



GEORGIAN BAY CHAPTER APRIL 2018





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QIAA

Table of Contents

Executive Officers 2017-2019	2
President's Message	3
Save the Date	5
What's Happening	6
April Fun Facts	8
Monthly Meeting (March)	11
Golf Tournament Registration	12
History of April Fools Day	14
Top 10 Scams	17
2018 OIAA Hockey	22
Earth Day Quiz	28
The Funnies	31
April Recipes	32
Crossword	34
Word Search	35
It's Time to Renew	36
Advortisors	40



On Our Cover "Earth Day"



Take our OIAA Georgian Bay President Challenge and WIN!

We will hide one in every issue for the 2017-2019 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's message page)! We will hide one in every issue for the 2017-2019 term.

How to Enter

Once you spot on OIAA Georgian Bay Chapter president, email Newsletter committee 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.



Can you find her?

Executive Officers for 2017-2019 QIAA

PRESIDENT

(705) 719-7983 **Sheri Turner Doerr Claims Services** sheri@doerrclaims.com

VICE PRESIDENT

Position Remains Open

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Jason Krauskopf (844) 646-6272 x2064 **Trevor Walker** (705) 330-1759

PAST PRESIDENT

TO BE DETERMINED

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President's Message



ADJUSTERS NEEDED!

May is our last dinner meeting of the year – and we've saved the most interesting one for last!

We are having a Tapas and Tasting Dinner at Explorer's Café in Midland and they are taking us to Argentina! Figuratively that is, through food, wine parings and stories. This is an event that you do not want to miss. Explorer's Café hosts a Tapas and Tasting event once a month from September to June and I have been to several of these events and each one has been very unique and food unbelievably good! They are such a success they sell out the day the notice comes out for that month's Tapas and Tasting!

"It's your road, and yours alone others may walk it with you, but no one can walk it for you."

- Rumi

Rob Reader, owner and chef of Explorer's Café, as well an expedition leader, lecturer and historian. His story telling is engaging and keeps one captivated wanting to know more. He will be speaking on his adventures to Antarctica, Arctic, South Pacific, Amazon, South America, just to name a few. Take a read though his brief biography in the newsletter.

We ask that you "Save the Date" for the upcoming events for the remainder of 2018:

MONDAY May 7, 2018 – Wrap Up Event – Explorer's Café Midland – see newsletter and upcoming emails for more information

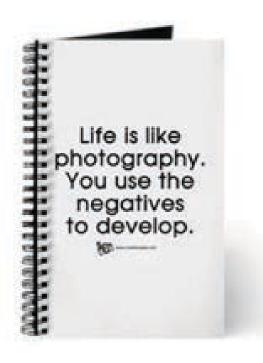
Thursday August 2, 2018 – Golf Tournament at Hawk Ridge in Orillia

October / November 2018 – Educational Dinner Meeting

Friday November 30, 2018 - Christmas Dinner & Dance

As we wrap up this year, on behalf of all of us on the OIAA Executive of the Georgian Bay Chapter we thank all of you that have attended and supported our meetings and events.

Sheri Turner, FSRT OIAA Georgian Bay President











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2018 Save the Date

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
	WRAP UP A Trip to Argentina & Beyond Explorer Cafe on May 7 th	
JULY	AUGUST	SEPTEMBER
JULY	GOLF TOURNAMENT Hawkridge Golf Course on August 2 nd	SEPTEMBER Executive Meeting
JULY	GOLF TOURNAMENT Hawkridge Golf Course	
JULY OCTOBER	GOLF TOURNAMENT Hawkridge Golf Course	
	GOLF TOURNAMENT Hawkridge Golf Course on August 2 nd	Executive Meeting
OCTOBER	GOLF TOURNAMENT Hawkridge Golf Course on August 2 nd NOVEMBER	Executive Meeting DECEMBER

What's Happening

Winner of the 50/50

John Parker

R&F Construction Inc DKI



March winds and April showers bring forth May flowers.





Winner of the President Challenge

March 2018

Lorna Price

The Co-operators Insurance



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April Fun Facts



The 4th month of the year brings us April Fools' Day, Earth Day, and the chance for some rain.

According to early Roman calendar, April was the second month but became fourth when they started to use January as the first month. The name originally came from Aprilis, meaning 'to open'. In April, small animals that were hibernating usually come out and the birds fly back northward to settle, bees and butterflies begin to gather nectar. In some parts of the world, April is planting time but in other parts, it's the harvest season. Because of the nice warm weather of April, amateur athletes begin to go outside while the professional baseball begins. People usually do huge spring cleaning and mowing. The first day of April begins with April fool's day.



