

# Neighbors

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 Neighbors is published monthly from  
 March through November.

**APRIL 2024**      **NOW IN OUR 21<sup>ST</sup> YEAR**      **FREE—Take one**

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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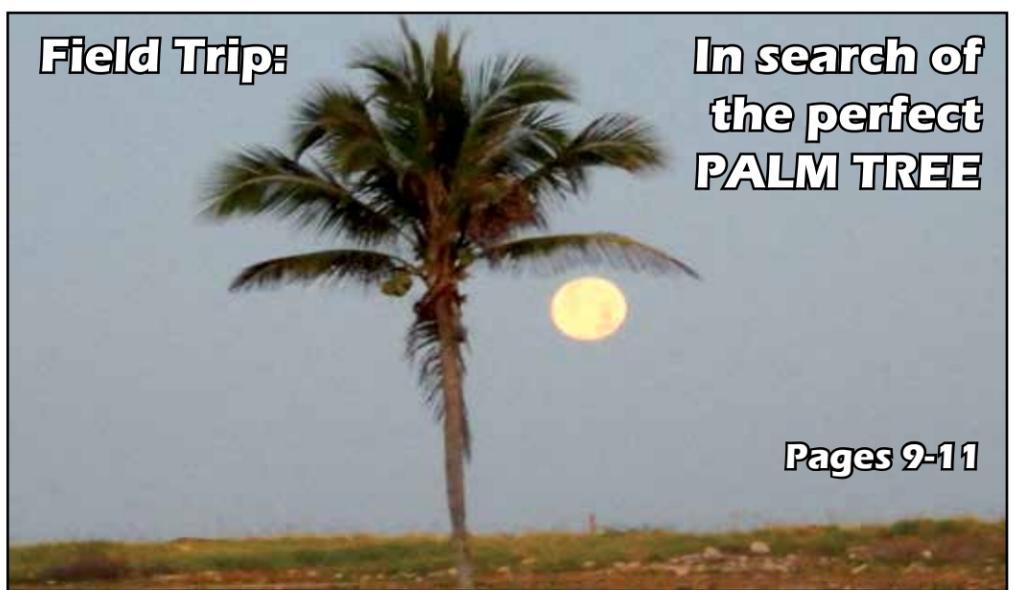


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## Field Trip:



**In search of  
 the perfect  
 PALM TREE**

**Pages 9-11**

# Regional News

## "Run Like a Blue Streak" 5k Fun Run/Walk

The Cass County Democratic Party invites everyone to a 5K Fun Run/Walk at Russ Forest County Park on April 27 at Newton's Woods/Russ Forest County Park, 20419 Marcellus Highway.

Registration is \$30 for runners which includes a "Run Like a Blue Streak" t-shirt and \$20 for walkers. Children under 10 are free. Prizes for first and second place 5K run only; male/female over 50/under 50.

Registration begins at 10 am. The run will start at 11 am.

For more information or to register, visit [www.casscountymocrats.org](http://www.casscountymocrats.org) or call/text Jim Pedersen at 269.268.6684.

## Dowagiac Memorial Day Parade

The city of Dowagiac will host a Memorial Day Parade May 27 from 10:30 am-1 pm. Gather outside Dowagiac City Hall for the ceremony, which will feature a speaker and performances by the high school and Kalamazoo bagpipe bands. The Masons of Peninsular Lodge #10 hosts this long-standing tradition.

## Dowagiac Music in the Park

This summer, gather downtown from 7:30-9 pm on Thursday evenings for Dowagiac's Music in the Park concert series. Concerts will be held at the Dowagiac District Library Event Pavilion on Main Street, and are an event of the City of Dowagiac's Downtown Development Authority.

For event information visit [https://www.cityofdowagiac.com/arts\\_recreation/entertainment/summer\\_concert\\_series.php](https://www.cityofdowagiac.com/arts_recreation/entertainment/summer_concert_series.php). There will be no July 4 concert.

## Dowagiac Home & Garden Tour

On June 22 from 11 am-5 pm, the Dowagiac Chamber of Commerce Home Tour Committee home & garden tour showcases the architectural diversity and unique character of Dowagiac.

Pre-sale tickets are available through June 22 for \$15 per person. Pre-sale tickets are only available online. Tickets will be sold in person only the day of the event, until 3 p.m., at the Dowagiac History Museum and are \$20 per person.

The tour starts at the Dowagiac Area History Museum 201 E. Division. Participants can pick up their wristbands and maps at the museum. No one will be allowed to enter tour homes without a tour wristband. If you prepurchased your ticket, you will need to present your purchased ticket on your cell phone OR a printed copy the day of the event in order to receive your wristband.

For tickets visit <https://www.dowagiacchamber.com/events/upcoming-events>

## COA programs, bus trips

The Cass County COA has scheduled the following events:

April 12, a **Red Cross hands-only CPR class** will be presented at 9 am at the COA Front Street Crossing in Dowagiac, and at 1 pm at the Lowe Center in Cassopolis. Registration is required.

April 17 from 10 am to 2 pm the Lowe Center in Cassopolis will host a **Blacksmith workshop**. Only cotton clothing can be worn, a blacksmith apron and safety glasses will be presented. Cost is \$15; registration is required by April 10.

A **tour of Shippshewana Amish artisans and workshops** will take

place on Wednesday, May 15, leaving at 8 am and returning around 5 pm. Cost is \$85, and includes transportation, admission, tour guide's fee and full-course threshers lunch. Space is limited and registration is required.

To register for any of the events call 445-8110.

## Cass County Historical Society Lecture and event series

Unless otherwise stated, there will be a short business meeting at 6:30 pm with lectures or tours beginning at 7 pm.

**May 21, 6:30 pm - Visit the Bonine Carriage House** across from the Underground Railroad Bonine House, 18970 M-60, Vandalia. See the collection of early pioneer tools as well as a false bottom carriage used to transport freedom seekers, followed by a presentation.

**JUNE 18, 6:30 pm - Join us for a tour and lecture at Smith Chapel**, 3009 Redfield Road, Niles. This was the first Methodist Church in Southwest Michigan. Listed on the National Register of Historic Places, Smith Chapel is a wood-frame late Victorian church built in 1840.

**JULY 16, 6:30 pm - Edwardsburg and Cass County historical societies are collaborating on a Show 'N Tell of artifacts**, family heirlooms and tools. Bring your treasures to the Edwardsburg History Museum, 26818 Main Street, and share their history or have one of our experts weigh in! A short lecture will follow on George Redfield.

**August 17, 1-3:30 pm - Red Brick Schoolhouse** on the corner of M-62 & Brick Church Road will host **BACK To SCHOOL** and **BACK In TIME**: Celebrate the Red Brick School and One-Room School Houses in our area. Come see what schools were like in the 19th and early 20th century.

**SEPT. 17, 6:30 pm - Come join us for a celebration of trains** at the Dowagiac Depot, 200 Depot Drive. Train models, photos, and historic memorabilia will be on display as well as a juried artist show. There will be refreshments and speakers from the Historical Society and the Blue Dart Art group.

**OCT. 13, noon - 5 pm - Annual Fall Festival** - Newton House. Come to the Fall Festival at historic Newton House, 20689 Marcellus Hwy., Decatur. This is a free, family-friendly event featuring kids' activities, artisan vendors, free snacks, docent-led house tours, wagon rides through Fred Russ Forest Park with Civil War Reenactments and lectures.

