

IHRY NEWS



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Cold & Flu Prevention in the Workplace

Article provided by *Travelers*.

Every year, without fail, flu season hits. While the influenza virus poses high health risks for individuals, an outbreak at the office can also affect business operations. All it takes is one employee and one sneeze to put others at risk and spread the virus.

According to the Centers for Disease Control and Prevention, flu viruses can spread to people from up to 6 feet away through droplets made by sneezing, coughing or talking.* Even before showing symptoms, an infected employee who sneezes during a meeting or coughs at someone's desk without covering his or her mouth can expose others to the flu.

Small businesses can be even more vulnerable if multiple employees call in sick due to flu-related illnesses. Fewer hands on deck could potentially impact productivity and operations.

Following are Five Tips for Business Owners to Help Reduce the Potential Spread of the Flu:

1. Make the Flu Vaccine Available for Employees

The best way to prevent the flu is to get a flu vaccine every year. However, finding time to get the vaccine may be difficult for some. If possible, employers should consider hosting a vaccine clinic onsite. By having it available at work, employees should be able to take care of this simple task quickly and easily.

2. Keep Work Spaces Clean

Generally, human flu viruses can survive on surfaces for two to eight hours, so encourage employees to clean their desks regularly. When buying cleaning supplies, read the label to make sure it states that the product is effective against flu viruses, such as Influenza A.

3. Offer the Option to Go Virtual

Most people do not realize they can spread the flu virus to others one day before they show any symptoms and up

to seven days after becoming ill. Small business owners should make employees aware of this fact and provide opportunities to reduce in-person interactions, as this can help minimize the spread of the flu in the office. There are still ways to get work done so consider giving employees an option to work from home. They can stay connected through emails or phone calls, and conduct meetings online.

4. Be Open to Deferring Travel

Small business owners should also be open to rescheduling business trips. If workers are not feeling well before a trip, encourage them to reschedule to a later date

so that they are not sick while away from home. If travel plans involve airplanes, fellow passengers will be grateful for that decision as well.

5. Hand Out the Tip Sheet....Now!

Even before flu season hits, hand out a short, informative document to employees on ways to help reduce the spread of the flu, such as washing hands properly and regularly and avoiding touching your eye, nose or mouth (entry points into the body for germs). For more information, consult the [Centers for Disease Control](#) and Prevention for additional suggestions on preventing the flu and maintaining good health habits.



Ihry Insights

*Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance*

Farm Injuries Can be a Direct Path to Opioid Addiction in Families

Posted on December 28, 2018

Rural America is occupationally dangerous.

Something as simple as bending over to pick up a bale of hay and tossing it in the back of a truck can lead to a trip to the doctor, rehabilitation and prescription pain medicine.

Chronic pain from farm injuries can be an impetus for prescription opioid use and abuse in rural areas.

Preventing injury and managing pain following farm injuries can be effective tools to stave off a growing wave of opioid use disorder.

An estimated 3.1 million people work on 2.3 million farms and ranches in the United States, according to the National Safety Council. Each year, about 1,300 people die in farm accidents, while about 120,000 people are injured.

Opioids can be effective to deal with pain, but they can also be addictive and dangerous.

Combating opioid use disorder requires local and national efforts. The answers will be different depending on each community, but there are actionable steps that individuals, communities and schools can take to make progress in stemming the addiction tide.

Actionable Insights:

- **Farmers/Ranchers:** Prevent farm injuries to avoid need for painkillers.
- **Adults:** Properly store prescriptions to keep out of wrong hands.
- **Parents:** Communicate with children about drug risks.
- **Rural families:** Make efforts to stay connected.
- **Schools:** Serve as important information and service hubs.

Tracy Miller, the epidemiologist for the North Dakota Department of Health, said a \$2 million federal grant will help

collaborative efforts across state government and other entities to combat the opioid epidemic. Contact your local Health Care Provider or County District Health Unit for more information.

Price Select

- Price Select is a supplement to the Revenue Protection MPCl policy
- Producers may choose additional months besides the base and harvest months to determine their revenue guarantee
- Opportunities may exist to use Price Select now to take advantage of the potential of Trade Negotiations to end existing tariffs – especially affecting soybeans
- Contact your Ihry agent for a quote. You may be able to purchase multiple months now (March, April, May, June & July) for around \$3/acre!

2019 Ihry Farm Meetings



Join Us for a 2019 Spring MPCl Update Meeting

Meet with us to discuss the 2019 outlook. We will show you strategies that are geared toward protecting your revenue and preserving your equity.

Tuesday, Jan. 29

9:00 am - KC Hall
Devil's Lake, ND

- OR -

3:00 pm - Hope American Legion
Hope, ND

Wednesday, Jan. 30

1:00 pm - McVile Café
McVile, ND

Thursday, Jan. 31

3:00 pm - Shooting Star Casino
Mahnomon, MN

Friday, Feb. 1

8:30 am - 1 mile west on
County Road 11 & 162 Avenue SE
Hillsboro, ND
(signs will be posted)

Guest Speakers:

Rich Morrison
Diversified Services
Marketing Group

Mike Gauer
Diversified Crop Insurance Services

MyAgData
Digital Ag Solutions

Staff representing FSA and AgriFinancial will also be there.

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Mobile Home Tricks to Survive the Winter

Article provided by *Foremost*.

If you're anything like me, you look forward to the cooler seasons of the year — a break from the heat and a little kiss on your nose from the chill is welcome. However,

once that first cold morning hits, you often wish those days of humidity and heat were back with a passion. Here are a number of tactics to help you survive the cold and keep your toes warm in your mobile home this winter.

Reinsulate Your Walls.

Energy bills can be high in the winter. Since some mobile homes lack enough insulation, you can keep your costs low by reinsulating your walls. Purchase some thick insulation from your favorite home store and DIY like crazy.

Caulk.

Consider re-caulking and weather stripping the cracks and crevices around openings in your mobile home to decrease the air flow entering your cozy space.

Unplug Electronics.

When you aren't using an item, unplug it! We use more electricity powering our dormant electronics than during use. These savings can be applied toward your winter energy costs.

Let Sunlight In.

This form of heat is free, so when the sun is shining, make sure you open every blind and let that natural heat enter your space!

Invest in Energy-Efficient Window Treatments.

Consider investing in energy-efficient window treatments to keep the cold out and the heat in. A range of energy-efficient window treatments can be found [here](#).

Use Ceiling Fans.

While this may sound contradictory to the objective, running your ceiling fan will actually increase air flow and push the heat that has risen back down to your level.

Button up your coat and your home, and you'll find the chilly months of the year can be truly enjoyable.



Our mission at Ihry Insurance is to provide superior insurance solutions for our clients to help manage their risk and protect their assets, while maintaining the highest ethical standards of the insurance industry.

Thank you for your business!