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Our Essential Camping Hacks for 2016

Article provided by Ihry Insurance.

Camping has become more than just relaxing and enjoying the great outdoors. As we venture out into the wilderness (Discover The Forest – Best resource for finding nearby campgrounds & parks), it is essential that we impress the ones around us with MacGyver type survival skills. These camping hacks will not only impress, but will make your camping experience, and those to come, far more enjoyable and memorable.



LET THERE BE LIGHT You will need:

- A water jug
- Headlamp (or Flashlight)

Fill your tent with ambient light by strapping a headlamp to, or facing a flashlight towards, a gallon jug of water.

Although not a strong beam, this homespun lantern will give your tent some well needed light and a relaxing glow.



WHO STARTED THE FIRE? You will need:

- A pencil sharpener
- Doritos (or any corn chip)

Use the sharpener to create shavings from twigs and branches. These shavings will act as the perfect kindling.

If you are in a wet environment, corn chips, such as Doritos, make for great kindling



SAGE ADVICE You will need:

- Dry Sage (preferably in bundles)

Release your inner shaman and ward off evil mosquitoes by infusing your campfire with sage leaves.

Start small, as sage leaves can be very potent when burned

THINGS TO REMEMBER

It is essential to remember the importance of preparation. Always prepare for a camping trip as it is your first time out. Understand your limits, let a family member know where you will be, and embrace the memories.

Off-Road Adventures: Staying Safe on Your ATV

Article provided by Foremost.



There have been times in my life when I've felt severely unprepared. I remember starting drivers training and getting behind the wheel for the first time with my instructor, nervously thinking to myself, *We've only talked about driving in the classroom—I don't think I'm ready to be on the roads!* And during my time as a college student, I've known the horror of being caught off guard by spontaneous pop quizzes. I've even found myself at the starting line of a 25K road running race, regretfully wishing that I had spent more than just two weeks training for the event.

Recalling these experiences makes me glad I was not negligent my first time riding an ATV. This time, I felt prepared. I had carefully learned the rules of riding

safely, I was wearing the proper gear, and I was on trails designated for off-road vehicles with other experienced and responsible riders. This preparation gave me confidence and allowed me to relax and enjoy the ride. It was an absolute blast!

Riding an ATV can be thrilling, but also dangerous, so it's important to brush up on how to ride safely before you hit the trails. Whether you are a new rider learning for the first time or an ATV veteran in need of a quick refresher, here are ten tips for being prepared and staying safe on your off-road adventures:

1. Wear protective gear.

Helmets, goggles, boots and gloves are essential. There are no seatbelts or windshields on ATVs, so you need to be prepared in case of falling, flipping, or getting hit with rocks, branches or bugs.

2. Conduct a pre-ride inspection.

Before jumping on your ATV for a joyride, check the tires and rims for damage, ensure all cables are intact, examine the chain for worn links, and ensure there's enough lubrication where there needs to be.

3. Never ride alone.

Crashing, getting lost, running out of gas, and other accidents happen, so it's always a good idea to have other riders with you. You should also be sure to carry a cell phone or walkie-talkie so you can call for help in emergency situations.

4. Don't drive under the influence.

Drinking and driving isn't safe in a car or on a motorcycle, and it's not safe on an ATV either. Alcohol impairs your reaction time, thinking

process and judgment, so never operate any vehicle after you've been drinking.

5. Take a break when tired.

ATV riding requires strength and mental acuity. If you begin to feel fatigued while riding, don't push yourself. Take a break, rehydrate, and eat some food to reenergize before your next ride.

6. Allow only one rider at a time.

Most ATVs are designed for only one rider at a time, so inviting passengers to jump on with you is extremely dangerous. Always choose to ride solo because the weight of two or more people will make the ATV unstable and more difficult to control.

7. Ride in appropriate settings.

ATVs are not designed to be driven on concrete or asphalt, so avoid roads and streets. It's best to seek out designated riding areas because riding on improper terrain could cause damage or increase the likelihood of rolling your ATV.

8. Be aware of the surroundings.

Don't be oblivious to potential hazards. Take time to learn about your location by memorizing where steep hills, bumps, sharp turns and other tricky areas are. Also be attentive and focused on steering clear of other riders.

9. Ride the right size.

Don't attempt to ride an ATV that seems either too big or too small. If the size isn't a good fit, you could either have great difficulty controlling the vehicle or increased chances of flipping and falling off.

