

IHRY NEWS

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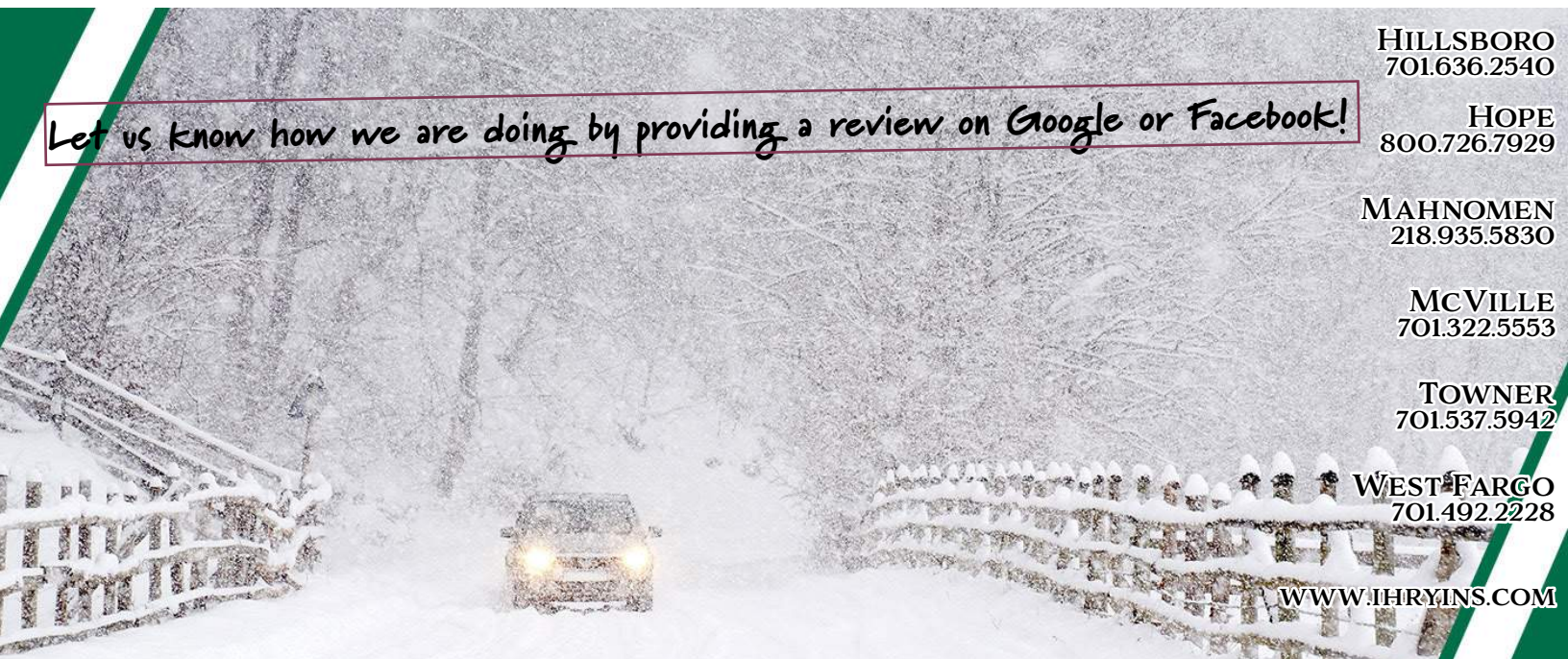
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The Science & Art of Winter Driving

Article provided by Ihry Insurance.

There are few things, during the winter months, more terrifying and frustrating than driving on snow and ice. And whether it's your first or 50th experience with winter driving season, the nerves are all the same.

Unfortunately, calming these nerves isn't easy. Let's explore the science and art of winter driving and the best tips for making it through the winter driving season.

Traction

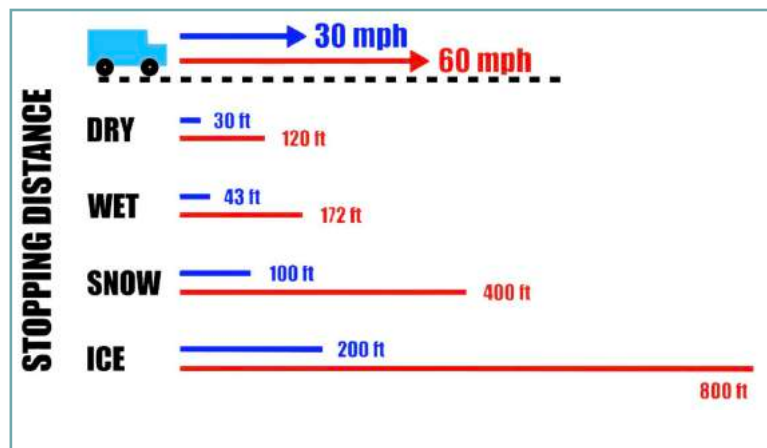
Roller coasters. What do roller coasters have to do with traction during winter driving? Well, to understand traction, we need understand g-forces.

