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Halloween safety: Fire prevention tips for a 'spooktacular' time

Article provided by *Property Casualty 360*.

While stocking up on sugary sweets is a top priority for little tykes this time of year, [Halloween fire safety](#) should be at the top of your list to keep everyone's experience fun and enjoyable.

The spirit of Halloween may be spooky, but nobody wants a real tragedy on All Hallows Eve. With a few precautions, you can avoid the most common Halloween fire hazards and help everyone have a good time.

We have some easy tips you can follow, including costume and decoration tips and other Halloween safety ideas. Have fun, get creative, enjoy your candy – and make sure to avoid the most common Halloween fire risks.

Halloween costumes are the perfect chance to highlight your creativity, while adding a little spooktacular fun to the evening, but it's also important to make sure that

the costumes you, your friends and your children wear are safe. Nobody goes out trick-or-treating thinking they'll catch on fire, but the wrong costume in the wrong scenario can turn a magical evening into a real nightmare.

The Flammable Fabrics Act was passed in 1953 to regulate the manufacture of highly flammable clothing and has since been expanded to include interior furnishings — but just because a fabric passes the minimum standard doesn't mean it's entirely fire-proof. Whether you're buying your Halloween costumes or making them yourself, it's ultimately up to you to take precautions and double-check that the materials you choose will help keep your family as safe as possible.

Most store-bought costumes are rated fire-safe for kids and come prepackaged as one outfit. You can take some of the stress out of fire-prevention costumes by shopping for looks that are bundled into one selection.

That way, all you have to do is check the packaging to see if your choice is rated for Halloween fire safety.

If you buy costumes online, you might be able to find fire-resistance information in product descriptions. If you're not sure, see if the website has a chat, call or email function for customer service. You might be able to get the answer in just a few minutes.

Many fabric stores also offer spray-on fire retardant for clothing. When in doubt about the fire safety of your costume's materials, these spray-on options can provide an extra layer of protection.

Making your own costumes

Some families love making their own costumes. The creative rewards are high, but you should carefully consider the fabrics you choose for safety. For instance, a toilet-paper mummy sounds like a fun and easy costume to create, but one quick lick of a flame from a candle or a Jack-o-lantern could send it instantly up in flames. In addition to paper, you should stay away from big, billowing styles and long, trailing capes and accessories, too. With one ill-timed twirl or gust of wind, these loose fabrics can easily catch fire.

Halloween masks

Make sure you and your kids can see clearly and breathe easily in any mask you wear or create. You don't want anyone to trip and fall into a flame or drag a costume through fire without realizing it. Teach kids to remove masks immediately in case of a fire.

Fire-safe fabrics for Halloween

Technically, all fabrics can catch on fire — but some choices are safer than others. Tightly woven or knit fabrics tend to be more resistant to fire, while snug-fitting costumes are less likely to waft into a nearby flame. In addition, certain materials are manufactured for fire-resistance and offer the best protection.

Here are some of the safest costume fabrics your family

can wear:

Natural fibers

- **Wool** is one of the most fire-resistant natural fibers because it is difficult to ignite, burns slowly and can even snuff out flames before they spread. If your outfit requires an outer layer or you want to wear something over your costume to keep warm, consider choosing a wool sweater over another material.
- **Cotton** and **silk** are more flammable than wool. If either material is part of your costume, see if it's already been treated with a chemical solution to increase flame resistance, or consider using a spray-on flame retardant to make it safer.

Synthetic fabrics & fabric blends



- **Modacrylics** are generally the most fire-resistant fabrics you can get. This type of fabric is manufactured specifically for fire safety, but that still doesn't make it completely fire-proof. You should still be cautious around any fire hazard.
- **Nylon, polyester, and acrylic** are also safe bets, but it's important to note that they are not heat-resistant. If they do catch on fire, these synthetics also tend to melt quickly, which could cause increased damage to the skin and extremely painful burns.