Below are some fun facts about April:

- 1. The birthstone for April is the diamond.
- 2. The zodiac signs for April are Aries (March 21 April 19) and Taurus (April 20 May 20).
- 3. The birth flower of April is typically the Sweet Pea or the Daisy.
- 4. Global Child Nutrition Month
- 5. Humor Month
- 6. Mathematics Awareness Month
- 7. The Revolutionary War in America began on April 19, 1775.
- 8. April 23rd is known as the Feast day of the Patron Saint of England.
- 9. On April 30, 1975, General Duong Vanh Minh surrendered and the Communist forces captured Saigon which led to the end of the Vietnam War.
- 10. On April 4, 1818, a flag that contained 1 star for each state and 13 stripes was adopted by Congress.
- 11. In Fayette, N.Y. on April 6, 1830, the Church of Jesus Christ of Latter-day Saints was founded by Joseph Smith.
- 12. On April 6, 1917 the United States declared war on Germany in World War I.
- 13. On April 4, 1949, the North Atlantic Treaty was signed.
- 14. On April 11, 1814, Napoleon Bonaparte was exiled to the island of Elba and he was abdicated as Emperor of the French.
- 15. Good Friday Friday before Easter Sunday
- 16. April 1 April Fools' Day
- 17. April 5 Arbor Day
- 18. April 22 Earth Day
- 19. Thai New Year in Thailand
- 20. Khmer New Year in Cambodia







345 King St. Midland

Social: 4pm – 5pm

Speaker: 5pm – 6pm Rob Reader,

Chief & Sommelier – Owner of Explorer's Cafe

SPEAKER BIO

Rob Reader is a veteran adventurer, expedition leader, lecturer and historian having visited Antarctica more than 60 times, as well as dozens of trips to the Arctic, the South Pacific, the Amazon, and South America, leading scientists, travellers and photographers. His intimate knowledge of exploration history and his incredible story-telling abilities makes him an excellent travelling companion and guide. In 2006 Rob and his wife Jennifer opened The Explorers Cafe in Midland Ontario, a restaurant which showcases their passion for international food, wine, art and music. In 2017, Rob formalized his passion for wine achieving his WSET 3 advanced award in wines and is now an accredited Sommelier with The Canadian Association of Professional Sommeliers.



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Monthly Meeting



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Annual Golf Tournament

Thursday, August 2, 2018

Hawk Ridge Golf Club 1151 Hurlwood Lane, Orillia



REGISTRATION

GOLFERS in Foursome:

1	
2	
3	
4	
Company Name:	-
Contact No:	_
Email:	

EVENT DETAILS

Cost –includes HST OIAA Members \$150/pp NON-Member \$165/pp Dinner only \$45.00/pp

Includes - 18 holes, 4 person Best Ball, power cart, BBQ Lunch & Dinner

All prices include HST

CHEQUE only Cheque payable to OIAA Georgian Bay Chapter

Registration
10:15 am-11:30 am

Shot Gun Start 12:00pm

> Cocktails 5:00pm

<u>Dinner/Prizes</u> 6:00pm

Registration DeadlineJuly 20, 2018

Form and Payment required by this date

RSVP/INQUIRIES

Sheri Turner Doerr Claims Services 92 Caplan Ave Ste 114 Barrie, ON L4N 9J2 705-408-0150 Office

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HOLE / PRIZE SPONSORSHIP

OIAA Georgian Bay Golf Tournament Thursday, August 2, 2018 Hawk Ridge Golf Club, Orillia

Benevolent proceeds from Hole Sponsorships will be going to HOSPICE SIMCOE

<u>Please note:</u> Hawk Ridge does NOT provide free Golf Carts for Hole Sponsors. The costs of rental are as per Hawk Ridge (see below) and has nothing to do with the OIAA Georgian Bay. There are a limited number of carts for rent by Hawk Ridge.

For those not renting a cart, Hawk Ridge will make arrangements to get you to and from your sponsored hole. All set ups must be completed by 10:30 am. NO EXCEPTIONS. As well, OIAA volunteers will be available to assist during tournament play.

