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QIAA

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On Our Cover Fields of Daffodils in Washington State.

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Take our OIAA Georgian Bay President Challenge and WIN!

We will hide one in every issue for the 2015-2017 term!

It could be anywhere or any size, lurking in a photo or hiding in a headline (but it's not the one on the president message page)! We will hide one in every issue for the 2015-2017 term.

How to enter

Once you spot on OIAA Georgian Bay Chapter president, email Newsletter committee Pete Carver pcarver@ puroclean.ca & Helene Towsley htowsley@hbgrpins.com and tell us where you have spotted "the president". Your name will go into a monthly draw. You must be present at the monthly meeting in order to redeem your prize.

Prizes

\$25 Gift Certificate will be given away during the next monthly meeting.



Here is what she looks like! Can you find her?

QIAA Executive Officers for 2017-2019

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President's Message



Spring is in the airbut so is the tail end of winter

The weather has certainly been strange and will continue to be over the next few weeks, so says my weather app. Highs of up to 21 and lows down to -3 in the span of 7 days. That is strange but we need to continue to remind ourselves.... We live in Canada!

I hope the few spring like days and moments we have had over the last few weeks have motivated everyone to get off the couch and ready for outdoor activities that don't involve mittens and (super cute) snow suits. It is time to empty out the car, clean it up and put on the summer tires. I know many kids who still need volunteer hours, I wonder if vacuuming and polishing my car would qualify? It is also time to pick up all the trash from our lawns, and hopefully not shingles too!

As we are nearing the Easter Long weekend I hope you are making plans with family and taking time to smell the spring flowers this year. Family and friends are more important than the paper on your desk or the messages on your machine. You still have to deal with the paper, messages and work in your office but taking time out to refresh your mind and spirit is so important these days, (going to porto-sunny-place next week I am !!!).

Next month is Elections and I hope to see a huge turnout of members to vote and provide your support to those Executives who are staying and welcome the new ones on their way in. Our amazing Executives have been doing exciting things and I hope you are enjoying the changes we are trying to make and will continue to make over the year. May is also Past President Night and I for one am grateful to all of my predecessors for their volunteer work and continued support and loyalty to our great chapter.

If anyone is still thinking of joining the Executive but is not quite sure, please reach out to me. I am always available to anyone at almost anytime (with the new exception of my first week off for fun in a while – FG you better be ready to not only relax and tan but to dance and dance some more) My cell phone is 416-0602-2023 and my email is lguerette@cl-na.com

Have a great month everyone. Leslie J. Guerette President OIAA George Bay











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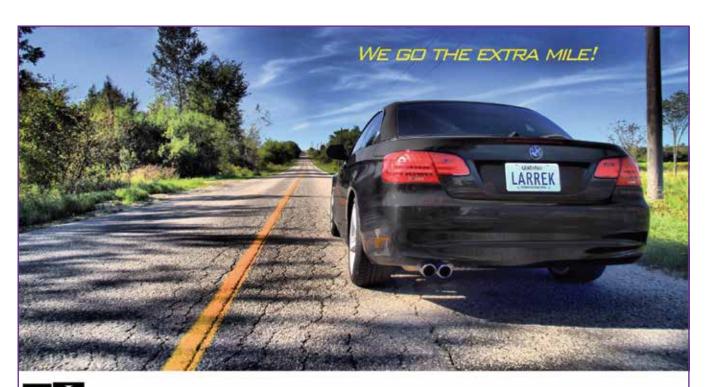
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OIAA Legalizing Marijuana-The Litigation Begins



Michael Blinick, Partner

McCague Borlack

By Michael Blinick

As the access to and use of marijuana becomes increasingly legitimate and common, it is reasonable to assume that the businesses that operate within this environment will experience significant legal "growing pains". Specifically, the operational risks that companies within the marijuana space face are significant given the limited involvement of regulators, and the attributes commonly associated with consumption. As a result, it is not surprising to see the start of what we believe to be a significant volume of litigation targeting many of the largest players in the industry.

