

Quote of the month: No one can make you feel inferior without your consent. – Eleanor Roosevelt



Tony Kahmann
Benefit Planning
Specialist

Waldo Agencies Walk to Reno Wellness Activity

On Friday, March 8, 2013 staff and family members at Waldo Agencies began a walk to **Reno, Nevada**. How long will it take? What route will be followed? How will we be affected by winter weather? All good questions for a “normal” trek, but not quite as applicable, since we’re taking a “virtual” walk.

As one of a number of Wellness activities we offer staff and family members, our virtual walk involves the use of pedometers, with individuals participating on their own and/or with associates, recording mileage through normal, daily routines as well as dedicated exercise/walking times. The official mileage distance from Nyssa to Reno is 413 miles (via Interstates 95 and 80). We’re walking for exercise and health, and felt that walking to Reno (or the equivalent distance) within four months would be a fun and challenging goal.

Besides enjoying improved health and vitality, all that participate will also be rewarded with a wonderful celebration lunch at the end of the walk.

Why did we select “walking” as a wellness activity? Here’s what the folks at **Mayo Clinic** say about walking and its benefits: Walking is a gentle, low-impact exercise that can ease you into a higher level of fitness and health. Walking is a form of exercise accessible to just about everybody. It’s safe, simple and doesn’t require practice. And the health benefits are many.

Walking can help you:

- Lower low-density lipoprotein (LDL) cholesterol (the “bad” cholesterol)
- Raise hi-density lipoprotein (HDL) cholesterol (the “good” cholesterol)
- Lower your blood pressure
- Reduce your risk of or manage type 2 diabetes
- Manage your weight
- Improve your mood
- Stay strong and fit

In providing Employee Benefit consulting services, **Waldo Agencies** is a passionate supporter of health and wellness programs for businesses. For information on programs and tools that could help your business to better manage health care costs, please contact:

Tony Kahmann: (tkahmann@waldoagencies.com, 208.405.5820 cell)

Mike Ward: (mward@waldoagencies.com, 541-372.5301, ext 210)

Source ~ Tony Kahmann ~ 1 www.mayoclinic.com/health/walking/HQ01612

Online Security Tip: Type in the address of the website you wish to browse rather than following a link; links may appear valid but may take you to another site without your knowledge.



Tips for Avoiding Foreclosure

Are you having trouble keeping up with your mortgage payments? Have you received a notice from your lender asking you to contact them?



If you are unable to make your mortgage payment:

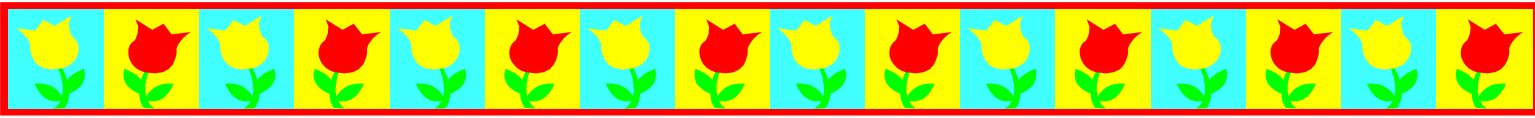
- 1. Don't ignore the problem.** The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.
- 2. Contact your lender** as soon as you realize that you have a problem. Lenders do not want your house. They have options to help borrowers through difficult financial times.
- 3. Open and respond to all mail from your lender.** The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notices of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.
- 4. Know your mortgage rights.** Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about the foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.
- 5. Understand foreclosure prevention options.** Valuable information about foreclosure prevention (also called loss mitigation) options can be found online.
- 6. Contact a HUD-approved housing counselor.** The U.S. Department of Housing and Urban Development (HUD) funds free or very low-cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender, if you need this assistance. Find a HUD-approved housing counselor near you or call (800) 569-4287 or TTY (800) 877-8339.
- 7. Prioritize your spending.** After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses--cable TV, memberships, entertainment--that you can eliminate. Delay payments on credit cards and other "unsecured" debt until you have paid your mortgage.
- 8. Use your assets.** Do you have assets--a second car, jewelry, a whole life insurance policy--that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.
- 9. Avoid foreclosure prevention companies.** You don't need to pay fees for foreclosure prevention help--use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a HUD-approved housing counselor will provide free if you contact them.
- 10. Don't lose your house to foreclosure recovery scams!**

Source: HUD.GOV U.S. Department of Housing and Urban Development

April Events

- 04/05 - All Employee Meeting - 8:00 a.m.
- 04/09 - Malheur County Board of Realtors Meeting
- 04/12 - Insurance Personal Lines Meeting - 8:00 a.m.
- 04/16 - Real Estate Office Meeting
- 04/23 - Happy Birthday Dawna Runnels!
- 04/25 - Take Our Daughters and Sons to Work Day
- Mondays - Insurance Commercial Lines Meeting - 8:00 a.m.





