching? The state asks you to call or text 800-292-7800.

### New Executive Director

The Van Buren Conservation Board of Directors is pleased to announce the promotion of Emily Hickmott to executive Director as of October 1, 2023.

Hickmott started with the District in May 2018 as the Recycling Coordinator and began serving as the Deputy Administrator in the spring of 2021. In her time with the district, she has worked to expand recycling education and access, support our strong agricultural community, and equitably address landowner concerns. In her new role, she will oversee the staff and lead efforts to meet tomorrow's conservation challenges.

In 2024, the Van Buren Conservation District will celebrate its 80th anniversary as an organization. Since April 25, 1944, generations of Van Buren Conservation District staff and board directors have promoted the conservation of natural resources. They do this through partnerships, providing public education, demonstrations, and technical assistance while working together for



future generations.

Recently recognized by the West Michigan Sustainable Business Forum as the recipient of its 2023 Future Sustainable Business Hall of Fame for Southwest Michigan, Hickmott embodies the mission of the conservation district. Working closely with her management teammate, Kimberly Sinclair, fourteen-year Administrator to the District, the District is well-positioned for an impactful future.

From 2020 to 2022, Sinclair increased the District's impact by acquiring funding to expand the staff from seven to 15 members and from a \$800,000 budget to a \$1.2 million budget. She will continue to manage the District's assets and diversify the District's funding sources.

### Holiday bazaar in Cass

St. Paul Lutheran Ladies Circle at Cassopolis, Michigan will be hosting their Annual Holiday Potpourri Bazaar on Saturday, November 11, from 9 am to 2 pm. The bazaar is held at the church located at 305 West State Street in Cassopolis. The church is handicap accessible.

The bazaar will feature area crafters, a bake sale, used book sale, 'White Reindeer table' and the 'Best Lunch' in town, carry outs will be available. No admission – bring your family and friends for some holiday shopping and lunch.

Contact Jenny Bischoff for more information and to rent a space, at 269.782.7484 or email [jennybischoff@hotmail.com](mailto:jennybischoff@hotmail.com).

**Rabid bat found in Van Buren**

Lawrence, MI - A rabid bat has been identified in Van Buren County. The bat was collected from a home in Lawton, Michigan. This is the first case of rabies in an animal in Van Buren County this year. The last time an animal in the county tested positive for rabies was in 2021. The Van Buren Cass District Health Department (VBCDHD) is reminding residents that bats are more active this time of year, which means the possibility of exposure to rabies increases.

Rabies is a deadly but preventable disease. Rabies can spread to people and pets through an infected animal's bites or scratches. Bats are the most common way that people in Michigan, and the United States, come in contact with rabies. People and domestic animals should avoid contact with bats. Any direct contact with a bat should be considered a possible exposure to rabies.

If someone has been bitten by an animal or has been in contact with, exposed to, or bitten by a bat, contact VBCDHD as soon as possible at (269-621-3143).

If someone may have been exposed to a bat, PLEASE DO NOT LET THE BAT GO. Safely capture the bat for rabies testing and immediately contact VBCDHD. Post Exposure Prophylaxis is only available through the local Emergency Rooms.

If the bat is unavailable for testing, treatment will be recommended to prevent rabies. If the bat is tested and does not have rabies, treatment is not needed.

More information about rabies can be found at [www.Michigan.gov/rabies](http://www.Michigan.gov/rabies).

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# Regional Calendar

**AREA EVENTS**

**Oct. 6** - First Fridays in Marcellus with live music and food trucks

**Oct 7** - Ghouls Night Out Festival & Camp Out & Main Street's last Rock the Block Concert, Cass County Fairgrounds

**Oct. 7, 8** - Harry Potter and the Sorcerer's Stone in concert, South Bend Symphony Orchestra's Harry Potter Film Concert Series, Morris Performing Arts Center, South Bend, 7:30 pm Saturday; 2:30 [m Sunday, <https://southbendsymphony.my.salesforce-sites.com/ticket/#/subscriptions>

**Oct 8** - Oktoberfest @ Marion Magnolia Farms

**Oct 14** - Sandhill Crane All Trail Half Marathon/10K/5K, Lawless Park

**Oct 14** - Under the Harvest Moon Festival 10 am - 4 pm

**Oct 14** - Under the Harvest Moon Festival, downtown Dowagiac, <https://www.dowagiacchamber.com/events/upcoming-events>

**Oct 22** - Harvest Fest/Trunk-n-Treat, Dr. T.K. Lawless Park

**Oct. 27 - Karaoke + Contest (costume contest)**, 7 pm, Marketplace Theatre, 114 S. Broadway, Cassopolis, 235-9747

**Oct 28** - White Temple Farmers Market @ Elk Park Feed Store, Vandalia

**Nov 10, 11** - Christmas Open House Weekend & Theta Mu Craft Show, 10 am - 5 pm, Dowagiac, <https://www.dowagiacchamber.com/events/upcoming-events>

**Nov 25** -Small Business Saturday, <https://www.dowagiacchamber.com/events/upcoming-events>

**Dec 2** - Christmas in Cassopolis

Dec 10 - Candlelight Christmas Parade, 7-9 pm, Dowagiac, <https://www.dowagiacchamber.com/events/upcoming-events>

[com/events/upcoming-events](https://www.dowagiacchamber.com/events/upcoming-events)

**Jan 13** - Miss Dowagiac Scholarship Pageant, 7-9 pm, <https://www.dowagiacchamber.com/events/upcoming-events>

**Jan 27** (2024) - Stone Lake Fishing Tournament

**Feb 3** - Ice Time Festival, Dowagiac, <https://www.dowagiacchamber.com/events/upcoming-events>

## CASS DISTRICT LIBRARY

**October Programs 2023**

For a list of June programs and events at the Cass District Library branches, visit their website at <https://www.cassdistrictlibrary.org/events-programs/>

## Dowagiac District Library

**October Programs 2023**

Dowagiac District Library's Summer Reading Challenge has started with weekly prize drawings (started this week), and the summer book sale is on during the Summer Festival, and there's Chalk Time every Saturday. More info here-- <https://www.dowagiacdl.org/events>

**OCT 5, Story Squad**, 5:30 - 6:30 pm. Children 6-9 are invited to join Story Squad, a new book club where an age-appropriate novel will be read aloud with a discussion to follow.