## Festival, BBQ, Steve's Run

Dowagiac's second annual barbecue competition featuring an amateur division sanctioned by the Kansas City Barbeque Society will be held during the annual Summer Festival July 19 & 20 from 1-7 pm.

This community celebration is a family-friendly event, with music, children's entertainment, games and rides, and food trucks. Families can browse summer sales and the booths of artisans. In addition, Southwestern Michigan College's annual Steve's Run will start downtown Friday evening.

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# Regional Calendar

## AREA EVENTS

**APRIL 12**, Red Cross CPR class, 9 am, COA, Dowagiac, 1 pm, COA Cassopolis

**APRIL 17**, Blacksmith workshop, 10 am-2pm, COA, Cassopolis, \$15

**APRIL 27** - "Run Like a Blue Streak" 5K Fun Run/Walk at Russ Forest County Park. 10 am registration, 11 am event, 268-6684

**MAY 21** - Visit the Bonine Carriage House, 6:30 pm, ccmihistoricalsociety@gmail.com

**MAY 27**, Dowagiac Memorial Day Parade, 10:30 am-1 pm, www.dowagiacchamber.com/events/upcoming-events

**JULY 16** - Show 'N Tell artifacts, Edwardsburg History Museum, 6:30 pm, ccmihistoricalsociety@gmail.com

**JULY 18** - Tour of Smith Chapel, Niles 6:30 pm, ccmihistoricalsociety@gmail.com

**JUNE 22**, Dowagiac Home Tour, www.dowagiacchamber.com/events/upcoming-events

**JULY 28-AUG. 3**, Cass County Fair, Cassopolis, MyCassCountyFair.com

**AUGUST 17** - Back to school, back in time, Red Brick Schoolhouse, Cassopolis, 6:30 pm, ccmihistoricalsociety@gmail.com

**SEPTEMBER 17** - Celebration of trains, Dowagiac Depot, 6:30 pm, ccmihistoricalsociety@gmail.com

**OCTOBER 13** - Annual Fall Festival of the Cass County Historical Society, Newton House, Decatur, ccmihistoricalsociety@gmail.com

## CASS DISTRICT LIBRARY

<https://www.cassdistrictlibrary.org/events-programs/>

**T'AI CHI WITH ALYSE KNEPPLE**,

MASON/UNION BRANCH, MONDAYS: 11 am. Free introductory class, followed by four weekly classes which will cost \$40.

## TEEN MAKER MONDAYS

EDWARDSBURG BRANCH, SECOND & FOURTH MONDAYS: 2:30 PM. For ages 12-18. Creative expression through arts and crafts! Materials will be available.

**APRIL 3 - 10 am, SPRING BREAK BOREDOM BUSTERS: SHRINKY DINKS**, EDWARDSBURG BRANCH. Pick out a printed image or create your own Shrinky Dink design by shrinking plastic. Keychains and lobster claw hooks available to choose from to finish off your creation.

**April 3, 1 pm - LOVE CREEK NATURE CENTER: MICHIGAN PREDATORS**, MAIN BRANCH. Learn about local Michigan predators, from salamanders and toads to bobcats and coyotes introduced in a fun presentation by Love Creek Nature Center. Real and taxidermy specimens of amazing animals.

**April 10, 1 pm - ADULT CRAFT CLUB: WINE BOTTLE HUMMING-BIRD FEEDER\*** MAIN BRANCH. All supplies re provided. Registration required, contact Stephanie at 749-1384 or visit any branch to register.

**April 16, 9 am - SAVAGE READERS BOOK CLUB**. This month readers are reading The Book of Ruth by Jane Hamilton. Contact Stephanie at 749-1384 for details.

**April 18, 5:30 pm, VILLAGE BOOK CLUB**, EDWARDSBURG BRANCH. A discussion of Vera Wang's Unsolicited Advice for Murderers by Jesse Q. Sutanto. Contact Molly at 574-314-6454.

**April 20, 10 am - SPRING FLING FAMILY EVENT** HOWARD BRANCH - Celebrate Earth Day and more at this family event! .

**April 23, 5:30 pm, DIY MINI TEACUP FAIRY GARDEN\*** Participants will need to provide their own teacup or pot, other materials will be provided.

Registration required for this program at 487-9215.

## April 24, 6 pm - MICHIGAN MYSTERIES WITH ROSS RICHARDSON

MASON/UNION BRANCH  
Shipwreck hunter Ross Richardson will discuss the latest efforts to solve some Great Lake shipwreck.

## Dowagiac District Library

<https://www.dowagiacdl.org/events>

**April 2 - Teen Tuesday: BINGO!** 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.

**April 3 - STEAM for Tweens-Solar Eclipse Fun** 4 pm. Children ages 8-12 are invited to join STEAM for Tweens, a new science program. Solar Eclipse Fun: Register at 782-3826 or email (att: Pam) at dowagiacdlbrarystaff@gmail.com

**April 4 - Make & Share Cookbook Club**, 5:15 pm. In April, we are making recipes from the cookbook Tex-Mex Cookbook: Traditions, Innovations, and Comfort Foods from Both Sides of the Border by Ford Fry To reserve call the library or email (Att: Erin) at dowagiacdlbrarystaff@gmail.com

**April 8 - 1-4 pm, Solar Eclipse Viewing Party**. Join us at the library for an afternoon of Solar Eclipse day fun! Meet us in the park behind the library\* for fun and games. Free glasses will for viewing the eclipse.

**April 9 - Preschool Story Time**. Preschool Story Time for children 3-5 years old.

**April 9 Teen Tuesday: Teen Cooking 10**, 3 pm, Grilled Cheese: learn to make a delicious and cheesy sandwich. Registration is required for this event. Sign up in the youth department by Friday, April 5.

**April 16 - Preschool Story Time**, 10:30 am.

**April 16 - Teen Tuesday: Arts & Crafts**, 3 pm, Clay Eggs: Create and decorate (oven-

bake) clay eggs.

**April 16 - Library Board Meeting - Earlier Start for Audit**, 6 pm.

**April 17 - STEAM for Tweens-Earth Day Escape Room**, 4 pm. Earth Day Escape Room: Register by April 15 at 782-3826 or email (att: Pam) at dowagiacdlbrarystaff@gmail.com

**April 16 - Heated Tropes Book Club- Assistant to the Villain**, 6:45 pm. Visit [www.facebook.com/groups/heatedtropesbookclub/](http://www.facebook.com/groups/heatedtropesbookclub/), email dowagiacdlbrarystaff@gmail.com or call 782-3826.

**APRIL 23 - Preschool Story Time**, 10:30 am.

**April 23 - Teen Tuesday: S.T.E.M.** 3 pm. Teens will make a map of their choosing. They can map a real location, make one of their own, or bring their favorite book world to life.

**April 27 - Southwest Michigan Writers' Conference**, 10 am - 5 pm. Niles District Library. Save the date! We have teamed up with the Niles District Library to present the Southwest Michigan Writers' Conference at the Niles District Library in Niles. Register here and join us for a great day of writing-related information.

