

IHRY NEWS

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Yard Safety Tips

Article provided by Travelers.

Backyard entertaining has gotten more elaborate in recent years. Fire pits are helping homeowners extend the backyard season, and today's playsets involve more than a simple set of swings and a slide. Whether backyard entertaining means spending time by the swimming pool or gathered around the grill, here are some safety tips to help keep your oasis fun and free of danger.

Garden Water Features

Fish ponds, waterfalls and other water features can add a note of serenity to the backyard. They are also particularly attractive to young children, and can be a drowning hazard if proper protective steps are not put in place:

- Children may drown in as little as an inch or two of

water. An adult should watch children at all times when in or near water.

- Use a rigid, lockable cover or fence in all four sides as you would for a swimming pool.
- Tightly cover water treatment or chemical mixtures after use.

Trampolines

Trampolines can be fun for kids, but according to the U.S. Consumer Product Safety Commission, they are the cause of nearly 100,000 injuries each year. Avoid being a statistic:

- Limit the number of jumpers to one at a time.
- Supervision is needed for children at all times.
- Remove trampoline ladders after use to prevent unsupervised access by young children.

- Trampoline enclosures can help prevent injuries from falls from trampolines.
- Anchor the trampoline and enclosure to the ground by using a trampoline anchor kit.

Playsets

Playsets can be enjoyed by children of all ages, but damaged or weather-worn playsets can cause accidents. Stay safe by:

- Supervising children.
- Regularly checking for sturdiness, rusty bolts and wood rot, and making necessary repairs.
- Inspecting playsets for openings between pieces that could trap a child's head or neck.
- Placing playsets securely on level ground and on wood chips or other soft materials to cushion falls and help prevent injuries.

Fire Pits

Warm nights are the perfect time to roast marshmallows. But inadequate supervision or improper use of fire pits can cause injury. Be smart:

- Place the fire pit in a safe spot away from your home, backyard deck or low-hanging tree branches.
- Always require adult supervision around the fire pit while it is in use and until it has cooled off.

- Never leave the fire unattended.
- Use sand to fully extinguish the fire.
- Let the coals cool completely and dispose of them in a metal container.

Lawn Mowers

Lawn mowers can easily cause injury. Follow these tips for safety:

- Read the mower's manual, heed safety and operating instructions and learn the controls.
- Do not allow children to ride as passengers on a riding lawn mower, and keep children a safe distance away, and preferably, out of the yard altogether while mowing.
- Clean up toys and other objects, such as rocks, from the yard to help prevent injuries to you, your loved ones, and pets due to flying objects.
- Never leave a running mower unattended.
- Never operate the mower in an enclosed place where carbon monoxide can accumulate.
- Never unclog or work on a lawn mower while the engine is on or when the spark plug is connected.
- Wear non-slip shoes or boots (no open toes or heels), and hearing and eye protection. It is also preferable to wear long pants while mowing and/or trimming your lawn.



Ihry Insights

*Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance*

Trend Adjustment (TA)

- In order for the Trend option (TA) to apply, there must be acres planted in one of the last 4 crop years, 2016, 2015, 2014, or 2013.
- If the APH data base contains fewer than four actual yields in the 12 most recent crop years, the trend is reduced.
- We are finding that crop years, for instance 2012, are “falling off”, and the unit no longer qualifies for the Trend adjustment, making the APH significantly lower.

- Watch your APHs, and we are suggesting if you find a year that has “fallen off” or will “fall off” next year (2013), you may want to plant a few acres on that unit to be able to qualify for the TA, again.
- For the 2017 crop year you may consider planting acres on any affected unit to qualify for TA again.
- Contact your Ihry Agent for further guidance on how to maximize TA and your individual AP

Enogen Corn

- If you are growing enogen corn, (high amylase corn produced specifically for ethanol production) Here’s your options to insure
- **Insure as corn grain type**, can decide in future years to establish a separate high amylase APH database so you can receive contract pricing. Specific procedures for “recertifying” this type of corn would apply as per the Crop Insurance Handbook. **OR**
- **Insure Enogen corn as High Amylase Type**, set up a new database, and get the contract price (if there is one), and use the price for grain corn (no CP). You can also use the existing grain APH while establishing history for a high amylase database and can be recertified once you have a few years of history – best of both worlds!
- Contact your Ihry Agent if you have more 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 Ihry Agent for a referral!

PRICE Select *for 2017*

- For 2017 Price Select is again available for corn & soybeans
- The months available for purchase are **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

April 30 – Production Reporting Deadline



The Shocking Truth About Spring Planting

Article provided by Grinnell Mutual.



A farmer hitches the sprayer to the tractor for the annual ritual of preparing the fields for spring planting. The familiar, muddy path from the barn to the field crosses under several sets of aging power lines. Even though the lines look lower than they did last spring, the farmer drives the tractor and sprayer under the lines. The end of the sprayer catches the line, knocking down the live electrical line. The farmer is trapped until the utility company can cut power to the line.

Look up.

Survey your route from barn to fields for overhead power lines. Are any of the power lines sagging? If you notice lines getting lower, call the local utility company to check them.

Review the route and potential hazards with everyone who will drive farm equipment so they can steer clear of power lines.

Obey the 10-foot rule.

Never get closer than 10 feet to an overhead power line. If overhead lines are present, OSHA recommends calling the utility company to find out what voltage is on the lines. Consider all overhead lines as energized until the utility company indicates otherwise, or an electrician verifies that the line is not energized and has been grounded.

Don't leave the vehicle.

If an overhead wire falls across your vehicle or equipment while you are driving, Grinnell Mutual recommends staying inside it and continuing to drive away from the line. If the engine stalls, do not leave your vehicle. Avoid touching metal on the vehicle and warn people not to touch the vehicle or the wire. Call or ask someone to call the local utility company and emergency services. Never touch a fallen overhead power line.

No one likes a shock, even when it comes to insurance coverage. Call your Thrift agent and make sure you're protected.