Kids are encouraged to attend weekly so they won't miss part of the story! Due to capacity limits in our children's programming room, we kindly ask that only children 6-9 attend the program. Parents and younger children will be asked to enjoy other areas of the library during this time.

**OCT 5 Make & Share**

**Cookbook Club**, 5:30 - 6:30 pm. The Make & Share Cookbook Club is held on the first Thursday of the month from 5:30-6:30 pm at the Dowagiac District Library. Make a recipe from the monthly cookbook selection, then join us at the library for a recipe share & book discussion.

In October, we are making our favorite Halloween recipes. Make your favorite Halloween recipe, and bring to share!

To reserve your spot, call the library or email (Att: Erin) at [dowagiaclibrarystaff@gmail.com](mailto:dowagiaclibrarystaff@gmail.com)

**OCT 10, 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.

**OCT 10, Teen Tuesday: Teen Cooking 101\*** 3 - 4 pm. Caramel Apple Bites. Pretzel + Rolo candy + green apple = a delicious and easy snack!

\*Registration is required for this event. Sign up in the youth department by Friday, October 6.

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.

**OCT 12 Story Squad**, 5:30 - 6:30 pm. Children 6-9 are invited to join Story Squad, a new book club where an age-appropriate novel will be read aloud with a discussion to follow.

Kids are encouraged to attend weekly so they won't miss part of the story! Due to capacity limits in our children's programming room, we kindly ask that only children 6-9 attend the program. Parents and younger children will be asked to enjoy other areas of the library during this time.

**OCT 17 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.

**OCT 17 Teen Tuesday: Arts & Crafts**, 3 - 4pm. Luminary Mason Jars! Teen will have the opportunity to paint over a stencil on a mason jar to create a beautiful and unique candle holder.

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.

**OCT 19 Story Squad**, 5:30 - 6:30 pm. Children 6-9 are invited to join Story Squad, a new book club where an age-appropriate novel will be read aloud with a discussion to follow.

Kids are encouraged to attend weekly so they won't miss part of the story! Due to capacity limits in our children's programming room, we kindly ask that only children 6-9 attend the program. Parents and younger children will be asked to enjoy other areas of the library during this time.

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# Regional Calendar

**OCT 21 TBR Book Club for Teens**, Noon- 1pm. October Book: Gallant by V.E. Schwab.

After living at a boarding school for girls for years, with only her mother's journals to keep her company, Olivia gets a letter inviting her home to Gallant. When she gets there nobody is expecting her but she is not about to leave. Not even when she discovers that Gallant has secrets. On her quest to uncover them she finds herself in a place that is Gallant—but not & Olivia sees what has unraveled generations of her family, and where her father may have come from.

The perfect paranormal read for October! The TBR (Teen Book Review) Book Club is for teens 13-18 years old. The club features a YA (young adult) novel each month. Teens register and pick up their copy of the month's selection at the beginning of the month and then meet and discuss the book on the last Monday of the month (this month's meeting will be held on the last Saturday of August). For more information, stop by the Youth Services desk located on the second floor of the library.

**OCT 24 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.

**OCT 24 Teen Tuesday**: Spooky Science Experiment, 3 - 4pm. Flying Tea Bag Ghosts. Did you know if you catch an empty tea bag on fire it will fly? Come to this Teen Tuesday to see it in action!

\*Teens will be going outside for this one so be sure to dress weather appropriate! In the event of bad weather, we will stay inside and play Scattergories instead.

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.

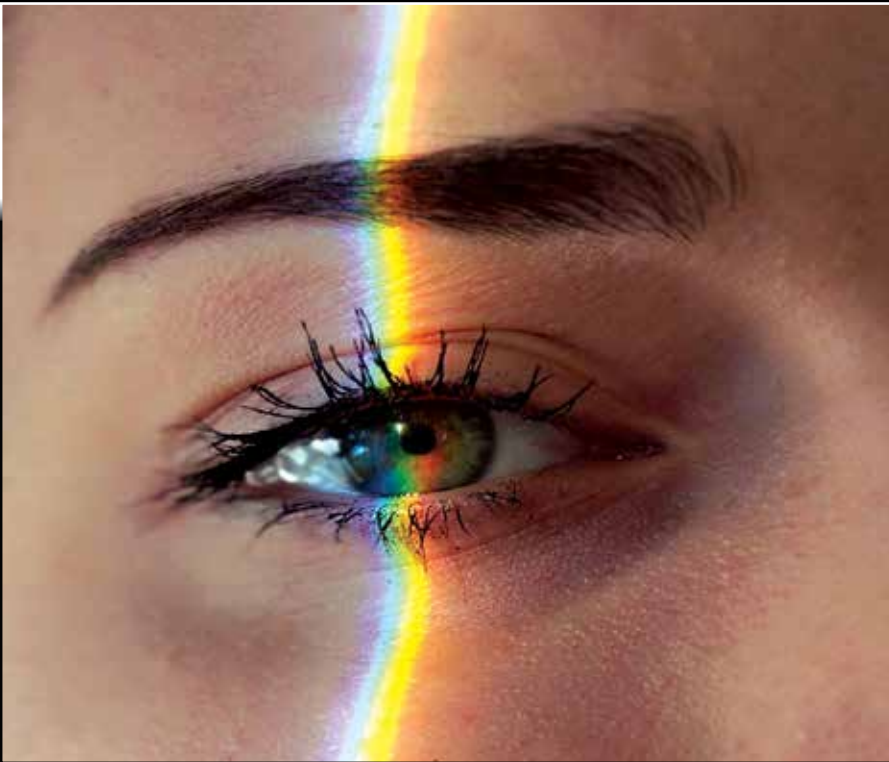
**OCT 26 Story Squad**, 5:30 - 6:30 pm. Children 6-9 are invited to join Story Squad, a new book club where an age-appropriate novel will be read aloud with a discussion to follow.

