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5 Easy Fixes To 5 Common Household Issues

Article provided by *Ihry Insurance*.

Life is stressful. Nagging issues around the home don't help. Clogged drains? Door hinges are aggressively squeaky? Water constantly leaking from a toilet's tank to bowl? These common household issues plant themselves in your mind and negatively affect your daily mood.

Luckily, there are easy, DIY fixes to these common, yet annoying, household issues. Moreover, these fixes will save you time and money. No need to deal with local contractors and repair services. Just a little ambition and go-getter attitude.



Clogged Drain

We've all stood over a sink and stared at the pool of water unapologetically drain at a snail's pace. For some of us, this water never finds its way down. Before calling a plumber to come unclog whatever lives in your pipes, follow these steps:

1. Do yourself a favor and spend a couple bucks

on a drain stick. These plastic sticks can work wonders. Simply snake the stick down your drain and retrieve the clog.

2. Regardless of what the drain stick retrieves, grab the baking powder and vinegar.

3. Pour 1 cup of baking powder, followed by a cup of vinegar. This is a far cheaper solution than buying a liquid declogger.

4. Close the drain and let chemistry take over for 10 minutes. *If water isn't draining, still conduct these steps sans the closing of the drain.

5. Repeat steps if necessary.



Loose Toilet Seat

Stop living in fear of what will happen when you sit down on your toilet. One of the most common nuances with our homes is a loose toilet seat. Fix the issue once and for all.

Tools needed: A toilet-seat tightening kit – found in the plumbing section of any home improvement store

1. Remove the hinge-bolt covers from the toilet seat.
2. Loosen and remove the nut that is holding the hinge bolt in place. Leave the hinge bolts in place.
3. Slide a washer from the toilet-seat tightening kit onto the hinge bolt, underneath the toilet. Slide it up the bolt so it's wedged tightly into the underside of the hinge-bolt hole.
4. Replace the hinge-bolt nut and tighten it into place. Replace the hinge-bolt cover.
5. Repeat the process on the other side.



The Toilet That Doesn't Quit

One of the most annoying household issues is a toilet whose water continually runs from tank to bowl. The culprit? The flapper – the round, rubber stopper that sits at the bottom of the bowl and is attached to a chain. Whether mineral deposits or warping has caused the flapper to not function properly, it may be time for a replacement.

1. Turn off water to toilet.
2. Flush the toilet to remove as much water as possible.
3. Make sure the chain is long enough to allow the flapper to apply proper suction.
4. If chain is long enough, remove the flapper and replace it with an identical model.



Worn Garage Door Insulation Strip

While the primary issue of a worn out insulation strip is the free flow of cold air and water, a loud bang on the closing of your door is a close second.

Lucky for you, these insulation strips can easily be replaced yourself. Simply remove the worn out insulation, slide the new roll of rubber insulations through the tracks, and relish in the silence.

Tip: Make sure to purchase a strip long enough to extend at least an inch off each side of the door. Insulation strips shrink over time.



Silence Squeaky Doors

The amount of times I've awoken my baby because of a squeaky door is too many for a parent to handle. The fix? Lubricant. After countless opens and closes, your door's hinges begin to dry out. A little lubrication is all they need.

1. Close the door and tap the hinge pins loose, from the bottom, with a hammer and nail.
2. Liberally apply petroleum jelly, not WD-40, to each pin. WD-40 is not a true lubricant.
3. Reinsert pins.

Tip: Do one pin at a time.

These 5 fixes to 5 common household issues should be enough to empower and remove unwanted stress from your life.

Tips for Buying a Used Motorcycle

Article provided by [Foremost](#).



Whether you've been riding all your life or are looking to purchase your first bike, buying a new-to-you motorcycle can be pretty

challenging. What make do I want? What's my budget? Where should I look? Even if you think you know what

you're looking for, finding a used bike that meets your criteria is no easy task, especially when there are so many different motorcycles out there!

If you're looking to buy a used motorcycle, read on to help prepare for a better buy – your wallet and watch will thank you later!

Decide what you're using your bike for

What type of riding are you looking to do? Commuting, sports, touring or a combination? A 1000 CC sport bike may get you excited, but there is a good chance you'll never need that kind of power while commuting to and from work. These are the main types of bikes you can choose from:

- **Standard:** Meant for doing a little bit of everything.
- **Cruiser:** Built for relaxed rides with easier clutch/throttle coordination.
- **Dual-Sport:** Optimized for riding on and off-road.
- **Sport Bike:** Made for speed and handling.
- **Touring:** Built for exploration and long rides on the highway.