CoreLogic: Home Prices Post Largest Gain in 6 Years

Home prices, including distressed properties, soared by the largest gain since May 2006, rising 8.3 percent in December on a year-over-year basis, according to the latest housing figures from CoreLogic. This is the tenth consecutive month for increases in nationwide home prices, according to CoreLogic.

When foreclosures and short sales are excluded from the mix, home prices rose 7.5 percent year-over-year, according to CoreLogic.

Nearly every state posted gains in December, except for Pennsylvania, New Jersey, Illinois, and Delaware.

The following states posted the highest gains in December in prices, when including distressed sales:

- Arizona: 20%**
- Nevada: 15.3%**
- Idaho: 14.6%**
- California: 12.6%**
- Hawaii: 12.5%**



“ Source ~ CoreLogic - realtor.org
Daily Real Estate News | Wednesday, February 0

PLEASE VISIT:

- www.waldore.com
- www.waldoagencies.com
- www.udrivebenefits.com

What People Are Saying...

“We (Gerald and Kaethlyn) were referred to Waldo with enthusiasm, and now we will do so as well. John and Ken not only helped us find a home, they also made it fun - especially considerate and patient with our having to deal from two sides of the state.

Thank you.” *Gerald and Kaethlyn Elliott*



John Faw
Principal Broker,
OR/ID



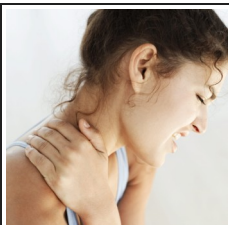
Local
Friendly
Professional



Ken Freese
Broker, OR/ID



“A smile is an inexpensive way to improve your looks.”



SOMETIMES IT IS, IN FACT, LUPUS

Contrary to what one cranky television doctor (House, M.D.) would like you to believe, lupus is a very real disease that hundreds of thousands of people deal with every day.

Lupus is an **autoimmune disease** in which the patient’s immune system attacks healthy parts of his or her own body, resulting in inflammation, swelling, and pain, among other symptoms.

What can make lupus dangerous is when it attacks vital organs such as the heart, lungs, or liver. It is more likely to affect women than men, as well as people of non-European descent. However, if caught early, those affected by lupus have a good chance of living normal and healthy lives.

Symptoms of lupus include the following, and if it seems like many apply to yourself, you may want to visit your doctor:

- **Fatigue.** Most people who have from lupus suffer **fatigue** whenever the disease is about to flare up. This is a near-universal symptom regardless of how strong or mild the case is.
- **Joint and muscle pain.** Arthritis is another common side effect of lupus. Almost three-fourths of all patients report **joint and muscle pain** to be the first sign that they have lupus. Look for arthritis in the wrists, small joints of the hands, elbows, knees, and ankles.
- **Skin irritation.** Many lupus patients wind up with **skin rashes**, especially on the face. Sores, flaky red spots, and scaly rashes are also possible, and can be located on the face, neck, back, hands, and arms.
- **Chest pain.** The disease can cause inflammation of the heart and the lungs, which can result in very **strong chest pains** that can put people at an increased risk of a heart attack or a stroke.

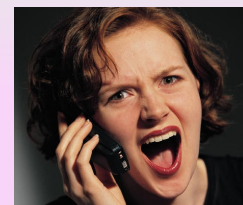
“Sometimes the hardest part isn’t letting go but rather learning to start over.”

~ THE WORLD IS MOBILE NOW ~

HOW DOES ONE MAINTAIN GOOD ETIQUETTE ON THE PHONE?

- Apply basic phone manners: Answer and return calls; leave succinct, clear messages.
- Keep the ringer of your mobile phone in silent mode instead of on a loud-ring setting when you’re with others. Always use the silent/vibrate mode in silent places (theaters, houses of worship, business meetings).
- Avoid the cell yell. Keep your voice to an appropriate pitch so you don’t intrude on others’ (quiet) space.
- Skip the foul language, confidentialities and gruesome stories that can be heard by all around you.
- Do not ignore the people you’re with. Let incoming calls go into voicemail and wait to make calls when you’re not going to make someone you’re with feel left out and second best. An emergency call is the exception.
- Don’t waste others’ time with your mobile calls. Example: You’re in the checkout line at the store and talking on your phone. You really are slowing down the process, even if you think you’re not.
- Use your mobile phone safely. Driving while using a mobile device is dangerous.