Kids are encouraged to attend weekly so they won't miss part of the story! Due to capacity limits in our children's programming room, we kindly ask that only children 6-9 attend the program. Parents and younger children will be asked to enjoy other areas of the library during this time.

**OCT 31 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.

**OCT 31 Frankenstein, Or, The Modern Prometheus by Mary Shelley**, 5 - 6 pm. Revisit those classics from school or discover something new to expand your horizons! We meet the last Tuesday of the month in the Community Room, bringing our life experiences to the discussion.

To sign up, email Matt Weston at mweslon[at]dowagiacdl.org



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# Business & Finance

## Myth vs truth: Insurance version

By **Kerry Davis**  
Kemner, Iott, Benz Agency

There are many mysteries in the world. Stonehenge, UFOs and the Bermuda Triangle come to my mind first when I think of mysterious things. Mythical creatures are also present in our everyday lives, whether it's in conversation, movies, or imagination. Mermaids, dragons, unicorns, Sasquatch and kraken are all mythical creatures that are familiar.

Just like most topics, insurance also comes with myths. Some may be based

- on a little bit of the truth, or it may have been true at some point in the past. The important thing is to do your research and learn what is myth and what is the truth.
- Here are some common insurance myths and truths:
- **Myth:** Health insurance is only necessary if you are sick or have a chronic condition.
  - **Truth:** Health insurance can help cover the cost of preventive care and unexpected expenses.
  - **Myth:** Renters don't need insurance because their landlord's policy covers everything.
  - **Truth:** A landlord's policy typically covers the building itself, not renter's personal belongings or liability.
  - **Myth:** Home insurance covers all types of damage, including floods and earthquakes.
  - **Truth:** Standard home insurance policies typically don't cover damage from floods or earthquakes, and separate policies are needed.
  - **Myth:** Life insurance is only for people who are older, with children or spouses.
  - **Truth:** Life insurance can also be important for people who have co-signed loans or financial dependents such as parents or siblings.
  - **Myth:** Full coverage insurance means everything is covered.

- **Truth:** "Full coverage" typically refers to a combination of liability, comprehensive and collision coverage, but there still may be limits or exclusions.
  - **Myth:** I don't need business insurance because I work from home.
  - **Truth:** Even if you work from home, you may still need business insurance to protect your assets and liability.
  - **Myth:** Cyber security is only necessary for large businesses.
  - **Truth:** Any business (or person) that uses technology to conduct transactions or store data may benefit from cyber insurance.
- While most of us can agree mermaids, kraken and unicorns aren't real, we still have an image in our head of what one looks like. So, when thinking about insurance, remember just because someone told you something, you've seen a picture, or read it on Facebook doesn't mean it is real. Make sure you do your own research, talk to an insurance professional, and make informed decisions on the things and people that really matter in your life.

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# For the Table

## Fall baking

by **Julie Frank**  
Cassopolis, MI

**G**rab a warm blanket and cozy up with one of these fall desserts. Pumpkin, apple, and cinnamon, all the classic tastes of the season, are featured in this month's recipes.



### Pumpkin Chocolate Chip Bread

This recipe was adapted from Winkler Bakery's original pumpkin muffins. The Winkler Bakery is located in the Old Salem historic district of Winston-Salem, North Carolina. This bread is very dense and could be baked like a snack cake using an 8x8-baking dish. I prefer it in a loaf because the bread is delicious sliced, spread with butter, and served with a cup of tea.

#### Ingredients:

- 2 cups flour (white, all purpose)
- 2 tbs. Baking powder
- ½ tsp. salt
- ¾ tsp. Allspice
- ¼ tsp. ground ginger
- 1/3 cup butter (not salted, do not use margarine)
- ¾ cup light brown sugar
- ¼ cup molasses
- 2 beaten eggs
- 1 cup of canned pumpkin (use pure pumpkin, not pie filling)
- ½ cup milk
- ¾ cup chocolate chips

#### Directions:

Preheat the oven to 350 degrees. Spray a 9x5 inch loaf pan with non-stick spray. Note-I prefer to use anodized aluminum loaf pans for breads with a long cook time because they will keep the crust tender.

In a large bowl, combine flour, baking powder, salt, and spices. Combine.

Using your stand mixer with paddle attachment (you can also use a hand mixer), cream butter and sugar. Add molasses and combine. Add beaten eggs, pumpkin, and milk until combined. The mixture may look a bit lumpy, but this is ok.

Add dry ingredients and mix on low until combined. Scrape the sides and bottom of the bowl once.

Fold in chocolate chips. The batter will be thick.

Pour into the prepared pan and spread batter evenly in the pan.

Bake at 350 for 55 minutes or until a toothpick inserted in the center comes out clean. Cool in pan for 10-15 minutes before removing. Cool completely before slicing.