As was reported through the second half of 2016, three licensed producers (Organigram, Mettrum, and Aurora) issued a recall on certain products that the companies had sold due to the alleged presence of banned pesticides. Myclobutanil is a commonly used agricultural fungicidal pesticide known to save crops from mildew. Unfortunately, it is known that Myclobutanil will generate hydrogen cyanide when heated/ignited (as would be done when smoking dried cannabis) which will result in negative side-effects to the consumer. Bifenazate, a pesticide used to control pests, specifically mites, is considered toxic when inhaled. Both of these compounds were identified by Health Canada as being contained in the cannabis sold and distributed by the three affected licensed producers.

As a result of these recalls, it was not surprising to learn that a class action lawsuit has recently been initiated as against Organigram in Nova Scotia. In this action, the representative plaintiff alleges that she purchased and consumed the dried cannabis to address her ongoing pain and discomfort as recommended by her doctor. She reported then experiencing significant adverse consequences following consumption including severe nausea and vomiting, both of which limited her ability to complete many of her pre-consumption activities of daily living. The representative Plaintiff alleges that she selected Organigram as it represented that its product was organic, healthier and safer than non-organic medical cannabis.

The representative Plaintiff alleges that Organigram's design, development, testing, manufacturing, distribution, sale and/or marketing were negligent and resulted in harm to the health of the Plaintiff and the Class Members. As a result of these damages, the Plaintiff and Class

Members seek that Organigram returns all profits generated to the Plaintiff and Class Members and establish a medical monitoring process for the benefit of the Class Members.

As a result of these recalls, it was not surprising to learn that a class action lawsuit has recently been initiated...

As the action was

only just launched, it will be interesting to monitor as it progresses through the court system.

Given the widespread publicity of the recalls along with the current hype around the valuation of the various companies that operate in the space, it is no surprise to see the initiation of this class action and anticipate other similar class actions in different jurisdictions. We also anticipate a significant increase in non-class action litigation for all operational failures that result in injury or damage to individuals or companies. Given this, we continue to encourage all participants along the supply chain to employ proper risk management techniques to decrease their litigation risk and protect profits earned to date and anticipated for the future.

QIAA WHAT'S HAPPENING



January 2017 President Challenge Winner Carole Crawford - The Co-operators



February 2017 President Challenge Winner Patti Martin - Rainbow International Restorations Accepting for Patti is Rob Martin





March 2017 President Challenge Winner Mary Charman - Crawford & Company Canada



April 50/50 Winner Michele Roberts Winmar Georgian Bay Muskoka \$82.50

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2017 SAVE THE DATE

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
APRIL	IVIAI	JUNE
	OIAA Provincial Conference May 4 & 5	Wrap Up June 22
	Past Presidents Dinner Wed. May 31	Wickie's Pub
JULY	AUGUST	SEPTEMBER
JULY Close for the Season	AUGUST OIAA Golf Tournament August 1, 2017	SEPTEMBER Welcome Back
	OIAA Golf Tournament	
	OIAA Golf Tournament August 1, 2017 Hawk Ridge Golf Course	
	OIAA Golf Tournament August 1, 2017 Hawk Ridge Golf Course	
	OIAA Golf Tournament August 1, 2017 Hawk Ridge Golf Course	Welcome Back
Close for the Season	OIAA Golf Tournament August 1, 2017 Hawk Ridge Golf Course Orillia	Welcome Back
Close for the Season OCTOBER Monthly Meeting - Oct. 5	OIAA Golf Tournament August 1, 2017 Hawk Ridge Golf Course Orillia NOVEMBER Monthly Meeting - Nov. 2	Welcome Back DECEMBER OIAA Christmas Party December 1, 2017



OIAA 2017 Provincial Conference

Inn of Waterloo

May 4-5, 2017

Ticket prices include admission to all events on May 4 & 5 \$140+HST until January 31, 2017 • \$175+HST from February 1, 2017

Visit www.oiaaprovincial.com or contact info@oiaaprovincial.com for event details and registration

May 4

Tradeshow 5-8 pm

70+ Industry Partners will be in attendance
Food and beverages will be served at this event
Industry Partners can purchase an 8'x10' booth for
\$800 + HST

Mix and mingle 8-10 pm

An opportunity to network with those in the Insurance industry

May 5

7 educational sessions

SABS and LAT Panel Discussion - Is this what anyone expected?

