

Fruit, especially peaches and strawberries, are watery, tasteless and lose their texture when thawed if incorrect freezing methods are used.

## Save Money, Freeze Fruit **Using Correct Methods**

Home freezing this summer certainly makes sense, considering the rapid increase of food prices in recent months. Although still a bargain compared to offseason imports, this year's Canadian-grown fruits have increased in price substantially over last year. All the more reason to freeze your own and to freeze them correctly.

The Glad Home Freezing Centre, in selecting from its files some of the most common problems encountered in home freezing fruits, discovered that the problems were usually the result of using incorrect freezing methods.

Here are a few of those problems and how they can be solved:

#### Problem:

Watery, tasteless fruits that. lose their texture when thawed (especially peaches and strawberries).

Solution:

Usually the result of freezing fruit without sugar or syrup or cutting back from the recommended amount . . . use a good freezer guide which tells you which fruits you can freeze without sugar and still get good results, also the quantity of sugar or syrup to use. Write to the Glad Home Freezing Information Centre, 165 University Ave., Toronto, Ontario M5H 3B8 for a free guide to freezing fruits properly.

When washing fruits, do not let them soak in water too long, as they absorb water which contributes to a watery, tasteless end result.

Problem:

Fruit turns colour when thawed.

Solution:

Caused by oxidation, you can prevent this by using 1/4 teaspoon ascorbic acid dissolved in 1/4 cup cold water, sprinkled over 4 cups prepared fruit. For syrup pack, dissolve acid in 4 cups syrup. This treatment is usually only necessary for light-colored fruits such as apples, peaches, apricots, cherries and plums.

Problem:

Fruit turns white and dried out on surface, and has absorbed flavors of other foods in freezer.

Solution:

Called freezer hurn, this results usually from improper packaging. To prevent freezer burn, use a quality freezer bag, such as the Glad variety, which is moisture-vapor proof. They are made of freezer thick polyethylene which protects food from the dry air in the freezer, which can dehydrate it, and provides a barrler to the penetration of other food odors.

Bread, sandwich and general utility bags are too thin for long-term freezing.

Proper closing of the bag is also important. Once filled, remove as much air from the bag as possible, using a straw. Insert the straw in the bag opening, holding the bag tightly around the straw. Draw the air out of the bag, twisttie closed, and label, including bag contents and date of freezing to ensure proper

food rotation.

Simplify the chore of freezing by choosing Freezer Rags such as the Glad variety which come complete with a straw, labels and twist-ties and are available in three convenient bag sizes.

Should you have a freezing problem for which you have not found a solution, write to the Glad Home Freezing Information Centre. 165 University Ave., Toronto, Ontario M5H 3B8.

# "Shop" to reduce insurance rates

Consumers are advised to shop carefully for their insurance needs in order to take advantage of the bargains available due to the anti-inflation guidelines and market forces.

For at least the next twelve months, consumers will find that "shopping around" for automobile and homeowner's or tenant's insurance is the best way. to make sure they are paying the lowest premiums. Various factors, including the return of close to \$100 million in excess revenue. to the markeplace, have made bargains available to those willing to get quotes from a number of insurance companies and independent agents.

Insurance premiums react to the number and dolfar value of claims that insurance companies must pay. When the value of claims goes up, insurers raise rates to compensate. When the value of claims goes down, insurance companies use the extra money to freeze or even lower premiums, hoping to attract more customers and therefore gain a greater share of the

In 1973, 1974 and 1975, insurers suffered unprecedented claims losses, totalling \$530 million for the three years. The reason for these huge losses was a sharp and continuing increases. in claims costs.

#### Inflation raised rates

Particularly hard but were the auto and property areas, the two major lines of coverage, where claims costs were affected by annual inflation rates of 20 per cent and more for auto parts. building supplies and labour. In order to protect their solvency and, hopefully, restore some semblance of profitability, all companies increased their rates. often by very substantial

personal auto rates increased 25-30 per cent on average.

In 1976, mandatory use of seat belts and lower speed limits resulted in a reduced number of claims. This, combined with the effect of the price increases of 1975, meant dramatically improved results for almost all companies. This improvement in profits continued through 1977, public to avoid major accidents. and under anti-inflation guidelines, some \$100 million was deemed excess revenue and had to be returned to policy holders. Under the terms of compliance plans filed by companies with the Anti-Inflation Board, this money was and is being returned by way of rebate cheques, discounts on renewal, premium reductions and cost absorption - foregoing otherwise justifiable increases in rates. The net result is that premium rates are currently running at

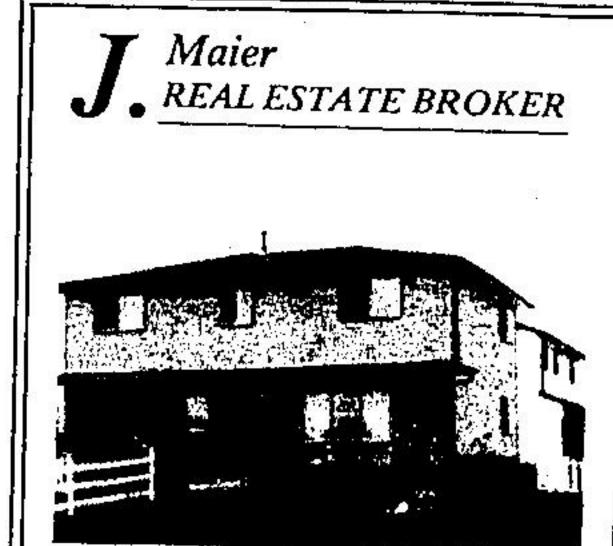
amounts. For example, in 1975 approximately 1975 levels, in spite of increased costs of parts and Jabour.

#### Preventive measures

Whether rates can continue to hold steady through the next twelve months depends to a large extent on climatic conditions over the coming winter months and the ability of the driving

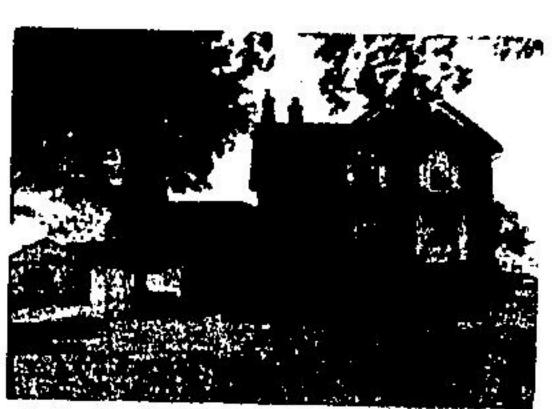
The incidence of fire is the big factor in property insurance and many companies are reducing their rates to policyholders whose properties are equipped with smoke detectors.

All property and casualty insurance companies must operate within the anti-inflation guidelines through December 31 of this year, and excess revenue carned this year will have to be returned to the market-place in



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