G-forces are a measure of acceleration. When you are on a roller coaster, you may experience 2 to 3 G's of acceleration from side to side. Similarly, when you are driving, your tires possess a finite amount of grip strength. In perfect conditions, your tires possess roughly 1 G of grip.

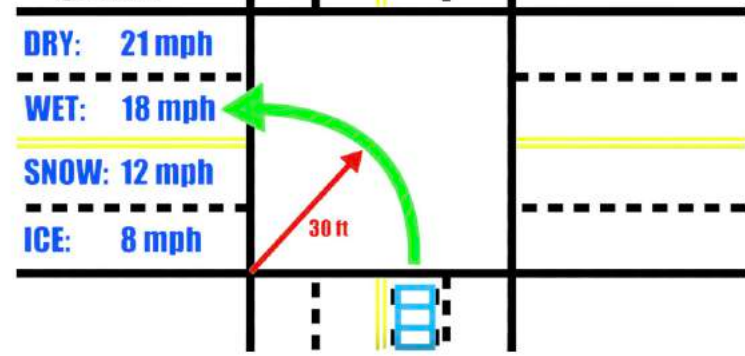
This 1 G is represented by an area around your tire. As conditions worsen and reach the snowy, icy conditions we

face during the winter, this area around your tire significantly decreases. In terms of G's, it decreases to 0.15 G's of traction – this is an extremely small area in which your tire has the ability to properly grip the road.

When we start applying this lack of traction and G's to everyday winter driving we see some interesting results:



CORNERING SPEED



White-Out

Nothing leads to white-knuckle driving quite like whiteout conditions. With visibility extremely limited, there are some actions you need to take while searching for an exit with a gas station.

Slow Down [But Not Too Much]

With limited visibility comes limited reaction time. In order to avoid hitting other drivers, slow down to a pace that allows you to properly react. However, it is important to avoid such a slow speed that it actually becomes a hazard to other drivers. Feel out the drivers around you and adapt.

Make Yourself Known

It is extremely important to make yourself as visible as possible. Use all headlights (including fog lights), turn on your hazard lights (if you fall below the speed limit), and always use turn signals when change lanes.

Tire Pressure

As temperatures drop, so does the pressure in your tires. Your tires are your main connection to the road, so you want to be sure they are inflated properly and often – check your pressure at least once a month.

To find the correct tire pressure for your vehicle, you can find it on the tag within the driver's-side door jamb or in your owner's manual. And as we mentioned before, we highly recommend want to swap into winter tires. If not, ensure you have a safe tread depth for road conditions.

Emergency Kit

As cliché as it is, it truly is better to be safe than sorry. Make sure to keep a winter emergency kit in your car that contains:

- Shovel and brush
- Warning flares and reflective triangles
- Bag of kitty litter, or sand, for traction
- Extra clothes, gloves, hand warmers, hats and thermal blankets
- First-aid essentials
- Nonperishable, high-energy food items, like jerky, nuts, energy bars and water.

The Solutions

- **Invest in winter tires.** Winter tires significantly increases the amount of G's of grip your tire possesses. While many believe winter tires are just a marketing ploy, we assure you they are not. We strongly recommend investing in a set of winter tires you only use during the winter months.
- **Reduce turning speed.** It's crucial to remember the reality that you can't take turns at the same speed you do in normal driving conditions. Show caution, folks.

The Spin-Out

In perfect harmony with the above information, the dreaded spin-out is something we will all face and all hate. If you find yourself in a skid:

- Stay calm
- DO NOT slam on your brakes
- Take your foot off the gas
- Steer your car into the slide, not against it (DO NOT overcorrect)
- Wait for your car to find traction before accelerating

And remember, breathe and stay as calm as possible.





