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Stressed? Not Sleeping? Here's What Science Says About Sleep and How Much You Need to Be a Productive Small Business Owner

Article provided by The Hartford.

Running a small business can be demanding, and you've probably found yourself working late into the night on more than one occasion or unable to sleep due to the stresses of the day.

If so, you're not alone. More than one-third of American adults are sleep-deprived.

But to give each day their best, adults need seven to eight hours of sleep each night. Getting less than the required amount of sleep can affect your health, your mood and your brain's ability to function—and the longer you go without the sleep you need, the more the harmful effects compound.

So it pays to make sleep a priority every night of the week, even if you need to cut back on your work time to do so. Here's what science has to say about sleep, why you should make it a priority and how to make sure you get the ZZZs you need.

What Happens When You Sleep?

Sleep is a mysterious and complex part of our lives, and not at all the passive state it appears to be. Some functions of the body and brain are actually more active during sleep than they are during waking hours, busily performing a collection of housekeeping tasks necessary for health and homeostasis.

During sleep, your brain consolidates the information you have taken in during the day, cementing new memories in long-term storage. It also clears away toxins that have built up in your brain during your waking hours that could otherwise lead to neurodegenerative diseases, such as Alzheimer's.

The rest of your body also undergoes its own nightly tune-up as you sleep. The immune system is strengthened, tissue and nerve cells are renewed and repaired, and hormones are synthesized. When you get the right amount of rest, you awaken with your body restored and ready to take on the demands of a new day. The Sleep Research Society says that sleep influences

nearly all of the body's molecular, cellular, physiological and neurobehavioral processes. Meeting our bodies' need for sleep is essential to life, health and productivity.

Why Should You Make Sleep a Priority?

Sleep's most obvious benefit is energy. With a good night's sleep, your mind is alert and your body is responsive and resilient. You can learn more quickly and better remember what you learned. Your judgment is more likely to be on target, and your reaction time optimized. On the other hand, lack of sleep can negatively affect your mood and your ability to think and function. Your productivity and your creativity are likely to be compromised as a result. This can translate into being less responsive to customers and employees, and less effective as a leader. You're also more likely to make mistakes and have accidents.

Over time, lack of sleep can have consequences to your physical health. Heart disease, high blood pressure, weight gain, diabetes, depression and anxiety are among the many conditions that have been linked to insufficient sleep.

How to Get the Sleep You Need

Although cutting into your sleep time may give you more time to get things done, making you feel more productive, the reverse is actually true. Getting your seven to eight hours of sleep in each night is a wellness formula for you and your business. These suggestions can help you get the sleep you need.

Stick to a schedule. Go to bed and get up at the same time every day, even on weekends. This will keep your internal clock, or "circadian rhythm," regulated. This tells your body when to sleep, rise and eat, and also controls body temperature, blood pressure and the daily release of hormones. When your sleep schedule is disturbed, such as by jet lag or from staying up late or sleeping in, your circadian rhythm can be disrupted, and sleep can become elusive until the rhythm is reestablished.

Dim the lights. Your brain has receptors that sense light and dark, helping you to fall asleep at night and wake in the morning. Light promotes wakefulness by inhibiting the production of melatonin, the hormone that is released in preparation for sleep. To

set the stage for sleep, avoid bright light after dusk, and dim the lights you do use.

Put electronic devices away. Experts believe that cell phones, computers, tablets and televisions are a leading contributor to America's epidemic of sleeplessness. The short-wavelength or "blue" light these devices emit is the most melatonin-suppressive of all artificial light. Some newer-model devices have a night shift option that softens the light emitted at night. You can also use software such as f.lux, which automatically adapts your display to the time of day, or by wearing a pair of amber-lensed goggles after dark. Another option, of course, is to put the devices away.

Set the right bedroom conditions. A healthy sleep environment is relaxing, peaceful and cool (60-67 degrees is optimal). Your room should also be dark. Use blackout shades to maintain darkness, and make sure you have a good mattress and pillow that are free of allergens.

Exercise regularly. Moderate to vigorous activity on a regular basis can improve sleep quality and also help you feel less sleepy during the day. Just be sure to not exercise too close to bedtime. It may have the unwanted effect of energizing you rather than helping you fall asleep.

Watch what you consume in the evening. Avoid big meals that can cause digestive discomfort and make it difficult to sleep. Limit how much you drink before bed to prevent having to get up in the middle of the night. Be cautious with stimulants, such as caffeine and nicotine, as they can keep you up. Also avoid alcohol after dinner. It may help you fall asleep quickly but tends to disrupt sleep in the middle of the night.