Hoarding — Digging out from under the exposure

Casualty Update — The Year in review

Insurance 2.0: The Sharing Economy

Fort Mac Round Table Discussion

VP Claim Panel

Drones Presentation — Outside and Interactive

The education seminars will be followed by a dinner and traditional fest hall.

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Slate of Officers

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SECRETARY

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If you are interested in becoming a director or a social member of the board, please email Leslie Guerette @

Lguerette@cl-na.com

Any registered Member (excluding Social Members) who would like to run for any of the above positions, must have been a member of the Executive at some point for a total of two years (excluding Chapter Delegate), as per Provincial By Laws. If the individual does not meet the two year criteria, they can still run subject to approval by the current sitting Executive. All individuals wishing to run for any of the above positions must submit their name in writing to the current president Leslie Guerette prior to the meeting; nominations will be taken from the floor at the meeting provided the individual has the support of two current Members in attendant at the meeting

Proposed Slate of Officers

Directors: Mary Charman — Crawford & Company Canada

Bylaws: Adopted by the OIAA

Georgian Bay pursuant to IAA Constitution Article 7

- 1. These by-laws are the laws governing the Georgian Bay Chapter of the Insurance Adjusters Association.

 2. The geographical location of the Georgian Bay Chapter spans central Ontario from the shores of Lake Simcoe and Georgian Bay, from The Blue Mountains to the Muskoka's and south to Dufferin and York Counties.
- **3.** The Georgian Bay Chapter adopts the OIAA Constitution as written and will adhere to its guiding principles, ethics and not for profit status, with the exceptions listed in the by-laws below:

4. Membership

a.OIAA members: as defined in the OIAA Constitution, located in the geographical area, are members of the GBC automatically, unless an alternate location is listed by the individual member.

b. The GBC is permitted to have "social members". Social Members shall be defined as non-OIAA members who are employed in an industry with a connection to claims adjusting, but not members as defined by the OIAA constitution. Decision to accept or reject a "social member" rest with the executive of the chapter. "Social Members" will pay a membership fee of \$40.00 to the CBC. "Social Members" have no voting right within the chapter, nor are they party to financial information of the Chapter or the OIAA. The "social members" can be removed from the membership with a majority vote of the chapter executive. "Social Members" will adhere to the governing principals and code of ethics as written in the OIAA Constitution. c. Honorary lifetime members – The Chapter executive may appoint any OIAA member as Honorary Lifetime member of our chapter.

5. Executive

The Chapter executive shall consist of an elected President, Vice President, Treasurer, Secretary, and no more than sic OIAA members as Executive Directors as well as a Newsletter Editor and Chapter Delegate. These must be active members as defined by Article 3(a) in the OIAA Constitution. In addition the Georgian Bay Chapter will

have no more than six Social Directors, with non-voting standing as voted in and approved by the executive members. The immediate Past President will have a vote. a. Elections shall be held every two years in the month of May. Candidates must be an active member in good standing with The Georgian Bay Chapter. Nominations will be accepted by the sitting secretary. Nominations may be accepted from the floor on the day of the election, with the exception of the Treasurer, who much have over 1 year experience on the chapter executive. The member who captures the majority of eligible votes obtains the position. Eligible voters are current, active OIAA adjuster members in good standing. Voting shall be by secret ballot, and the presiding officer shall be the immediate Past President for the Chapter, or in the alternative a Past President of the Chapter. The Past President shall cast the deciding vote in the event of a tie.

6 Dissolution

The Chapter executive and 50% of the chapter designated OIAA Members can vote to dissolve the chapter. All funds of the chapter will revert to the Provincial OIAA to be distributed to its remaining chapters for use by its members. Membership in the local chapter will revert to the Toronto area or an alternate chapter of the individual member's choice. No funds will be distributed to "social members."

7. Discipline

All discipline matters pertaining to OIAA members must be referred to the Provincial Executive for consultation. All social members discipline must be investigated and resolved by the local Chapter executive. If a "social member" must be expelled or refused membership, it will take place after a 3.4 majority vote of the current sitting executive.

8. Fiduciary Responsibility

The Chapter agrees that it must govern itself financially in the best interest of the OIAA and the Chapter. Each year it will file the appropriate taxes with the Canada Revenue Agency. It will not contractually obligate the OIAA in any manner, for any reason without the express written permission of the OIAA.