Ihry Insights

Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance



Farm Bill - Update

Farm Bill Progress: When Will the Wait be Over

The Farm Bill is on hold until after the mid-term elections. Regardless of the outcome, both parties want to see the Farm Bill completed and put into action for America's farmers. As of the mid-term election break, no specific title had yet been finalized. One of the most contentious points is the standoff over stricter work requirements for millions of Supplemental Nutrition Assistance Program (SNAP) recipients. However, there are additional issues that are bogging down the debate, such as some specific commodity programs (ARC/PLC), conservation, energy policies, and how to pay for rural enhancements.



North Dakota: Palmer Pigweed Spreads to 4 More Counties


- Palmer amaranth has been confirmed in four more North Dakota counties.
- The very aggressive, hard-to-control weed first was found in a row-crop field in McIntosh County this summer. The other four counties are Benson, Dickey, Foster and Richland. Plants in two counties were confirmed through laboratory analysis, and NDSU Extension specialists confirmed the plants as Palmer amaranth in the other two counties.
- The way Palmer amaranth reached each county was different, North Dakota State University Extension sugar beet agronomist Tom Peters says. The likely sources were seeds carried by migratory birds, a used combine, an alternative feed source purchased out of state, custom combining and grain cleaned out of railroad cars.
- Palmer amaranth poses a serious threat to North Dakota crops because it can grow 2 to 3 inches per day in optimum conditions and reach a height of 6 to 8 feet. A single plant can produce up to 1 million seeds. Especially heavy infestations have reduced yield up to 79 percent in soybeans and 91 percent in corn in other states.
- Palmer amaranth also is a huge challenge to growers because it is prone to herbicide resistance.


Bring the Holiday Magic to Your Home


Article provided by *Foremost*.





Is it your turn to host the holiday gathering? Maybe you just look forward to the joy of the season, with all of the sparkling decorations and twinkling lights. Regardless, with a little imagination, you can make your home festive and welcoming. Here are some creative, affordable ways you can make your home look magical without breaking the bank!


 **Candles.** This is a classic, small touch that can stand out the most. Adding some candlesticks to your dining table with some evergreen clippings will look stunning and elegant. Another idea is creating a snowy candlelight look with tea light candles – and you only need a few items! Grab a mason jar and put Epsom salt at the bottom, and throw some craft glitter in there as well. Then, place the candles on top. You can make a dozen of these and place them around your home! As an added bonus – get some candles with a holiday scent you like.


 **Candy canes.** Nothing reminds people of the holidays more than candy canes! Placing these around your home will make your guests feel warm and welcome. An option is to put them in mason jars on your coffee table or a mantel, or you can put them on your holiday tree!

 **DIY Paper hurricanes.** Sprucing up your candle holders with these will add some charm to your home. All you need is tissue paper, a glass cylinder that holds the candle and tape. By wrapping the tissue paper around the glass and making the paper thicker at the bottom as you go up, it will appear that there are multiple tints being used, but really you only used one color. Secure it with tape, and when you light your candle it will give off that beautiful holiday glow!

 **Ornament centerpieces.** This decoration is simple and affordable. Get a glass candle holder, and a bunch of different colored ornaments (they can be extra ones you didn't use on your tree). Place the ornaments in the candle holder, and then you're done! Another way to incorporate ornaments in your home is to lay evergreen on your tables or mantel, and place the ornaments on top. It will give off that "cozy" feeling in your home that everyone will love.

 **Decorative throw pillows.** If you have a sewing machine and some fabric, you're already ahead of the game! If you don't want to go out and buy a pillow, look around your home and find a pillow you want to transform. If you don't have holiday fabric on hand, you can usually get it at a low price at your local fabric store. Get the correct measurements, cut the fabric and get to sewing! If you don't want the fabric to be permanently on there, sew some buttons at the end so when January comes along, you can take it off and store it for next year!

 **Wreath decorations.** Adding a wreath to your door is one idea to bring the holiday cheer to your home. You buy a wreath and decorate it with your favorite ornaments, or you can go DIY! Believe it or not, it's extremely easy to make your own wreath, and – you don't have to use evergreen. You can use wood, ribbons, pine cones, a hula hoop, or a repurposed round mirror. Really, your options are endless!

 **Flowers from your garden.** Flowers are always beautiful around the holidays, and when it's from your garden – it's free! Place them around your home where you see fit, and try to use red and white flowers to match your other holiday decor.

We hope these ideas help create a beautiful, cheerful environment in your home. *Good luck and happy holidays!*

