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On Our Cover Halloween is approaching!



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?

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Happy Halloween

The trees have turned their warm autumn colours. The air is crisp and cool. Soon little ones will be knocking on your door with the familiar chant "Trick or treat!"

Happy Halloween everyone!

Sheri Turner, FSRT OIAA Georgian Bay President











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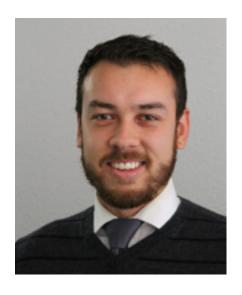


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QIAA 2017 Save the Date

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
JULY	AUGUST	SEPTEMBER
	AUGUST	
	NOVEMBER Executive Officers	DECEMBER OIAA Christmas Party December 1, 2017

What's Happening



Sean Collins Completes C.F.E.I. Certification Course

Sean Collins, the newest addition to the Civil & Structural Engineering Group at Arcon Forensic Engineers recently completed his Certified Fire & Explosion Investigator (CFEI) course and certification. Sean has been working with Arcon's two senior electrical forensic engineers & fire investigators - Steve Hawken & Steve Probst - for the past 6 months in combination with his structural engineering responsibilities. This specific cross-training will benefit Arcon's clients by having one resource able to handle origin & cause fire investigations and continue through with any structural assessments that are required due to the fire or explosion.

Congratulations to Sean!

Monthly Meeting 50/50 Winner

Steve Tonn

Xpera, Risk Mitigation & Investigation \$65

Congratulations Steve!



We Have Been Listening...



We are making changes to our monthly meetings. Instead of having a monthly meeting, we will be doing educational days. Save the date *March 21*, 2018 and stay tuned for more details!



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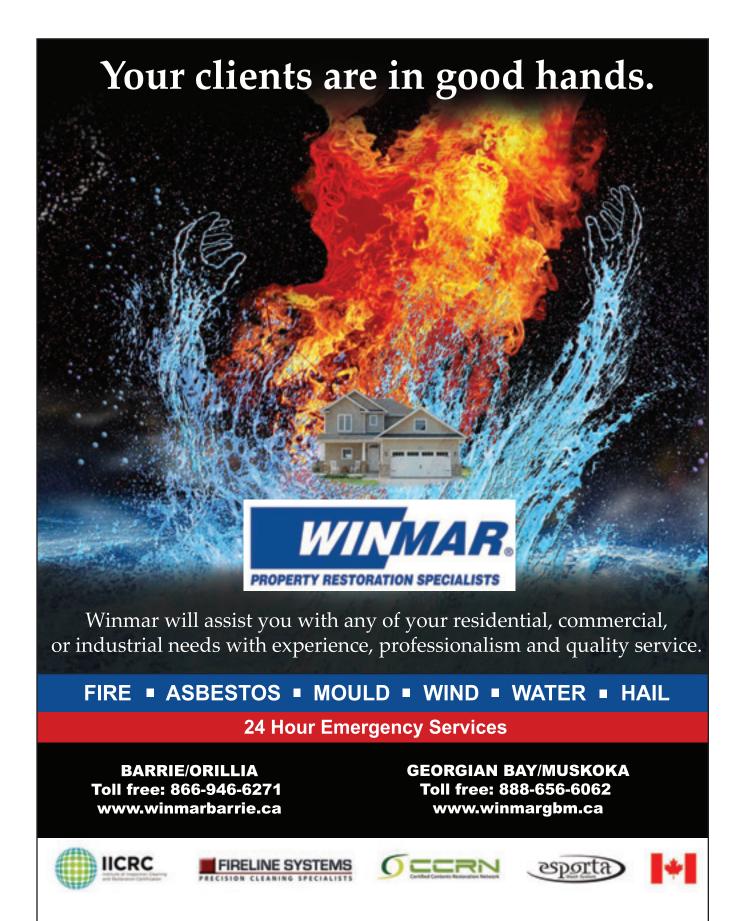
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October Fun Facts



October comes from the Latin word octo which means eight. In ancient Rome, October was the eighth month of the year. When the Gregorian calendar was adopted, it became the tenth month of the year but it has retained it's original name.