At The Beautiful HAWK RIDGE In Orillia

Aug 1 2017

2015-2017 OIAA Executive



April Fools - Fun Facts

On this day in 1700, English pranksters begin popularizing the annual tradition of April Fools' Day by playing practical jokes on each other. Although the day, also called All Fools' Day, has been celebrated for several centuries by different cultures, its exact origins remain a mystery. Some historians speculate that April Fools' Day dates back to 1582, when France switched from the Julian calendar to the Gregorian calendar, as called for by the Council of Trent in 1563. People who were slow to get the news or failed to recognize that the start of the new year had moved to January 1 and continued to celebrate it during the last week of March through April 1 became the butt of jokes and hoaxes. These included having paper fish placed on their backs and being referred to as "poisson d'avril" (April fish), said to symbolize a young, easily caught fish and a gullible person. There's also speculation that April Fools' Day was tied to the vernal equinox, or first day of spring in the Northern Hemisphere, when Mother Nature fooled people with changing, unpredictable weather.

April Fools' Day spread throughout Britain during the 18th century. In Scotland, the tradition became a two-day event, starting with "hunting the gowk," in which people were sent on phony errands (gowk is a word for cuckoo bird, a symbol for fool) and followed by Tailie Day, which involved pranks played on people's derrieres, such as pinning fake tails or "kick me" signs on them.

In modern times, people have gone to great lengths to create elaborate April Fools' Day hoaxes. Newspapers, radio and TV stations and Web sites have participated in the April 1 tradition of reporting outrageous fictional claims that have fooled their audiences:

1957 - the BBC reported that Swiss farmers were experiencing a record spaghetti crop and showed footage of people harvesting noodles from trees; numerous viewers were fooled.



1976, the astronomer Patrick Moore announced that a once-in-a-lifetime astronomical event was going to take place. The planet Pluto would pass behind Jupiter, temporarily causing a gravitational alignment that would reduce the Earth's own gravity. Moore told his listeners that if

they jumped in the air at the exact moment this planetary alignment occurred, they would experience a strange floating sensation.

1980 - the BBC reported that Big Ben, in order to keep up with the times, was going to be given a digital readout. The announcement shocked listeners, who protested the change. The BBC Japanese service also announced the clock hands would be sold to the first four listeners to contact them. One Japanese seaman in the mid-Atlantic immediately radioed in a bid.



1996 - Taco Bell, the fast-food restaurant chain, duped people when it announced it had agreed to purchase Philadelphia's Liberty Bell and intended to rename it the Taco Liberty Bell.



1998 - Burger King advertised a "Left-Handed Whopper," scores of clueless customers requested the fake sandwich.

2007, images of an 8-inch mummified creature resembling a fairy were posted on the website of the Lebanon Circle Magik Co. The site explained how the creature had been found by a man walking his dog along an old Roman road in rural Derbyshire. By April 1 the Lebanon Circle website had received tens of thousands of visitors and hundreds of emails.

Happy April Fools Day Everyone!!!!!!



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- F You are Funny,
- G You are Good-Looking,
- H Hehehe,
- I I'm,
- J JOKING.

Happy April Fool Day!





What is Easter

Easter is the celebration of the resurrection of Jesus from the tomb on the third day after his cruxifixion. Easter is the fulfilled prophecy of the Messiah who would be persecuted, die for our sins, and rise on the third day. (Isaiah 53). When did Easter start?

The early Christians began remembering the Resurrection every Sunday following its occurrence. In A.D. 325, the Council of Nicaea set aside a special day just to celebrate the Resurrection. The problem with an official day was deciding whether the Resurrection should be celebrated on a weekday or always on a Sunday.

Many felt that the date should continue to be based on the timing of the Resurrection during Passover. Once Jewish leaders determined the date of Passover each year, Christian leaders could set the date for Easter by figuring three days after Passover. Following this schedule would have meant that Easter would be a different day of the week each year, only falling on a Sunday once in awhile.