**April 29 - TBR Book Club for Teens**, 3 pm. April Book: A Court of Thorns and Roses by Sarah Maas

**April 30 - Preschool Story Time**, 10:30 am.

**April 30 - The Poetic Edda by Carolyne Larrington** (translator), 5 pm. To sign up, email Matt Weston at mweston[at]dowagiacdl.org

**May 1 - STEAM for Tweens-Oil Spill!** 4 pm. Oil Spill Clean-up: Register by April 29 at 782-3826 or email (att: Pam) at dowagiacdlbrarystaff@gmail.com

# EXPERIENCE

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# Business & Finance

## Time to review your motorcycle insurance

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

**W**hile Spring is officially here, Mother Nature may need a reminder. So here it is!! To us, we know spring can bring flowers, rain, thunderstorms, tornadoes and yes, a couple final snowflakes. While we've had some warm days spread throughout winter, that warmer weather now being more consistent. With that, now is a good time to look at our motorcycle insurance. If you don't have one, you probably know someone who does.

While preparing for riding season, motorcyclists are very diligent. We make sure our fluids are changed and bike is clean. We have our gear ready for whatever our Michigan weather might bring us. We have destinations in mind that we would like to reach. This summer will be a Lake Superior Circle Tour for me. We keep our bikes in good repair because motorcycle boots are NOT comfortable for walking along the side of the road! However, there is one thing that we may overlook- our motorcycle insurance. Not that we don't have it, but many times we may not have the policy that includes our best interests. We have policies in place because we need it for our bank or for the state. However, if we are paying for this policy, we might as well look at the parts of it that could benefit us the most. This could include adding coverages or just increasing the limits on current coverages. Here are some examples of things to

think about:

- Increasing liability limits- the state minimums are very low compared to amounts that may be required in lawsuits.
- Adding road trouble- this could include coverage for towing to a repair shop or trip interruption that would cover extra expenses if you're away from home.
- Physical damage coverage- if you have a loan on your bike, this is probably already required. This can also include coverage for protective gear. The collision coverage would cover the damage to the bike in a collision and comprehensive

- would cover for things like a tree falling on a parked bike or hitting a deer.
- Carried contents coverage- covers personal belongings on your bike if damaged or stolen.
- Enhanced injury protection- we all know, but don't like to think about bike injuries being more serious and needing extra coverage.
- Check if you have full replacement cost- this means your part replacement is going to be replaced with a brand-new part, not the depreciated value.
- Adding coverage for re-customization. This is a big one. You can add this to

your policy for the things you add to your bike aftermarket. Many times, we have a huge amount, above and beyond what the original price was invested in our bikes, and this can be covered too. Like I said, these are some things to think about. Chances are, you don't enjoy reading the policy cover to cover. The policy is there to protect you and your assets. Every policy is different, and every company is different, so check with your agent for specific questions. Enjoy the weather, be safe, "four wheels move the body, two wheels move the soul."

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- Balance, Stretch & Stability
- Cardio Challenge
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- S.E.A.T.
- Tai Chi
- Yoga

**Cass County COA** Enhancing Life  
60525 Decatur Rd. Cassopolis, MI 49031

(269) 445-8110  
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# Lake Life with Jane

## Happy April everyone ... no fooling!



**H**appy April! The month of anticipation. Have you cleaned out that shed? Fertilized? Spread the Weed and Feed? I'm currently addressing a grub and vole problem. I guess they go hand in hand. Funny, I've always had grubs and managed to get rid of them before they caused any damage, but maybe since I've taken away their buffet, the voles have been gnawing away at the stems and branches of my lilacs, hydrangea, and various other new plantings from last year. Some didn't make it. I'm beside myself. My dogs have been sniffing around their trails, but I don't think they have an appetite for them. Yeah. Happy April.

I spend a lot of time on the Internet perusing the latest trends, recipes, and articles ranging from keeping pests out of your garden, to losing 40 lbs. in seven days. So I was particularly moved when I came upon a website that caters to tips for creating a beautiful home, which of course we don't need because we are all perfect, right? The perfect kitchen you see in this photo is my daughter's--totally magazine worthy. This article was called 30 Habits of People With Really Clean Houses. I swear I did not make this up like the previous. But still, with a title like this I was curious. So I gleaned a few of the tips to share with you:

1). They keep high-touch surfaces germ-free. This may sound a little fastidious but even I was amazed at some of these germ ridden spots that I've never thought to sanitize: light switches, remote controls, door pulls, banisters and doorknobs. I started to think about how I clean my

kitchen or bathroom only to switch on a light or open a closet door, come back and undo all my hard work. What a waste of my Lysol. Then again, couldn't we nip the whole problem in the bud if we had the wall hand sanitizer dispensers in the doorways?

2). They take off their shoes. I can see this, I really can. I've heard the Millennials talk about the frightening things we bring home on the soles of our shoes. And I've clenched my teeth and laughed along with everyone when I've visited a home which had a "no shoe" rule. I've been caught with raggedy socks, no socks (while wearing boots), and in need of a good pedicure; I mean- it's all so personal. Next they'll want us to take off our pants to keep the sofa clean. As far as my own home, we're semi shoeless. I'll track all over in my boots until I find my gold old fuzzy slippers, and my floors are wood so they don't really show the dog hair...and the dogs are usually on the furniture anyway.

3). They put their appliances away. I can hear my husband calling out, "Where is the toaster?" "In the basement, honey, next to the furnace near my slow cooker." But seriously, don't you hate putting that slow cooker (monster) away? I think this is why I don't have a Nespresso or Air Fryer.

4) They organize their refrigerators. I see so many articles about organizing and of course, it's mostly to promote items for said organization like clear stacking bins and food storage containers. First, isn't it obvious that the refrigerator in the photo is mammoth size? It looks like the whole produce section of Aldi has been stored in it. And of course the food items are healthy and displayed in those clear containers like works of art. I look in mine and I see a crumpled piece of foil containing two slices of old pizza. You have to admit, your refrigerator looks damn good when you first come home from the grocery store. I take special please in tossing out the old, putting the deli meat in the proper drawer, and hiding the Diet Pepsi behind the orange juice. You'll find yourself getting very tricky.

And finally, my favorite of all:

5). They regularly revisit their pantry. I know, check expiration dates, toss the empty boxes. But I never have to revisit my pantry. I visit it several times a day

as that's where we keep the Pop Tarts, Kraft Macaroni & Cheese, and Oreo's. The dust never settles.

### Buffalo Chicken Pizza



I think you guys know that I love making my own pizzas for a simple and quick meal after a busy day. I like to use mostly veggies- sometimes zero meat, and just a brush of olive oil on the crust rather than a tomato sauce. The toppings just shine this way. You can buy pre-made thin crusts in the grocery store, no need to refrigerate and a long shelf life to boot. A tip here for thin crust pizza, don't forego the cornmeal on your pizza pan; a thin pizza can get mushy in the middle before it's done in the oven and it also prevents sticking as the cornmeal soaks up the liquid. As always, use the toppings you like in addition to the chicken.

### Ingredients:

1 store bought thin pizza crust  
1/2 lb. chicken tenders, cut into 2 in. pieces  
3-4 T Frank's Hot Wings Sauce  
8 T butter, melted  
1 T olive oil, divided  
1 T cornmeal  
Assorted veggies (sweet peppers, diced tomatoes, mushrooms, etc.)  
1 1/2 c Mozzarella cheese, divided  
1/4 c Parmesan cheese  
Dry mix- 1/2 t each: Italian seasoning, granulated garlic, salt, fresh ground pepper, and a pinch of red chili flakes

### Directions:

Mix together the sauce and melted butter in a medium bowl. Add the chicken tenders and toss until coated. Set aside.