The birthstones for October are opal and tourmaline. Opals are considered to be the traditional birthstone and they symbolize hope. Tourmaline is the modern birthstone for October. Both gemstones come in a wide variety of colors and are known for displaying multiple colors within the same stone.

The flower for the month of October is the calendula. Another name for calendula is the pot marigold. They are easy to grow and popular in gardens. Colors range from pale yellow to deep orange. The calendula symbolizes sorrow or sympathy.

Libra and Scorpio are the astrological signs for October. Birthdays from October 1st through the 22nd fall under the sign of Libra while birthdays that fall on the 23rd through the 31st are under the sign of Scorpio.

October folklore tell us that when deer are in a gray coat in the month of October, expect a hard winter. It also says that if we have much rain in October, we will have much wind in December and if we have a warn October, we can expect a cold February.

More American Presidents were born in the month of October than any other month. They were John Adams, Rutherford B. Hayes, Chester Arthur, Theodore Roosevelt, Dwight Eisenhower and Jimmy Carter.

Here are a few interesting things that happened during the month of October:

- Free rural delivery of mail began in the United States, October 1, 1896.
- The first "Model T" Ford was put on the market, October 1, 1908.
- The Soviet Union launched it's first artificial satellite, Sputnik, October 4, 1957.
- The first double-decked steamboat, the Washington, arrived at New Orleans, October 7, 1816.
- The great fire of Chicago began, and burned for about 30 hours, October 8, 1871.
- The U.S. Naval Academy opened at Annapolis, Md., October 10, 1845.
- Columbus landed in America, October 12, 1492.
- The United States flag was formally raised over Alaska, October 18, 1867.
- The U.S.S. Constitution, better known as Old Ironsides, launched, October 21, 1797.
- The first transcontinental telegram was sent on October 24, 1861

Past President Charity



\$1500 DONATION TO



Leslie Guerette President 2015-2017

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Simcoe Community Services is a multi-service agency that provides a wide range of programs & services to pre-school children and their families including the Ontario Early Years Centre in the Barrie/Simcoe/Bradford riding.

The agency also supports children, teens and adults who have an intellectual disability and believes that everyone can contribute to their community.



OIAA Georgian Bay Chapter

2017 OIAA Christmas Party

December 1, 2017 Cocktails at 6, Dinner at 7 and dance to follow.

Come and Join us at Casino Rama 5899 Rama Road, Rama



\$65 for OIAA members and guests, \$75 for non-members and guests, payable by cheque only

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QIAA Monthly Meeting Synopsis



This month's speaker was Daniel Strigberger from Samis + Company based out of Toronto and Waterloo Ontario. Daniel is a partner at the firm where he also manages the Waterloo office. Daniel's practice specializes on anything to do with coverage, including priority disputes, extraprovincial claims, and umbrellas and this talk focused on things you need to know about liability concerning the evolving "sharing" industry – such as Uber and Airbnb.

There were many interesting facts that came up along the way and Daniel kept the discussion interesting and lively at all times, with a flair for injecting humor at just the right times. Daniel is also a social media nut and blogs for the Canadian Underwriter's insurance blog. His twitter handle is @ DanStrigberger where you can often find him using the hashtag #IceCream. Daniel loves to advise clients on all areas of risk management, skydiving, and has a keen eye for golf course photography.

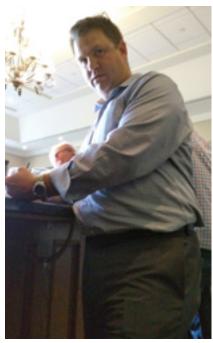




Daniel Strigberger

Daniel is a Partner of Samis+Company and manages our Waterloo office. The son of a plaintiff lawyer, he decided in law school that he wanted to work for the insurance industry. Daniel's practice focuses on anything to do with coverage, including priority disputes, extraprovincial claims, and umbrellas.

OIAA Monthly Meeting Synopsis













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



QIAA Fall Yard Cleanup Checklist

A proper fall yard cleanup puts you ahead of the game when spring arrives.

Fall is here, which means it's time to clean up your yard and prepare for the cool days ahead. A little work now will lead to a big payoff when spring arrives.