Source ~www.forbes.com - Peggy Post



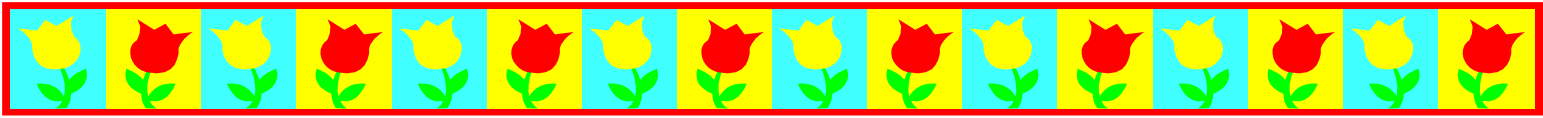
Take two cockroaches... and call me in the morning...

A new antibiotic may make you feel better - as long as you don't think too much about where it came from. Science News reports that nerve tissues from periplaneta americana (the American cockroach) and schistocerca gregaria (the desert locust) seem able to kill more than 90 percent of a strain of E. coli that causes meningitis, and can kill some drug-resistant staph.

Scientists at the University of Nottingham theorized that cockroaches, which thrive in the filthiest environments known to humanity, might have some unique defenses against bacteria and parasites. They also noticed that soldiers returning from duty in the Middle East carried some unusual infections, but locusts in the same areas were uninfected. That led them to begin grinding up bugs.

The key ingredient: brains! The researchers observed that fat, muscle tissue, and blood didn't have any affect against bacteria, but brain matter did the trick without bothering human kidney or epithelial cells.





THE SECRET TO GETTING ENOUGH SLEEP

Your alarm is set for 6 a.m., but every morning you hear it blaring and hit snooze. Nine minutes later, you hit snooze again, and again, until your back-up alarm goes off and you get out of bed a bit after 6:40, groggy and pretty sure that planned workout isn't going to happen before you need to leave the house by 7:15.



Is there any way to break this cycle?

Sure, says Patty Tucker, a Northern California-based sleep consultant. The key is to realize that if you really can't pull yourself out of bed at the time you intend to get up, you're probably not getting enough sleep. So you sleep in -- but not in a way that's helpful (snooze button sleep is pretty much useless). If you want to get up at a certain time, then getting adequate sleep means you need to stretch your sleep back earlier in the night. **That means going to bed on time.** And that means setting a bedtime alarm.

A bedtime alarm?

"I get this shocked look," says Tucker, whenever she suggests it. She says that "it's so simple, and I think we have a tendency to ignore the simplest things." But she notes that "simplest things are the most powerful."

Why your snooze button is evil:

Make over your mornings, make over your life easier. Stop worrying about how little you sleep. Set an alarm for 30 minutes **before** you need to be asleep, and when it goes off, you have to make a conscious decision. "We get so caught up in what we're doing, even if what we're doing is watching the Kardashians," says Tucker. "It takes something to actually pull you out of that reverie." An alarm will do that, and force you to decide if you're giving up on your morning plans in advance or not.

Time to wind down:

An alarm also has the benefit of telling whoever you're with that you intend to wind down, too. Often, couples get into a cycle where both parties are tired, but neither wants to be the one to turn off the TV. An alarm can bring a neutral outside perspective to this dilemma. **The alarm isn't judging.** It's just telling you that it's 10:00, and if you plan to be asleep at 10:30 in order to get 7.5 hours of sleep before 6 a.m., then now is the time to start the bedtime process. More often than not, says Tucker, "it works."

Do you give yourself a bedtime?

Source ~ www.cbsnews.com - Money Watch
Submitted by Dave Waldo - President and CEO of Waldo Agencies

How to start a fight. One year, I decided to buy my mother-in-law a cemetery plot for a Christmas gift... The next year, I didn't buy her a gift. When she ask me why, I replied, "Well, you still haven't used the gift I bought you last year!" **And that's how the fight started.....**



I need my coffee!