Top the pizza with the chicken and veggies. Top with 3/4 of the seasoning mix. Add the mozzarella and finally, the remainder of the seasoning and a bit of Parmesan for saltiness. Bake at 425 for 15-20 minutes making sure chicken is cooked through.

I wanted something different last spring as a side dish other than the usual potato salad-that's a classic and the family wouldn't hear of changing that! I came up with this knowing the great taste combo of sour cream and dried ranch

dressing mix. The beauty of my recipe is that you don't have to peel the potatoes which is half the work of making potato salad. Feel free to use fingerling potatoes, super creamy and colorful. Also, you may want to double the recipe for a larger group.

### Creamy Ranch Potato Salad

#### Ingredients:

3 lbs. red potatoes  
8 oz. sour cream  
2 T ranch dressing mix\*  
1 medium red onion, halved and thinly sliced  
3 stalks celery, trimmed and diced  
1 red pepper, diced

#### Directions:

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

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

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

\*You can use the reaming packet of ranch dressing mix to jazz up salads and soups, use in place of garlic on toasted bread, so, so many ways. Seal the packet and keep it in your fridge.



Hope your April is sunny and filled with great plans and expectations for the warmer weather ahead! See ya in May!

**Jane Boudreau is a writer, columnist and blogger. She has lived on Diamond Lake for 35 years as well as in Chicago. You can reach her at [blndy9@yahoo.com](mailto:blndy9@yahoo.com)**



# Our Children

## In the know about money

by **SANDY FLEMING**

**W**e may not think about it much in the busy-ness of the day, but our kids and teens really need to learn about using and managing money. They don't get nearly enough practice with school activities to get good at identifying coins, counting money, making change, and the more adult skills of budgeting, planning, doing taxes, using credit, using bank accounts, and taking out loans.

When you really stop to think about it, it's a LOT of information, and it's critical for adult success. Don't count on others to get your child or teen started on the right path with money and finance! Take matters into your own hands and make sure they have the skills to be successful adults. No matter how old the kids or teens are, you can get started right away, and get them ready to use money and related tools. Meet them where they are at, and move forward.

### Early Skills: Identifying Coins, Value of Money

You can start working on this as soon as your child is old enough that they know not to eat the money! Teach him or her which one is a penny, nickel, dime, and quarter. Pennies are easy – they are brown instead of silver. Dimes are the smallest coins, and quarters are the biggest in common usage. Nickels usually have Monticello (Jefferson's home) on the back. Quarters can be a bit tougher to identify by pictures, since there are a lot of quarters in circulation that are commemorative, like the state quarters, and the National Parks quarters. However, the front of the quarter consistently shows a picture of our first President, George Washington. Did you notice that coins and money are a great opportunity to teach about our country's history? The Internet is full of fun facts that you can teach in passing as you teach kids to identify coins.

One way to motivate them to identify coins is to put two or more different ones on the table, and if the child can identify the coin, they get to keep it! It doesn't take kids long to begin to understand the value of money, especially if they have a chance to use their money to buy treats or trinkets at the store from time to time. Try playing sorting games, and eventually, help them associate the value with each coin. Make "trades" when they have coins that add up to something larger, like four quarters for a dollar or two nickels for a dime.

Many kids learn well using play money – you can set up a little token economy at your house using realistic play money and small interesting items from the store, treats, or even tickets for privileges. Let the kids earn money (real or otherwise), then "buy" things from your family store. Eventually, take them to the real store so they can make decisions about how to use their cash.

Another important early skill to teach is the concept of saving money. Help kids realize that they make choices about their spending, and if they want something bigger, they may have to forego the small trinket to save up enough money to get the more desirable item. This is also a good time to begin teaching about charitable giving. Having children put aside a set amount for saving and another set amount for giving (church,



charity, whatever) helps them understand other important aspects of using money.

### Intermediate Skills: Counting Money, Making Change, Solving Money Problems

As they grow with their skills, be sure to keep the learning growing with them. Once they can identify the coins, it's time to start counting them. Pennies, of course, are the easiest. Nickels involve counting by 5s, and dimes are counting by 10s, which are important math skills for early elementary grades. Quarters are a bit more tricky, but with practice, even young children can learn to count by 25s up to a dollar, and learn that 4 quarters make a dollar (also 100 pennies, 20 nickels, and 10 dimes!).

Counting mixed groups of coins is the next skill to teach. Once kids know the value of each coin and can count groups of a single type of coin, start by counting a group of like coins, then adding in a few pennies to keep counting by ones. Gradually, mix in more types of coins.

Teach the kids to start with the highest denomination of coins they have and count them first, then start counting the next highest, and so on. This is a stepping stone to eventually being able to make change (without a calculator!). Play money games and also help them count their own collection of coins regularly. It's fun to shake out the bank and see how much is in there this week!

Once they are good at counting mixed groups of coins, it's time to introduce the idea of making change. Don't minimize this one! People really need to understand how to make change so that they don't get short-changed at stores or in other transactions. It's also an important skill for many entry-level jobs that teens tend to get while they are in or just out of high school. A person who can actually make change correctly without using a calculator or computer is a highly-sought-after employee! People who can make change will realize when the cashier has made an input error on a transaction, and will be able to manage even when the cash register is not work-

ing properly.

Just like with counting coins, start easy – with change that is all in pennies. Work your way up to needing a single coin for change, and finally, mixed coins. It is quite possible to calculate change by doing a subtraction problem (written or calculator), but it is quite cumbersome. It's much easier and more efficient to use the "counting back" method to make the change. Teach kids to start at the amount of money owed, then add coins and dollars counting upward until the amount that was tendered or presented is reached. For example, if the bill is 2.65 and the person uses a \$5 bill, start with the \$2.65. Get out a nickel of change, and say "\$2.70." Get another nickel, and say "\$2.75." Add a quarter and say "\$3.00," then two more one dollar bills, "\$4.00, \$5.00." It's easy, and it gets the change back in an efficient manner. And practice makes perfect! Kids don't hear that kind of change making out in the real world, since most businesses use cash registers that calculate change for you. They'll have a real leg up if you can teach this method.

And money adds up! This is the time to start them on real-world problems that require the use of money. They can use the addition, subtraction, multiplication, and division skills they're learning in elementary school to solve problems like how much 6 movie tickets will cost or how to split up the bill at the restaurant so that each person pays the same amount. Get them comfortable thinking about money and math together, since they go hand-in-hand.

### Advanced Skills: Budgets, Credit, Banks, and Loans

Yes, older kids and teenagers can and should be learning the finer points of using money and credit BEFORE they strike out on their own. It's far too easy to make big mistakes, especially regarding credit ratings and loans, to learn at any other time. While home, they can learn in a protected environment and mistakes aren't likely to cost them dearly.

Once they have the foundational skills listed above, they are ready to

embark on growing into adult financial management. Be sure to talk together about all of these topics. Your example is really important, as well, so let the kids and teens see you creating a household budget, paying bills on time, and accessing financial services when you need them.