The most efficient way to start is at the top, by pruning trees, trimming hedges and cleaning gutters. After that, work your way down. Protect your deck by cleaning and staining it, close the pool and start composting.



Finish on the ground with a little lawn maintenance, garden sweep and overall assessment. Use the following checklist to make your annual fall yard cleanup easy and enjoyable.



Clean Your Gutters

Now is a good time to clear leaves and debris from your gutters. Ensure proper drainage of your roof to avoid costly leaks before the cooler wet weather hits. Use

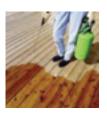
a small garden trowel to scoop out the gunk. If the dirt is solidified, soak it first to loosen it, then use a garden hose to rinse it out through the downspouts. If there's a clog, use a plumber's auger to free it.



Prune Trees And Hedges

Trim overgrown areas and remove dead limbs before they weaken and fall under winter snows. Thinning your trees now may save you a

roof-repair bill in the future. For higher or heavier tree cleanup, use a chainsaw.



Protect Your Deck

With summer traffic in your backyard slowing, now is a great time to use a pressure washer to clean the mould, mildew and grime from your deck before sealing it.

Once your deck is clean and dry, protect it from costly moisture damage during the cooler wet months ahead.



Start A Compost Pile

A great way to reduce your impact on the environment is to compost When clearing the garden, remove all blackened plants such as zinnias, petunias and marigolds (Tagetes)

and add them to your compost. Remove plant stems on any perennials that may have had diseased foliage, such as peonies (Paeonia) and lilies (Lilium). Put them in garbage bags or cans to avoid spreading weeds and disease. Good sanitation now will result in fewer problems next spring



Till Your Vegetable Garden

It's time to clean and clear your vegetable garden. Dig out old vegetable plants and add them to your compost pile. Till the plot

thoroughly, then add several inches of compost to nurture the soil for spring planting. Work the compost into the soil to help it breathe and allow rainwater to pass through more easily.

QIAA Fall Yard Cleanup Checklist



Get The Grime Off Your Tools

As the gardening season ends give your tools a polish. Spend a few minutes wiping them clean to remove debris and dirt. Apply a

light layer of oil to keep them from rusting during the cold season so they'll be ready to use in the spring.



Do A Little Lawn Maintenance

Fall lawn care will yield maximum results in the spring. Aerate compacted soil or use a rake to remove thatch. Use fall lawn

fertilizer to improve soil conditions for when spring growth begins. Mow grass blades no more than 1/3 of its length at once. To clear dried grass clippings, leaves or dirt from your driveway, patio or deck, use a blower. Leaf blowers make lawn work quick and easy. For small lawns use a handheld model. For large, opt for a more comfortable backpack blower.



Give Your Garden Bed A Clean Sweep

As the growing season ends, give your flower garden a clean sweep and prepare it for spring. Spent plants, debris and weeds can be

a welcoming and warm environment for fungi and bacteria to grow and a great place for insects to lay eggs. Clearing it now will save you costly springtime repairs. Once your garden is clean, feed your soil by adding fertilizer, compost and organic topsoil; use a tiller to mix it together. When you're finished, cover the garden with pine-bark mulch, available in-store, to prepare it for next spring.



Assess Lighting Needs

Now that your yard is in tip-top shape and clear of debris, take a look around. Inspect your outdoor lights to ensure that they're working properly and replace those that

aren't. If you don't have landscape lighting, now's a great time to add it to your space. As the days get shorter, the right lighting can bring your garden to life at night. Go for low-voltage or solar lighting systems, since they're an affordable and earth-friendly way to illuminate your yard, walkway, patio, driveway and garden.



Pool Maintenance

Closing the swimming pool for the season is a great weekend project:

- Clean the bottom with a pool vacuum hose.
- Use a net to remove floating debris and leaves.
- Balance the water chemistry.
- Shock your pool and add an algaecide.
- Lower the water level to 4-6 inches below the skimmer and close valves.
- Drain the lines and plug them with winterizing plugs.
- Fill the skimmer line with antifreeze and place a skimmer guard in the skimmer to prevent costly damage from ice forming.
- Protect your pool with a winter cover.

