

Waldo Connection

Quote of the month: "Whenever two people meet, there are really six people present. There is each man as he sees himself, each man as the other person sees him, and each man as he really is." --
William James, psychologist

WATCH YOUR VOCABULARY WHILE ON THE JOB

Words have power, and what you say to your boss and your co-workers can have a huge impact on your job and career. You'll get ahead by choosing your words carefully. Here's what to say loudly, and what to avoid:



- **Do say: "What should I do differently?"** Use the feedback to improve your performance and show your commitment to helping your employer.
- **Don't say: "That's impossible."** You don't want a reputation for being incapable. As long as no one asks you to break the law or violate physics, take an "I can

do this" approach to all your assignments.

- **Do say: "Try, try again."** Learn to shake off your defeats and setbacks and move on. This shows a positive attitude and a willingness to take chances.
- **Don't say: "It's not fair."** Whining will get you nowhere in your career. If you have a legitimate problem to discuss, stay calm and deal with the business issues, not your personal gripes.
- **Do say: "How can I add value?"** Instead of waiting for instructions from your boss, take some initiative. Be on the lookout for ways to use your skills and talents to improve products, procedures, and the culture of your organization.
- **Don't say: "We've always done it like this."** Show your flexibility and willingness to adapt to new situations. Organizations need creativity to survive. If you're obsessed with the tried and true, managers won't look to you for ideas and career potential.
- **Do say: "I can do more."** Get organized and manage your time effectively. When you're not distracted by irrelevant activities, you'll be more productive. Managers who notice that you get more accomplished than your colleagues will learn to depend on your abilities and enthusiasm.

Be A Do-Gooder!

We can all help bring happiness to our friends, neighbors and communities - even the smallest gesture can make a difference in someone's life:

1. Offer a few hours of free babysitting to a stressed-out single parent.
2. Mow the lawn or cook a meal for an elderly neighbor.
3. Next time you eat at a cafe, leave a thank-you note along with your tip.
4. Donate new children's books to a local school or library.



We are asking our readers to send in other small gestures that would make a difference in someone's life. If yours is selected we will publish it in the next newsletter.

Submit to bjwaldo@waldore.com.

Source: 100 Ways to Happiness by Dr. Timothy J. Sharp



Submitted by John Forsyth,
Commercial Insurance
Producer

Business Travelers Beware: Hotel Internet Connections Present New Cyber Risk

The FBI, together with the National White Collar Crime Center (NW3C), has released a report alerting travelers about malware infections on devices connected to hotel Internet services.

Cyber criminals are targeting travelers abroad with malware infections through pop-up windows. The windows appear when they connect to the Internet using the hotel's connection service.

Laptop and other Wi-Fi device users have experienced pop-up windows informing them that an update of well-known software is available to them. When the user clicks on the pop-up to accept and install the update, a malicious software program is installed.

The FBI is suggesting that travelers take special care when updating software through hotel Internet connections. If possible, travelers should complete all software updates before travel or go directly to the software company's website for updates if necessary while traveling. Michael Coney for Network World "FBI issues warning on hotel internet connections," www.csoonline.com (July 2, 2012).

The Federal Trade Commission's Bureau of Consumer Protection offers these additional tips to help business travelers keep employer equipment and data safe:

1. Discourage employees from using shortcuts for passwords and access codes or keeping written passwords with their laptop.
2. Have employees remove unnecessary company data from their laptop before traveling.
3. Employees should avoid working on confidential files in close-quarters such as airplane seats.
4. Require your employees to have up-to-date firewall, anti-spyware protection, and the latest security patches on the devices they take with them on business trips.
5. Establish policies for regulating off-site access to sensitive data.
6. Implement a security response plan. Make sure employees who travel understand the importance of reporting a security breach to limit risk.