Others believed since the Lord rose on a Sunday and this day had been set aside as the Lord's Day, this was the only possible day to celebrate His resurrection. As Christianity drew away from Judaism, some were reluctant to base the Christian celebration on the Jewish calendar. Finally the Council decided Easter should be celebrated on the Sunday following the first full moon after the vernal equinox. Since the date of the vernal equinox changed from year to year, calculating the proper date can be difficult. This is still the method used to determine Easter today, which is why some years we have Easter earlier than other years. Since Easter is a celebration of Jesus' Resurrection, you would think there wouldn't be room for paganism. However Easter is one of the holidays most intertwined with pagan symbolism and ritual.

Origin and history of Easter bunny

What is the first thing that comes to mind when you think of Easter? As a Christian, the first image might be the cross or the empty tomb. For the general public, a blitz of media images and merchandise on store shelves makes it more likely that the Easter Bunny comes to mind. So how did a rabbit distributing eggs become a part of Easter?

There are several reasons for the rabbit, or hare, to be associated with Easter, all of which come through pagan celebrations or beliefs. The most obvious is the hare's fertility. Easter comes during spring and celebrates new life. The Christian meaning of new life through Christ and a general emphasis on new life are different, but the two gradually merged. Any animals – like the hare – that produced many offspring were easy to include.

The hare is also an ancient symbol for the moon. The date of Easter depends on the moon. This may have helped the hare to be absorbed into Easter celebrations.

The hare or rabbit's burrow helped the animal's adoption as part of Easter celebrations. Believers saw the rabbit coming out of its underground home as a symbol for Jesus coming out of the tomb. Perhaps this was another case of taking a pre-existing symbol and giving it Christian meaning.

The Easter hare came to America with German immigrants, and the hare's role passed to the common American rabbit. Originally children



made nests for the rabbit in hats, bonnets, or fancy paper boxes, rather than the baskets of today. Once the children finished their nests, they put them in a secluded spot to keep from frightening the shy rabbit. The appealing nests full of colored eggs probably helped the customs to spread.

Back in Southern Germany, the first pastry and candy Easter bunnies became popular at the beginning of the nineteenth century. This custom also crossed the Atlantic, and children still eat candy rabbits – particularly chocolate ones – at Easter.

Origin and history of Easter Eggs

Next to the Easter bunny, the most familiar symbol is the Easter egg. Like others, the egg has a long pre-Christian history. Again there's no certainty as to why it became associated with Easter.

Many Ancient cultures viewed eggs as a symbol of life. Hindus, Egyptians, Persians, and Phoenicians believed the world begun with an enormous egg. The Persians, Greeks, and Chinese gave gifts of eggs during spring festivals in celebration of new life all around them. Other sources say people ate dyed eggs at spring festivals in Egypt, Persia, Greece, and Rome. In ancient Druid lore, the eggs of serpents were sacred and stood for life.

Early Christians looked at the connection eggs had to life and decided eggs could be a part of their celebration of Christ's resurrection. In addition, in some areas, eggs were forbidden during Lent; therefore, they



QIAA

History and Symbols

were a delicacy at Easter. Since many of the earlier customs were Eastern in origin, some speculate that early missionaries or knights of the Crusade may have been responsible for bringing the tradition to the West. In the fourth century, people presented eggs in church to be blessed and sprinkled with holy water. By the twelfth century, the Benedictio Ovorum had been introduced authorizing the special use of eggs on the

holy days of Easter. The timing of this blessing would uphold the idea that Crusaders may have brought the tradition back. Even though eggs had been used previously, the Crusaders may have made the custom more popular and widespread.

In 1290, Edward I of England recorded a purchase of 450 eggs to be colored or covered with gold leaf. He then gave the eggs to members of the royal household.

Once the custom became accepted, new traditions began to grow up around it. Eggs were dyed red for joy, and in memory of Christ's blood. Egg rolling contests came to America from England, possibly as a reminder of the stone being rolled away.

What about the familiar Easter Egg hunt? One source suggested that it grew out of the tradition of German children searching for hidden

pretzels during the Easter season. Since children were hiding nests for the Easter Bunny to fill with eggs at the same time they were hunting pretzels, it was only a small leap to begin hiding eggs instead.