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History of Halloween

traddling the line between fall and winter, plenty and paucity, life and death. Halloween is a time of celebration and superstition. It is thought to have originated with the ancient Celtic festival of Samhain, when people would light bonfires and wear costumes to ward off roaming ghosts. In the eighth century, Pope Gregory III designated November 1 as a time to honor all saints and martyrs; the holiday, All Saints' Day, incorporated some of the traditions of Samhain. The evening before was known as All Hallows' Eve and later Halloween. Over time, Halloween evolved into a secular, community-based event characterized by child-friendly activities such as trick-or-treating. In a number of countries around the world, as the days grow shorter and the nights get colder, people continue to usher in the winter season with gatherings, costumes and sweet treats.



Halloween's origins date back to the ancient Celtic festival of Samhain (pronounced sowin). The Celts, who lived 2,000 years ago in the area that is now Ireland, the United Kingdom and northern France, celebrated their new year on November 1. This day marked the end of summer and the harvest and the beginning of the dark, cold winter, a time of year that was often associated with human death. Celts believed that on the night before the new year, the boundary between the worlds of the living and the dead became blurred. On the night of October 31 they celebrated Samhain, when it was believed that the ghosts of the dead returned to earth. In addition to causing trouble and damaging crops. Celts thought that the presence of the otherworldly spirits made it easier for the Druids, or Celtic priests, to make predictions about the future. For a people entirely dependent on the volatile natural world, these prophecies were an important source of comfort and direction during the long, dark winter.



To commemorate the event, Druids built huge sacred bonfires, where the people gathered to burn crops and animals as sacrifices to the Celtic deities. During the celebration, the Celts wore costumes, typically consisting of animal heads and skins, and attempted to tell each other's fortunes. When the celebration was over, they relit their hearth fires, which they had extinguished earlier that evening, from the sacred bonfire to help protect them during the coming winter.

By 43 A.D., the Roman Empire had conquered the majority of Celtic territory. In the course of the four hundred years that they ruled the Celtic lands, two festivals of Roman origin were combined with the traditional Celtic celebration of Samhain. The first was Feralia, a day in late October when the Romans traditionally commemorated the passing of the dead. The second was a day to honor Pomona, the Roman goddess of fruit and trees. The symbol of Pomona is the apple and the incorporation of this celebration into Samhain probably explains the tradition of "bobbing" for apples that is practiced today on Halloween.

On May 13, 609 A.D., Pope Boniface IV dedicated the Pantheon in Rome in honor of all Christian martyrs, and the Catholic feast of All Martyrs Day was established in the Western church. Pope Gregory III (731–741) later expanded the festival to include all saints as well as all martyrs, and moved the observance

History of Halloween

from May 13 to November 1. By the 9th century the influence of Christianity had spread into Celtic lands, where it gradually blended with and supplanted the older Celtic rites. In 1000 A.D., the church would make November 2 All Souls' Day, a day to honor the dead. It is widely believed today that the church was attempting to replace the Celtic festival of the dead with a related, but church-sanctioned holiday. All Souls Day was celebrated similarly to Samhain, with big bonfires, parades, and dressing up in costumes as saints, angels and devils. The All Saints Day celebration was also called All-hallows or Allhallowmas (from Middle English Alholowmesse meaning All Saints' Day) and the night before it, the traditional night of Samhain in the Celtic religion, began to be called All-hallows Eve and, eventually, Halloween.

Today's Halloween Traditions

The American Halloween tradition of "trick-or-treating" probably dates back to the early All Souls' Day parades in England. During the festivities, poor citizens would beg for food and families would give them pastries called "soul cakes" in return for their promise to pray for the family's dead relatives. The distribution of soul cakes was encouraged by the church as a way to replace the ancient practice of leaving food and wine for roaming spirits. The practice, which was referred to as "going a-souling" was eventually taken up by children who would visit the houses in their neighborhood and be given ale, food, and money.

