

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

# IHRY NEWS

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## Snowmobile Stories: Staying Safe in the Snow

*Article provided by Foremost.*

There's something uniquely exhilarating about snowmobiling. The excitement of speeding through snowy landscapes makes the freezing cold winter weather barely noticeable. All that matters is the powerful machine that roars beneath you and the wildly fierce rush of adrenaline within you.

When I was a kid, I craved this experience. A friend of mine had a small youth snowmobile, but at the time it seemed like a monster of a machine. We would take turns going on joy rides, exploring nearby trails and doing loops around his house. Eventually he would grow tired of riding and head in to warm up and watch movies, but I would refuse to quit. I felt as if I had found the source of ultimate thrills, so I would often continue to ride until it was time to go home.

One day in the beginning of winter I went to my friend's house, eager to go on the first snowmobile ride of the year. It had been a while since I had last ridden there so I couldn't quite remember all of the ins and outs of the riding area, but that didn't stop me. When it was my

turn to ride, I jumped onto the snowmobile and darted into the night. I was having a blast, but it didn't last long. On my way to the first trail, I completely forgot to avoid a seven foot drop-off that would have been easier to notice were it not for the deep snow. I barreled over the ledge and for a brief moment I was airborne before crashing into the snowbank below. Thankfully, I wasn't injured. I got up and looked around to ensure my friend hadn't seen my embarrassing crash. I sighed with relief when I realized he hadn't and I vowed to myself to never make the same mistake again.

This experience taught me the importance of snowmobile safety. To help make sure you don't make the same mistakes I did, here are five ways you can stay safe and warm during your snowmobiling adventures:

### **Be familiar with the area.**

Before riding, take some time to learn about your location. Identify potential hazards like frozen lakes, fallen trees, rocks, and other objects hidden beneath the snow.

# Staying Safe in the Snow

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## Maximize visibility.

Heavy snowfall can greatly decrease visibility, especially at night. Wear glasses or goggles and make sure that your headlights are functioning. Remember that the headlights of other riders can be blinding, so always drive cautiously at night.

## Dress to stay warm and dry.

A helmet, mask, jacket, gloves, boots and tall socks are necessary for spending hours outside. Be strategic and find gear that is water and wind proof, and avoid cotton and other clothing materials that retain moisture.

## Carry a repair kit and other gear.

Be prepared for the unexpected with a kit that contains spark plugs, tow rope and other tools. A cell phone and first aid kit are also essential, and a flashlight, map, and extra pairs of socks and gloves may come in handy.

## Go out with other riders.

Don't be a lone wolf. You're always safer sharing the experience with other experienced riders. Before heading out, it's always important to let friends or family know where you are going, how long you expect to be out, and anything else you're planning.

Don't let carelessness and unpreparedness ruin your fun this winter. Putting these tips into practice will help you to be prepared, prevent accidents, and make the most of your snowmobiling experience!



## Ihry Insights

Article provided by Curtis Kaufman, Agency Manager  
Ihry Insurance

**PRICE Select** for 2017

- For 2017 Price Select is again available for corn & soybeans
- The months available for purchase are December, January, March, April, May, June & July
- Corn & soybeans favor summer months for highs
- We're entering 2017 with large US & world stocks
- The cost of adding Price Select for summer months is cheap!
- Price Select gives producers another opportunity to increase their insurance base price & revenue guarantee

*Contact an Ihry Agent today!*

## Harvest Price Discovery

- For all Revenue Policies with Harvest Price Option
- Soybeans - \$9.75 (10.21% over Spring price of \$8.85)
- Corn - \$3.49 (9.46% under Spring price of \$3.86)
- 30+ based on the lower harvest price on corn. Talk to your Ihry agent if you have any questions.

## President Trump and Interest Rates

- Donald Trump's election as President is changing market perceptions on the economy and the probable direction of interest rates. The new read is that Trump and the Republican controlled Congress are likely to increase spending and cut taxes, leading to increased growth, higher inflation and higher borrowing rates.
- Today, on a retail basis a farmer can still obtain a 15-year fixed rate mortgage for 4.50% or lower. Historically, that is a bargain, and both the availability of long term fixed rates and their cost, is still a relative bright spot in an otherwise dull farm economy.
- Ag Equity Line of Credit is the "Cadillac financial tool" for a producer operating through this economy. This program offers a 10-year open commitment; a Libor-indexed price well under any Prime plus products; the flexibility to repay principal on your schedule; and the ability to make a broad range of farm and business purchases.
- Many operating lines and lines of credit at other institutions have scheduled payment dates that have to be met. This boxes you in. If you are holding grain, or waiting for a lot of cattle to finish weight, having a large payment due at an inopportune time is the very worst thing to happen. By contrast, the Ag Equity line allows a producer to defer those principal payments until the timing is right

*Contact your Thry Agent for a referral!*



## How to Prepare Your Home for Winter

*Article provided by Thry Insurance.*

Home ownership comes with its fair share of responsibilities like paying the mortgage, keeping the utilities current and performing general maintenance on an ongoing basis.

However with winter fast approaching, homeowners all over America are scrambling to take the

necessary precautions in order to prevent damage to their homes and the high repair cost that typically comes along with it.

**Harsh winter weather poses several potential threats for residential buildings:**

- Frozen pipes that can burst and flood your home.
- Heavy snowfall and ice buildup that can cause the roof to cave in.
- Falling tree branches that can damage the exterior of the building.

While there's nothing you can do to prevent nature from taking its course, there are steps you can take to get your home as ready as possible for the dramatic weather changes ahead.

### Having Your Heating System Serviced

Call a professional to come in and inspect your home's heating system to make sure that it's working properly and ready to take on the demands of the cold weather season. They'll ensure proper functionality, higher efficiency and check for carbon monoxide leaks, which are a very dangerous and potentially fatal hazard.

### Clean Your Gutters

During fall months leaves and other debris can build up in your guttering. To prevent damage to your roof, wood trim and siding it's important to remove anything that can stop the free flow of ice and water. Cleaning gutters also helps to prevent ice dam formation and leaks.

### Prune and Trim Tree Branches

High winds and heavy snow during winter storms can cause tree branches to fall and damage your home. Prevent this possibility by cutting down weak tree limbs and limbs that are very close to the house.

### Clean Your Chimney

If your house has a chimney, ensure that it is clean and in proper working order before firing it up for the winter. A well-ventilated and functional fireplace reduces the chance of chimney fires and dangerous gases wreaking havoc in your home.

### Conclusion

Winter weather is impossible to avoid, but with the right preparation and insurance you have much less to worry about and can feel free to focus your energy on celebrating the season with your family.

**Before you get ready for winter, call Ihry Insurance to find out more about your homeowner insurance policy options and to get a free quote.**

Click here!



**GET A FREE QUOTE**

*From your friends at Ihry Insurance, we hope you had a very Merry Christmas and we wish you a Happy New Year!*

**2017**  
**HAPPY NEW YEAR**