BBQ lunch for non-golfers will be available at a cost of \$6.50 – payable at Hawk Ridge

	Quantity	Cost	Total
Hole Sponsorship		\$150.00/ea	\$
Golf Cart Rental		\$38.00/ea	\$
Dinner (for non-golfers)		\$45.00/ea	\$
		TOTAL Cheque	\$

WILL YOU BE BRINGING A COMPANY SIGN?

DO YOU REQUIRE A NEW SIGN? (If yes, please provide us information)

WILL YOU BE SETTING UP A TENT/ TABLE?

YES OR NO

If yes, all hole set ups must be completed by 10:30 am. NO EXCEPTIONS.

PRIZE TABLE/GOLF PRIZE SPONSORSHIP

PRIZE SPONSORSHIP: YES or NO	0		
IF YES, please advise:		YES or NO	Quantity:
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CONTACT NAME:			
CONTACT NUMBER:	EN	ЛАIL:	
HOLE & PRIZE SPONSORSHIP Contact for further information or	details:		Please forward payment to:
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History of April Fools Day



A pril Fools' Day began in the 1500s when the Gregorian calendar took over from the Julian. Those who forgot the change and attempted to celebrate New Year's (previously celebrated on the 1st of April) on the wrong date were teased as "April fools."

ORIGIN

It has become tradition on the first of April to pull jokes of the harmless variety on those near and dear to us. We plot and we scheme, and often the yuks are funnier in our imaginings than how they play out in reality, but that doesn't stop us from sending the little kid in us out on a rampage. Even the most staid among us have been known to indulge in a practical joke or two, so beware of trusting anyone on that day.

How the custom of pranking on April 1 came about remains shrouded in mystery.

When the western world employed the Julian calendar, years began on March 25. Festivals marking the start of the New Year were celebrated on the first day of April because March 25 fell during Holy Week. The adoption of the Gregorian calendar during the 1500s moved the New Year to January 1. According to the most widely-believed origin postulated for April Fools' Day, those who could be tricked into believing April 1 was still the proper day to celebrate the New Year earned the sobriquet of April fools. To this end, French peasants would unexpectedly drop in on neighbors on that day in a effort to confuse them into thinking they were receiving a New Year's call. Out of that one jape supposedly grew the tradition of testing the patience of family and friends.

But that's only one theory. Others are:

The timing of this day of pranks seems to be related to the arrival of spring, when nature "fools" mankind with fickle weather, according to the Encyclopedia of Religion and the Encyclopedia Britannica.

The Country Diary of Garden Lore, which chronicles the goings-on in an English garden, says that April Fools' Day "is thought to commemorate the fruitless mission of the rook (the European crow), who was sent out in search of land from Noah's flood-encircled ark."

Others theorize it may have something to do with the Vernal Equinox.

Some think to tie in with the Romans' end-of-winter celebration, Hilaria, and the end of the Celtic new year festival.

Wherever and whenever the custom began, it has since evolved its own lore and set of unofficial rules. Superstition has it that the pranking period expires at noon on the 1st of April and any jokes attempted after that time will call bad luck down onto the head of the perpetrator. Additionally, those who fail to respond with good humor to tricks played upon them are said to attract bad luck to themselves.

Not all superstitions about the day are negative, though — fellas fooled by a pretty girl are said to be fated to end up married to her, or at least enjoy a healthy friendship with the lass.

In Scotland, an April fool is called an April "gowk" — Scottish for cuckoo, an emblem of simpletons. In England, a fool is called a gob, gawby or gobby. In France, the victim of a hoax is called a "poisson d'avril," an April fish. ("April fish" refers to a young fish, thus one easily caught.) The French delight in shouting "Poisson d'Avril!" at the denouement of the foolery. Some also insist all such pranks include a fish or at least a vague reference to same within the joke. Asking someone during a phone conversation to hold the line, then later returning to the call and inquiring of the victim if there'd been any bites is a popular groaner. So are pranks which trick the victim into placing calls to fish shops or the local aquarium.

The media can't resist getting into the act. Radio personalities are especially drawn to creating playful hoaxes. The year Canada introduced a two-dollar coin, pranksters from CHEZ FM fooled listeners into believing April 1 was the last day the treasury would honor all the two-dollar bills still in circulation. Local banks and the Royal Canadian Mint fielded call after call from concerned citizens. That same year, other radio pranksters had people going through their pocket change in search of the elusive two-dollar coins which had mistakenly been minted from real gold.