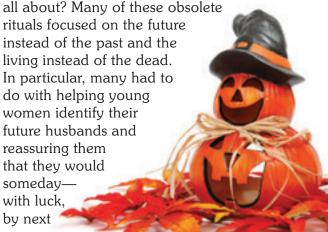
The tradition of dressing in costume for Halloween has both European and Celtic roots. Hundreds of years ago, winter was an uncertain and frightening time. Food supplies often ran low and, for the many people afraid of the dark, the short days of winter were full of constant worry. On Halloween, when it was believed that ghosts came back to the earthly world, people thought that they would encounter ghosts if they left their homes. To avoid being recognized by these ghosts, people would wear masks when they left their homes after dark so that the ghosts would

mistake them for fellow spirits. On Halloween, to keep ghosts away from their houses, people would place bowls of food outside their homes to appease the ghosts and prevent them from attempting to enter.

Halloween Superstitions

Halloween has always been a holiday filled with mystery, magic and superstition. It began as a Celtic end-of-summer festival during which people felt especially close to deceased relatives and friends. For these friendly spirits, they set places at the dinner table, left treats on doorsteps and along the side of the road and lit candles to help loved ones find their way back to the spirit world. Today's Halloween ghosts are often depicted as more fearsome and malevolent, and our customs and superstitions are scarier too. We avoid crossing paths with black cats, afraid that they might bring us bad luck. This idea has its roots in the Middle Ages, when many people believed that witches avoided detection by turning themselves into cats. We try not to walk under ladders for the same reason. This superstition may have come from the ancient Egyptians, who believed that triangles were sacred; it also may have something to do with the fact that walking under a leaning ladder tends to be fairly unsafe. And around Halloween, especially, we try to avoid breaking mirrors, stepping on cracks in the road or spilling salt.

But what about the Halloween traditions and beliefs that today's trick-or-treaters have forgotten all about? Many of these obsolete



QIAA

History of Halloween

Halloween—be married. In 18th-century Ireland, a matchmaking cook might bury a ring in her mashed potatoes on Halloween night, hoping to bring true love to the diner who found it. In Scotland, fortune-tellers recommended that an eligible young woman name a hazelnut for each of her suitors and then toss the nuts into the fireplace. The nut that burned to ashes rather than popping or exploding, the story went, represented the girl's future husband. (In some versions of this legend, confusingly, the opposite was true: The nut that burned away symbolized a love that would not last.) Another tale had it that if a young woman ate a sugary concoction made out of walnuts, hazelnuts and nutmeg before bed on Halloween night she would dream about her future husband. Young women tossed apple-peels over their shoulders, hoping that the

peels would fall on the floor in the shape of their future husbands' initials; tried to learn about their futures by peering at egg yolks floating in a bowl of water; and stood in front of mirrors in darkened rooms, holding candles and looking over their shoulders for their husbands' faces. Other rituals were more competitive. At some Halloween parties, the first guest to find a burr on a chestnut-hunt would be the first to marry; at others, the first successful apple-bobber would be the first down the aisle.

Of course, whether we're asking for romantic advice or trying to avoid seven years of bad luck, each one of these Halloween superstitions relies on the good will of the very same "spirits" whose presence the early Celts felt so keenly.



Halloween Safety Tips

Walk Safely

- Cross the street at corners, using traffic signals and crosswalks.
- 2. Look left, right and left again when crossing and keep looking as you cross.
- 3. Put electronic devices down and keep heads up and walk, don't run, across the street.
- 4. Teach children to make eye contact with drivers before crossing in front of them.
- 5. Always walk on sidewalks or paths. If there are no sidewalks, walk facing traffic as far to the left as possible. Children should walk on direct routes with the fewest street crossings.
- Watch for cars that are turning or backing up. Teach children to never dart out into the street or cross between parked cars.

Trick or Treat With an Adult

 Children under the age of 12 should not be alone at night without adult supervision. If kids are mature enough to be out without supervision, they should stick to familiar areas that are well lit and trick-or-treat in groups.

Keep Costumes Both Creative and Safe

- 1. Decorate costumes and bags with reflective tape or stickers and, if possible, choose light colors.
- Choose face paint and makeup whenever possible instead of masks, which can obstruct a child's vision.
- 3. Have kids carry glow sticks or flashlights to help them see and be seen by drivers.
- 4. When selecting a costume, make sure it is the right size to prevent trips and falls.