Be especially clear about how credit cards and debit cards work! I worked with one teen that thought that you just paid your credit card bill with your checking account, and had NO understanding that eventually you have to put money INTO the checking account for that to work. This is especially important because kids get credit offers almost before they turn 18, and can get into trouble with credit just as fast.

If you haven't already done so, it's past time to help your child or teen open a savings account, and if your bank offers one, a student checking account and debit card. Teach them how to monitor the account and about details such as clearing time for debits.

Look at your paycheck stubs together and talk about deductions, which are voluntary, which are mandatory, and where that money goes. Knowing the difference between gross and net pay is a big deal! Look at bills, as well, and teach your child how to read them, and what to do if payments need to be late for some reason.

Taxes are a fact of life once children are over 18, so help your child get off on the right foot by helping them understand the different kinds of taxes and how to calculate and pay them. Talk about sales tax, excise tax, income tax, and all of the related ins and outs.

Teach when and how to calculate tips. This is easy if you are tipping with a multiple of 10 to do in your head; just move the decimal point one place to the left to find 10% of a number, and then multiply that answer by 2 for 20%. Many workers rely on tips as a big part of their income, so it's important to know when and how much to tip.

Help your teen understand the different kinds of loans – car loans, mortgages, and college loans. Talk about the difference between college loans that must be paid back and scholarships and other kinds of help that will not need to be repaid. Continuing education is always a big decision, so don't neglect to talk about it and get help and guidance if you need it.

And of course, if you don't feel you have expertise in these skills yourself, find professionals or online courses that you can take together with your teenager. Most banks offer some financial guidance, and so do some community colleges that offer personal finance courses.

Whew! That's a tall order when you look it all laid out like this. This is why it's so important to start as soon as possible to help your child toward financial success. And remember, the biggest impact you can have is by the example you set. Let your child see you having a healthy relationship with money and financial obligations, and they will be well on their way to managing their own money and finances when the time comes.

\*\*\*\*\*

Sandy Fleming is a tutor and writer living in Edwardsburg. Check out her websites for more great activities and advice to keep kids learning! <http://learningnook.com> and <http://sandyflemingonline.com>.

# Field Trip



## In search of the perfect **PALM TREE**

photos by Phil Vitale



Top left: Saline Beach, Mayreau, St. Vincent and the Grenadines.

Above: Marina Hemingway, Havana, Cuba

Left: Beach at Fajardo, Puerto Rico near the Spanish Virgin Islands.

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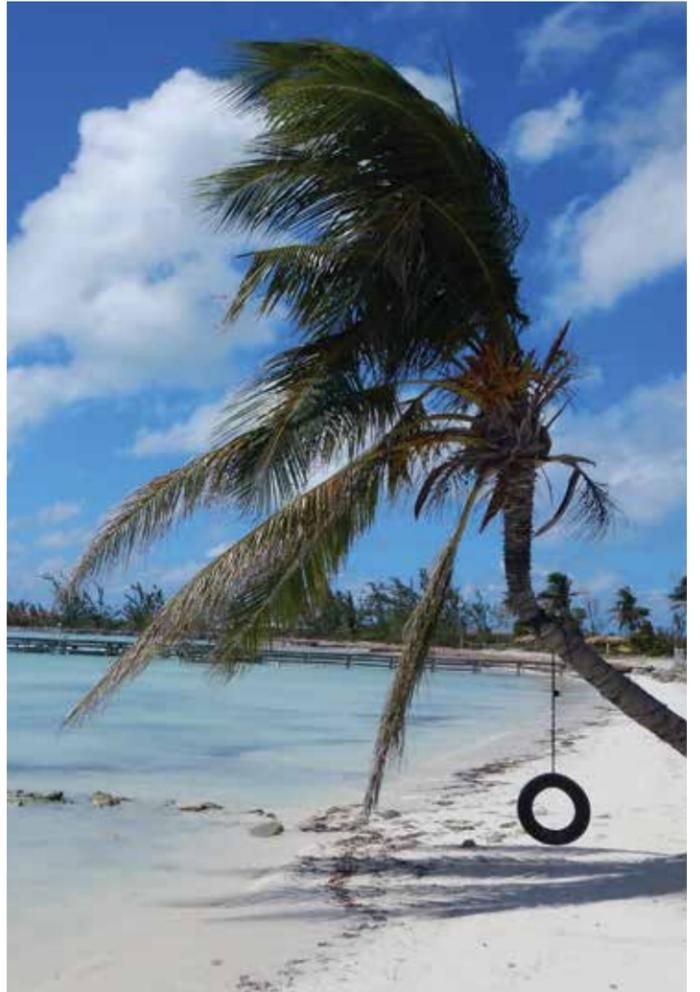


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# Field Trip



*Ok, I'll admit it, I spent most of February and March sailing on the ocean in exotic places instead of taking field trips around Cass County, so I decided that I'd just share some photos I've taken over the past few years of palm trees from a few of those exotic places. Hope you enjoy seeing them as much as I enjoyed photographing them ...*  
~sailorphil



*Top left: Catamaran and palm in Guadeloupe  
Top center: Grenada palm nuts.  
Above: Tire swing palm in Anegada, BVI  
Left: Jurassic palms, Costa Rica*

