



It's Finally Feeling like Fall!

We hope your October is going spooktacularly. This issue: learn some fun Halloween trivia, read about why uninsured and underinsured motorist coverage is important, enjoy a heart warming piece of good news to brighten your day, and copy an easy comfort food recipe for chilly nights in





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Halloween Trivia



For many people, Halloween is little more than a night of dressing the kids up in costume and going door to door in search of treats from benevolent

neighbors. For the adult crowd, it's an excuse to party and serves as a kickoff to the upcoming holiday season. Current traditions are now well established but many of the ways Halloween is acknowledged have evolved greatly over the centuries. Here are some oddities about the early days of Halloween.

- . The commonplace carved jack-o-lantern on the front stoop didn't start out as a pumpkin. This tradition comes from a Celtic myth about a farmer forced by the devil to carry a lump of coal through purgatory in search of a way out. The farmer used a carved turnip to carry the coal and guide his lost soul. The pumpkin didn't become the standard for jack-o-lanterns until the 1800's when the Celtic legend made its way to the United States. Turnips were not plentiful but pumpkins were readily available.

- . Many of the traditional symbols of Halloween are Wiccan in origin. In fact, Halloween is considered to be the Wiccan New Year. Witches made use of many symbols representing bad luck, such as black cats, bats and spiders that are still associated with the Halloween celebration today. Owls were actually thought to be witches out on Halloween night to announce the impending death of someone.

- . The favored colors of orange and black that surround the Halloween celebrations are not just randomly chosen. Orange is representative of the fall harvest and black brings in the elements of darkness and death that give a sinister aura to all Halloween festivities.

- . Folklore has it that any spider you see crawling about on Halloween is really the spirit of a deceased loved one who has come to call. Killing spiders on this day is highly discouraged.

- . Surprisingly, Halloween is second only to Christmas in the United States as a commercial holiday. All of that candy, those costumes and creepy decorations pull in big bucks for retailers. In light of that fact, it comes as no surprise that the push for Halloween sales starts earlier each year. It's entirely possible to complete your Halloween shopping at the same time as you do your back to

school shopping.

. Halloween comes in at number six in the rankings for the number of greeting cards purchased. Apparently, wishing someone a ghoulish day is just as popular as wishing them a happy birthday.

. More chocolate is sold for Halloween celebrations than for Valentine's Day. Fortunately for chocolate lovers, if stored properly, chocolate can be stored for up to two years. Those who prefer the always popular candy corn that is so prevalent at Halloween will just have to eat up a little more quickly. The shelf life of candy corn is not nearly as long.

Halloween is a holiday all about fun and mystery despite its dark and gloomy history. The origins of some of the customs are the subject of controversy at times but the end result is an entertaining holiday meant to delight children and adults alike.

Why uninsured and underinsured motorist coverage is important



It is the law in the United States of America for any vehicle that gets on public roads to carry financial liability for the damage done to other vehicles and property by the operator of the at fault vehicle. In most states it is required that this liability be in the form of automobile insurance. States set a minimum standard of coverage and anyone operating a vehicle on a public road is legally required to have this or more coverage. The sad fact is that some people either cannot afford the minimum coverage and drive anyway, or just decide to ignore the law all together. This is the reason police check your proof of insurance at all traffic stops.

Being involved in a traffic accident is not fun, but it gets even worse when the at fault party does not have insurance, and you find out that there is no insurance company standing behind them to fix the often substantial damage to your vehicle. To avoid this situation, most companies will offer you the option to buy uninsured and under-insured motorist coverage when you sign up for your car insurance. The uninsured motorist coverage comes into play when the person who is at fault in the accident has no insurance. The under-insured motorist coverage fills in the gap when the damage is greater than their

maximum coverage.

Care must be taken when purchasing coverage, as bodily injury and property damage are sometimes sold separately. If you only purchased the bodily injury, you will have no recourse for the damage to your vehicle. On the other hand, if you only purchased the property damage, your insurance company will not be on the hook for any of your hospital bills that result from the accident. Care must be taken to make sure you have both forms of coverage. In the event that you drive a car that is of decent value, or is not very old, you should make sure that your coverage is high enough that your car will be replaced in the event of a collision with an uninsured or under-insured motorist.

One of the best tips for purchasing auto insurance is that you must think of yourself too. The primary reason you purchase auto insurance is to cover the damage you cause if you are at fault in an accident, and make others whole after the accident. But when you look at uninsured motorist and under-insured motorist coverage, you need to think about making yourself whole after the accident too, because the other party may not have the financial resources to do so, and they will have no insurance company standing behind them to take financial responsibility.

What's Making Us Happy

Humble Innkeeper Has Given Away 1,000 Free Nights Worth \$50K to Hurricane Evacuees

By

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This compassionate innkeeper doesn't care if he is sacrificing \$50,000 worth of expenses – he just wants to take care of his neighbors.

Jaret Hucks owns the Midtown Inn and Cottages in Myrtle Beach, South Carolina. Since Hurricane Florence hit the east coast, he has opened his doors to dozens of evacuees free of charge.

To date, he has given away roughly 1,000 free nights to poor and vulnerable families. Not only that, he has welcomed their dogs, cats, and turtles, too, regardless of the pet policy.

“Love thy neighbor, right? That’s what you’re supposed to do,” Hucks told CBS News. “My mama taught me that a long time ago.”

Hucks has not been left empty-handed for his generosity, either – families have offered to help with the housekeeping and community members have donated diapers, ice, food, and clothes.

However, Hucks says that he is the most thankful for the knowledge that he is giving back to those who need it most and the handwritten thank you notes that he has received from the children.

(WATCH the video [here](#))

Easy Fall Dinner Recipe: Beef Goulash

Ingredients:

2 tbsp. extra-virgin olive oil
1 medium yellow onion, chopped
2 cloves garlic, minced
1 lb. ground beef
Kosher salt
Freshly ground black pepper
1 tbsp. tomato paste
1 1/4 c. low-sodium beef broth
1 (15-oz.) can tomato sauce
1 (15-oz.) can diced tomatoes
1 tsp. Italian seasoning
1 tsp. paprika
1 1/2 c. elbow macaroni, uncooked
1 c. shredded cheddar
Freshly chopped parsley, for garnish



Directions:

In a large skillet over medium heat, heat oil. Add onion and cook until soft, about 5 minutes. Add garlic and cook until fragrant, about 1 minute more.

Add ground beef and cook until no longer pink, about 6 minutes. Drain fat and return to pan. Season with salt and pepper.

Add tomato paste and stir to coat, then pour in broth, tomato sauce, and diced tomatoes. Season with Italian seasoning and paprika, and stir in macaroni.

Bring to a simmer and cook, stirring occasionally, until pasta is tender, about 15 minutes.

Stir in cheese and remove from heat. Garnish with parsley before serving.

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