Drive Extra Safely on Halloween

- 1. Slow down and be especially alert in residential neighborhoods. Children are excited on Halloween and may move in unpredictable ways.
- 2. Take extra time to look for kids at intersections, on medians and on curbs.
- 3. Enter and exit driveways and alleys slowly and carefully.
- 4. Eliminate any distractions inside your car so you can concentrate on the road and your surroundings.
- 5. Drive slowly, anticipate heavy pedestrian traffic and turn your headlights on earlier in the day to spot children from greater distances.
- 6. Popular trick-or-treating hours are 5:30 p.m. to 9:30 p.m. so be especially alert for kids during those hours.





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Article



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ICC Efficiency Guide for Contractors

- ICC performs testing and supplies like-kind-quality validation reports for carpet, vinyl, under pad, laminate, hardwood, engineered hardwood, cork, vinyl tile, LVT and LVP
- ICC sends 100% of all flooring validations out to all parties the same day that they receive the flooring samples at their office
 - o Sending in samples as quickly as possible will reduce quote cycle time
 - o ICC office hours are Mon Fri 8:30am to 4:30pm
 - o ICC stores all samples received for a period of 60 days
- For IPS (Direct Pay model insurers) ICC notifies the flooring retailer about a new claim when the ICC online request form is filled out
 - o The quicker the online request form is filled out, the quicker the flooring retailer is engaged
- For Non-IPS claims ICC notifies the flooring retailer when the validation is sent out to all parties
 - o Calling or engaging the flooring retailer earlier in the claims process will expedite the quote cycle time we hope to match this process to the IPS notifications in the near future.
- Flooring sample sizes:
 - o For hard surface materials such as hardwood and laminate, ICC requires a sample that is the full width of a board by 4" in length
 - o For surfaces such as carpet and pad, ICC requires a sample size that is 4" x 4"
 - o Please ensure that samples are as dry and as clean as possible
- Pictures and attachments:
 - o Please upload to the attachments section of the online request form any photos that you feel would assist in evaluating the flooring
 - Especially for hard surfaces such as hardwood and laminate to determine grade, a full view photo of the floor within the room before the tear-out
 - Also for patterns in carpet or vinyl, a full view photo of the floor within the room before the tear-out will greatly reduce unnecessary communications
 - o A jpg or pdf copy of the contractors sketch is allowed to be used in some cases and will only help reduce cycle time if it is uploaded through the request form
 - Digitally produced or a hand sketch that is legible with proper measurements as either jpg or pdf is acceptable
- Please communicate any ongoing issues with flooring retailers through your head office so that they
 may communicate these back to ICC
- ICC also provides matching reports for siding and roofing more details can be obtained through www.icc.ca
 - o Both traditional samples sent in to ICC and tests via Mobile devices can be evaluated to create siding and roofing match reports





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The Funnies



"I don't care if he's a basketball! We're in love!"



"You said to call back if the gas problem got worse."





"What do you mean you don't think our insurance will cover this?!"





October Recipes

BLUEBERRY OATMEAL MUFFINS

Treat your family with these blueberry and oats muffins made with creamy vanilla yourt - ready in 30 minutes.

Ingredients

1 cup (250 mL) Yoplait® Source or Creamy Plain or Vanilla Yogurt

1 cup (250 mL) old-fashioned or quick-cooking oats

1 egg or 2 egg whites, slightly beaten

 $1/4\ \text{cup}\ (50\ \text{mL})\ \text{canola oil}$

1/2 cup (125 mL) packed brown sugar

 $2\!/\!3$ cup (150 mL) all-purpose flour

2/3 cup (150 mL) whole wheat flour

1 tsp (5 mL) baking soda

1 tsp (5 mL) ground cinnamon

1/4 tsp (1 mL) salt

1 cup (250 mL) fresh or frozen (do not thaw) blueberries



Directions

- 1 Heat oven to 400°F. Place paper baking cups in 12 regular-size muffin cups, or grease bottoms only of muffin cups.
- 2 In small bowl, mix yogurt and oats. In large bowl, mix egg, oil and brown sugar. Stir in flours, baking soda, cinnamon, salt and yogurt mixture

(batter will be lumpy). Gently stir in blueberries. Divide batter evenly among muffin cups.