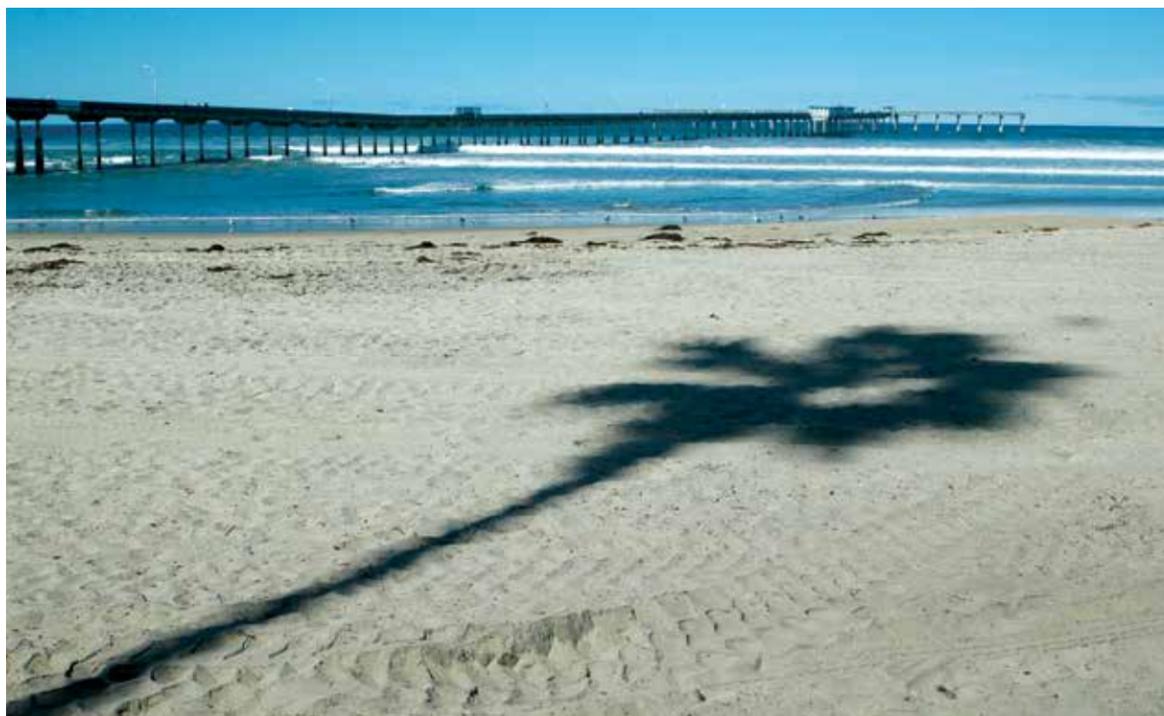
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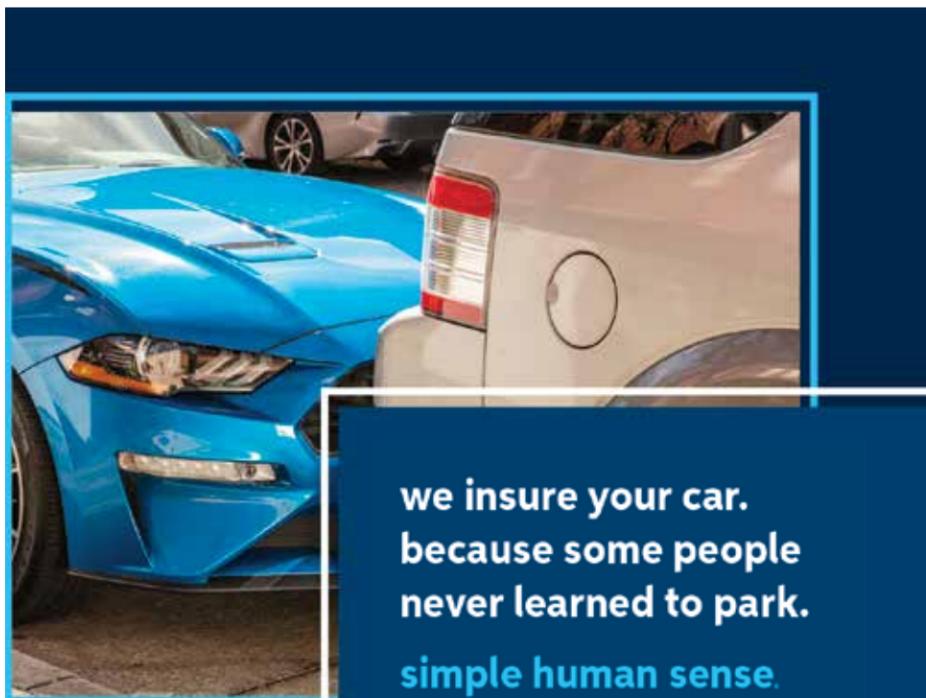
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# Field Trip



Top left: San Diego, CA, USA  
Above center: Nicaragua  
Above right: Pirates Rock, Wallilabou Bay, St. Vincent  
Left: Royal palm, Grenada  
Bottom center: Tropea, Italy  
Below: Cooper Island, BVI

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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.