Submitted by John Forsyth.....
Source: ChubbWorks

November Events

- 11/02 - All Employee Meeting - 8:00 a.m.
- 11/04 - Daylight Savings Time! Fall Back!
- 11/09 - Happy Birthday Billie Percy!
- 11/09 - Insurance Personal Lines Meeting - 8:00 a. m.
- 11/13 - Malheur County Board of Realtors Meeting
- 11/13 - Real Estate Office Meeting
- 11/16 - Insurance Commercial Lines Meeting - 8:00 a. m.
- 11/21 - Payette County Board of Realtors Meeting
- 11/22 - Happy Thanksgiving!
- 11/23 - All Offices Closed! Black Friday!!





Real Estate Market Statistics Second Quarter 2012 Residential

Canyon County (Idaho)

Total Listed: 1,376- Number Sold: 954 - Avg. Sale Price Sold: \$129,942

Malheur County (Oregon)

Total Listed: 159 -Number Sold: 63 - Avg. Sale Price Sold : \$134,821

Payette County (Idaho)

Total Listed: 173 - Number Sold: 73 - Avg. Sale Price Sold: \$118,404

Washington County (Idaho)

Total Listed: 96 - Number Sold: 45 - Avg. Sale Price Sold: \$111,418



Rents on the Rise

Would be landlords take note:

Vacancy rates are at an 11-year low, and rents are increasing. Average effective apartment rent.

Source: Reis and MONEY October publication

02/2010 - \$974

02/2011 - \$998

02/2012 - \$1032

Kid's Corner

DID YOU KNOW?

Weird but true.....

1. Writers once used bread crumbs instead of erasers to correct pencil mistakes.
2. Slugs have 3,000 teeth and 4 noses.
3. Dragonflies can see in all directions at once.
4. Hot dogs can last more than 20 years in landfills.
5. Belly button lint is made of clothing fibers, hair and dead skin cells.
6. Girls have more taste buds than boys do.
7. A bat can eat 3,000 insects in one night.

Source: Weird but True National Geographic for Kids



What People Are Saying



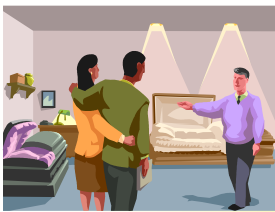
John Faw
Principal Broker

"I was very pleased with the efforts of Mr. John Faw. He listened to my needs and worked hard to close the deal. As an estate sale, there was plenty of work to communicate with various creditors and John continued working through out. It was also nice to have Ken Freese there to help if & when John was unavailable. They make a great team! ~ Lisa Barras



Ken Freese
Broker

FUNERAL HOMES ADAPT TO CHANGING MARKET



In 2010 the U.S. cremation rate was about 41%, up from 26% in 2000 and just 9.72% in 1980. "Increased cremation is a challenge because funeral homes made their money on the casket markup," said Kevin Rosenau of Twin Falls' Rosenau Funeral Home.

In 2009 the average cost of a funeral was \$6,560, excluding the cost of a cemetery plot, marker, flowers, obituary in the paper, vault, and misc. costs. In contrast to the above, the average cost of cremation is \$1,105. In 2010, 68% of deaths were casketed according to the Casket & Funeral Supply Assoc., a 4% decrease since 2005. In 2000, 79% of deaths were casketed.

This changing market has caused funeral homes to diversify by not only having accommodation for the memorial service, but an event center, staying open for family events, family dinners, even birthday parties and bridal showers. Also, the changing market and technology resources have created added services such as the creation of memorial videos, live online broadcasts of the funeral, and DVD's of the service the family can keep, on line guest books, and personalized memorial services that reflect the family's wishes.

Source: National Funeral Directors Assoc.

By the Numbers: Veterans Day



- There are almost 22 million military veterans in the United States.
- Female veterans number over 1.6 million.
- There are three U.S. states with over one million veteran residents: California, Florida, and Texas.
- Almost 10 percent of all U.S. businesses are owned by military veterans.
- There are about 54,000 living veterans who served during all three of World War II, the Korean War, and the Vietnam era. *Source: U.S. Census American Community Survey*

Clever Border Crosser !