Halloween decoration fire-safety

Elaborate decorations are a huge part of Halloween, but watch out! Halloween decorations can also catch fire easily if you aren't careful about which ones you pick, where you put them and how many people are around them.

Decorations to avoid

Some decorations are more flammable than others. Consider avoiding the following decorations entirely for a safer Halloween:

- Dried flowers or floral arrangements.
- Corn husks or dried corn stalks.

- Crepe paper garland or other paper decorations.
- Homemade paper-towel ghosts.
- Driveway lanterns with real candles.

For safety's sake, always look for fire-retardant Halloween decorations. You can usually find information about fire retardation on the product's packaging or in a quick search online. If you love the look of the more flammable decorations listed above, try using store-bought options that have been treated for fire-resistance, or choose live decorations like fresh flowers, leaves and autumn vegetables that are less dry and prone to catching fire.

Jack-o'-lanterns and candles

It wouldn't be right to suggest getting rid of jack-o'-lanterns all together at Halloween! But there are a few fire safety tips you can follow to ensure your carved pumpkins are safe and just scary enough to still be fun.

- Consider using flameless LED candles that are bright enough to illuminate your carving but don't pose any of the risks of a real flame.
- If you do use real candles, never leave them burning unattended. Whenever you light your jack-o'-lanterns for guests or trick-or-treaters, stay outside to monitor them. Blow out the candles before you go back inside.
- Make sure you scrape pumpkins out all the way before carving them. It not only makes the carving easier, but also eliminates excess pumpkin debris that could more easily catch on fire.
- Light candles with long-stemmed butane lighters, matches or fire starters. The extra length will help keep the flame farther away from your fingers and sleeves.

Where to put decorations for Halloween safety

Where you place your Halloween decorations can help prevent a fire too. Make sure the path to your front door or candy bowl is clear of candles and flammable debris like dried leaves and sticks. Place your decorations close to your home where you can keep an eye on them — but never place lit candles under low roofs or overhangs.

If you have yard decorations, make sure batteries are fresh and don't leak. Use outdoor-safe extension cords for any items that run on electricity, and

always check the wires for damage before plugging into an outlet. Inspect your exterior outlets for signs of sparking or shorting out. If rain is in the forecast, unplug everything and safely cover outlets.

General safety tips

Fire isn't the only thing that can cause harm on Halloween. Here are a few general safety tips for you and your family:

- Give kids an emergency contact card to keep on their person at all times and a flashlight on a lanyard to wear around their wrist or neck.
- Teach kids to never enter anyone's home or car without you, no matter what candy they offer or how cool their decorations are.
- Check all candy your kids collect before they eat it.
- Decide on start times, neighborhoods and meet-up areas before you head out into the unknown.
- Trick-or-treating in a group can be fun, but make sure no one gets lost in the crowd. Consider using a buddy system when going out in groups.

Take charge of Halloween fire safety

When Mischief Night arrives, Halloween safety is really up to you and your community. Go through these tips, share them, and double-check that you've considered how to make your costumes and decorations as safe as possible. With just a little extra preparation, Halloween will be the right kind of scary and still a ton of fun!





Ihry Insights

Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance

Fall Harvest
2017

Farm Safety:

Keep the following electrical safety guidelines in mind for 2017 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.
- Inspect the height of farm equipment to determine clearance.
- Always set extensions to the lowest setting when moving loads to prevent contact with overhead lines. Grain augers should always be positioned horizontally before being moved.
- Never attempt to move a power line out of the way or raise it for clearance.
- If a power line is sagging or low, contact your utility.

Farm Finances:

- Producers should set their equity levels at 25% or more for yearly production costs, King said. It is important to borrow no more than 75% of your operational cost and fund at least 25% with your own equity, he said.
“This rule goes a long way to insure that your operation is financially responsible, fully engaged and protected from bankruptcy,” King said.
- **“For crops, funding 25% of your operation’s production and linking that ratio to your crop insurance means that, even in a worst-case scenario, you are likely to pay back your production loan. This simple equity rule builds a solid relationship and promotes a healthy financial operation.”**

When it comes to long-term debts, King said farmers should establish debt-to-equity ratios for long-term assets based on the “depth of your pockets and the profits the asset are likely to generate.”