### Apple Crisp with Bourbon Caramel Sauce

Apple Crisp is easy, economical, and comforting. If you do not consider yourself a baker, then a crisp should be your "go-to" dessert. Fruit crisps are the simplest of desserts with just a few ingredients: sliced fruit, sugar, spice, a liquid, thickener, and a crumb topping. You can change the fruit with the season. The crumb topping for this crisp uses oats, brown sugar, chopped pecans, cinnamon, self-rising flour, and butter. The self-rising flour gives the crumble a bit of a rise. If you don't have self-rising flour just add 1 ½ tsps. Baking powder to your all-purpose flour. You can't mess it up, really! Even the Bourbon Caramel Sauce is no-fail and sure to impress your family and friends.

#### Ingredients: Apple filling

- 8 cups of peeled, cored, and sliced apples, approximately 3 lbs (Gala, Jonathan, Empire, or Braeburn all work well)
- 2/3 cup of brown sugar or white sugar
- 4 tsp. apple cider, apple juice, orange juice, or water
- 1 tsp. fresh lemon juice (optional)
- Zest of one lemon (optional)
- 1 tsp. cinnamon
- 1 tbs. melted butter
- 1 heaping tbs. flour

#### Directions:

Mix all ingredients into a large mixing bowl and set aside while you make the crumble.

#### Ingredients: Crumb Topping

- 1 cup self-rising flour
- ½ cup of brown sugar
- ½ cup chopped pecans or walnuts
- ¼ cup quick cooking oats
- Pinch of kosher salt
- ½ cup of cold butter cut into pieces (do not use margarine)

#### Directions:

Mix the dry ingredients in a bowl and cut in the pieces of cold butter. You can use a fork or your fingers.

To assemble the crisp, spray a 2 ½ quart oven proof dish. Pour in the apple filling to create an even layer of apples. Sprinkle the crumb topping on top of the apples. Bake in a 350 degree oven for 60 minutes or until the apples are fork tender.

#### Ingredients: Bourbon Caramel Sauce

- 1 cup brown sugar
- 4 tbs. butter (salted or unsalted-do not use margarine)
- ¼ cup of heavy whipping cream
- 2 tbs. bourbon

#### Directions:

Melt butter in a small saucepan. Add brown sugar, whipping cream, and 1 tbs. of the bourbon. Stir. Bring to a rolling boil and continue to boil for exactly 4 minutes without stirring. Remove from the heat and add the additional 1 tbs. of bourbon. Be careful as the caramel mixture may bubble up when the bourbon is added. Allow it to cool before tasting or using.

#### Apple Butter

Making apple butter is a great way to preserve your apples and enjoy them through the winter months. Apple butter does not contain actual butter; its name refers to the thick silky consistency from slowly cooking down apples, sugar, vinegar, and spices. You can think of it as concentrated applesauce. As the sauce cooks, the water from the apples evaporates, creating a deep amber spread. The old fashioned method for making apple butter required a large copper kettle suspended over an outdoor fire and a specially carved wooden paddle for hours of stirring. This recipe uses an updated method that creates a lovely thick and mildly spiced butter using your oven.

#### Ingredients

- 10 cups of apple pulp (applesauce)
- 2/3 cup of cider vinegar
- 2 cups light brown sugar
- 1 ½ cups of granulated sugar (you can



adjust the sugar to taste depending on apples used)

- 4 tsp cinnamon
- ½ tsp ground cloves
- ½ tsp ground ginger
- ¼ tsp kosher salt
- zest of one lemon

#### Directions:

First you need to make the apple-sauce. This can be done on your stovetop. I am starting with fresh apples; however, you can use a shortcut and buy ready-

made applesauce. If you choose the short route, make sure you buy unsweetened sauce with no cinnamon added. I am using a combination of Pink Lady, Gala, and Macintosh apples. Any apple will work for this recipe; I like to combine apples with different texture and sweetness. You will need about 10 cups of apple pulp for this recipe; this is about 12 to 14 apples depending on their size.

Peel, core, and chop the apples. Place in a large stockpot with about 2 cups of water. The water will not cover the apples and this is okay. Cover and bring apples to a low simmer. After about 20 minutes, mash apples with a potato masher. The sauce will probably be very chunky at this point. If the apples seem dry add a half to one cup of water to continue the cooking process, the apples could scorch if there is not enough liquid. This will take about 40 minutes, depending on the type of apple used.

For the next step, you will add the flavorings and bake slowly in the oven. I use the insert from my crockpot to bake the butter. You could also use a Dutch oven or any heavy, oven-safe pot.

Transfer 10 cups of pulp to your cooking vessel. If you have large chunks in your sauce, you can run the sauce through a food mill or food processor (read instructions for processing hot liquids). I used an immersion blender to get out the last lingering chunks of apple.

Next add the flavorings: apple cider vinegar, brown sugar, granulated sugar, cinnamon, ground cloves, ground ginger, salt, and lemon zest (As you can see from the picture, I added my spices before using the immersion blender). Now the mixture is ready for the oven.

Bake at 275-300 degrees until reduced and thick, stirring about every half-hour, for about 2-½ to 3-½ hours. Cooking time will depend on the kind of apples that you used, hard and crisp apples will take longer to break down. To test your apple butter for the right consistency, place a heaping tablespoon of the apple butter on a saucer and allow it to cool slightly. Run your finger through the sauce and hold the saucer up so it is facing you. If the apple butter does not run,

where you made a track with your finger, then the sauce is done. To preserve your apple butter, they must be placed in clean glass jars and processed in a hot water bath. Before canning, check with a reliable resource such as your local agricultural extension or the USDA for safety guidelines and instructions on home canning. If you do not process the apple butter in a canning process, it will last in the refrigerator for three weeks. This recipe yields about 9 half-pint jars.