10. Don't attempt tricks or stunts.

There's no need to show off or test the limits of what your off-road vehicle can do. ATV tricks and stunts are very dangerous for both you and those around you, so never ride beyond your ability or try anything you know isn't safe.

Before you take off on an adrenaline-filled and action-packed off-road adventure, remember to make safety your priority. Putting these tips into practice will help you to be prepared, prevent accidents, and make the most of your ATV experience.



Ihry Insights

*Article provided by Curtis Kaufman, Agency Manager
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Acreage Reports are Due!

- If you haven't completed your work with your FSA office and brought us those 578's – Don't stress us out!
- Please make an appointment to get into our office and make sure we meet those deadlines.
- Reporting procedures have changed, early reporting is vital
- Thanks for your help!

Special Weather Update

- Winter temperatures correlate very well to temperatures in the following summer, and the winter of 2015-2016 was record warm. In fact nearly all of the contiguous US was in the 90th percentile for warmth in the December – February time period. A hot summer is clearly evident, and most forecasts for the upcoming summer are confirming this. With the transition to La Nina also creating uncertainty, the need on weather hedges this year is especially strong. Possible applications are:
 - Grain facilities for storage & drying revenues, and carry & basis
 - Farmers to protect yield during corn pollination and soybean pod setting, sugar beets
 - Livestock producers for livestock heat stress & pastures from drought
 - Rates are increasing as a result of warm & dry forecasts for the summer, but cost effective coverages are still available.
 - Contact your Ihry agent for a quote

Crop Insurance: Increasing Coverage Levels – An Assessment

- Average crop insurance coverage level has increased from 67% in 2002 to 75% in 2015. This period follows enactment of the Agricultural Risk Protection Act of 2000, the last stand-alone federal crop insurance act. The increase spans years before and during the crop boom, which is usually dated as starting with the 2007 crop.
- A common observation is that revenue variability increased during the crop boom. This observation is examined, as is the potential role net crop insurance payments to farms by insurance coverage level may play in increasing coverage levels.

Revenue Variability

- Cost of production data compiled by the U.S. Department of Agriculture (USDA), Economic Research Service reports a value of production per acre planted to a crop as of harvest. The value is market revenue. It does not include government payments, either from crop programs or insurance. Variation is calculated for 1999-2006 and 2007-2014. These identical-length periods are before and after the start of the crop boom in 2007.
- Two measures of revenue variability are calculated for each period: (1) standard deviation of a crop's harvest time value of production per planted acre and (2) ratio of this standard deviation to the average harvest time value of production per planted acre. Both standard deviation and its ratio, known as a coefficient of variation, are commonly used measures of risk. Standard deviation of the value of production at harvest more than doubled after 2007.

Net Insurance Payment per Insured Acre

- The net payment from crop insurance to farms is the difference between payments received from crop insurance and the insurance premiums farms paid. Farms do not pay the full premium as the federal government subsidizes them. Given these subsidies, it is not surprising that, since 2002, net insurance payment per insured acre for the U.S. are positive at all coverage levels.
- What may be surprising is that net farm insurance payment per insured acre vary relatively little across coverage levels except for the 50% and 90% levels. The combination of a relatively constant net insurance payment per acre across coverage levels up to 85% and the greater protection offered by higher coverage levels creates an incentive to buy higher coverage levels. This incentive is consistent with increasing coverage levels over time. It is important to underscore that this observation does not necessarily hold for an individual farm. It could pay more in premiums than it receives in payments. The observation is for farms as a group. Nevertheless, an observation for farms as a group has meaning to individual farms since crop insurance involves protection against events that approximate random events in a given crop year, such as weather related declines in yield.

Farm Vehicle Safety

Article provided by State Auto.

You may have increased the number of vehicles and trailers you use in order to maximize harvest transportation and keep labor costs down. There are many hazards associated with using these types of vehicles, especially by an inexperienced or perhaps inattentive driver. Understanding maintenance needs, how to inspect vehicles, and how to recognize hazardous conditions are all important for vehicle safety.

Here are some things you can do to maintain safe farm vehicles:

- Check tire condition and tire pressure.
- Inspect and repair the suspension systems as soon as needed
- Make sure you have a charged fire extinguisher along with flares or reflective devices

- Check headlights, body lights, signals and outside reflectors.
- Service brakes, including the trailer brake connections, and parking brake.
- Inspect and repair hydraulic lift cylinders regularly



For tips on recognizing and avoiding hazardous conditions visit:
<http://wwwtemp.stateauto.com/Resources/Farm?rid=918>