New Clothes at Easter

New clothes have long been associated with the idea of newness and a fresh beginning. The familiar custom of having new clothes for Easter probably began with early Christians wearing new white robes for baptism during Easter Vigil services. Later, the custom expanded to everyone wearing new clothes in celebration of his or her new life in Christ.

Easter Lilies

The Easter lily is another new addition to Easter celebrations. Throughout the years, painters and sculptors used the white Madonna lily to symbolize purity and innocence, frequently referring to Mary. This lily doesn't force well, so nurseries couldn't get the flower to bloom in time Easter.

In the 1880s, Mrs. Thomas Sargent brought Bermuda lily bulbs back to Philadelphia. A local nurseryman, William Harris, saw the lilies and introduced them to the trade. A more practical consideration was that they were easy to force into bloom in time for the Easter season. From there, they Bermuda lily, now the familiar Easter lily, spread throughout the country.





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Past Presidents' Night

Wednesday May 31st, 2017

4:30 pm - 5:30 pm - Social 5:30 pm - 5:45 pm - Elections 5:45 pm - 6:30 pm - Speaker, David Carroll 6:30 pm - Dinner



Georgian Dining Room One Georgian Drive, Barrie, Ontario



Speaker: David Carroll

Re-Imagine Your Possible

A good coach will tell you to set a SMART goal: Specific, Measurable, Achievable, Realistic, Timely. David Carroll might tell you something different. He prefers goals so big they scare his pants off. David is an ultra-marathoner, an author, and a CBC Producer. Over the last decade he has successfully completed (and occasionally even won) a dozen 100-mile races, as well as countless 50 milers and marathons. At CBC Radio he has created and produced many radio shows, including his current project, 'Because News with Gavin Crawford.'

In this inspirational seminar, David will share stories from the trail, the mountaintop, and the boardroom. Lessons and strategies on how to face new challenges, overcome obstacles, and perform beyond one's expectations. Says Carroll: "We all have a limitless number of gears. But sometimes we need help kicking down the clutch. Once we find strategies that work for us, limitless creative possibilities open up."



Please RSVP by Monday May 22nd. To register go to oiaagb.com or email Sheri Turner - sheri@doerrclaims.com.

If you have any dietary restrictions please advise when you RSVP.

April Meeting Synopsis QIAA



Desktop and Surveillance Investigations

Anthony Kunkel, Co-founder and General Manager, Mitchell Partners Investigation Services presented a visual demonstration and explanation of desktop investigations - finding information on the internet quickly and efficiently including some interesting free sources of information on the web. Also, Anthony explained changes in surveillance investigations over the past few years, providing some examples of covert surveillance technology, and offering insights into very recent case law illustrating the right and wrong ways to handle and present surveillance evidence at trial.



























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April Recipies

CERAL TREATS SUSHI APRIL FOOL TREAT



Ingredients

"Any cereal can be used in this recipe."

1/4 cup butter

1 (10.5 ounce) package miniature marshmallows 5 cups crispy rice cereal

Directions

- 1. Grease a 9x13 inch pan with butter or cooking spray.
- 2. In a large microwave safe bowl, combine butter and marshmallows. Microwave on high for 1 to 2 minutes, stirring every 30 seconds, until smooth. Remove from the oven and stir in the cereal.
- 3. Press in to the prepared pan with the back of a buttered spoon. Let the treats cool for about 2 hours until set. Cut into squares and serve.



ASPARAGUS ROLL UPS

"Fun way to eat asparagus! Have the kids help out while making them, and they will enjoy them even more!"

Ingredients

6 slices bacon

24 spears fresh asparagus, trimmed

- 1 (8 ounce) package cream cheese, softened
- 2 tablespoons finely chopped chives
- 12 slices white bread, crusts removed
- 2 tablespoons butter, melted
- 3 tablespoons grated Parmesan cheese, divided

Directions

- 1. Preheat oven to 400 degrees F (200 degrees C).
- 2. Grease a baking sheet.
- 3. Place bacon in a large, deep skillet and cook over medium-high heat, turning occasionally, until evenly browned, about 10 minutes. Drain the bacon slices on a paper towel-lined plate.
- 4. When bacon is cool, crumble and set aside in a bowl.
- 5. Place asparagus spears into a large skillet and pour in about 1 inch of water. Place over medium heat, cover the skillet, and simmer asparagus until bright green and slightly tender, about 5 minutes. Remove asparagus and set aside.
- 6. Place cream cheese and chives into the bowl with bacon and stir to evenly combine.