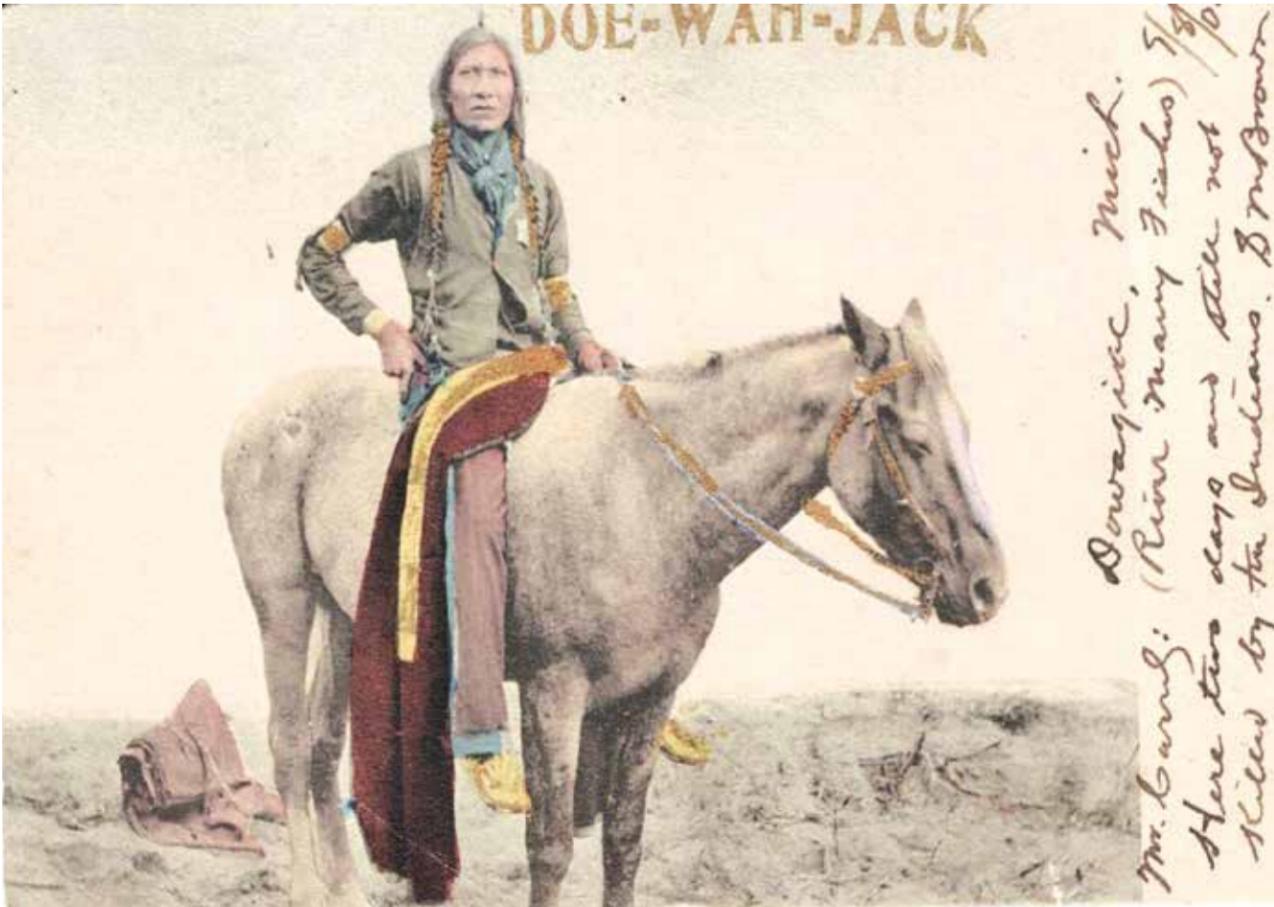
Jerdon has recently used many of his

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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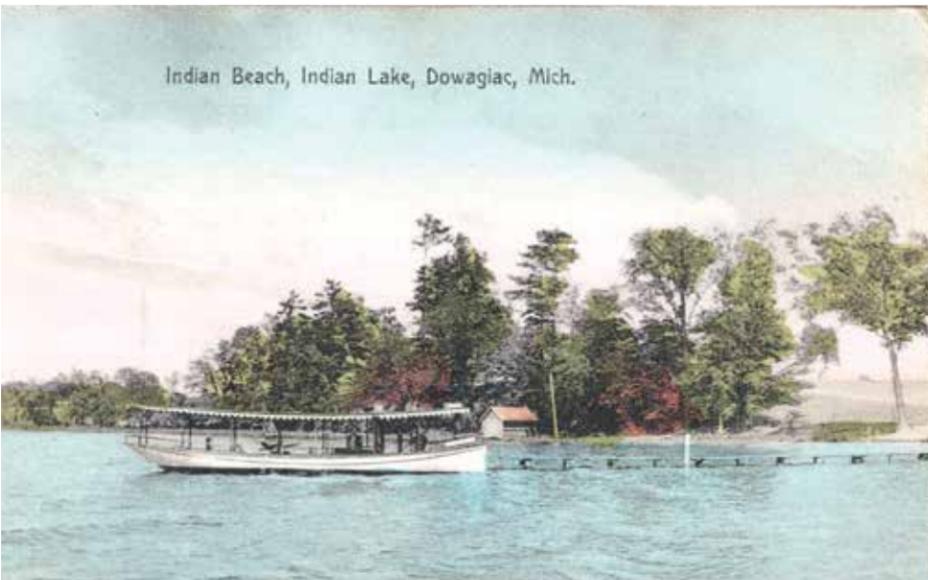
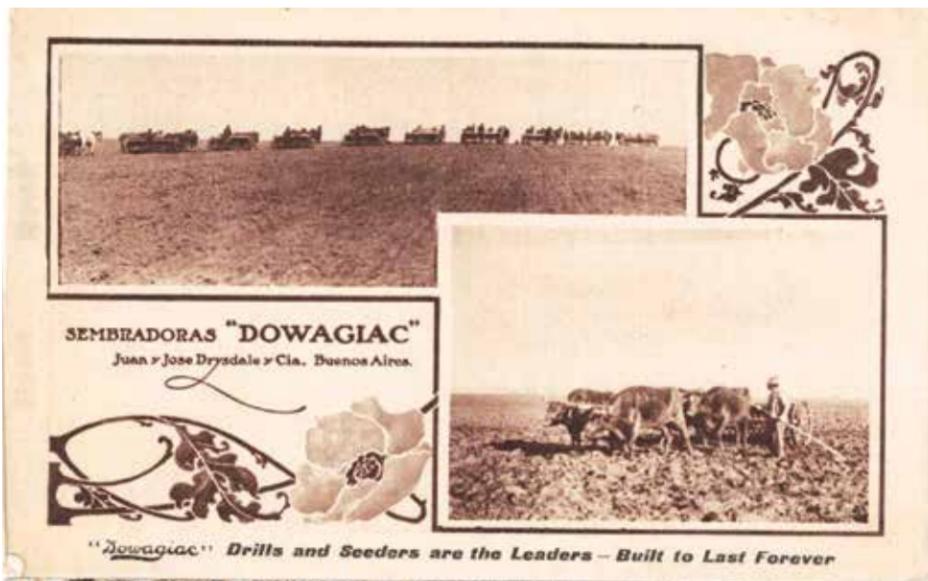
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# Nature Notes

## Greater white fronted, cackling geese, hawks

Provided by

**Jonathan Wuepper,**

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

**D**uring February and March, greater white fronted geese pass through Southwest Michigan on their way northward to northern Canada, specifically arctic regions west of Hudson's Bay, and Alaska where they nest. This February and March, flocks numbering up to several dozen have been seen at various points in Berrien County. Over two dozen greater white fronted geese were present in early to mid-March at the ponds around Lake Michigan College in Benton Township. A portion of that flock was photographed by Mike Mahler, naturalist at Sarett Nature Center.

It is quite possible that the flock of greater white fronted geese present at Lake Michigan College were among the individuals present this month at the Brown Sanctuary, owned by Sarett Nature Center.

The northward passage through Southwest Michigan of the greater white fronted goose is over during April. Their wintering grounds historically have been to our south and west, mainly in east Texas, Oklahoma, Arkansas and Louisiana. However in recent years the population of greater white fronted geese have been increasing and the winter range has been expanding eastward into

other areas of the southeastern US.

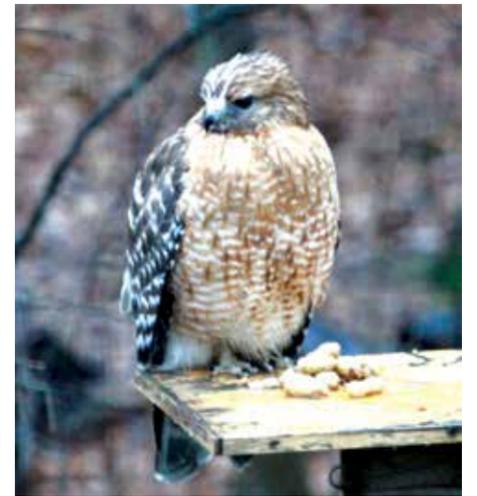
Berrien County's first greater white fronted goose record came on November 3, 1933 when a single individual was seen on the Lake Michigan shoreline at Union Pier by George F. Raz. Decades passed before the species turned up again in the county. Local greater white fronted geese sightings really took off after 2010, and they are now seen annually in the county and in flocks of up to 80 individuals or more.

The same day as Mahler photographed the greater white fronted geese, Lisa Schaller of Bridgman photographed a cackling goose at Lake Michigan College. The cackling goose was originally classified as a subspecies of the Canada goose, but in 2004 the American Ornithological Union decided that it was a distinct species.

The cackling goose, when swimming on water, appears about the same size as our common mallard. When the cackling goose stands side by side with a giant Canada goose, it is dwarfed by comparison.

Like the greater white fronted goose, the cackling goose nests on tundra of northern Canada. Cackling goose spends the winter in southern Illinois, Missouri and Arkansas, west to eastern Colorado and eastern New Mexico. Cackling geese are mainly observed in Southwest Michigan during spring and fall migrations and occasionally in winter.

Finally, a red-shouldered hawk was photographed on February 15 at the feed-



**Top: Greater White Fronted Geese on March 2, at Lake Michigan College, Benton Township. Photo by Mike Mahler, naturalist at Sarett Nature Center.**

**Above left: Canada Goose (right) next to a cackling goose (left) on March 2 at Lake Michigan College. Photo by Lisa Schaller of Bridgman.**

**Above: Red-shouldered hawk, February 15, at the feeders of Hannah and Brad Anderson of Bridgman. Photo by Brad Anderson.**

ers of Hannah and Brad Anderson of Bridgman. Of course, the hawk was not present to feast on bird seed, but was attracted to the feeders because it preys on small birds and mammals that visit the feeders. No word from the Andersons as to whether or not the hawk found a meal at the feeders that day.

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

# Local History

## Edwardsburg 1888 tornado damages Argus

Provided by Jonathan Wuepper  
Manager Local History Branch  
Cass District Library

**T**he village of Edwardsburg was hit by a tornado on the night of July 6, 1888.

Thankfully, there were no fatalities, but it left much of the village in bad shape, destroying several buildings and severely damaging others.

This information was gleaned from various local newspapers. According to the Cassopolis Vigilant, July 12, 1888 edition: "A severe rain storm set in early in the evening [July 6], and nearly all of the good people had retired for the night, when, at about 10:45, there was a lull in the storm, followed immediately by a terrific wind from the west which struck the town at the home of Dr. Sweetland on the [south] shore of Pleasant lake, and passing down Main street with a noise like an onrushing train, left a path of desolation nearly the entire length of the town and about eight rods wide."