# Our Children

## Let's talk financial literacy

by **SANDY FLEMING**

**H**ow attentive have you been to teaching the kids about finance and money? Some studies indicate that only around half of the kids in the United States realize their parents are trying to teach about money. So even if you feel like you are having these chats, have your kids actually noticed? They may or may not be getting basic information from school, so it's critical that parents and other adult family members take time to be sure the lessons are heard and taken to heart.

Financial literacy, according to the National Financial Educators Council, is the person's understanding of money and how it works. It means different things for different age groups, and when you put the skills together, you end up with young adults who understand how to work toward financial security and life success. Here's how to help!

### Birth to Three Years Old

This is the time to set up a child's saving account for your baby. It's a great place to stash those monetary gifts (or at least part of them) that your child will receive from friends and relatives. The money that you can put away right now will eventually be there for the children when they are old enough to make some decisions about what to do with it.

Little ones also need to see you managing your money well. Be sure to talk to them about paying for items you buy at the store or the restaurant – whether you use cash or plastic. Talk about going to work to earn money so they can have the things they need and want. Remember that children understand language long before they can talk. Many values about important parts of life are formed at very early ages. Be conscious about the ideas you express about money when the kids are babies. What are you really teaching?

If money matters are a source of stress or discomfort for you, be careful about what you say and do about the topic when the children are in ear shot. Think about how you want them to view money as adults and then control your actions to express these ideals.

You can model attitudes such as money as a tool rather than an end, money as a reward for hard work, the value of saving money, and the rewards of saving money for a goal.

Once the little ones are past the point of risk of swallowing the coins, get a fun bank. When they get coins, teach them to put some in their little bank, and give some to a good cause that they help choose.

Shake out the bank from time to time and take them to a dollar store or other low-cost establishment and allow them to choose something to buy that they have enough money for. If they set sight on something more expensive, remind them they can choose to save their money and come back for it next time. Don't expect too much delayed gratification at this age, though – most of them will choose to buy something less desirable and less expensive. The main lesson you want to encourage at this point is the connection between

cash and purchases.

### Three to Five Years Old

It's time to start teaching kids to identify coins and to understand what is worth "more." One fun way to accomplish this is by getting out a set of quarters, dimes, nickels, and pennies. Remind beginners of the name of each coin, then present one at a time. If the kids can identify it, they get to go put it in their bank. If they don't identify it correctly, review the name and try again. It won't be long before they will be able to tell you which is a penny, which is a nickel, which is a dime, and which is a quarter.

You can demonstrate counting money to them now, too. They won't learn the mechanics for a few more years (except for counting pennies), but they will understand the concept that money is quantifiable. It can be counted by someone who knows how to do so. The main idea to get across at this point is that a quarter is more valuable than five pennies. Most young children will need practice with this concept, because after all, five is a lot more than one!

Three to five is also a great time to get a set of realistic play money. Let the kids play store and trade the money back and forth. There are many realistic food play sets that you can use as they "practice."

And finally, this is a good age to introduce the idea of doing extra chores around the house to "earn" money. Remember, connecting money with work is a foundational concept. If you are forever buying them what they ask for, they won't learn that work is how you get money for the things you want. Of course, you'll feed and clothe them since that's your responsibility as a parent, but now is the time to teach the difference between "needs" and "wants," which is another crucial concept. You take care of the needs, and give them opportunities to understand how they can get what they want by working for it.

### Elementary Years

Now that they can think more abstractly, be sure to teach the value of the denominations of coins. Learning that quarters are 25 cents and dimes are 10 cents has to happen before they can count that money that's been accumulating in their toy bank.

Start by counting coins that are all the same. Pennies are easy – just count like you usually do. Nickels and dimes will be countable when the kids learn to skip count by fives and tens, usually in kindergarten. Don't wait to count quarters before you count mixed groups of coins. Just limit the groups to pennies, nickels, and dimes at first.

Teach them to start with the largest denomination that they have, count up all of those, then shift to counting by the next group, and so on. Now is the time to compare how much money they have and how much they need for something they want. Price check in the actual store or online, but do check those prices. Write down that goal if they don't have enough money for what they want, and encourage them to do extra chores or work to make up the difference. DO NOT get the toy or item until they have enough cash to purchase it themselves,

though. If you make "loans" against future allowance or payments, you will disrupt the connection between working, goal-setting, and achievement.

This is also time to teach about planning ahead for expenses, which will later become a foundation for budgeting. If you know the family will be going to the county fair or a local festival, help them set a goal for how much "spending money" they want to take to buy or do extra things beyond the cash you are willing to spend. This could be purchase of extra treats or snacks, trinkets at booths, or additional rides. Set a realistic goal a few weeks ahead of the event and then provide them with money-earning opportunities. If they don't meet their goal, they won't have the money they want for the extras.

As they get to upper elementary ages, teach about making change. Kids need to be confident in coin identification and in counting by 1s, 5s, 10s, and 25s, and to recognize that 100 cents is the same as a dollar. The easiest way to teach making change is by "counting back". Take the amount of the bill, then use pennies first to count up to the next multiple of five, use nickels or dimes to get to a multiple of 25, then use dollars after you count up to an even dollar.

A lot of adults ask, why is it important for kids to understand how to make change from a bill? After all, the computerized cash register will take care of it. Right? Wrong! A person who does not know how much change they should expect from a purchase is an easy target for an unethical employee to short change, or for a careless one to give the wrong amount to. Teach kids to know what change to expect from a purchase, and compare that to what they actually are given. Teach them to return accidental overages and to be assertive about short change situations.

### Middle School and Up

Now you have just a few more short years before they will be out on their own. Use that bank account! Take time to teach them about deposits and withdrawals, about interest, and about credit. Your local bank will have tools to help you do this. Let them practice managing a checking account by setting up a Parent Bank, where they can make on-paper deposits with you, and then can "withdraw" money they have already earned for larger purchases. Be

sure to keep exact track, just like the bank does – these practice and dry runs will help them learn to avoid bank overdrafts and fees when they get out on their own.