QIAA

It's not just the DJs who give into the urge to prank on April Fools'. Canadian Member of Parliament Sheila Copps was responsible for a particularly creative leg-pull in 1996. On the respected news show CBO Morning, she announced that the clock in Ottawa's Peace Tower was being switched over to digital.

Arguably the best media-generated April fools' joke dates from a Richard Dimbleby "news report" aired on 1 April 1957 on BBC's Panorama. It opened with a line about Spring coming early that year, prompting the spaghetti harvest in Switzerland to be early, too.

Against a video backdrop of happy peasant women harvesting spaghetti from trees, whimsical claims about the foodstuff's cultivation were made in a straightfaced manner. Spaghetti's oddly uniform length was explained as the result of years of dedicated cultivation. The ravenous spaghetti weevil which had wreaked havoc with harvests of years past had been conquered, said the report.

More than 250 viewers jammed the BBC switchboard after the hoax aired, most of them calling in with serious inquiries about the piece — where could they go to watch the harvesting operation? Could they buy spaghetti plants themselves? (For those anxious to try their hand at homegrown pasta, Panorama producer Michael Peacock offered this helpful hint: "Many British enthusiasts have had admirable results from planting a small tin of spaghetti in tomato sauce.")

Although adults get into the spirit of things (ask any zoo worker about manning the phones on April 1 and having to field endless calls for Mr. Lyon, Guy Rilla, and Albert Ross), it's the children that seem to truly celebrate the day with wild abandon. April Fools' pranking between students and teachers is an ongoing battle of wits, with kids favoring the timeworn standards of a tack on the chair, the "missing class" (kids hide under their desks when the teacher is momentarily called out of the room), or a springy fabric snake coiled in a can of nuts. Not every teacher fights back, but those who do are often inventive about it. For more than 20 years, one grade school teacher in Boston comes in early on that day to write the day's assignment upside down on the blackboard. When her curious students arrive, she tells them she did it by standing on the ceiling.

The style of April Fools' pranks has changed over the years. Sending the unsuspecting on pointless errands was an especially prized practical joke in those earlier post-Julian days. In modern times, that form of pranking has shifted away from April Fools' merriment and seemingly become a rite of initiation into many groups, both formal and informal. New campers are routinely sent on a mission to retrieve the left-handed smoke shifter from its last borrower by more experienced campers who then quietly guffaw to themselves as the tenderfoot wanders about in vain on his quest. Others are often roped in to add to the hilarity, with each person the newcomer asks pointing him in towards yet someone else who will further the joke. Rookie pilots are sent in search of a bucket of prop wash, and new carnies sent on wild goose chases for the elusive keys to the fairgrounds.

Current tastes seem to run more to funny phone calls and media-driven extravaganzas. But it's still okay to reach back to older times for inspiration. Be a traditionalist — on April 1 send a co-worker to fetch a tube of elbow grease or 50 feet of shoreline.

ATTENTION:

DO NOT TRUST ANYONE OR ANYTHING YOU READ ON THIS DAY OR ELSE YOU WILL BE FOOLED!!!



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Top 10 Scams

1. Online Purchase Scams

More than \$13 million lost

The most reported type of scam to BBB Scam Tracker. There isn't just one. From fake websites to counterfeit goods to free trial traps and more, online purchase scams are everywhere.

- Shop on reputable websites
- · Read all terms and conditions
- Be wary of offers that are "too good to be true'

2. Wire Fraud / Spearphishing

More than \$20 million lost

Canadian businesses lose millions every year to those posing as CEOs who redirect company money through wire and email transfers.

- Build in payment redundancy systems
- Make sure email addresses are correct
- Educate your employees about these scams

3. Romance Scam

More than \$19 million lost Canadians lost a lot more than their hearts to catphishers in 2017. Online dating scams continue unabated to hurt those looking for love.

- Never send money to someone you've never met
- Always meet in person
- Don't give out personal information such as email and phone number

4. Employment Scam

More than \$5 million lost

Last year's number one scam slides down the list, but still targets Canadians through reputable employment websites.

- If you didn't apply, you didn't get hired
- A legitimate company would not ask you to wire money as a "test"
- Look for poor grammar, lack of job details, and over-the-top pay scale

5. Cryptocurrency Scams

More than \$1.7 million lost
Cryptocurrencies are speculative, high-risk
investments that are mostly unregulated. As they
have captured the attention of investors, so too have
fraudsters taken notice.