The statement that the storm sounded like an onrushing train is a very typical description of the sound of a tornado. The duration of the twister varies, having been



**Edwardsburg Argus office, circa 1910s. The building was spared by the cyclone of July 6, 1888. No pictures of the aftermath of the cyclone are known to exist. Photo courtesy Andrus Collection.**

reported from ten seconds to two minutes.

The Vigilant reported that Dr. Sweetland's 30 by 15 foot barn was

"swept away and no vestige has been found." The Vigilant also reported: "The roof of his large barn and a large portion of the roof of his dwelling, besides his windmill, choice shrubbery, shade trees and corn and wheat fields were appropriated; also the plate glass front of his office on Main street was destroyed."

The Edwardsburg Argus, July 12, 1888 edition wrote that after the cyclone passed the Sweetland residence: "It passed on, jumping over the Argus building, tearing out the glass front, leaving untouched the rear on the north, also of glass; smiting Cool Runkles hotel (no one being in it at the time), sweeping the large structure from its foundation, making of it a perfect wreck."

Accounts of the storm indicate it tore many roads off in the village, particularly hit hard was the west side of town. The South Bend Tribune, July 9, 1888 edition reported: "Scarcely a tree is left in the village." The Tribune also reported: "Notwithstanding the fury of the storm and the great damage it spread along its path no loss of life is reported of man or beast, neither was anybody hurt."

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## Karma brings a veggie cornucopia of ditch stew



Maybe it was some sort of weird weather phenomenon going on that day that caused it to rain vegetables onto the road and into ditches of rural Porter Township. Maybe an alien mother ship was trying to make contact, dropping the carrot and Brussels sprouts as

a sign of peaceful intent to our planet's humans. Or maybe it was hokey-hokey, something no one has ever encountered that caused that veritable cornucopia of healthy goodies to suddenly appear right in our path.

So here's the story.

It was an ordinary day in an ordinary week when my beloved spouse and I set out to take our ordinary morning walk. The weather was ordinary, although this year there's no such thing as ordinary weather.

As is our habit, we climbed the first hill and rounded onto Harvey Street, a major highway compared to most of the other roads that cross our distinctly rural area. The sun was already up in the sky, but gazing up at it, hidden as it was by in thin covering of gray clouds, it reminded me more of a giant glazed doughnut (I guess I must have been hungry that morning).

Just like all the other mornings, we were carrying our trash bag and my handy "picker-upper," which is essentially an aluminum stick with trigger at one end and a spring-activated jaw at the other, so I don't have to bend over or stretch too far to grab the assortment of beer cans, plastic bottles, fast-food wrappers and assorted yukky things we usually find along the roadways.

Somewhere near the north edge of Camp Tannadoonah's property we came upon the first offering, a commercially sealed plastic bag filled with Brussels sprouts bearing a brand name neither of us had ever seen before. I picked the bag up, looked it over, showed it to my wife and wondered aloud how and why someone could either lose or pitch a perfectly good bag of Brussels sprouts. How odd, I thought, but, buoyed by my good fortune (I love Brussels sprouts), I plopped it into my bag, planning to add it to that night's dinner menu.

We didn't go very far before another bag, this one containing a red, yellow and orange pepper, appeared in the west ditch beside the road. Same scenario, perfectly

good, clean, no mold, no bad spots. Just veggies from heaven. They joined the sprouts in my bag.

Another 20 yards, and another bag (this one full of yellow onions) flagged us down, practically begging to be part of our rapidly growing dinner plans.

What the heck was going on, we wondered aloud to one another. Over the years we've found a lot of strange things walking down this road, but a windfall of perfectly good veggies was beyond the pale.

And it still wasn't done. By the time we'd walked half of our regular route, we'd added celery, carrots, spinach, broccoli and red potatoes to our bag. When the bag started to split, we moved some of the items to the pockets of our coats, making even more room for the largess of whatever aliens, veggie gods or whoever in the world our mysterious benefactors might have been.

Something of a mystery we surmised, and as we walked, we discussed our strange findings, theorizing on the circumstances that may have occurred to give us the winning ticket in the non-Las Vegas Veggie Tales Lotto.

Maybe some poor schmuck had finished their grocery shopping for the week, loaded their goodies into the back of a pickup truck, and a sudden gust of wind had strewn one (or more) of the bags right onto the road.

Or maybe someone had robbed Dussels, then got worried that they might get caught green-handed with all that home-grown loot, so they pitched it out the window of their get away car as they made their escape.

Or maybe some of the veggies at the food bank at the church had gotten over-ripe, self marinated and exploded, and these good veggies had been lifted in an updraft, eventually falling miles away, along our path.

Or maybe some misguided descendant of Johnny Appleseed had passed through the county, and instead of planting apple seeds he decided to plant an assortment of veggies that would sprout and grow and crowd out the useless ditch weeds and provide a free, you-pick garden that generations to come could harvest and eat and feed their families.

At some point the bag and our pockets were so stuffed we decided to stash our goodies beside a neighbor's shed so we could finish our daily walk without the burden (the bag was easily up to 20 pounds by this point and my wife, who usually carries the bag while I monkey-scramble in and out of the ditch, was whining that

it was too heavy ... and maybe we should share some with the homes we were passing). Salivating as I mentally reviewed my internal cookbook directions for soups and stews, a state of unbridled veggie lust washed over me, and I vetoed that idea.

Let the neighbors find their own veggies.

As we continued to the end of our path and turned back, we shared a sort of edibles-related epiphany.

Having studied, delved and dabbled in a variety of Eastern religions and metaphysical philosophies, I came up with a theory based on the concept of Karma. In Hinduism and Buddhism, karma is the belief that is often described as "destiny or fate, following as effect from cause." In other words, what happens to a person in the future is directly related to what they have done in the past. You reap what you sow, so to speak.

A kind of cosmic, metaphysical farming.

And even though we never sowed seeds for any kind of veggies, the aliens, veggie gods and karma kings were just now repaying us for the hours and miles we've spent over the last four or five years picking up bag after bag of other peoples' icky roadside trash.

A Karma contrast between yuck and yum.

A cornucopia filled with karma spawned health.

I suppose we'll never know where all those veggies came from or how in the world they appeared overnight right on the road we picked to walk that day. In the month or so since it happened, it hasn't repeated; not a single onion or sprout has caught our attention; Harvey Street has remained veggie-free, and I find the chance of a repeat of our good fortune to be unlikely at best.

Regardless, I popped the lot of the new-found veggies into a crock pot when we got home, tossed in a quart or so of home-made stock, a couple handfuls of spices and herbs, and a chunk of some brown-colored mystery meat out of the freezer (might have been beef or lamb, but it didn't look like it was any more than a year or so old, ... apparently we froze it was before we started Sharpie-writing the contents on the bag), and nudged the timer to nuke.

And a few hours later, voila, Ditch Stew. Almost free of charge, thanks to the mystery veggie tossers of Cass County. Hope the karma cornucopia continues.

But since the stew was so tasty, we've decided we're going to keep picking up the trash, just in case.

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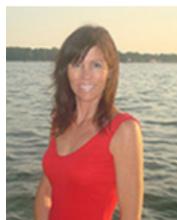


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