

IHRY NEWS

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4 Easy Ways To Check The Condition of Your Tires

Article provided by Ihry Insurance.

Through years of daily work commutes, road trips, and driving your kids around town, your tires are no stranger to a life of wear and tear. Even with advancements in tire technology and material, tires are not eternally resilient.

From excessive wear to small leaks, making yourself aware of these issues is crucial to the safety of you and your passengers. Each year, nearly 6,000 vehicle-related casualties are caused by defective tires.

However, if you are like most, there is a good chance you have never taken the time to check the condition of your tires. Whether it's because the thought never crosses your mind or you just don't know what to look for, let's explore 4 quick and simple ways to check the condition of your tires.



Tread Depth

Of all tire issues, worn treads are the most common. Those channels and grooves in your tires aren't to make your tires look cool. They are there to create traction between your tires and the road. The deeper the tread depth, the stronger the traction.

The Penny Test. New tires typically come with a 10/32" or 11/32" tread. The U.S. Department of Transportation recommends replacing your tires when treads reach 2/32" (some states legally require a tread depth of 2/32" or greater). The penny test allows you to confirm whether or not your treads meet this depth.

Simply place a penny, with Lincoln's head facing downward, into one of the tire's tread ribs. If you can see his entire head, it is time to replace your tires.



Tire Pressure

Stop ignoring that 'low tire pressure' light. Proper tire pressure prevents uneven wear, maximizes traction, prevents tires from popping, and ensures maximum gas mileage.

How do I know how much air to put in? While the tire itself indicates maximum pressure allowed, check your driver's side door jamb to view the optimum tire pressure for your vehicle.

How do I determine each tire's pressure? Most of us don't own a pressure gauge, so simply go to a nearby gas station. Ask for tire gauge (looks like a silver pen) and apply it to the tire's air valve. A white ruler will pop out and indicate the tire's pressure.

Tip: Don't overfill your tire. An overfilled tire can be just as detrimental as an underfilled tire.



Wear Patterns

"Rotate my tires?" "Aren't my tires always rotating?" Ever wonder what the reasoning is behind rotating your tires? Uneven wear patterns. Depending on weight distribution in your vehicle, inflation issues, or common driving routes, your tires may be subject to uneven wear.

It's important to conduct visual checks of your tires in order to detect uneven wear. The most common causes are the under and over inflation of tires. Excessive wear in the middle of a tire indicates an overinflation. Excessive wear on the outer edges indicates underinflation. If you detect these common wear patterns, make sure to check all tires. Even if other tires are properly inflated, the other

tires may be affected.

If you do detect uneven wear, make sure to have your tires checked by a professional. Depending on the severity, they may suggest a rotation (in which the 4 tires are rearranged) or a replacement.



Tire Date

The simplest task on our list involves checking the manufacturing date of your tire. Because the compounds of your tires degrade over time, it is good practice to at least replace your tires every 10 years.

To determine the manufacturing date, look for a 4-numbered stamp on the outside of your tire. For example, a stamp with the numbers 1710 indicates that the tires were manufactured in the 17th week of the year 2010.

Keeping you and your family safe is likely your greatest priority in life. It's also a priority for us. Ensuring the well-being of our community members is our greatest mission. Follow these 4 simple tasks and protect yourself from injury, accidents, and inconvenience.

Hiring a Contractor Checklist and Tips

Article provided by Travelers.



As you plan your next home renovation project, choosing the right contractor for the job is a critical first step in your planning process. You want to make sure you vet the quality of their work in advance, spell out in writing what work you want performed and agree upon the scope of the project, and inquire whether the contractor is properly licensed and insured in case something goes wrong.

This checklist compiles the top 10 tips to consider when selecting a contractor:

1. Get Multiple Estimates

Talk to several contractors and get written estimates from at least three. Make sure you're comparing apples to apples when you get multiple estimates. Look at building materials, work methods, timelines and other factors that may vary by contractor. Be cautious of estimates that are too high or too low.

2. Hire Local, Licensed Contractors Whenever Possible

Local contractors are easier to contact if problems develop with the work in the future, and they are more likely to be familiar with building codes in your area. Ask the contractor for their local, physical address. Be

suspicious of anyone who goes door-to-door or refuses to leave a contract overnight.

3. Check Their Past Work

How has their worked turned out in the past? Do they specialize in the kind of work you want done? Check references about the quality of their products, their workmanship and their customer service. Inquire about their professional reputation and years in business with the Better Business Bureau. A contractor with more than five years of experience is preferable.

4. Take Your Time Making a Sound Decision

Get multiple bids before making a decision. Don't be pressured into making an immediate decision, particularly with regard to signing a contract. Be cautious when asked to pay a large deposit up front. Make sure to read the fine print on all estimates and contracts. If you're having emergency repairs done and don't have time to thoroughly research a contractor, ask neighbors, family or friends to see if they have had a good experience with an emergency services contractor.