- There is an elevated risk of fraud and manipulation
- · Some offerings may not comply with securities laws

6. Income Tax Scam

More than \$5 million lost

For years Canadians from coast to coast have been targeted in the CRA tax scam. While we are getting better at recognizing it, the threatening phone calls keep coming.

- The CRA does not make threatening phone calls
- The CRA will not solicit personal information over the phone or by email
- Canadian government agencies do not accept payment in Bitcoin

7. Miracle Weight-loss Scam

Losses unknown

Losing weight is a goal for many Canadians. Be careful, many fat-burning products may only lighten your wallet.

- If it looks too good to be true, it probably is
- Don't trust unsubstantiated claims
- There is no magic pill for rapid weight loss

8. Advance Fee Loans

More than \$1.5 million lost

The shady lender guarantees you'll get a loan. They turn around and ask for an upfront payment as security.

- If you're approved for a loan and they request money as security, walk away
- Research reputable lenders
- A guarantee of a loan before any credit check is highly suspect

9. Shady Contractors

More than \$3 million lost

Yes, this is still a problem. Contractors without a conscience who take your deposit and disappear.

- Be wary of unsolicited offers of work
- Get several estimates for a job

10. Fake Invoices

Losses unknown

Millions of Canadians have online accounts to companies like Amazon, UPS, Canada Post, and iTunes. Your email inbox is often stuffed with realistic looking invoices from many different organizations.

- Contact the organization directly if you have concerns
- Compare details of the invoice to your original order

Submitted by Kim Graveson Owner/Manager of





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- Liability Investigations
- Photographic Evidence
- Litigation Support
- Neighborhood Inquiries
- Subrogation and Recovery

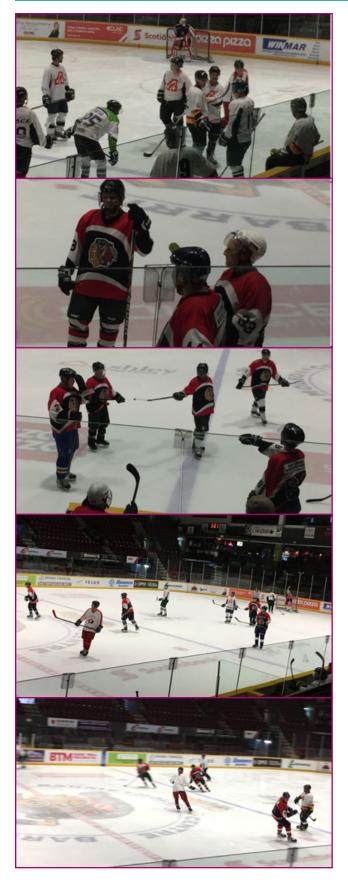




Adjusters VS Brokers!

A huge thanks goes out to all the attendees of the 2nd Annual Adjusters vs. Brokers hockey challenge that was held at the Barrie Molson Centre on March 8 2018. Both the Barrie Colts and the Adjusters team fell to the same fate. Both teams fought the good fight, but in the end each was bettered into submission by their opponents. Congratulations is warranted to the Broker team this year, as they have evened up the series at a game apiece, after weathering the storm from the adjusters during the last minute of play. Thanks to all the fans and after party attendees for all the support and cheer. See you again next year, where the adjusters have already begun strategizing and pouring over game tape in hopes to avenge this defeat.