Inspect the bike

Don't blindly trust the seller's word as truth. If you've owned a motorcycle before, do an inspection on the bike. But if you've never done work on a motorcycle before, we suggest inviting someone you trust to check it out before you sign anything. These are the specific areas you should review:

- **Drive chain and sprocket.** The chain should have around 3/4" of play and the teeth of the sprocket should not show obvious damage or wear.
- **Tires.** They should have good tread across the surface with no signs of uneven wear or damage.
- **Brake and clutch levers.** Familiarize yourself with how the controls feel.
- **Fuel tank.** Check for obvious signs of rust or corrosion using a flashlight. **DO NOT USE A MATCH OR LIGHTER.**
- **Brake fluid level.** This is usually on top of handlebars, in an enclosure with a clear window. Watch the fluid level rise and fall while releasing the front brakes.

Request a service history

The seller may not have that information, but request the history in case they do! This will help you understand what kind of service has been recently done on the bike. The tires may be new but the oil could be a few years old. Also ask for an owner's manual and factory toolkit if available.

Prepare your documents for purchase

Remember that you can't legally ride a motorcycle unless you have a bike license! Take a safety course if you've never owned a motorcycle and purchase a DOT-approved helmet before your first ride. Don't know what kind of helmet to get? Read [Protecting Your Noggin](#) to help find a helmet that meets your needs.

Take a test drive

Pick a nice day with dry roads to test drive the bike. And don't forget your bike license and helmet! If at a dealership, be prepared to sign an insurance waiver; if private, be ready to leave your license with the seller as security. Start slowly on the bike to get used to how it feels and responds. Remember to test the brakes—they shouldn't 'pulse,' but rather engage smoothly and evenly. It's also a good idea to accelerate through the gears. The transmission should feel firm and not slip out of gear under acceleration or feel chunky.

Be realistic about negotiations

Use retail pricing guides to help determine your purchase price and understand that the seller probably has a specific price they're looking to reach. If you're buying from a private seller, respect their ride and understand that they've probably taken pride in it over the years. But don't be afraid to say "no" if negotiations aren't going the way you want – you still have the final say.

Insure the bike with Foremost

This one is obvious, but if you do buy a bike, don't ride naked! Be sure to protect your tail...pipe with reputable insurance from Foremost. We've been offering specialized insurance policies since 1952 and understand your lifestyle! We also have an award-winning team of claims professionals who are available 24/7 to help restore your life to order after a claim. Find a local agent near you to learn more!



Ihry Insights

Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance

New Farm Bill Debate

- Debate on the new Farm Bill is beginning to heat up
- Renewed efforts from all sides to make substantial cuts
- Reforms are being proposed by groups on both ends of political spectrum
American Enterprise Institute; Cato; Environmental Working Group; Heritage Foundation
- **Examples of arguments used to attack the Farm Bill:**
 - ARC (Agriculture Risk Coverage) and PLC (Price Loss Coverage) — that have ended up costing billions of dollars more than promised.
 - Farm subsidies are welfare for the well-to-do. The average income of farm households in 2016 was \$117,918, or 42 percent higher than the \$83,143 average of all U.S. households.
 - New estimates by scholars at the American Enterprise Institute find that 60 percent of subsidies from the three large crop programs (insurance, ARC, and PLC) go to the largest 10 percent of farms. Politicians claim to support small farmers, but the opposite is true. Many billionaires have received farm subsidies.
 - Farm subsidies harm the environment. They draw marginal lands into production, so areas that might have been used for forests, grasslands, and wetlands are used instead for crops.
 - Farmers know they face risks, so they should save when times are good to weather the tougher years when they come along. When corn prices are high, corn farmers should save their excess profits so that when prices fall they can tap their savings. Farmers can also borrow, buy market-based insurance, and use financial tools to hedge their risks, such as futures contracts. The problem is that the gusher of farm subsidies has replaced, or crowded out, greater use of such market financial tools.
 - Diversification is another strategy to reduce risks. Farmers can diversify their crop plantings to reduce risks from fluctuating yields and price changes, and they can diversify their planting locations to reduce risks from adverse weather.

There is a fundamental ignorance of Agriculture. Please be prepared to contact your Congressmen & Senators to voice your opinion as the Farm Bill debate accelerates. This isn't 1930!!

The Tax Bill's Accidental Attack on Small Farmers

March 7, 2018 6:30 AM By Jared Whitley

Washington needs to quickly fix an unintended loophole in the new tax law. The reform's goal, in part, was to scrap superfluous deductions and thereby simplify the tax code. But while trying to preserve a tax break for farmer-owned cooperatives, Congress accidentally birthed a loophole that makes selling to corporate co-ops more profitable than selling to other companies — including independent farmers who buy crops to feed their livestock, as well as other family-owned agricultural businesses.

This new provision — section 199A — gives farmers a bonus 20 percent deduction for goods sold to cooperatives. This will force many crop-buyers to choose between forming co-ops and being run out of business.

Finance Committee Chairman Orrin Hatch (R., Utah) quickly realized and admitted the problem with this piece of the tax bill. But farmers and non-farmers alike can feel confident in a positive outcome, since Hatch assigned the task to Chuck Grassley (R., Iowa), Pat Roberts (R., Kan.), and John Thune (R., S.D.): basically, the Senatorial Dream Team of America's Breadbasket.