A man riding a bicycle approached a border crossing with a large sack on his shoulder. The guard stopped him and asked, "What is in the bag?" "Just sand," replied the man. "Take the bag down so I can inspect it," said the guard. He emptied the bag and indeed found only sand. He let the man ride across the border. A week later, the same man approached the border crossing, again with a sack on his shoulder. Again the guard asked to empty the bag, which contained only sand. This repeated every week for several months. Finally, the cyclist did not appear again. A few days later, the guard happened to run into the cyclist on a busy downtown street. "Hey mister," asked the guard, "you sure are puzzling. Can I ask, why did you bring a bag of sand across the border so often? Were you trying to smuggle something?" "Well," answered the cyclist, "to tell you the truth, I was." "What was it?" asked the guard. "Bicycles!" exclaimed the cyclist.





DO YOUR CHILDREN NEED THEIR OWN ROOMS?

Some siblings want their own space; others don't like to be alone. Of course, the size and layout of your home is an important consideration. But if you have the option of giving each child his or her own room, take some time to determine whether it's really what your family wants—or needs. Here are factors to consider:

- **The children's personalities.** Some siblings prefer each other's company and aren't as happy being alone, even if they seem to fight all the time. Don't jump to conclusions about what's best without talking to them and observing their behavior.
- **Age and gender.** Sisters and brothers can share rooms successfully when they're young, as long as they have a reasonable amount of privacy. But as they grow older, you'll need to find separate rooms for them.
- **Independence and privacy.** Children who have their own rooms will feel more freedom and a greater sense of privacy, which can support their personal needs in terms of security and self-reliance (as well as what posters to hang on their walls).
- **Bonding.** Siblings who share a room learn how to solve problems and compromise. They may also be better prepared for sharing college dorm rooms or, after they graduate, an apartment.



PRICE YOUR HOUSE TO SELL QUICKLY

IF HOME LACKS FEATURES OF RECENT COMPS, IT'S TIME TO SUBTRACT VALUE
A first-quarter survey of homebuyers and sellers done by HomeGain.com, a real estate services website, revealed that 76 percent of homeowners believe their home is worth more than the list price recommended by their real estate agent.

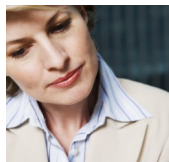
Homebuyers usually have a better grasp of current market value in the area where they're looking to buy than do sellers who own and live there. Buyers look at a lot of new listings. They make offers, know what sells quickly and for how much, and what doesn't and why. HomeGain reported that homebuyers still think sellers are overpricing their homes.

Your home is worth what a buyer will pay for it given current market conditions. This may not be the same as your opinion of what your home will sell for, or what you hope it's worth. Relying on emotion rather than logic when selecting a list price can lead to disappointing results.

The prime opportunity for selling a home is when it's new on the market. This is when it is most marketable. Buyers wait for the new listings. Usually, listings receive the most showings and have the busiest open houses during the first couple of weeks they are on the market.

This is the opportunity to show your house off to advantage with a list price that attracts buyers' attention. Listings that sell today are priced right for the market. Buyers need to feel comfortable that they are getting a good deal.

By Dian Hymer ~ Inman News®



Desperate for time to think?

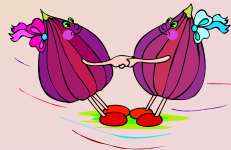
Here's one person's approach to getting it....

A family took a car trip together, and each person was allowed to bring one tape to listen to on the way. Each had to be quiet during the other's tape. The daughter listened to hers, the father went next, and then it was the mother's turn. Her choice? A blank tape that gave her 20 minutes of silence to relax and enjoy the trip. With a little planning, she'd found a way to make time to think and a quiet place to do it.

