

# IHRY NEWS



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## Riding A Motorcycle Can Improve Your Mental Health

Article provided by [Dairyland Insurance](#).

To people who see motorcycle riding as purely an adrenaline rush for thrill-seekers, the idea of riding for your mental health can seem confusing. In the eyes of the uninitiated, motorcycle therapy seems to be an oxymoron. However, nothing could be further from the truth. Experienced motorcycle riders have long understood motorcycle riding yields benefits like reduced stress and anxiety.

Since the earliest days of riding, you only needed to talk with a motorcyclist to understand its health benefits. But now, thanks to modern technology, we have proven results from a scientific study sponsored by Harley-Davidson® and conducted by UCLA's Semel Institute for Neuroscience and Human Behavior. The study documents measurable mental health reasons to ride a motorcycle. Before we dive into the results, let's look at the knowledge American riders themselves have accumulated over the past 120 years.

### Motorcycle therapy

Long before roads were paved or mental health was a topic of concern, riders were practicing motorcycle therapy. While life in earlier times may have been simpler, people still had stress—even if the term hadn't reached common use. Upon return from their escape, they were refreshed, having gained clarity and sometimes even a greater understanding of themselves. The ride made them feel better and helped them cope with life's struggles.

Nowadays, the downtime needed to decompress from the pressures of work and daily tasks is harder to come by. For some of us, the boundary between work hours and free time grows fuzzier with each passing year. Motorcycle riding offers a healthy way to take a break, find a personal place to be at peace, and reflect on life.

Motorcycle riding, even with a group, is a solitary experience that offers us mental room to let our thoughts

expand and come back into focus. Additionally, you may be happily surprised to find that the act of riding a motorcycle provides some of the benefits of light/moderate exercise. This is knowledge that motorcycle riders have long understood, and science has just confirmed.

### Science proves health effects of motorcycle riding

Let's dig into the study's results. Led by neuroscientist Dr. Don Vaughn and his research team, 50 experienced motorcyclists were instructed to ride a preselected semi-rural route for a 20-minute duration using first their own vehicle, and then their own motorcycle.

Using advanced mobile electroencephalogram (EEG) and lab tests, the participants' responses to these real-world conditions were collected and compared to their bodies' stimulation responses at rest.

The results showed how riding benefits the mind and body. Here are some insights from the study:

- Riding a motorcycle increases alertness, similar to the positive effects of caffeine on brain activity
- Motorcycle riding enhances a rider's senses more than driving a car
- A 20-minute motorcycle ride increases the heart rate up to 11 percent and boosts adrenaline up to 27 percent, which is comparable to light exercise

- Riding a motorcycle decreases the levels of the stress hormone cortisol up to 28 percent
- Motorcycle riders experience increases in their ability to readily recover from distractions while riding compared to driving a car

### Mental benefits of riding a motorcycle during the COVID-19 pandemic

Many of us are still furloughed from work and living under safer-at-home restrictions. And while this is temporary, the uncertainties of life continue to feel overwhelming. In times like these, we need motorcycle therapy more now than ever before. The beauty of riding is that we're able to receive its mental benefits while still observing social distancing.

Additionally, fresh air and sunshine are two abundant and important health benefits of riding that can lift your spirit. Just remember to follow the most up-to-date CDC health guidelines.

Till next time, ride safe!

#### Related links:

If you enjoyed this piece on riding for mental health, check out [our blogs on the best trips to take throughout the country](#). We hope they inspire you!

At Dairyland, we feel strongly about your health and safety. Be sure you're carrying the coverage that best serves you best. [Check out your options here.](#)



## Ihry Insights

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

### 2020 Acreage Reports

- Please complete by CLU, sign and return to our office, along with a set of your FSA maps and 578 forms, **prior to July 3, 2020.**
- You may also be able to instruct the FSA office to email those documents directly to us. Please contact your FSA office to authorize.
- Notify our office immediately if you have any acres that need to be replanted or destroyed. Do not destroy or replant any acres before you notify this office and receive approval.

## The specified time to submit a Notice of Loss:

(a) For a planted crop (for production losses and dollar losses under dollar plans of insurance) is within **72 hours** of initial time of discovery of damage or loss of production but **not later than 15 days** after the End of Insurance Period, even if the crop has not been harvested (by unit, for each insured crop in a county).

