

A publication brought to you by Ihry Insurance Agency, Inc.

# IHRY NEWS

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## Halloween Safety Tips

*Article provided by Travelers.*

The annual apparition of spooky skeletons, broomstick-riding witches and carved pumpkins is a sure sign fall is well under way. Second only to Christmas in terms of how much consumers spend on decorations,<sup>1</sup> Americans of all ages seem to love celebrating Halloween.

The Halloween spirit has spread to the inside and outside of the home as well, with homeowners setting up elaborate displays that range from haunted houses in the basement to graveyards on the lawn, as well as high-tech LED lighting outdoors. When planning and setting up your Halloween decorations, it is a good idea to consider any potential risks involved. Taking steps to prepare your property and to protect any visitors can help spare you from a truly frightening night.



### Be Aware of Dangers that Might Not be Visible During the Night

- Walk your property before Halloween to identify and minimize potential dangers, especially those difficult to see after dark. For example, check to make sure temporary extension cords are secured to avoid becoming a tripping hazard.
- Make sure walking surfaces are even and clear of debris, and that any obstacles are clearly marked, such as stakes, exposed roots or holes.
- Ensure that your front yard, walkway and entry way are well-lit so that those unfamiliar with your home can safely navigate. If using a fog machine, be careful that the fog does not make it difficult to see tripping hazards.



## **Remember that Welcoming the Neighborhood Inside Also Invites Risk**

- When hosting a haunted house, make sure to allow adequate floor and exit lighting. Keep exits clear to help prevent tripping.
- Avoid advertising the event in your neighborhood or on social media.
- If charging for admission for a haunted house or other forms of entertainment, be aware that this could be considered a business activity and you should consult with your agent or insurance company representative to ensure you have the proper coverage.

## **Be Smart about Where You Place Decorations**

- Set up decorations with traffic flow in mind. Place them to prevent tipping over, blowing away or becoming a tripping hazard.
- When plugging in your scary indoor decorations, do not overload electrical outlets.
- Follow the manufacturer's instructions to help avoid damage to your home or injury to your guests. For example, make sure inflatable decorations are secured properly and kept away from sources of ignition.

## **Set Up Spooky Lighting with Caution**

- Avoid any kind of open flame.
- Consider using battery-operated candles or LED lighting as a safe alternative to candles.
- Do not drape costumes or other fabrics over light bulbs, which generate heat and can start a fire.

## **Choose Decorations Wisely**

- Avoid dried flowers, cornstalks and crêpe paper because they are highly combustible. Keep these and other decorations away from open flames and heat sources, including light bulbs and heaters.

- Use lights and other electrical decorations that have been tested for safety – look for a certification mark from UL, CSA, ETL or another nationally recognized laboratory.
- When plugging in decorations, avoid daisy chaining extension cords, which may cause overheating.
- Never staple, nail through or fasten electrical wires or extension cords in any way that might damage the wire or insulation. This could cause electrical shock or fire.
- Plug all outdoor lights and decorations into ground-fault circuit interrupters (GFCIs) to help reduce the risk of electric shock. Portable GFCIs for outdoor use can be purchased where electrical supplies are sold.

## **Do Not be Frightened by the Risks**

- Give yourself peace of mind and speak with your insurance agent to make sure you are properly covered.
- Consider an umbrella policy that could provide extra protection in case of an accident.

On behalf of all of us at Thyry Insurance, have a Safe and Happy Halloween!





# Ihry Insights

Article provided by Curtis Kaufman, Agency Manager  
Ihry Insurance

## Harvest 2016 Important Dates

- MPCII billings went out August 15th. Payment is due October 1st and interest attaches on Oct. 1st, regardless of pending claims. Payments must be postmarked before Oct. 1st to avoid interest.
- NAU Hail premiums are billed out on October 1st and interest accrues after October 31st.
- Diversified Hail Premiums are due Dec. 31st after which interest starts to accrue.
- Pasture Rangeland & Forage Sales Closing Date is November 15th . Please talk to your Ihry agent about coverage levels as well as Annual Forage.

## Malting Barley

- For 2016 crop, due to widespread quality issues, we have opened claims on all producers that have taken the MB endorsement. Please pay attention to your potential claim.
- There are changes to the 2017 Malting Barley Endorsement. Contact your Ihry agent for more info.

## Improve Your Revenue Management

- Free services available through Diversified Crop Insurance Services
- **Market Call**- Receive a daily recorded call from Senior Risk Analyst, Rich Morrison around 10:00 each morning. If you're busy, let the call go to voicemail.
- **Grain Market Outlook**- Receive a daily email from Diversified Marketing Group that brings you the latest in the grain markets and some strategies to help implement your revenue plan
- **Third Thursday Marketing Meeting**- Join us at 9:00 am on the "Third Thursday" of each month for an online marketing webinar. DCIS analyst Rich Morrison will discuss current market conditions, USDA supply/demand reports, futures and options strategies, government programs and utilizing your revenue insurance plan as part of your overall marketing

## Farm Bill 2019: Crop Insurance Will Be Hot Topic – 3 Options Already Proposed

- **Coalitions are already forming**
  - Various economists and the cast of "regulars" are gathering arguments to drastically change ARC & PLC programs as well as effectively gut the RMA administered Crop Insurance structure
  - Proposals include replacing crop insurance with FSA administered **area disaster programs**. These would mirror the issues many experienced with ARC and differences in county payments between contiguous counties
  - Suggest eliminating the **Harvest Price Option** &/or subsidy on Revenue Policies
  - Reductions in premium subsidies to farmers & AIP Administrative and Operating costs
  - Stay in touch with your Congressional representatives to prevent these changes and your Ihry Agent for further information on proposed changes.

## 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 for 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!

## Farm Safety

**Keep the following electrical safety guidelines in mind for 2016 Harvest:**

- Use a spotter when operating large machinery near lines.
- Keep equipment at least 10 feet from lines at all times, in all directions.
- Look up and use care when moving any equipment such as extending augers or raising the bed of grain trucks around power lines.



# Welcome to the team!



## JOSH PERSONS

Josh joined the Ihry Insurance team this October as an Insurance Representative selling commercial insurance. He started in insurance in January 2016 with Corwin Insurance, selling personal lines.

Josh is a graduate of University of Minnesota with a degree in Marketing. He previously was a professional golfer from 2007-2016.

Josh grew up in Fargo and has two sisters. In his spare time, he enjoys hunting, fishing and golfing.