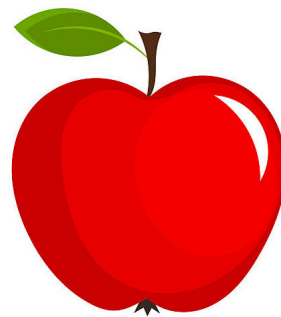


IHRY NEWS



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Back From School, First Thing Kids Should Do: Wash Hands

Article provided by [Sanford Health](#).

As school starts this fall, parents may be wondering: What should we do when the kids come home each day?

COVID-19 shut the school doors early this spring and sent children and teachers online. Now as schools open with new precautions to keep students and staff safe, there are a few simple things to keep in mind on the homefront, too, said [Avish Nagpal, M.D.](#), an [infectious disease specialist](#) at [Sanford Health](#).

Back-from-school routines

“What works well is washing your hands as soon as you enter the house and washing your face,” Dr. Nagpal said.

“Those are the things that I think have more impact in preventing disease transmission.”

Leaving shoes, coats, backpacks or school supplies in a separate area or outside the main part of the house is an option, but Dr. Nagpal doesn't think it's necessary.

“We are finding that the virus doesn't thrive on surfaces very well,” he said. “... I'm sure some of the spread happens that way. But most of the spread happens with direct close contact inside a confined space.”

[Related: COVID-19 FAQs: Can the coronavirus live on surfaces?](#)

Dr. Nagpal considers hand and face washing to be more practical than a shower immediately when kids walk in the door. They should still shower and change clothes daily, however.

Face mask tips

One new thing likely coming home from school regularly with kids this year is their face mask. Ideally, these masks should be washed every day. But Dr. Nagpal understands this may not be practical either. He suggests keeping five or six for each child and saving them up to wash in one laundry load.

Dr. Nagpal also said that if a cloth mask isn't soiled or wet or deteriorating in any way, it could be used a second day before washing. At the beginning of the pandemic, when some clinical masks were in short supply and had to be rationed, they were worn for multiple days. That extra use didn't result in an increased risk of infection, he said.

“A mask will not offer you 100% protection, but even if it offers 50% protection, you’ve cut your risk of transmission in half,” Dr. Nagpal said. “So wearing a mask is important, and you don’t have to turn your life upside down by washing it every minute or every hour of the day, or after every adventure outside.”

Also, as a parent sending his own children back to school, Dr. Nagpal has a tip for other parents frustrated by not being able to find disinfectant wipes to fulfill school supply lists.

Try sending paper towels and cleaner with your child instead, he suggested. “Instead of using the wipes, which are not really available in the market right now, they can just use a paper towel to clean their desks once a day.”



Ihry Insights

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

- **Crop Insurance – A Good Investment!!**
 - **2019 Loss Ratios by Crop and for the Nation**

Table 1. Loss Ratios by Crop and Year, 2002 - 2019

Year	All	Corn	Soybeans	Wheat	Cotton	Peanuts
2002	1.39	1.39	0.99	2.04	1.26	0.77
2003	0.95	0.64	1.45	0.74	1.19	1.04
2004	0.77	0.58	0.78	0.91	0.57	0.41
2005	0.60	0.55	0.30	0.60	0.34	0.68
2006	0.78	0.52	0.29	1.28	1.19	0.90
2007	0.54	0.35	0.57	0.96	0.51	0.35
2008	0.88	0.81	1.10	0.72	1.42	0.48
2009	0.58	0.35	0.28	1.07	1.14	0.77
2010	0.56	0.60	0.42	0.50	0.44	0.50
2011	0.91	0.68	0.60	0.98	1.96	1.46
2012	1.57	2.74	0.91	0.43	1.31	0.75
2013	1.03	1.25	0.48	1.15	1.48	1.98
2014	0.91	1.05	0.54	1.13	1.00	1.52
2015	0.65	0.46	0.55	0.95	0.59	2.73
2016	0.42	0.27	0.21	0.45	0.55	1.21
2017	0.54	0.37	0.30	0.84	0.70	2.41
2018	0.74	0.43	0.57	0.57	1.43	0.95
2019	1.01	1.06	1.05	0.85	1.14	2.92
Average						
02-19	0.82	0.78	0.63	0.90	1.01	1.21
10-19	0.83	0.89	0.56	0.79	1.06	1.64

Source: Summary of Business of Risk Management Agency. Data from July 2020.

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Ethanol: Waiting on COVID Relief, None Yet in Sight

- Congressional leaders continue to hammer out details on a new round of COVID-19 stimulus that may include relief for ethanol
- The EPA has surpassed the deadline by one month to release proposed 2021 renewable volume obligations in the Renewable Fuel Standard
- The Senate version of pandemic relief gives USDA discretion to make direct payments totaling \$20 billion to agriculture including “agricultural processors.” The language is broad and would leave it up to USDA to determine who would qualify for aid.
- It is vitally important that the final package includes — as the HEROES Act did — an explicit provision specifically for renewable fuels.
- As of July 24, there were 44 plants running at a reduced rate and 33 were fully idled, including 20 alone since March 1. RFA states 127 out of 204 ethanol plants are running at full capacity.

Back to School !! (Hopefully & Safely)



Password Security Tips

Article provided by *Travelers*.

The Internet has connected us to a world of new experiences, enabling us to expand our boundaries well beyond our physical location. We can visit a virtual art museum, order pizza and check our bank balance, all in one online session.

But as much as we can accomplish via the Internet, such experiences can be fraught with peril if we do not take the [proper security measures](#). And when it comes to cyber security, the best first step is a strong password.

Choosing a strong password—and remembering it—can be a challenge, but it is your first line of defense against cyber attacks. The stronger your password, the more secure your computer and accounts may be.

Most people do not put a lot of thought into creating passwords beyond their pet's name or their birthday, but as the number of data security breaches online continue to rise, it is critical to have passwords that are difficult to break.

Not sure whether your passwords would pass muster? Here are a few tips to keep in mind:

- To create a strong password, use eight characters or more in an alphanumeric combination, upper and lower case combinations or symbols. You should avoid using complete words.
- Make your passwords cryptic so they cannot be easily guessed, but be sure it is something you can remember. To find the right balance between convenience to remember and difficulty for hackers, consider creating a unique acronym for a sentence or phrase you like or including phonetic or alphanumeric replacements for wording within the phrase.
- Avoid using personal information such as your name, birthdates, family or pet's names or your company's name in your passwords.

Once you have created your strong password, you need to ensure it remains an effective line of defense. To keep your password strong:

- Never share your passwords with anyone. That includes coworkers, family members and friends.
- Choose different passwords for all of your accounts. Using the same password for each account is like using the same key to unlock your office, home and car —each site is vulnerable if the wrong person gains access to one.
- If you are a business owner, consider having automatic password expiration dates that require employees to enter a new password after a certain amount of time. Some companies set the expiration date at every 90 days. If you do this, consider not allowing [employees](#) to re-use older passwords for a specified number of iterations.

To assist with remembering and managing all your passwords, try using a password manager to store your passwords on a secure database that is protected by a strong master password of your choosing. Password managers usually encrypt the stored passwords and can also generate random passwords.

Today's Internet-centric world demands users to stay vigilant about their security online. Creating and keeping strong passwords should be considered an imperative against data breaches and cyber attacks. Taking the extra time to create a strong line of defense early can help you avoid major trouble down the road.