- Producers need to carefully forecast operating profits from the asset using historic commodity prices, he said. Farmers should structure their equity/debt ratio to insure their operating profits fund the long-term debt payments.
“Predict periods of low profits and have a workable plan to get through the tough years,” King said. “Above all, never allocate your short-term operating funds to pay for long-term assets.”

On cash rents, he said rent payments must be “feasible” in your cash flow models.

“It may be exciting to win a cash rent auction for the largest fields in your area, but temper that excitement with your own financial models to demonstrate that the cash rent you decide to pay is likely to earn the profit you deserve for farming those big fields,” King said.

“Remember, it’s better to walk away from a cash rent knowing you’re operation remains protected than to enter into a cash rent agreement that exposes your operation to losses.”

“Do not be distracted by irrational commodity values,” King said.

“Welcome high profits of peak years and wisely allocate the extra income. Pay down debts, increase your contribution to operation expenses, acquire some important long-term assets or upgrade production facilities. Nevertheless, remain vigilant and know that commodity values will soon return to normal, near the cost of production.”

Upcoming Dates

- 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 Ihyr agent about coverage levels as well as Annual Forage.



Preparing for Severe Weather

Article provided by Foremost.

Try and put yourself in the shoes of those who have gone through a natural disaster, and imagine this: Before a severe weather event hits – you hear the warnings from state officials and your local news, but might not take them too seriously. They're urging the public to stock up on food and supplies, fill up on gas – or - worst case scenario, they tell you to evacuate the area immediately. As the storm system nears, you realize this is serious. But, by the time you make it to the grocery store for important supplies and water– everything is sold out. It's at that moment you might be asking yourself, "How did I let this happen?"



Severe weather can strike anywhere in the U.S., and if a disaster hits in your area, you may not have access to food, water or electricity for days. According to the [Centers for Disease Control and Prevention](#), nearly half of adults in the U.S. do not have the resources or plans in place for an emergency – that's a big number! Always remember - there's no such thing as being "too prepared," and it's better to start preparing now than later when the store shelves are empty!

Below are some important items to include in an emergency preparedness kit:

Food and water. A three-day supply of non-perishable good, and have one gallon of water per person per day for at least three days. (Also have a manual can opener on hand!)

Prescription medicines. Have at least a three-day supply on hand.

Personal care items. Items like soap, toothbrush, toothpaste and contact lenses.

First aid kit. Your local store should have them in stock.

They cost anywhere from \$25 to \$35.

Electronics. Be sure to have battery-powered or solar flashlight, a cell phone with a portable charger and have extra batteries on hand.

Important papers. Copies of drivers' licenses, special medical information, social security cards, etc. Keep them in a waterproof, air tight bag so water doesn't seep through.

Cash. With no power, stores may not be able to take credit cards and ATMs may be out of cash so keep a reasonable amount of cash available so you have it if needed.

Basic hand tools. A wrench or pliers to turn off utilities.

Pet food and extra water for your pet. Your furry friends also need a three-day supply of food and water!

Depending on the size of your family, you may need additional supplies not included in the list, such as baby formula or games for the kids.

If you do end up losing power, it's important to think about ways you can keep your food cold temporarily if you don't have a cooler on hand. One option is your washing machine – just fill it with ice and voila! You won't have to worry when the ice starts melting since it can drain water. Plus – it has a lid! A second option is to fill your bath tub with ice.

Keeping these items on hand is crucial and could potentially save a life. Place your emergency kit in a designated spot all family members are familiar with and have it ready in case you need to leave your home quickly. From everyone here at Foremost – stay safe and stay prepared!