

A publication brought to you by Ihry Insurance Agency, Inc.

IHRY NEWS

April 2018

CONTACT US:

DEVILS LAKE
701.662.5027

HILLSBORO
701.636.2540

HOPE
800.726.7929

MAHNOMEN
218.935.5830

MCVILLE
701.322.5553

TOWNER
701.537.5942

WEST FARGO
701.492.2228

Let us know how we are doing by providing a review on Google or Facebook!



WWW.IHRYINS.COM

The Mistakes You Are Likely Making With Public Wi-Fi

Article provided by Ihry Insurance.

“What’s your Wi-Fi password?” – possibly the most common first question asked in any public place. Whether we are updating our social media accounts or checking our bank account, most of us demand constant connection to the Internet. And we will do whatever we can to maintain this connection.

While public internet access gives us this luxury, we don’t think twice about accessing it. It’s natural to live by a ‘that will never happen to me’ mantra. It keeps us from living in constant fear of the world around us. However, it is important to be aware of the amount of personal information you have on your phone, tablet, or laptop. It is also important to pay close attention to the word ‘public’ when accessing public Wi-Fi.

Let’s explore the mistakes you are likely making with public Wi-Fi.



Accessing and Transferring Personal Data

Most of us on are constantly on the go.

It’s simply the world we live in. This reality often requires us to check our bank account funds, make online payments, send an email containing personal information, and so on.

We know perfectly well that none of us can completely avoid conducting these types of online activities. We simply recommend only doing so when absolutely necessary or when you find access to a private connection.

Why would someone waste their time on my information? Wouldn’t it be more beneficial to them to access company’s information?

While it probably would, government agencies and businesses go through proper safeguard measures and typically have employees dedicated to protecting their information. On the other hand, most individuals take little action when it comes to properly securing their information. One public Wi-Fi connection

gives access to many vulnerable individuals.



Accepting Without Reading

No one actually takes the time to read the terms and conditions, right? Not enough time in a lifetime. Click accept and move on.

This disregard for the terms and conditions can be a costly mistake. While not all Wi-Fi connections require it, some do require an acceptance of its terms. And while the majority of terms and conditions don't contain any sketchy conditions, some do.

Some public Wi-Fi connections get users to agree to allow them to access their browsing history or sell the information to third-party agencies.

Again, these circumstances are rare but present. Find a secure connection or stick to your LTE network.



Not Obtaining A VPN

You are probably wondering what a VPN is. A VPN is a Virtual Private Network and blocks access, from outside parties, to your online activities. It allows you to conduct activities anonymously and securely.

While securing a VPN does require payment, it is a wise investment for those who rely on public Wi-Fi to effectively do their job when on the go.

While public Wi-Fi is an amazing technology and required by some, it is also a vulnerable technology. Take the necessary precautions when accessing these networks and do anything you can to protect your personal information.

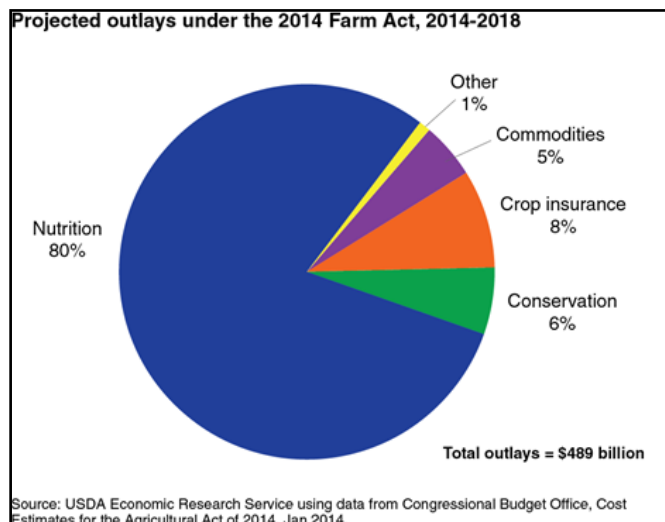


Ihry Insights

Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance

Farm Bill Debate - Update

- SNAP debate threatens to derail Farm Bill progress



- "Combining funding for agriculture and nutrition programs, as the Farm Bill does, was intended to bolster popular support for the legislation and help it move beyond partisan battle lines."

- “The ‘farm’ part of the Farm Bill accounted for over \$130 billion of the 2014 legislation, much of that to fund the safety net programs that help insulate U.S. agriculture producers from fluctuations in the global market, bad growing seasons, and other outside factors.