5. Check Their Insurance and Bonding

Make sure the contractor is properly insured and bonded. Ask the contractor for a certificate of insurance (COI), which should provide the name of the insurance company, policy number and policy limits the contractor carries. You can contact the insurance company directly to verify the coverage and make sure the policy is still in effect. Do not do business with a contractor who does not carry the appropriate insurance coverage. If the contractor is not insured, you may be liable for accidents that occur on your property.

6. Get Everything in Writing

Secure a comprehensive contract before work begins. Get everything in writing, and make sure the contract is clear and well written. Consider having a lawyer review the proposed contract for your protection before you sign it if the project involves substantial costs. The contract should include:

- A detailed description of the work to be completed and the price of each item.
- A payment schedule – for example: one-half down and one-third when work is partially completed, and the balance due upon completion of repairs.
- The estimated start date and completion date on larger

projects.

- Any applicable guarantees, which should be written into the contract and clearly state what is guaranteed, who is responsible for the guarantee, and how long the guarantee is valid.
- Signatures from both parties. You should never sign a contract containing blank sections.

Changes to the contract should be acknowledged by all parties in writing. Ask the contractor for confirmation that he or she has obtained all applicable building permits. If you decide to cancel a signed contract, you should follow the contract's cancellation clause. Written notification of the cancellation should be sent by registered mail to ensure you have proof of the cancellation.

7. Understand Your Right to Cancel

Federal law may require a "cooling off" period, in which you can cancel the contract without penalty. Check with the Federal Trade Commission and the laws of your state to understand your rights. Be sure to follow applicable rules during the cooling off period. If you do cancel, consider sending the notice of cancellation by registered mail to ensure you have proof of the cancellation.

8. Don't Pay Up-Front

Don't pay for the entire project before it is completed. Make sure you make checks payable to a company, not an individual, and do not pay in cash. For larger projects, it is standard practice to pay one-third of the estimated costs as an initial payment. That way, you can retain your cashed check as a receipt.

9. Anticipate Delays

Delays happen, and may not be the fault of your contractor. In spite of the timeline outlined in your contract, circumstances such as weather may prevent the work from remaining on schedule. Be realistic and prepare to adjust your plans accordingly.

10. Keep a Job File

Keep your contract and all the supporting documents in one folder. Your file should also contain any change orders, plans and specifications, bills and invoices, canceled checks, and certificates of insurance and any letters, notes, or correspondence with the contractor.



Ihry Insights

*Article provided by Curtis Kaufman, Agency Manager
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2018 Crop Insurance Rates

The Risk Management Agency has released rates needed to calculate 2018 crop insurance premium. Revenue Protection (RP) rate changes suggest slightly higher corn premiums and lower soybean premiums. Given that 2018 projected prices and volatilities are lower than 2017 values, premiums in 2018 could be near or slightly lower than 2017 values.

Before Spraying Herbicides, Review Crop, Liability Insurance

- Recent issues with dicamba spray drift have highlighted the need for producers to understand third-party liability associated with all herbicide applications
- Crop insurance does not cover damage from pesticide drift, according to the crop insurance manual of the U.S. Department of Agriculture's Risk Management Agency.
- Farmers may exclude yield from damaged acres in their Actual Production History numbers if they report damages to their insurer within 72 hours.
- General liability insurance might help with third-party herbicide injury.
- The cause of loss is a critical hurdle for insurance companies to clear because of the various causes of herbicide injury. Third-party herbicide injuries can include spray tank contamination, herbicide drift and volatilization.
- Liability insurance usually covers accidental tank contamination and drift, but it is less clear whether herbicide injury due to volatility is a covered loss.
- If you spray your own fields, make sure you have a spray endorsement provision in your policy. If you spray for others, verify that your spray endorsement covers commercial as well as private applications.

Restricted Use Pesticides

- XtendiMax by Monsanto
- Engenia by BASF
- FeXapan by Dow DuPont

Herbicides listed above, are now classified as a Restricted Use Pesticides (RUPs). This means that in order to purchase the product and/or apply it, producers must be certified to do so. This certification can be attained by attending a private pesticide training through NDSU Extension, or by taking the exam. Not only does the producer need to be certified, but they also have to attend a dicamba training, found in the link provided above.

Steele County Extension Private Applicator Recertification Trainings will be held:

Feb. 23 – Hope Legion

March 1 – Finley Legion

March 27 – Hope Legion

To Register for training, contact - angela.b.johnson@ndsu.edu; www.ag.ndsu.edu/steelecountyextension