

COMMUNITY

A LOOK AT BORDERLAND

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Pressure canning for the home gardener

There certainly has been an upsurge of home gardening. Folks want to know where their food comes from. And they want to preserve it by drying, canning, freezing and storing. This article is about safe pressure canning. Home canning has greatly advanced since it was first introduced as a way to preserve food.

The object of pressure canning is to destroy microorganisms using high temperatures applied for an specified period of time. The success of destroying all microorganisms capable of growing in pressure-canned food is based on the temperature obtained in pure steam, free of air, at sea level. At sea level, a canner operated



Jesica
CONRAD
MASTER GARDENER

at a gauge pressure of 10.5 lbs provides an internal temperature of 240 degrees Fahrenheit. Depending on where one lives guides the amount of pressure needed and processing time. Low acid foods such as meat, potatoes, greens, beans, beets and the like must be pressure canned to destroy *clostridium botulinum*. Each meat and

vegetable has its own timetable and pressure requirements. It seems daunting but if one follows the directions precisely one will be successful. After harvesting, fruits and vegetables do lose some of their vitamins. Nearly half may be lost within a few days of harvesting so the best plan is to to pick and pressure can the same day. The United States Department of Agriculture publication mentioned at the end of this article reports that within 1-2 weeks refrigerated produce loses half or more of these vitamins, particularly vitamins A and C, thiamin, and riboflavin. And for every year canned, five to 20 percent

of these sensitive vitamins is lost. So pressure can only the amount you can eat in one year. In planning to pressure can carefully select ripe vegetables, cutting away any damaged parts. Wash very well, scrubbing dirt away; some may need to be peeled, and be ready that day or the next, keeping the freshly picked vegetables refrigerated. A word about safety: canning with a pressure canner is not to be trifled with. Do not multi-task, as your attention must be on the canner pressure gauge at all times and constant tweaking of the burner is needed to keep the gauge at the recommended pressure. Use a timer. I find it best to use gas as it can quickly be adjusted to more or less heat. If you

have a flat top (ceramic top) stove, check the manual before starting to see whether canning is recommended or not. I have been pressure canning vegetables and meat for over 30 years. My initial lessons were from the antique Presto canning book and then the University of Minnesota canning guidelines from the 1980s. Now there is a website I recommend canners refer to at http://nchfp.uga.edu/publications/publications_usda.html. It is the United States Department of Agriculture National Institute of Food and Agriculture research led by University of Georgia, among other universities and government agencies. This is where the research is conducted in principles

of safe canning, new recipes, what canners to use and a bit about rings and lids. The graphics are splendid and very understandable. There are also many recipes to try as well. An update to the manual is done every few years. Good luck and enjoy the fruits of your labor. **Refer to the revamped and updated University Of Minnesota Extension Service website <http://www.extension.umn.edu/garden/yard-garden/> for more information on horticultural topics. In addition, local Master Gardeners will again answer your questions on home horticulture. Call 218-444-7916, leave your name, number, and question and you will get a call.**

OBITUARIES

The Journal publishes paid obituaries in Wednesday and Saturday editions and on its Web site at www.ifallsjournal.com. Obituaries must be submitted by 10 a.m. Tuesdays to be published in the Wednesday edition, and by 10 a.m. Thursday to be in the Saturday edition. All obituaries must be prepaid before they are published. Obituaries can be faxed to the Journal at 285-7206; e-mailed to tammiec@ifallsjournal.com; or mailed to The Journal at 1602 Highway 71, International Falls, MN 56649.

Pauline Ann Grandaw, 84

Pauline Ann Grandaw, 84, of International Falls, Minn., passed away Monday morning, June 30, 2014. She was born Jan. 22, 1930, in Chicago, Ill., to Ward and Katherine Zeipen. Pauline graduated from St. Francis de Sales High School in 1947. She worked as a secretary for 12 years before moving to International Falls in 1959. She then worked at Mando for nine months before taking the position of deputy registrar of deeds for Koochiching County. Pauline was united in marriage to Peter Grandaw on Sept. 3, 1960, at St. Thomas Catholic Church. In 1961, Pauline stopped working to raise their family of three sons. In 1973, she accepted the position of abstractor for the county. After 14 years, she transferred to the position of deputy court administrator, until her retirement in 1992. Pauline was a member of St. Thomas Catholic Church, Catholic Daughters of America, the International Falls Curling Club, and the Fort Frances Curling Club for over 40 years. Over the years, she loved curling, traveling, gardening, and especially spending time with friends and family.



She was preceded in death by her husband, Peter Grandaw; and her parents, Ward and Katherine Zeipen. Pauline is survived by her aunt and uncle, Jack and Betty Zeipen; brother and sister-in-law, Ward and Monica Zeipen; sons, Gregory, Louis and Michael; three grandchildren; and a very large extended family of Grandaws' and Zeipens'. Funeral services will be conducted at 10 a.m. Thursday, July 10, at St. Thomas Catholic Church, with a visitation one hour prior. Interment will be at St. Thomas Cemetery. Family prefers memorials to St. Thomas Aquinas. Condolences may be left at www.greenlarsen.com. Arrangements are with Green-Larsen Mortuary Inc., International Falls.

Avoid getting ‘caught up in the moment’

Timeshares are notoriously hard to get rid of

SENIOR LEGAL LINE REPORT

A legal question and answer line for seniors.