CAFFEINE WITHDRAWAL ~ WHAT TO EXPECT ~ Planning on giving up coffee for the health benefits? If you're pregnant, prone to anxiety attacks, or worried about being addicted to caffeine, giving it up may be a good idea. **Just watch for the symptoms of withdrawal.** They can include headache, fatigue, drowsiness, and difficulty concentrating. The symptoms can arise quickly. Medical experts say they generally begin 12-24 hours

after your last cup of coffee (or whatever form you regularly take your caffeine in), and can last up to two weeks. So be prepared... **and warn those around you as well!!**

New Listing! **Waldo Real Estate**
 937 SW 30th St.
 Ontario, OR 97913
 Office: 541-889-8160

Very comfortable home in a neighborhood near the high school. 4 BR, 1 1/2 BA home with well for irrigation of yard through underground sprinklers. Fenced backyard for privacy or to keep the pets and children contained. \$107,500.

John Faw, Principal Broker, GRI, ID/OR
 Cell - 208-739-2925
 Ken Freese, Broker, OR/ID
 Cell - 541-823-2750
<http://www.waldore.com/properties/1110dstwvvalcoregon>

METH IMPACTED HOMES

PART 3 OF A SERIES



The last several months we have shared some articles on methamphetamine and it's effects on homes and properties. We discussed the Danger of meth impacted homes as well as signs of production of meth on a property.

This month we will discuss the

Remediation Requirements of Meth Impacted Homes

Companies offering crime-scene cleanup services often provide methamphetamine cleanup. These businesses will note on their web sites and in their advertising that they follow the cleanup standards as mandated by the particular states in which they operate.

Rusty Payne, a spokesman for the DEA, said he recommends anyone who is attempting to sell a home that was formerly used to manufacture meth first contact the public health department in their municipality to find out what is required to have the house properly remediated.

Clean up costs are not cheap. They can run from a few thousand to \$50,000 or more. Remediation can involve tearing out carpets and padding, cleaning HVAC systems and even tearing out walls down to the studs, as the residue can seep into sheetrock. Payne said that in some cases, the only way to truly rid a house of toxic residue is to have it torn down.

"There are some who believe that the best way to remediate a meth lab is to tear the house down. That's not always the answer people want. It can be very, very painful, costly, time consuming and damaging," Payne said. "Most of the people who are paying for this are ones who had nothing to do with (meth). We're not talking about a natural disaster or a flood. We're talking about selfish acts by criminals and addicts."

Next month "Responsibility falls on the homeowner"

Source: ReaLawCentral.com-Jan 7, 2008 by Sarah Thuerk

Submitted by: Barbara Waldo

KIDS CORNER

What English king is responsible for fractions?

Henry the 8th

What do you call a rabbit that is owned by a beetle?

A bug's bunny

What would you get if you crossed a dinosaur with a pig?

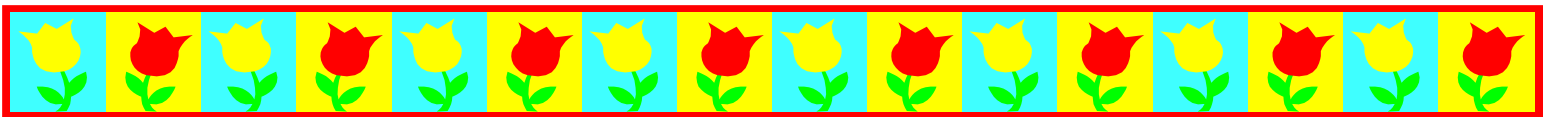
Jurassic Pork

What kind of suit does a duck wear?

A dux-edo

Why is crossing a road like music?

Because you'll B flat if you don't C sharp.





Take Our Daughters and Sons To Work - Thursday, April 25th

Acting on research that showed adolescent girls received less attention than boys, this day was initiated in 1993 by the Ms. Foundation for Women. The intention was to give girls additional direct attention and an insight into work world opportunities available to them. It was to serve the multiple purpose of increased self esteem for young girls as well as give them some ideas of the wealth of careers in the world. Thirdly, it allowed them more one-on-one time with Mom or Dad.

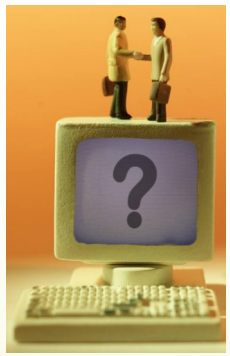
It quickly took off and became extremely popular. Girls would go off to work with **Mom** or **Dad** or even an **Aunt** or **Uncle**. They would spend the day seeing just what their sponsors job involved. It was limited only by the practicality of allowing a youthful, non-employee in a particular job environment. It works well in office environments, but proves impractical in most blue collar jobs or where safety can be an issue.