For **Prevented Plant** notices, the notice must be filed **within 72 hours**:

(i) **After the Final Planting Date** if the insured does not intend to plant during the Late Planting Period, or if a Late Planting Period is not applicable; or

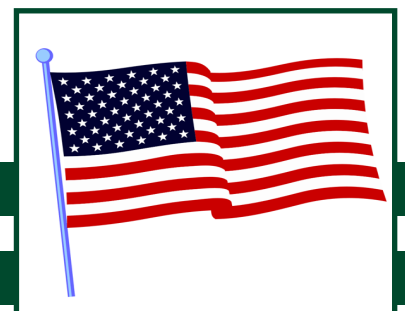
(ii) **When the insured determines** the crop cannot be planted within the applicable Late Planting Period.

### Reminder:

Thry Insurance will not file a claim on your behalf without notification from you. **You must notify us** either by phone, email, text, or in person of any/all potential losses.

## Updated Info on WHIP+

- Whip+ is a Disaster program administered by **FSA** which will use **RMA** data to qualify you for payments.
- **Claims** must be completed to finalize a WHIP+ payment
- You **Can & Should** sign up for WHIP+ **even if you did not have a loss**
- Payments under WHIP+ are **BY CROP & BY UNIT**, which means that you can submit a WHIP+ application on harvested crops now and follow up with other crops when harvest is complete and you have assembled your production records.
- You can sign up **NOW** at your county FSA office and they will hold the application until you can supply all your records
- Because **FSA** will be using **RMA** records, **you must report all production to your crop insurance agent on each crop so that that production can be submitted to RMA and complete the WHIP+ application.**
- U.S. Secretary of Agriculture Sonny Perdue announced additional disaster assistance available to agricultural producers, including producers impacted by drought and excess moisture as well as sugar beet growers.
- In addition, producers have reported widespread crop quality loss from eligible disaster events that results in price deductions or penalties when marketing the damaged crops. The Appropriations bill expands WHIP+ to include assistance for crop quality loss. FSA is gathering data and input from producers and stakeholders regarding the extent and types of quality loss nationwide.
- “Providing assistance for quality loss is complicated, and we are actively gathering data and input on how to administer quality loss assistance for producers,” **said Farm Production and Conservation Undersecretary Bill Northey**





## SIMPLE STEPS FOR SMALL BUSINESS OWNERS TO SAVE MONEY ON AIR CONDITIONING

*Article provided by [Hartford Steam Boiler](#).*

Summer heat and humidity require high-cost, energy-draining air conditioning. Small business owners can reduce energy costs and prevent system failures by performing simple seasonal maintenance on their own, and having a qualified technician service the system yearly.

### **Here are easy things small business owners can do on their own to save money on air conditioning:**

1. Before the thermostat is turned to cooling mode, make sure the system is powered up for at least 8 hours to protect the compressor.
2. Make sure the area around the unit is free of debris.
3. Replace filters every three months. Clean filters reduce fan pressure, requiring less energy.
4. Leave the thermostat's fan switch on "auto," so the fan runs only when the compressor runs.
5. Use a programmable thermostat set seven to 10 degrees higher during off-hours to save about 10% in cooling costs a year.
6. Draw shades to minimize the amount of hot sunlight entering the room.
7. Use zone thermostats to shut off ducts to areas that aren't being used.
8. Use efficient lighting systems that don't emit excessive heat.
9. Ceiling fans can reduce the need for AC, resulting in a potential 15 percent savings.

An annual inspection by a licensed technician can further reduce your risk of lost business, repair and energy costs. A technician will:

1. Check electrical connections for looseness, and signs of moisture, damage or corrosion.
2. Recommend a power protection device to protect the unit from brownouts, power surges or lightning.
3. Check lubricating oil in the compressor's crankcase heater.
4. Check that the condenser is clean and surrounding area is free of vegetation, trash and stored materials. A dirty unit can increase power consumption by 10%.
5. Keep surfaces of the cooling coils clean with filters.
6. Check for proper refrigerant levels.

*For more information on how small business owners can save money on air conditioning with simple maintenance practices, read [this](#) and [this](#)!*