Paychecks will deserve their own special lessons. Sometime before kids get their first "real job," help them understand taxes, deductions, and the difference between gross pay and net pay. That \$15 per hour job seems great when kids are just starting out and looking for spending money as teens, but it's hard to support a family at that level.

Walk your child through learning to budget. One way to do this is to put them in a hypothetical job with a set pay rate, and then have them use Internet or local newspaper to see how much money it will really take to get through the month. Plan for getting a car, renting an apartment or buying a home, paying utilities, getting insurance, planning for medical bills, repairs, and so forth, as well as taking care of the immediate needs like food and clothing and gasoline. Reinforce the difference between "needs" and "wants." Many banks have special debit and credit cards designed for teens that have parental controls and accesses. These make great stepping stones for managing out in the real world when they grow up. Talk to your banker about options available to you.

And finally, talk about the adult parts of finance that you haven't gotten to yet – car loans, mortgages, real credit cards, and so forth. Talk about investments, insurance, and the stock market. If you don't feel you have the skills to teach about these financial tools, make it your business to learn together from a reliable friend or even an ethical professional.

These tools all exist to help use make the most of the money we have and learn to use it wisely. Make sure your child has the tools needed for success as an adult. Pay attention to teaching financial literacy throughout their growing years!

\*\*\*\*\*

**Sandy Fleming is an educational consultant and tutor living in Edwardsburg. Check out her websites for more learning ideas at <http://www.learningnook.com> and <http://sandyflemingonline.com>.**



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# Field Trip



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The Museum of Science and Industry is located in the Hyde Park neighborhood, just steps away from Lake Michigan and minutes from downtown Chicago.

The museum is open daily from 9:30 am to 4 pm, but will be closed on Thanksgiving and Christmas.

Entry is Adult – \$25.95; Child ages 3-11 – \$14.95; Members – FREE. Entry includes access to most permanent exhibits, including Science Storms and Numbers in Nature: A Mirror Maze, as well as select temporary exhibitions.

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\*\* Age limits apply to certain experiences, Active military and veterans receive \$4 off their U-505 OBT ticket. See Discounts for details.

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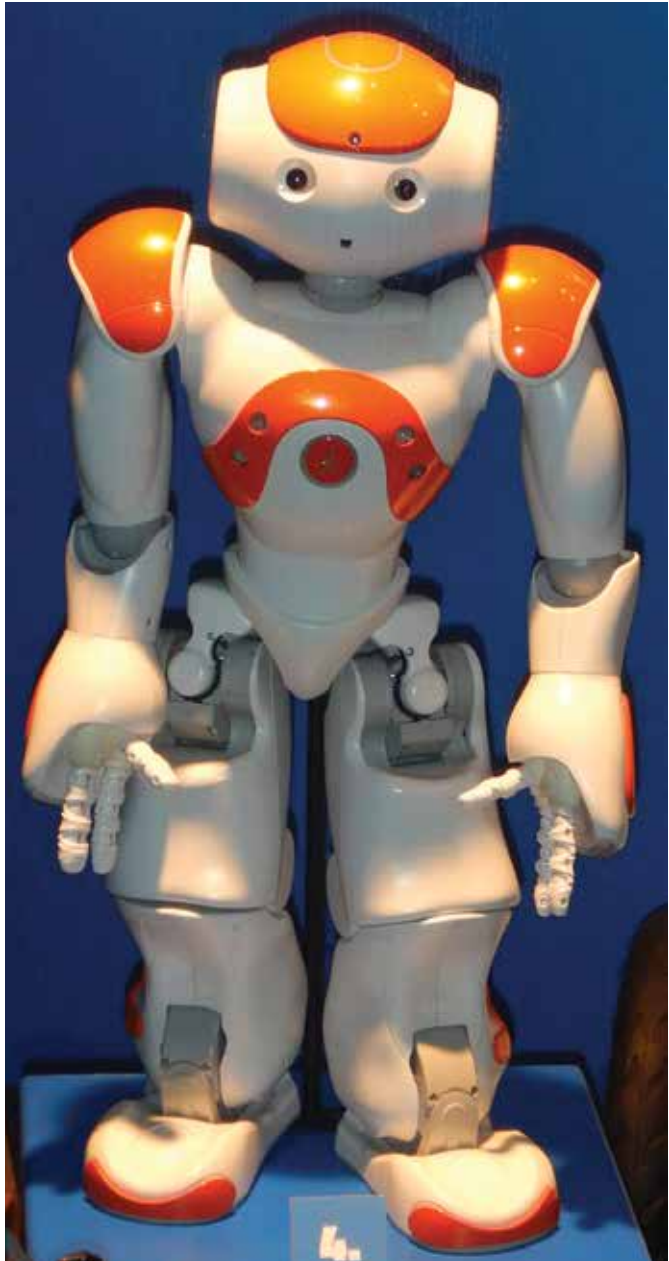


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# Historic Postcards

## Historic postcards depict rich scenes of area's past

In this issue of Neighbors, Jerdon Real Estate of Dowagiac, owned by Floyd Jerdon and his son Tom, has provided antique postcards of a few of the many lakes in our area.

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

Jerdon has recently used many of his postcards featuring the Sister Lakes area in a book written by RL Rasmussen. The book, which retails for \$19.99, is

in its second printing by the publisher, Arcadia Publishing.