Source: ~Adapted from The Productivity PRO Web site- "Communication Solutions"

November 1-7 is National Fig Week

1. The fig is one of the earliest fruits cultivated. It is a member of the mulberry family.
2. Fig trees have no blossoms on their branches. The blossom is inside of the fruit.
3. California produces 100% of America's dried figs and 98% of the fresh figs.
4. Many believe that it was a fig that Adam and Eve ate in the Garden of Eden, not an apple.
5. In ancient Greece, Olympic athletes ate figs during their training. The fruit was also presented to winners during the games.
6. Figs were not sold commercially until 1891, when they made their first appearance in Fig Newtons cookies.
7. Fig Newtons were named for the town of Newton, Massachusetts.
8. Fig Newtons are the third most popular cookie sold by Nabisco, with over one billion eaten each year.
9. One half cup of figs has as much calcium as one half cup of milk.



Tree Ownership

How to keep your leafy assets from becoming a liability:

- Schedule regular** upkeep by having your trees inspected regularly
- Get removal right** when it gets diseased or dangerously overgrown
- Invest in new growth** to replace trees or propagate a bare lot

Tree Bonus:

- a. A big shade tree will knock nearly \$70 off annual air conditioning bills
- b. A large evergreen that blocks winter winds will reduce heating costs by around \$60/year
- c. Trees also provide protection from road noise and basement flooding
- d. Large mature trees may contribute 8% to 10% to your home's value. Source: MONEY October 2012 publication

Senior Safety Tips for Winter

As winter closes in, it is important for seniors and those who care for them to be aware of some simple precautions. Seniors are at risk during the winter months for several reasons. Winter weather and storms may isolate the elderly more than usual. Diseases such as the common cold and the flu are more prevalent and present a particular risk to those who are older or already in weakened health. There are also the dangers that the cold weather itself presents to those who are vulnerable.



In response to these circumstances, the American Red Cross has issued its annual winter-preparedness tips for senior citizens.

- **Be sure to arrange to have someone check on older persons regularly. It is also a good idea to have a plan to signal the need for help. For example, a daily phone call to check in might be appropriate. Post emergency numbers near the phone as well.**
- **We never know when severe weather might hit. If specialized care, medical supplies, or equipment is needed, plan ahead for these items or health care services. Have several people available who have been familiarized with procedures or equipment. It is also a good idea to have enough food and supplies to last at least three days.**



Holiday Open House

Join us December 4th at our Ontario location.

3:00 to 7:00



WALDO

New Listing!

Waldo Real Estate
129 Plymouth Ave. New Plymouth, ID
Office 208-278-5252

Great country place - 25+ acres with over 1700 sq. ft. of living space. Many useable outbuildings- barn with tack room, 30'x50' barn - 32'x70', plus 2 more storage sheds (18'x20' & 18'x24'). Enjoy the firepit & underground sprinkler system and a riding arena. Lots of room for farm animals. Recently updated water filtration system for domestic use. \$158,000.
Gayle Hagler— Sales Associate, ID Cell — 208.890.9202
Myra Atebery — Sales Associate, ID Cell — 208.740.9471



On November 16th the children of Waldo Agencies employees will come to each Waldo office to pick up donations for the Food Bank.

You can drop your donation at any of our 4 offices, Nyssa, Ontario, Vale & New Plymouth.



PLEASE VISIT:
www.waldore.com
www.waldoagencies.com

Waldo Agency Family Fall Activities



JILL MCKERROW



DEE ANNE MOSMAN

CONGRATS TO THESE HUNTERS!

BUCK FEVER!




KATY LAMB



HEATHER HYSSELL



**JAY HYSSELL:
6 POINT WITH A GREEN SCORE OF 296**



“The Buccaneers! 3 years undefeated!
Waldo Agency participants:
Charlie Lamb, Orin Stipe, Dawson and Gage Mosman”



“Congratulations!”



“Kadence Waldo’s soccer team, The Fire Tigers!
Only one loss! Great job!”