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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**Risk Reduction For Crop Protection**

**By Pat Murphy**

Insurance policies, in general, are directed against specific risks. Agriculture insurance is no exception. Whether you opt for farm bureau insurance, farm insurance, farm auto insurance, or horse insurance, there are risks you must be sure to protect your property against. It is likely that most farm insurance companies cover these risks but it could never hurt anybody to be sure and know how losses posed by these risks are determined and prevented.

In choosing farm bureau insurance, farm insurance, farm auto insurance, or horse insurance, keep in mind these risks and how to prevent them. Production risks are generally considered as risks stemming from weather conditions, pests, crop diseases, technology malfunction, genetics, and the kind of the seeds, pesticides, and fertilizers used. To prevent losses due to production risks, crop variation is recommended. This could mean planting different crops in one season or raising livestock and crops together. This is an expensive risk reducing method because this would require greater capital and investment. However, in the long run, greater savings can be had from opting for this risk prevention method. An economical method is to use technology to your advantage. Use genetically altered crop seeds for a bigger crop yield. In addition, this method controls the growth of weeds and improves the crops' resistance to pests and diseases. Pesticides and chemical fertilizers are to be used only as directed because they could strip your land off its nutrients. Crop insurance is also a good option though it is offered only at private insurance companies. Marketing risks are also to be thought of considering the increasingly competitive market. To develop an effective marketing plan, it is important to assess the demand and the supply of your crops. Research crop prices and price your crops competitively. This does not mean that you lower your price but to include production and transportation costs, and market price in placing value on your crops. An efficient marketing plan can ensure a consumer base for your crop, thereby reducing risks of crop rot and low income returns.

Traditionally, agriculture insurance is multi-peril, which means that it covers marketing and production risks. Multi-peril insurance basically involves compensation to the farmer for shortcomings like a lower yield than what the policy requires. In some cases, this spawned improper insurance use which led to unnecessary risk taking like planting crops in inappropriate locations. This increases the growers' risk of incurring losses. Farm bureau insurance, farm insurance, farm auto insurance, and crop insurance can save you from losses but no agency would offer you insurance if you are extremely high-risk. It is

therefore important to undertake risk reduction methods such as those mentioned above to prevent losses in the future.

For more valuable information on farm bureau insurance, please visit

<http://www.farminsurances.com>

### **Optimize your Photos for the Web**

#### **By Kelly Paal**

It doesn't matter if your emailing photos of your grandson or putting images of your latest product on your online store. Too many people don't consider optimizing their photos for the web. We've all been on too many web pages where it seemed that the photos would never load, and sometimes they didn't. So here are some steps to make sure that your photos show up on your site.

1. Always have a back up original format copy of your image. Never alter the original. Believe me you will regret it.
2. Crop to size. Make sure that you crop out any extra information that isn't needed. Remember the larger the photo the longer it takes to load or send.
3. Resize to reduce pixels. There should be an option to resize according to pixels. You're going to want the largest size to be no more than 250 pixels or you can reduce the dpi to no more than 96.
4. Reduce the color palette. Many images have millions of colors so the first thing that you need to do is reduce the colors to 256. You will lose some depth with this.
5. Save the file in a standard format. JPEG is the most common for photos and you can compress the image with a JPEG for further reduction in file size. It's not unusual to see GIF or PNG as well.

Remember that with a 56k connection a 150k file will take 20 seconds to load. If you're creating a web page every photo that you add will add to the time it takes to download all of the images. If you keep the images small in size the smaller resolution will not be as obvious.

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Kelly Paal is a Freelance Nature and Landscape Photographer, exhibiting nationally and internationally. Recently she started her own business Kelly Paal Photography (

[www.kellypaalphotography.com](http://www.kellypaalphotography.com)

). She has an educational background in photography, business, and

commercial art. She enjoys applying graphic design and photography principles to her web design.

Optimize your Photos for the Web

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