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

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

In this edition of Neighbors we have selected postcards showing images of 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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# Nature Notes

## Late summer birds sighted in SW Michigan

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

**A**n olive-sided flycatcher was photographed by Brad Anderson on September 9, as it perched atop a dead tree in Warren Dunes State Park. The olive-sided flycatcher is known for perching on dead trees, known as "snags" to naturalists and birders, and on the highest branches of live trees, especially during migration. The individual in Anderson's photo was resting while en route from its nesting grounds of the northern coniferous forests, to its wintering grounds of the tropical rain forests of northern South America.

In eastern North America, olive-sided flycatchers nest among the boreal forests of Canada and northern US, including New England, northern New York, and northern portions of Minnesota, Wisconsin, and Michigan.

The olive-sided flycatcher is a regular breeding species in all fifteen of the counties in Michigan's Upper Peninsula. It is also a local breeding species in several northern Lower Peninsula counties including Crawford, Iosco, Manistee and Oscoda Counties.

In Southwest Michigan the olive-sided flycatcher passes southward during a narrow photo period each autumn. The species typically arrives during the fall in Berrien County by August 28 and is on average last reported on September 13.

In spring in Berrien County, on average the first report of the olive-sided flycatcher is made by May 12 and the last date by May 29. Some late northbound migrants may be seen locally into the first week of June.

The olive-sided flycatcher is identified by its dark, olive-colored sides that flank a white belly, creating a "vested" appearance. The song of the species is three syllables, sounding as if the bird is saying: "quick-three-beers!" The species is often heard before it is detected visually.

Pauletta Kollath of St. Joseph Township sent me several photos taken in late July-early August of this year of an adult male pileated woodpecker feeding a juvenile of the same species at her suet feeder.

It is difficult to tell which bird is the adult in the photos, but the adult is the woodpecker seen on the right in both photos. In these photos, the juvenile has molted into its adult plumage and the feathers appear less worn and the colors slightly sharper to the eye than the adults feathers.

As with all species of woodpeckers, both adults take an active part in the incubation of the eggs and raising of the young. The adult female pileated woodpecker, was not photographed by Kollath, nor were any other young pileated woodpeckers, but they were likely nearby in the floodplain forest along Hickory Creek.

Beth Wolf of St. Joseph Township sent in a photo of a white-breasted nuthatch that she took this July in her backyard. The white-breasted nuthatch is a common year-round resident throughout most of eastern North America, including all of the Great Lakes region.



*Top left: An olive-sided flycatcher perches on a dead tree on September 9 in Warren Dunes State Park. Photo by Brad Anderson of Bridgman.*

*Top right and bottom right: and (c) Adult male and juvenile male pileated woodpeckers, summer 2023, at suet feeder of Pauletta Kollath of St. Joseph Township.*

*Above: White-breasted nuthatch, July 2023, St. Joseph Township by Beth Wolf.*



## Neighbors

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# Local History

## Lost history: the home of Squire Thompson

*Provided by Jonathan Wuepper  
Manager Local History Branch  
Cass District Library*

I was wondering if there were any photographs of the home of Squire Thompson, Cass County's first settler of European descent. The home was torn down some years ago, but was still standing when the Cass County Historical Commission compiled "Historical Reflections of Cass County" in 1981. That book, now out of print, identified historical buildings and archaeological sites in the county. The late Stan Hamper played a large role in its compilation.

The accompanying photograph of the Squire Thompson home appears on page 113 of the book. The Local History Branch of the Cass District Library has a print copy of the photograph.

Although Americans of European descent have been well documented as having set foot in Berrien and Cass Counties since LaSalle and his men came to the mouth of the River of the Miami's (St. Joseph River) on December 3, 1679, no one actually set out to live here until the 1820s. Ft. St. Joseph was established near present day Niles in 1691 and abandoned in 1781. It housed soldiers, fur traders, clergymen, etc all on a temporary basis.

Some other early semi-permanent residents that lived in the area included: William Burnett had a trading post near the mouth of the St. Joseph River circa 1770s or 1780s to circa 1812; Joseph Bertrand had a trading post near the site of present day Bertrand Village in Niles Township during the late 1790s to early 1810s. The Reverend Isaac McCoy opened the Carey Mission in present day Niles Township, Berrien County in 1822.

The first actual settler of European descent who came to this region with the intention of farming the land was Squire Thompson. Thompson first came to the Carey Mission from Ohio in the spring of 1823 and planted a field of corn nearby, then went back to Ohio and returned to this region that fall with his family. This ushered in the pioneer era of Southwest Michigan.

The Squire Thompson family lived near the Carey Mission until 1825, 1826, or 1827 (sources differ) when they moved into what would become



*Above: Home of Squire Thompson and family, first actual white settlers in Cass County. It was located in Section 20 of Pokagon Township, built circa 1826-1832 and was the first building made of bricks in the county. Photo taken in July 1980 by the Cass County Historic Architectural & Archaeological Sites Survey, Cass County Historical Commission.*

*Left: Squire Thompson, scanned Daguerreotype probably taken during the 1840s, and Charity Florea Thompson (August 7, 1791-September 19, 1849). From a scanned Daguerreotype, circa 1845, probably taken in Niles, Michigan.*

*Courtesy Find-A-Grave.*

Pokagon Township, Cass County. At this time Cass County had not yet been completely surveyed, and it would not be organized with a county government until 1829.

Upon arriving in Pokagon Township, the Thompsons built a log cabin in section 20 of Pokagon Township, near Pokagon Prairie. The bricks in the structure featured in the

accompanying photo were apparently constructed from clay that came from the Dowagiac Creek during the early 1830s. The bricks were apparently placed over the original log house.

Squire Thompson's wife, Charity Florea Thompson, died on September 19, 1849 and is buried in Sumnerville Cemetery, Pokagon Township.

After the death of his wife, Squire

Thompson headed west to search for gold. He died of cholera on November 19, 1850 in Sacramento, California and is reportedly buried in a mass grave with other cholera victims.