- What’s called the Farm Bill is mainly a nutrition bill, says Marin Bozic, an assistant professor at the University of Minnesota who specializes in agricultural economics. In the last Farm Bill, 80 percent of the \$956 billion laid out went to nutrition programs, with the lion’s share of that total going to SNAP.

- House Ag Democrats say a Republican farm bill would cut an estimated one million people from food stamps and could slash spending on food stamp benefits by more than \$20 billion over a decade.



Trade War with China??

- Soybeans: China Can’t Afford to Cut U.S. Supply Source – DTN

On a trip last week from Beijing to south China, a visiting Iowa Soybean Association delegation sought to ease concerns about possible Chinese tariffs on soybeans and to emphasize shared benefits of trade.

We’re hopeful the rhetoric between the politicians isn’t too damaging and that cooler heads will prevail,” said Bill Shipley, president of the Iowa Soybean Association. “No one wins in a trade war.”

Soybeans, as the largest-traded agricultural commodity from U.S. to China, were not included in the list of 128 commodities released Friday by the Chinese Ministry of Commerce for retaliatory tariffs against the United States.

The Chinese government said that the retaliation could be in two stages: the first stage with a 15% tariff on 120 products, including steel pipes and wine, worth \$977 million; and the second stage with a 25% tariff on \$1.99 billion in products such as pork and aluminum.

DTN Senior Analyst Darin Newsom noted China’s demand for soybeans actually offers President Donald Trump a somewhat stronger hand in this trade dispute with China. Chinese demand for some commodities is more inelastic than others, Newsom said. China’s middle class continues to grow, reportedly, creating larger demand for meat. That country’s domestic animals need something to eat, most notably soybean meal and corn.

“The bottom line is that China wants to threaten U.S. soybeans, but knows it isn’t in position to actually cut that supply tie,” Newsom said.

Should You Allow Dogs in Your Place of Business?

Article provided by *The Hartford*.



Here's an interesting one: A customer walks into your business with a service dog. Is that okay with you?

Why not, right? First of all, dogs are awesome. Besides that, it seems like dogs are everywhere nowadays, and service dogs are growing in number. When traveling, I've had a dog as a nearby seatmate on numerous flights, and I often see people walking around town with service companions. It's also not uncommon to be greeted by a dog when I visit a client. Some companies — like Amazon — openly allow their employees to bring their dogs to work. Dogs seem to be more and more welcome everywhere.

Well, not exactly. One business in Colorado turned away a customer because he had a service dog with him — and didn't have the paperwork to prove it.

"She [the dog] helps me with my conditions," the customer, a veteran who suffers from post-traumatic stress disorder, told a local television station. "It's just an important relationship." So what was the problem?

The problem was that the business served food, and customers were complaining to management about the dog's presence — so the owner took action. Unfortunately, state law in Colorado wasn't exactly on her side. The law states that service dogs are allowed in restaurants (but, even though their manners are likely better than those of many people I've seen eating out, they're still not allowed to actually sit at the table).

The problem was the lack of paperwork. The owner contended that there was no indication that the dog was a service dog. But here the rules were not on her side either. Colorado regulations only require the owner to ask and rely on the customer's response. "There's no documentation required; it does not need to be present with the service animal," a state official said in the

television report. It is, however, a crime in Colorado if someone misrepresents an animal as a service animal.

Business owners in the state do have some recourse. If an animal, regardless of its status, acts aggressively or attacks someone, the animal and its owner can be asked to leave.

This was not the case here.

Bottom line: The customer was within his rights.

I'm a dog owner and don't mind seeing dogs on planes and at clients' offices. In fact, I think it's fun, and it makes me smile. But I get that some people don't like this — they may have fears, allergies, or just prefer not to be around animals while they travel, eat, work, or shop. In the end, dogs are dogs.

Even Amazon requires its employees to get permission from both managers and their teammates in their immediate work area in order to be allowed to bring their dogs to work. The company also requires vaccinations and has its own set of etiquette rules for both dogs and owners that require the owner...sorry, the dog...to be housebroken, well behaved, social, and healthy.

So, should you allow dogs in your small business? When it comes to your customers, you need to be familiar with your state's laws, particularly as they apply to service dogs. Most I've found are similar to Colorado's. For your employees, it's all about the workplace. It's not fair to make anyone feel uncomfortable at their job, so ask first. Do a test period. Come up with a policy similar to Amazon's. Always reserve the right, as the business owner, to override your policy if you feel there are safety or happiness concerns.

But, if all goes well, then sure — let 'em in. There's no better way to bring a little happiness into your office than introduce a friendly dog.