QIAA



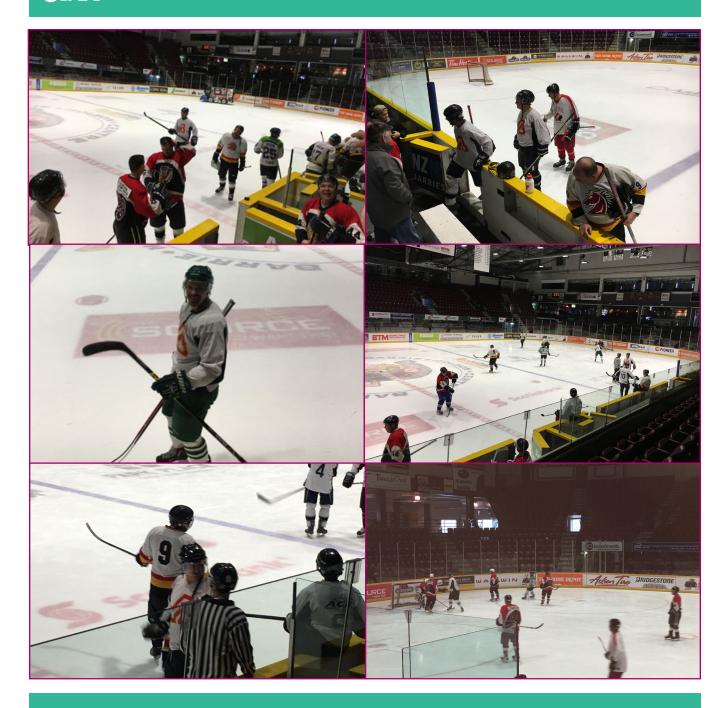




Hockey







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Earth Day Quiz

How well do you know our planet? Please circle what you think is the correct answer. (Answer key - page 40)

1. How long does it take disposable diapers to decompose in a landfill?

a. 550 years

b. 3 months

c. 10 years

d. 2 weeks

2. How long does it take paper products to decompose in a landfill?

a. 5 days

b. 2-6 days

c. 2-6 weeks

d. 8 months

3. How long does it take Styrofoam products to decompose in a landfill?

a. 250 years

b. 20 years

c. Never

d. 6 months

4. How long does it take foil to decompose in a landfill?

a. 20 years

b. 3 years

c. 1 year

d. Never

5. What does organic mean?

a. No pesticides used. b. No manure used.

c. Grown indoors. d. Not touched by hands.



6. What is the greenhouse effect?

a. Certain gases trap the energy from the sun which makes the earth warmer.

b. Electrical waves trapped under ground make the earth warmer.

c. Cell phone towers cause interference in the ozone warming the earth.

7. Where did the Exxon Valdez oil spill happen?

a. Alaska

b. Maine

c. Florida

d. Mexico

8. What item can be composted and turned into food for your garden?

a. Eggshells

b. Tires

c. Soda cans

d. Plastic bags

9. What uses the most energy in your home?

a. Stove

b. Heat/Air Conditioning

c. Hot water tank

d. Lights

10. What species are threatened by global warming?

a. Koala

b. Black Bear

c. Arctic Horses

d. Seals

11. What is most frequently found in beach cleanups?

a. Aluminum cans

b. Paper products

c. Plastic items

d. Styrofoam



12. Paper can be made from what items?

a. Hemp

b. Panda

c. Excrement

d. Wood

e. All of the above

13. What is the greenest form of transportation?

a. Car

b. Bike

c. Bus

d.Train

QIAA

14. The average American generates more than 4 lbs. of trash per day.

True

False

15. What percent of the earth's water is in the oceans?

a. 50%

b. 25%

c. 97%

d. 76%



16. What percentage of specials in the sea remain undiscovered?

a. 91%

b. 22%

c. 8%

d. 80%

17. The magnetic north and south poles change location over time.

True

False

18. Why do redwood's live so long? (500-700 up to 2000 years.)

a. Thick bark.

b. Bark is resistant to insects.

c. Climate

d. All of the above

19. When was the first Earth Day?

a. 1970

b. 2009

c. 1986

d. 1998

20. What Soviet nuclear plant disaster is considered the worst nuclear in history.

a. Beloyarsk

b. Chernobyl

c. Rostov

d. Greifswald

21. What year did the US EPA declare greenhouse gasses a threat to public health?

a. 1975

b. 1985

c. 1996

d. 2009

22. In 1996 the US EPA issued regulations requiring home buyers/renters be told of the presence of what dangerous material in household paint?

a. Arsenic

b. Lead

c. Mold

d. Acetate

23. The melting of Greenland ice sheets is an immediate threat to what animal?

a. Polar Bears

b. Penguins

c. Killer Whales

d. Artic Horses

24. What bird was removed from the endangered species list in 2007?

a. Bald eagle

b. Dodo

c. Black Hawk

d. Pelican

25. How much air pollution comes from motor vehicles?

a. 25%

b. 50%

c. 75%

d. 95%

26. What of the following helps reduce air pollution?

a. Cruise control

b. Water based products

c. Fluorescent lights d. All of the above

27. Who is the founder of Earth Day?

a. Jimmy Carter

b. Senator Gaylord Nelson

c. VP Al Gore

d. John F Kennedy







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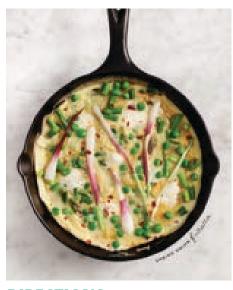