The Thompson house in Pokagon Township survived until at least the 1980s but it was raised (torn down) probably in the 1990s or 2000s.

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## Autumn's songs, some sweet, some bitter



he morning that fall dawned on me for the first time this year, the day had dawned like any other morning, the sun rising and illuminating the yawning wisps of fog rising from the lake, revealing eerie forms rising and writhing in the early hour's chill.

Like I had done a thousand times before, I disgustingly walked away from the ever-present news of wacko politicians (is that redundant?) that covered my computer screen, gathered the items I always take on my morning walks, laced up my walking sneakers and headed out the door without any real destination in mind. The morning chill directed me to the open road at the top of the hill, the sun on the dark pavement beckoning with an early autumn promise of a gentle caress of warmth rising in the chill air.

Senses revived by a good night's sleep and invigorated by the cool, damp morning air, I headed out the door as the day blossomed into a near-perfect backdrop for a nice long stroll away from my worries. A musty whiff of the scent of wet leaves wafted to my nose and the shrill trilling of an invisible flock of songbirds echoed in the empty space between my ears as my mind relaxed in the daily ritual of easing through morning.

It was just minutes into my walk that the first of what would become many proverbial shots of unpleasant reality was fired across the bow of my lingering somnambulance, as an unseen hickory nut (or walnut or chestnut or some other pesky fall faller) detached from the limb it had grown on and came crashing through the turning leaves of the forest roof and resounded with loud, Remington-like plink off the metal roof of a neighbor's outbuilding, the sound shattering the early quiet.

Unprepared for such a loud, sharp jolt slamming the serenity of my routine, I was jump-startled out of at least a month of life. When my pulse calmed and I realized I was neither in some foreign war zone nor transported to the days of my youth when similar sounds frequently rang out down the South Fellows Street Friday night as I padded along alleys and ducked through neighbors' yards on my way to meet the gang for what was sure to be another evening of a delinquent youth.

All reminiscing aside, that morning the continual rat a tat tat of the falling nuts punctured and punctuated the otherwise still day, bringing a staccato drum beat to my personal reverie as I began to tune into the rhythm of the changing season.

I took a step, then another. Bam, another nut fell. Step, step, bam, bam. Step, step, step, bam, bam, bam.

Must have been a good season for nuts, I thought, and not just the ones in politics.

Step, step, bam, bam, rimshot on the snare drum.

My eyes weren't even focused yet, and my morning yawns were still forming in the back of my throat, but the music urged me to keep the pace. So I walked on.

Somewhere around the second mile I became aware of a wind-borne rustling that was starting the seasonal symphony as a light breeze rippled through the now-brown stalks of ripening corn in the farm field near the forest I was passing, adding more notes to the cosmic composition I was hearing.

From the distance rose the voices of a pair of sandhills joining the concert as they trumpeted harsh, raucous squawks of alarm when my presence interrupted their repast and sent them winging and singing into the morning. Joining them from off to the west, a pair of crows began cawing in harmony.

The swirling of the wind through the corn stalks, the rustling of the coloring leaves and the harmonies of the birds of the air played and swayed to the direction of the cosmic conductor as the September version of an August Rush concert surrounded me, the gentle sounds a rural orchestra sitting in for the horns and bumps and bustle of the city music I had learned in my youth.

As I walked, the drumbeat of falling and crashing nuts kept my gait steady, the symphony lightened my pace. Step, step, bam, bam, squawk, squawk, caw, caw.

Awake at last, I felt myself slipping into the walking zone as my mind migrated to the zen-like, Om Mani Padme mantra I often use to accompany my walking meditation as I pass farms and fields and enjoy the delicious music of a delightful daydream.

I'm not even sure how far I walked that morning (although the metronome of my Fitbit no doubt kept the score), when, suddenly, without realizing where I was in the song, I found myself back in front of my home, the walk nearing an end, the music slowing without an

obvious or even apparent crescendo or coda.

I checked my watch. Ten-thirty am.

I checked my Fitbit. Seven miles.

I checked my sensibilities. Serene and calm.

The delightful walking music had soothed the savage beast that sometimes stalks the depths of my awareness in the mornings, especially after the morning news has threatened to turn me into a raving nutcase.

As I headed toward the door I recognized that the natural music had brought me total peace ... when bam, damn, the Shagbark Hickory tree beside the sidewalk released a well aimed nut-bomb that found it's target in the middle of my mid-skull bald spot, almost as if the heavenly artist had painted a big red target there.

"Ow," I muttered (ok, truth is I swore like a sailor) as my eyes blurred and I rubbed a growing goose egg.

And it was at that very instant when I realized that despite the early-September date (well before the official start of the fall season on the calendar), fall has fallen.

Literally right onto my head.

Summer is over. Elvis has left the building. The fat lady's done singing. Nuts are falling and leaves are turning embarrassing colors and conspiring to cover my deck and drive and what little yard I have with "rake me" piles I won't be able to ignore. And to make matters worse, an election is coming. Bam, damn.

One minute I was chilling to the music and cranking miles down the road, the next minute I was being bombarded by a bushel and a peck of falling nuts attacking me in my own yard. One minute I was easing into a Pink Floyd kind of comfortably numb nirvana, the next minute I was back to worrying about whether we're going to survive another season of bad politics.

Of course there's nothing I can do about it. Seasons changing are part of the natural order of things, like the sun rising in the east, fog rising off the lake and nuts falling off the branches of the trees (if I could only figure out how to get some of the nuts in politics to fall out of their branches of government ...).

Fall is here, and whether I like the tune (or the candidates) or not, I'm going to have to face the music, so I'm just going to keep walking as long as I can.

Step, step, bam, bam, bad politics, bad politics, rimshot on the snare drum.

Fall's here. Bam, damn.



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