3 Bake 18-20 min or until golden brown. Immediately remove from pan.

Expert Tips

Tip: If you like muffins chock-full of flavour and texture, these are for you.

Substitution: Fresh, frozen or dried, chopped cranberries are great in place of the blueberries.



BACKPACKER BARS

These versatile bars are at home in lots of places. Try one for a quick energy boost, a brown-bag treat, an after-school snack or anytime-it's just plain good!

Prep Time: 20 minTotal Time: 1 hr 50 min

• Servings: 24

Ingredients

 $1\ 1/2\ \text{cups}\ (375\ \text{mL})\ \text{Golden Grahams*}$ cereal

3/4 cup (175 mL) granulated sugar

3/4 cup (175 mL) packed brown sugar

3/4 cup (175 mL) butter or margarine, softened

- 1 tsp (5 mL) vanilla
- 2 eggs
- 1 1/2 cups (375 mL) all-purpose flour
- 3/4 cup (175 mL) quick-cooking or old-fashioned oats
- 1 tsp (5 mL) baking soda

- 1/2 tsp (2 mL) baking powder
- 1/2 tsp (2 mL) salt
- 1 cup (250 mL) chopped peanuts
- 1 cup (250 mL) semisweet chocolate chips
- 2 tbsp (30 mL) quick-cooking or old-fashioned oats

Directions

1 Heat oven to 350°F. Crush cereal. Mix sugars, butter, vanilla and eggs in large bowl. Stir in flour, cereal, 3/4 cup oats, the baking soda, baking powder and salt. Stir in 3/4 cup of the peanuts and 2/3 cup of the chocolate chips.

2 Spread in ungreased rectangular pan, 13x9x2 inches. Sprinkle with remaining 1/4 cup peanuts, remaining 1/3 cup chocolate chips and 2 tablespoons oats. 3 Bake 25 to 30 minutes or until golden brown. Cool completely, about 1 hour. For 24 bars, cut into 6 rows by 4 rows.



October Recipes

PIZZA BAKED SPAGHETTI

Enjoy the pizza flavour in this cheesy casserole packed with pork sausages, pepperoni and spaghetti - perfect for a tasty dinner.

Ingredients

12 oz (227 g) uncooked spaghetti

1 lb (500 g) bulk Italian pork sausage

2 jars (14 oz/398 mL each) pizza sauce

3/4 cup (175 mL) diced pepperoni

1 cup (250 mL) ricotta cheese

1/3 cup (75 mL) grated Parmesan cheese

2 eggs, beaten

2 cups (500 mL) shredded mozarella cheese

Fresh basil, if desired



Directions

- 1 Heat oven to 350°F. Spray 13x9-inch (3 L) baking dish with cooking spray. In Dutch oven (large pot), cook and drain pasta as directed on package, using minimum cook time. Return spaghetti to Dutch oven.
- 2 Meanwhile, in 10-inch skillet, cook sausage over medium heat until no longer pink; drain. In Dutch oven, toss spaghetti, sausage, pizza sauce and pepperoni.
- 3 In medium bowl, mix ricotta cheese, Parmesan cheese and eggs. Spoon half of spaghetti mixture into baking dish. Dollop with ricotta mixture; spread evenly over top. Sprinkle with 1 cup of the mozzarella cheese. Top with remaining spaghetti mixture. Sprinkle with remaining 1 cup mozzarella cheese.
- 4 Bake uncovered 30 to 35 minutes or until bubbly. Garnish with basil.