Dear Senior Legal Line:

I went to Florida on vacation with my wife. While there, we were enticed to sit through a presentation about a timeshare. Well, the short of it is that we signed up for the timeshare. It seemed like a good idea at the time, but now I think we were just caught up in the moment – and the salesman was so smooth! Now, we realize that we will not be able to use the timeshare (one week per year), so we want to get out of it. Can we, and what happens if we don't? — Signed, Bob

Dear Bob: While some people really like timeshares, most people spend their time trying to get rid of them. If you realize that you do not want the timeshare right away, most timeshare contracts have a window of time to cancel the contract. Usually, this window of time is only a few days long. Unfortunately, after the short “cooling off” period, timeshares are notoriously hard to get rid of. I assume that you are beyond the cooling off period and now appear to be stuck with the timeshare. If this was a Minnesota timeshare, instead of a Florida one, the cooling off period does not start to run until you get a copy of the contract, and a copy of the public offering statement of the timeshare (if the project consists of more than 100 potential sales). See Minnesota Statutes Section 83.28.

A public offering statement tells you more information about the timeshare company. To cancel it, in Minnesota, you have to send a written cancellation notice to the seller to the address in the contract. The cancellation does not have to be in a particular format and it is effective on the date of mailing. I do not know if Florida law is similar. Perhaps your cooling off period has not started if Florida has a similar law and you have not received everything in writing. I encourage you to contact the Florida attorney general's office. The first thing you have to do is to know what you bought. I presume you own a fixed week, because there was no deed to you. There are other kinds of timeshares like deeded property, life property, floating time, and points. If you do not know what you own, call the main office at the time share resort in Florida and ask for this information in writing.


Typically, a person pays over \$10,000 for the timeshare and then has a contract to pay another sum per year for fees. Sometimes, if you are current on the fees, you may be able to convince the resort to take the timeshare back. Sometimes, the contract actually gives the resort a right to buy it back first, typically at a percentage of what you paid. For example, they might pay you 20 percent of what you bought it for in order for you to get rid of it.

What if the timeshare resort does not buy it back? Timeshares are a depreciating asset. There are always more sellers than buyers for timeshares. It is likely that you will lose money on the timeshare in order to get rid of it, but if you get rid of it, you will save yourself all those fees. It is also likely that the fees will increase over time as the condo gets older. If there is a fire or other damage to the condo that the insurance does not cover, there may even be risk that you will have to help pay for repairs. In other words, even if you take a big hit in getting rid of the timeshare, you probably will save money in the long run.

So, what happens if the resort refuses to buy it back from you? Unfortunately, you cannot force them to take it back. They know how hard it is to sell timeshares, so perhaps they'd rather get your maintenance fees. Perhaps you could send a complaint to the Florida

attorney general's office, in order to help stir some movement from the resort. You can try to sell the timeshare on Craigslist, Ebay, in the classifieds (either in the paper or on-line in a reputable timeshare site). Craigslist is free. Ebay will have a small charge. Do not pay anything upfront other than a small fee (e.g. \$10 or less) to any on-line sites. The on-line sites should be those exclusively for selling timeshares. Keep in mind that you should think like a realtor and describe the timeshare so that others will be interested in it. I do not know what week you have in Florida, but hopefully it is during the winter, which would probably have more interest to buyers. If you do not get any takers, then perhaps you could find out who has the timeshare weeks immediately before or after your week at your condo – they may want your timeshare to extend their vacation time. You could hire a real estate agent to sell the timeshare for you, but don't pay anything up front since timeshares are hard to sell, your money will be wasted. Get a real estate agent who works on commission. You may be able to give your timeshare away. Freecycle is a website that is free. Some charities like to get them in order to use in fund raising promotions. You must be paid off and current in your fees. You may be able to deduct the fair market value of the timeshare on your federal taxes, but you should contact your tax advisor for more details. Keep in mind that if you give something away without getting fair value in return, and need the county to help pay for your long term care within five years (Medical Assistance aka Medicaid), the gift will make you ineligible for a period of time from the date of application forward based on the value of the gift. The timeshare will suck money out of your assets at a high rate, so that this loss of money is probably of higher importance to you than a potential Medical Assistance issue. Also, since timeshares are so difficult to get rid of, you could probably argue that it had little to no value – to prove this, document your efforts to sell the timeshare. I suppose you could also just walk away, but you risk getting sued for the fees, etc. If you get sued in

Florida and the resort wins a judgment, they can try to have it docketed as a foreign judgment in Minnesota and if successful it becomes a lien on your Minnesota real estate. If they sue you in Minnesota and win, it will automatically become a lien on your real estate you own in the county in which you were sued. If the real estate is your homestead, the lien cannot be foreclosed. If you sell your homestead while the lien is attached, Minnesota law also protects the sales proceeds from having to be paid to the lien, but only protects them for one year after the sale. Minnesota Statutes Section 510.07. Further, if they try to collect a judgment by going after your income they will not be successful if your income is from Social Security benefits, Veterans benefits, a pension, is a low wage, or if you receive government benefits based on need. These types of income are protected from garnishment by federal and state law. Pensions are protected by state law up to an amount needed for living expenses. One car is exempt up to an equity value of \$4,600. If you have more than one car, they could try to take it but most judgment-creditors want cash. Also, if you walk away from the timeshare, your credit report will reflect the unpaid debt and your credit score will get worse. If you need credit in the near future, it may not be a good idea to walk away. If you have the type of timeshare where you have a deed, if you do not pay the fees, the timeshare may be foreclosed. I know how frustrating this must be for you. Hopefully, others can learn from your experience. Do not buy anything under pressure – walk away. Do not sign anything when you feel rushed or that you do not understand. **This column is written by the Senior Citizens' Law Project. It is not meant to give complete answers to individual questions. If you are 60 years of age or older and live within the Minnesota Arrowhead Region, you may contact us with questions for legal help by calling 218-623-8100 and complete the intake process. Senior Citizens' Law Project, Legal Aid Service of Northeastern Minnesota, 302 Ordean Bldg., Duluth, MN 55802. To view previous articles, go to www.lasnem.org.**



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