- 7. Roll each bread slice with a rolling pin on a work surface until the slices are thin and flat.
- 8. Spread cream cheese mixture evenly over each slice of bread.
- 9. Center 2 asparagus spears on a bread slice, and roll the slice around the asparagus into a tidy and compact cylinder. Place seam side down onto the prepared baking sheet. Repeat with remaining ingredients.
- 10. Brush each roll with melted butter and sprinkle each with about $1\ 1/2$ teaspoon Parmesan cheese.
- $11.\,$ Bake in the preheated oven until lightly golden brown and hot, 10 to 12 minutes

April Recipies

CHEF JOHN'S HAM AND POTATO SOUP



Ingredients

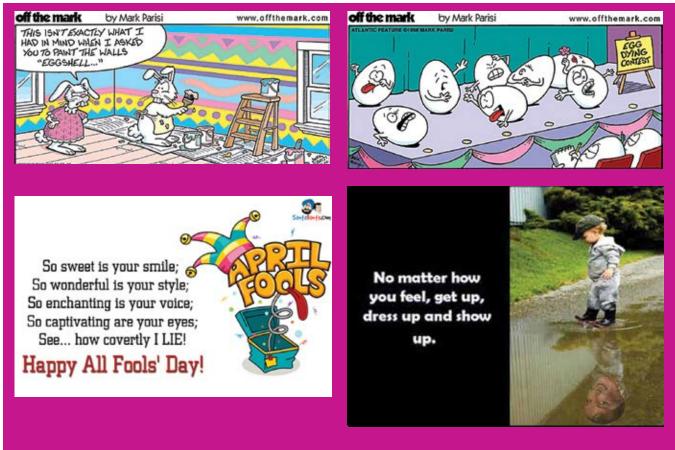
- 1 1/2 pounds Yukon Gold potatoes, peeled and diced
- 1 medium onion, diced
- 1 medium carrot, diced
- 1 rib celery, diced
- 8 ounces smoked ham, diced
- 3 cloves garlic, sliced

- 3 tablespoons butter
- 1/4 cup flour
- 4 cups chicken broth
- 2 cups water
- 1/2 cup heavy cream
- salt and pepper to taste
- cayenne pepper (optional)
- chopped fresh chives for garnish (optional)

"You can never have too many soup recipes. This hearty soup is definitely filling enough to serve as a main course."

Instructions

- 1. Melt butter in a stockpot over medium heat until golden brown. Stir in carrot, celery, onion, ham, and garlic; cook and stir for 5-6 minutes, until the vegetables soften and the onions are translucent
- 2. Stir in flour; cook for about 3 minutes. Stir in chicken broth, 1 cup at a time. Add water and stir to combine. Turn the heat to high and bring to a simmer. Simmer on medium-low for 15 minutes, stirring occasionally.
- 3. Taste the soup for salt and add more if necessary. Stir in potatoes; cook for 15 minutes, until potatoes are tender. Skim fat if desired.
- 4. With a potato masher, mash the soup a few times, leaving plenty of whole chunks of potato. Season with salt and pepper to taste, add cayenne if desired, and add cream. Stir to combine and heat through. Garnish with fresh chives.



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Easter Basket

Spring March

Find Chocolate

Hunt Sunday

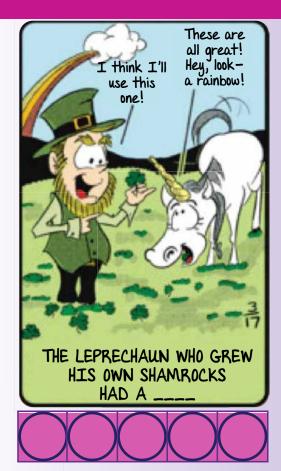
Bunny Rabbit

Eggs

Hop

Candy

Holiday







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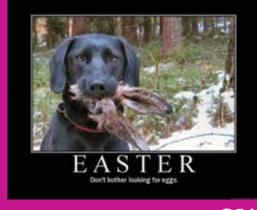


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