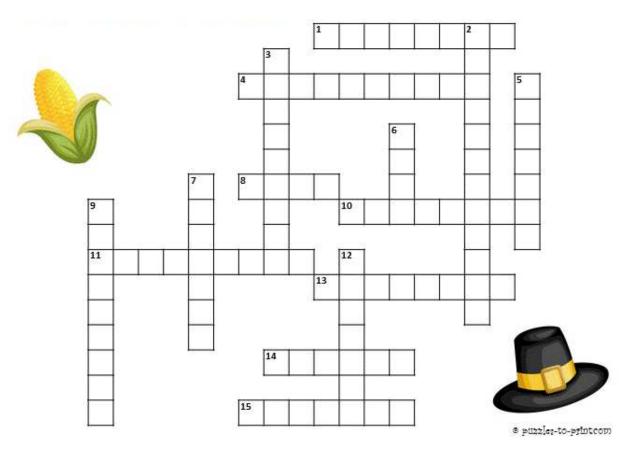
Expert Tips

Cooking Tip: Break spaghetti in half before adding it to boiling water to cook.

Substitution: Bulk pork sausage is the raw meat that hasn't been stuffed into the casing. If you can't find it, you can buy raw sausages, slit the casing with a knife and remove the meat.



Crossword



Across

- 1. First village established by the Pilgrims
- 4. Symbol of abundance and nourishment
- 8. An essential grain in the New World diet
- 10. Literally, travelers going to a holy place
- 11. The Pilgrims' boat
- 13. 16th and 17th century English Protestants
- 14. The traditional holiday bird
- 15. Indian who taught the Pilgrims many things

Down

- 2. 4th Thursday of November
- 3. A traditional Indian dwelling
- 5. Gathering of crops
- 6. Season for harvesting
- 7. Country the Pilgrims left behind
- Indian tribe that was present at the first Thanksgiving
- 12. Bright orange squash used to make pie

The only time success comes before work is in the dictionary

Halloween

Find and circle all of the words that are hidden in the grid. The remaining letters spell an activity played on Halloween.

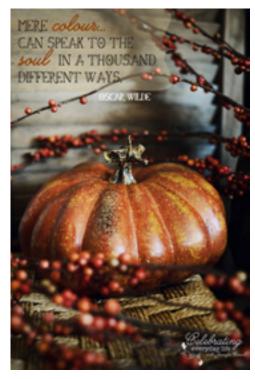
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APPLES
BATS
BLACK CAT
BROOMSTICK
CANDLE
CANDY
CEMETERY
COFFIN

COSTUME
DRACULA
FRIGHTENING
FULL MOON
GHOSTS
GHOULS
GOBLINS
GRAVEYARD

JACK O LANTERN MASK MUMMY NIGHT PUMPKIN SCARECROW SCARY SCREAM SKELETON SKULL SPIDERS TOMBSTONE VAMPIRE WEREWOLF WITCHES ZOMBIE









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October
Be present.
Let the day flow with grace.
Expect nothing. Give thanks.
Surrender Be open.
Speak only kindness.
Impart only love.
Never forget you're not alone.
Give so you may receive.
See goodness in others.

QIAA Newsletter Editor

Helene Towsley htowsley@hbgrpins.com





That's all till next month.
Thanks for reading!



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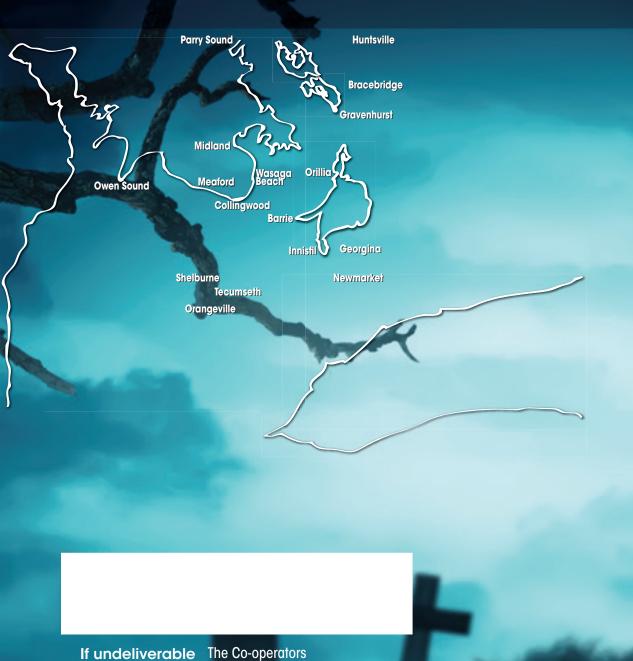
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