April Recipes

SPRING ONION FRITATTA



Ingredients

- 6 eggs
- 1/4 cup water or milk
- olive oil, for the pan
- 3-4 thin spring onions, chopped small, plus slice a few into thin vertical strips
- ½ cup chopped asparagus tips
- 1 garlic clove minced
- ½ cup frozen peas, thawed
- ½ cup fresh mozzarella pieces
- 1/4 cup crumbled feta
- ½ cup chopped tarragon
- salt & pepper
- a few pinches of red pepper flakes

DIRECTIONS

- 1. Preheat your oven to 375 degrees F.
- 2. In a medium (8-inch) cast iron or oven-safe non-stick skillet, lightly sauté the chopped onions & asparagus pieces in a bit of olive oil, salt & pepper. Remove from the pan after just a few minutes.
- 3. Blend the eggs, garlic, water, salt and pepper in a blender until combined and lightly foamy.
- 4. Wipe out the skillet you used previously and coat it with a bit of olive oil. Pour in the eggs and add half of the veggies and half of the cheeses. Put the skillet in the oven, and bake for 8-10 minutes, or until the frittata begins to set but is still uncooked on top. Carefully, (without moving the skillet around too much), add the rest of the veggies and the cheeses. Continue to bake for another 10-15 minutes or until the edges of the frittata are golden brown and the eggs are set.
- 5. Top with chopped tarragon, a grind of pepper and a few red pepper flakes. Let cool before slicing.

SALAMI-MOZZARELLA CALZONE



Ingredients

- 2 large eggs
- 1/4 cup chopped fresh parsley
- 1 teaspoon grated lemon zest
- 1/4 pound shredded reduced-fat mozzarella cheese
- Extra-virgin olive oil, for brushing
- 1 13.8-ounce tube refrigerated pizza dough
- 1/4 pound deli-sliced salami, cut into thin strips
- 1 1/2 cups giardiniera (pickled mixed vegetables), drained
- 1/4 pound sliced provolone cheese

Directions

- 1. Place a baking sheet upside down in the oven and preheat to 400 degrees F. Beat the eggs, parsley and lemon zest in a small bowl. Pour half of the egg mixture into a medium bowl and stir in the mozzarella. Reserve the remaining egg mixture for brushing on the crust.
- 2. Turn another baking sheet upside down; line with parchment paper and brush with olive oil. Unroll the dough on the parchment paper and pat into a 9-by-12-inch rectangle. Spread the mozzarella mixture over one half of the dough, leaving a 1-inch border along the edge. Top with the salami, followed by the pickled vegetables and provolone. Fold the other half of the dough over to cover the filling. Crimp and roll the edges to seal, then pierce the top of the dough in a few places with a knife.
- 3. Slide the calzone with the parchment paper onto the hot baking sheet; bake 15 minutes. Remove from the oven and brush with the remaining egg mixture, then continue to bake until the crust is golden, 5 to 10 more minutes. Let rest 5 minutes, then cut into wedges.

S'MORES TART



Ingredients

- 1/4 cup whole milk
- 1 cup milk chocolate chips, plus 1 tablespoon for garnish
- One 6-ounce prepared graham cracker crust, chilled
- 3 egg whites, at room temperature
- 1/2 cup sugar
- 1/2 teaspoon vanilla extract
- 1 cup marshmallow cream

Directions

In a small pan over medium heat, warm the milk until it just begins to bubble around the edges. Turn off the heat and add 1 cup chocolate chips. Let sit for a few minutes to melt the chocolate, and then whisk to combine. Pour into the pie crust and put into the freezer until set, about 20 minutes.

Preheat the broiler to high.

In a large, clean glass or metal bowl, add the egg whites. Using an electric hand mixer, whisk the egg whites to get them frothy. With the mixer running, slowly beat in the sugar. Continue until they begin to form stiff peaks, 3 to 4 minutes. Beat in the vanilla and marshmallow cream. Spoon the mixture over the chocolate, making sure to cover all the way to the edges of the crust. Put on the middle rack of the oven and broil until the top is lightly browned, 2 to 3 minutes. Garnish with the remaining chocolate chips. Allow to cool for 10 minutes before slicing.