It's popularity quickly sparked interest by the boys who soon felt left out and were required to go to school for the day while the girls "got the day off". As a result, the day has turned to "**Take Your Daughter and Sons To Work Day**" in many areas. While this takes away from the original intent to give more attention to adolescent girls, it has become a valuable and popular career day opportunity for girls and boys alike.

For more information about this special day, click on the link below. It will take you to the official website where you will find helpful ideas from the **Take Our Daughters and Sons to Work Foundation**



about how to sponsor a successful day.
<http://www.daughtersandsonstowork.org/wmspage.cfm?parm1=293>



What Happens to Your "Digital Assets" After You Die?

This article was first printed in February 2012. One of our readers asked us to run it again.

When most people think about bequeathing their belongings, it's the obvious: the house, the car, bank accounts, and the family mementos. But what about our online "stuff"? "Go through a day and think about how many things you do on the internet. ... What happens to that virtual life when real life ends?" said Amy Holloran, a Sacramento estate planning attorney.

It's a question that's becoming increasingly relevant in a digital age. When it comes to writing a will or a living trust, these so called "digital assets" often get overlooked. Yet dealing with them can be just as crucial as deciding who gets the family silver. "We're seeing these issues with increasing frequency," said Mark Drobný a Sacramento estate planning attorney. "If something were to happen to you tomorrow, who would you want to access your accounts?"

The solution can be as simple as writing out a list of your online accounts with user names, passwords, and the designated person to handle them or as formal as inserting your online wishes into a legal document, such as a will, a living trust or a power of attorney form. BUT, unless these companies are officially notified of a death, the deceased person can continue to "live" online.

In the past few years, a new crop of businesses have sprung up to help people designate a "digital executor," someone who gets access to everything from your Facebook page to the 6,300 travel photos you've stashed on photo-sharing websites. They are given authority to execute your wishes on what accounts stay open, get transferred to someone else or get deleted forever.

Ideally, we all leave instructions for where we want our online accounts to go after we're gone. If not, following are some of the requirements to close an online account: Death Certificate, Power of Attorney document, birth certificate, death notice, deceased's e-mail address including "headers" that show email tracking details, copy of your driver's license, email, and address. If your request is ultimately denied, Google warns due to privacy concerns, "we will not be able to share further details...or discuss our decision."

To protect yourself and your loved ones, pick a "**digital executor**", someone who'll have access to your accounts and passwords.

Source and excerpts from: Idaho Statesman 12/20/11 article by Claudia Buck, McClatchy Newspapers

In upcoming issues of our newsletter we are going to delve further into the vast subject of online assets. Your life associated with your computer and the Internet includes time creating collections of music, photos and movies. You make posts on Facebook, LinkedIn, Google Plus, Twitter and other social networking sites. You have emails that contain all types of information. We are going to tell you about what happens to these digital assets when you die and what you can do to protect them.

Waldo Spotlights



Dee Anne Mosman, Broker, recently vacationed in California with her family. They went to Disneyland and other theme parks and attractions. They said, "We had a blast!"



Dee Anne Mosman, Scott Lamb, John Faw, Ken Freese, Brokers with Waldo Real Estate spent March 21st at the Maag Angus Ranch in Vale, Oregon. They were cooking steaks for the 16th Annual Performance Sale where over 200 head of Bulls were sold and 350 people were fed.

All About Pineapple!



- *Pineapples take about 18 months to grow.
- *Pineapple is ripe if one of the leaves can be pulled out.
- * Every plant produces only 1 pineapple per year.
- *A pineapple cannot ripen more after it is picked.
- *James Dole is considered "King of Pineapples".
- *An unripe pineapple not only tastes awful but is poisonous.
- *Pineapples have long been a folk remedy for bladder problems.



Planting season is just around the corner. Check out this beauty!
Hot Springs Lobelia Family - New for 2013
 In the past, hot weather and lobelia didn't mix well. As temperatures rose, the plants would stop blooming and die. But those days are over with the introduction of the Hot Springs lobelia family. These compact overachievers bloom all summer long and won't knuckle under when the mercury rises. There are four colors available, including white, dark blue, lavender-pink, and sky blue. Enjoy them all summer!
 Source ~ Better Homes and Gardens

