

COMMUNITY

A LOOK AT BORDERLAND

The Journal welcomes ideas for stories about people in our community.

Call the Journal at 285-7411

Life in the dirt

There are many intriguing relationships between what we grow in our gardens, farms and lawns and the complex web of simple life forms that live essentially entirely underground.

One teaspoon of healthy soil contains one hundred million to one billion individual bacteria, although the quantity is likely to be in the lower limits in soils that are primarily sand or clay. In addition to the bacteria, there are algae, yeast, protozoa, yeasts, nematodes, microscopic insects, earthworms, beetles, ants, mites, and fungi. This complex web has worked over millions of years to provide us with the soil that lets us grow so many plants.

The most abundant varieties of single cell bacteria are so small that they are difficult to clearly see in basic microscopes. Some of the bacteria forms symbiotic relationship with plants like clover, taking carbon compounds from the plant, and then supplying the plants with a usable form of nitrogen (very important for plant growth). Some bacteria convert ammonium into nitrite, which is a preferred form for many plants to use. There are a few forms of bacteria found in some soils that can be detrimental to either plants or humans (such as E. Coli), but they are not real common in most healthy soils.

One fairly common and beneficial fungus is Arbuscular mycorrhizal, which has a symbiotic relationship with many plants. They attach themselves to plant roots, get carbohydrates which have been transplanted from the plant leaves,



and then have their own filaments grow out from the roots and bring water and soil nutrients back to the plant. There is also a fungus that feeds on harmful insects. There are nematode-trapping fungi that are parasites to one of the types of nematodes that cause a plant disease. There are, of course, some fungi that are detrimental to plants. These include fungi pathogens and parasites that can cause significant crop losses.

Nematodes might be characterized as very small, non-segmented worms, about one twentieth of an inch in length. There are a few that have a negative impact on our plants, but most are beneficial to either our soils or plants. Some types of nematodes feed on bacteria, some on algae, some on fungi and a few on other nematodes. The body wastes of nematodes include a version of nitrogen.

There is also a wide variety of arthropods. Arthropods range in size from very small up to several inches in size. This includes ants, beetles, sowbugs (related to crabs), spiders and mites. Arthropods very greatly in their lifestyles; they break down decaying material, eat other soil life forms (some beneficial and some

harmful to our plants), mineralize nutrients from what they consume to plant friendly nutrients. Again, a few are detrimental to our chosen plants, but many more provide benefits to our plants, and keep the number of smaller life forms in balance.

The natural biological processes in the soil are responsible for about sixty percent of the available nitrogen and about fifty percent of the available phosphorus in the soil. This is one of the reasons that we should be cautious when we use chemicals to kill one variety of fungus, bacteria or nematode that is causing problems. Many chemicals that kill one variety will also kill others that are beneficial in some way to soil life. This is one of the reasons that when chemical controls are used, they should be applied only where needed, and directions should be carefully followed.

Other options can include planting varieties that are naturally resistant to common pests or using a native biologic control.

Much of the information here is sourced from the US Department of Agriculture/ Natural Resources Conservation Service, primarily from their on-line Soil Biology Primer.

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.

SENIOR LEGAL LINE

Help available to afford food

A legal question and answer line for seniors.

Dear Senior Legal Line:
I'm a senior living on Social Security and a small pension. I live in a subsidized senior apartment so my housing costs are affordable. However, I am having trouble making ends meet financially. I have medical costs and am paying credit card bills. Often times I do not have money left over towards the end of the month for adequate groceries. I am tried of being hungry! Can you help me?
— Sincerely, Gordy

Dear Gordy:

It may come as a surprise that of people 50 years or older in the United States, one person out of 12 does not have adequate food because they cannot afford to buy food. They are “food insecure” and they number 4.8 million people in the United States, according to the Universities of Illinois and Kentucky, using data from the National Health and Nutrition Examination Survey.

The researchers looked at data which indicated that food insecurity translates into poor health such as higher incidence of diabetes, high cholesterol, high blood pressure, heart attack, gum disease, and a host of other health problems.

This study also found that food insecurity rates were almost three times as high if grandchildren were present in the home. The assumption is that the grandparents are foregoing healthy diets in order to make sure that the grandchildren have enough to eat.

You may be able to get help to afford food. The Supplemental Nutrition Assistance Program is a federal program, administered by the counties,

which provides low-income individuals with nutrition assistance. You may know the program by its old names, Food Support or Food Stamps. I encourage you to call your local SNAP office or 1-888-711-1151 to see if you qualify. Older adults (60 or older) fall under special eligibility rules, so if you didn't qualify when you were younger, you may be pleasantly surprised now that you are older.

For some older adults it is not a matter of lack of money but instead how the money is spent. You indicated that you have medical expenses. Perhaps Medicare, Medical Assistance, and supplemental insurance policies would cover some of those medical expenses. To find out more about your options for health care coverage you should contact the Senior Linkage Line at 1-800-333-2433.

You said that you are paying credit card and medical bills rather than buying food. Credit cards and medical bills are unsecured debts. Unsecured debts have no collateral tied to them — if the debts are not paid, the creditor's remedy is to sue the debtor and get a money judgment against the debtor.

While most people want to pay all their bills, sometimes it's just not possible. Most people know that they have an option of filing bankruptcy, but that costs money too. If you have protected income and assets, you have another option: stop paying the unsecured debts and stop using credit. If you stop paying your unsecured debt, you will have money that will help you to buy the food you need.

Of course, once you decide to stop paying a credit card, you cannot use credit, as this may be a form of

fraud. Be prepared to be sued because the creditor/ collection agency wants a judgment in case you come into unprotected money. A judgment is good for 10 years and may be renewed for another 10. However, federal and state law protects certain income and assets from collection.

People that only have the protected income and/or assets are sometimes referred to as being “judgment proof.” Protected income includes Social Security benefits, Veterans benefits, and pensions, among others. Protected assets include one vehicle (with up to \$4,600 in equity value) and homestead property. If you decide to exercise this option, I would be happy to discuss this with you.

Gordy, you may have several options to decrease your medical or credit card costs and be better able to afford food. Another option may be to seek SNAP benefits. As the study showed, being able to afford proper nutrition increases your health and decreases healthcare expenditures. That's a benefit to everyone. Feel free to contact our office if you have more questions.

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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The Journal

Lions Club International inducts new governor

LIONS CLUB INTERNATIONAL REPORT

The Rev. Mark Osthus, of Duluth, was recently inducted as Governor of Lions International District 5M10 at the International Lions Club Convention in Toronto, Ontario.

As District Governor, Osthus will lead 47 clubs serving communities in northeastern Minnesota, western Ontario and eastern Manitoba.

A member of Lions Club International since 1990, District Governor Osthus has served as the Duluth Lions Club president, zone chair, board member, held numerous committee chair positions and is active in the club's many volunteer projects



Mark Osthus

and activities. Osthus succeeds Past District Governor Larry Winner, also a member of the Duluth Club.

"I am honored and enthusiastic to provide an administrative structure to advance the purposes of LCI in support of our motto We Serve," said District Governor Osthus. Osthus, a retired Lutheran minister, lives in Duluth with his wife, Christine. They have four adult children, three of whom live in Duluth.

Lions Club International is the world's largest service organization of over 46,000 local clubs and more than 1.35 million members in 206 countries. Since 1917 it has been known for its many local community service projects. Lions Clubs support programs throughout the world having to do with vision and hearing loss, diabetes research, youth development, Special Olympics and disaster relief.

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