Practice relaxation. Try different relaxation exercises once you're in bed. Mentally relax your body, beginning with your toes, feet and ankles and gradually working your way up to your shoulders, neck and head. Repeat several times. Another option is to breathe deeply at a slow and controlled rate for five or 10 minutes until you drift off to sleep.





Ihry Insights

Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance

Thanks!

- Thanks to all who were able to attend one of our farm meetings
- If you couldn't make it to a meeting, give your agent a call & we'll get you the information.
- Important dates & deadlines update available

Ag Secretary: Trump's Pick is Sonny Purdue, Former Georgia Gov.

- Purdue was governor of Georgia from 2003 to 2011, but he also has a long history in the grain and feed industry as a founding partner for AGrow Star, a grain business with 11 elevator locations across Georgia and South Carolina. AGrow Star grew out a grain and fertilizer business Purdue's family built that later bought and merged with a group of grain elevators in 2000 that had been called Milner Grain.

North Dakota: NDSU Scientists Study Distillers Grains as Fertilizer

Ellen Crawford, North Dakota State University January 16, 2017

- Distillers grains could be a source of fertilizer for some crops, according to research at North Dakota State University's Carrington Research Extension Center.
- Scientists at the Carrington center have been testing whether wet distillers grains and condensed distillers solubles are a viable source of phosphorus for corn and spring wheat crops. They applied those byproducts, as well as triple superphosphate, a fertilizer with a high phosphorus content, at various levels.
- Corn yield in 2016 increased by about 4 bushels per acre when phosphorus (P2O5) was applied at the rate of 40 pounds per acre.
- Wheat yield increased by 2 bushels per acre when phosphorus was applied at the rate of 40 pounds per acre and by 5 bushels when phosphorus was applied at the rate of 80 pounds per acre.
- In 2016, corn yields were significantly higher from applications of wet distillers grains than the other phosphorus sources, but in 2015, condensed distillers solubles produced much higher yields.
- Teboh also cautions that the use of distillers grains may not be feasible for all producers.
- "Preliminary assessment of net returns to farmers suggests that only producers farming within close proximity to ethanol plants are more likely to benefit from using distillers grains as fertilizer sources because of transportation costs," he says. "As of early 2016, condensed distillers solubles cost much less (\$5 per ton) than wet distillers grains (\$30 per ton), and cost about \$25 for an applicator to haul and apply within 25 miles of an ethanol plant."

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

Upcoming Dates

March 15 – Sales Closing Date

April 30 – Production Reporting Deadline



What to Consider When Purchasing a Boat

Article provided by Foremost.



The wind in your hair, the sun on your face, and the open water in front of you. Sound appealing? Then you might want to join the ranks of boat owners all over the country. But before you cut through that clear blue, there are some things to keep in mind. Whether you're buying a fishing boat, cabin cruiser, pontoon or speed boat, different components like cost, horsepower, weight capacity or onboard storage may prove to be more important to you than others.

Answer these questions before going boat shopping:

Use

What are you hoping to use your boat for? All boat styles have a different design tailored to the use. Speed boats may be better for tubing and water skiing, but wouldn't hold as many people or be as fish-accessible as a pontoon or fishing boat. Maybe you're in the market for a sailboat, or leaning towards a houseboat. There are so many different varieties of boats, so make an informed decision on which one is right for you (information provided by Discover Boating).

Cost

What's your budget? This may help decide whether to purchase a pre-owned boat. According to Discover Boating, new boats depreciate anywhere between 25%-33% immediately after leaving the dealer's lot. So if you buy a pre-owned boat, someone else has already paid that depreciation cost - more boat for fewer dollars! However, buying a new boat will offer a warranty, the newest technology, and that nice shiny look as you move across the water - the choice is up to you!

Capacity

How many people are you hoping to go on your boating excursions with? The capacity on personal fishing boats is generally smaller than a pontoon boat, which are made to hold anywhere between 8-15 adults comfortably.

Equipment

What type of equipment will you want onboard? Here's

some suggestions:

- Trolling Motor
- Lights
- Depth finder
- Live well
- GPS
- Canopy/bimini
- Stereo
- Tables
- Emergency survival kit
- Fire extinguisher

Towing

Will your car be able to tow the new boat? According to Auto Bytel, the average 21-foot boat trailer weighs between 500 and 1,000 pounds, while most boats in this size range hover in the 4,000-5,000 pound range. This means that you'll want an SUV or truck that is rated to tow between 4,500-6,000 pounds in total.

Storage Limitations

Will your new boat fit in your garage during the off season? Alongside your garage? In a separate storage space?

And a few other components to consider...

- Horsepower
- Engine Type
- Hull (Deep V, Modified V, Pontoon, etc.)
- Storage Onboard

No matter what you decide, get out there, matey, and enjoy the open seas!