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Crossword

ACROSS -

- 1) Mariner's "Halt!"
- 6) Swipe, slangily
- 10) Big blowout
- 14) Match starter
- 15) "King of the road"
- 16) Certain vocal range
- 17) Duvall's "The Godfather" role
- 18) Fermi's study
- 19) Nasty remark
- 20) Where Cockney is spoken
- 23) Rowlands of "Gloria"
- 24) All wired up
- 25) Ides of March word
- 28) House of Henry VIII
- 31) Like Lucifer
- 32) Trouble for Pauline
- 33) Tampa gridder, for short
- 36) House paint option

- 40) Kitchen amt.
- 41) Dreads sporter
- 42) Klensch of fashion
- 43) Boxcars, in dice
- 44) Seltzer, tonic, etc.
- 46) Making all stops
- 49) Let off steam
- 50) Kind of consonant sound
- 56) Lot unit
- 57) Merino's coat
- 58) Word before "wave" or "basin"
- 60) Paparazzo's wares, for short
- 61) Descartes quote word
- 62) Overdo it
- 63) Proofer's mark
- 64) Rating unit
- 65) Shimon of Israel

"IN CONCLUSION ..." By Fred Piscop 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 15 16 19 16 19 19 10 11 12 13 14 19 10 11 12 13 12 13 14 19 10 11 12 13 14 19 10 11 12 13 14 19 10 11 12 13 14 19 12 12 12 12 12 12 12 12 12 12 12 12 12 12 13 13 13 13 13 14 13 14 1

DOWN

- 1) Flooring wood
- 2) Osso buco meat
- 3) Jason's craft
- 4) Hypnotist of fiction
- 5) Easy to slice
- 6) Accra's land
- 7) Zillions
- 8) Reed section member
- 9) NYC gallery
- 10) Thanksgiving kitchen gadget
- 11) Tim of "Home Improvement"
- 12) Uses a Taser on
- 13) Vast crowd
- 21) Like-minded
- 22) Vodka brand, for short
- 25) Oscar superlative
- 26) Times to revel
- 27) Spineless sort
- 28) Lab jobs
- 29) __Minor (Little Bear)
- 30) "What's the __?" ("Who cares?")
- 32) Put forward
- 33) Liver secretion
- 34) Map initials until 1991
- 35) Cartoonist Addams, familiarly
- 37) Cookout need
- 38) Not strict at all
- 39) "Not today, sorry"
- 43) Most like Solomon
- 44) Tillis of country
- 45) Marching perfectly
- 46) Axel and lutz
- 47) Footnote abbr.
- 48) "The Odyssey" temptress
- 49) Reason for a decoration
- 51) Is short
- 52) Basis for a suit
- 53) Forum garb
- 54) Sign of decay
- 55) Hors d'oeuvres spread 59) Gibson __ Paul guitar

Word Search

YEFASTNALPREWOPCYROTCAFV GRUXGN IMRAWLABOLG QWUPOQS RAEA N U JD N NLS Υ S -OQRV 0 ОЕ LAM Ν Α U T Т Ε R R Α Α Т Α Ν DWAT E R T R Ε Α TOWOE Т 1 L ΖT A R C Ε VWN0 R Ν Ν EPOEΕ Ε - 1 S F Ε V Ε 0 L U R O D RNLAOYRGNCOE Ε S TUMC EEGAGOOERL Ε Ν F ΥN SEP RCAON R E R S ΥA 0 О Ν CERNCTSENNNTGE IPWRE ΚA Τ Ε R Ρ E U S URT S 0 S S SWE Ζ Ε RΕ Ε XFWEOA CY NTEEOYA J Ρ S ΕL THTWRS Τ G N A RETPL S Τ G B С ΕN E O ETHRΑ Α S Α Ν S NKAΕ LERBFL Ε TWE Τ ANL Ν TDF L 0 R 0 ΕO Ε Ν Υ A W T Ε U Ε ROEU С N T С ORE 0 EZLΤ XHARMONYRRT R F RNNE O Т TYTRESEDP U N O S Α Α Ε K S K W S Ν NDANGERE D Ε R T W TNWY IFESEAODAANS YWBWI LDL LHW N V I R O N M E N T R U S Z N S E R E D U C E

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Crossword Solution

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Earth Day Quiz Answers

1. a, 2. c, 3. c, 4. d, 5. a, 6. a, 7. a, 8. a, 9. b, 10. a, 11. c, 12. e, 13. b, 14. True, 15. c, 16. a, 17. True, 18. d, 19. a, 20. b, 21. d, 22. b, 23. a, 24. a, 25. b, 26. d, 27. b

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