

National Women's History Month

Women's History Month goes back to March 8, 1857, when women from New York City factories staged a protest over working conditions.

International Women's Day was first observed in 1909, but it wasn't until 1981 that Congress established **National Women's History Week** to be commemorated the second week in March. In 1987, Congress expanded the week to a month.

158.3 million: Number of females in the U.S. in 2011 (153.3m men)

57.7%: Percentage females 16 and older in labor force (72.6m in 2012)

41.7%: Percentage of females 16 and older who worked in management, professional and related occupations in December 2012 (compared with 35.1% of employed males)

204,973: Total number of active duty women in the military as of 11/30/2012. 38,378 were officers and 164,021 were enlisted

\$37,118: The median annual earnings of women 15 or older who worked year round, full time in 2011 (comparison to men \$48,202)

31.4 million: Number of women 25 and older with a bachelor's degree or more in 2011, higher than corresponding # for men (30m).

30.1%: Percent of women 25 and older who had obtained a bachelor's degree or more as of 2011



11.3 million: Number of college students in fall of 2011 who were women age 15 and older.

\$1.2 trillion: Revenue for women-owned businesses in 2007

7.8 million: The number of women-owned businesses in 2007

7.5 million: Number of people employed by women-owned businesses in 2007

4: Number of states with at least 500,000 women-owned businesses in 2007 was California, Texas, New York and Florida.

46.2%: Percentage of female citizens 18 and older who reported voting in the 2010 congressional election. (44.8% of males cast a ballot)

66.6%: Percentage of female citizens reported registered to vote in 2010

85.4 million: Estimated number of mothers in the U.S. in 2009

Source: U.S. Census Bureau News www.census.gov CB13-FF-04 Feb. 7, 2013 "Facts for Features"

CHOOSE YOUR TAX PREPARER

Below is a link from the IRS with 10 tips to help you choose a tax preparer. Be sure the person you pay to prepare your taxes is licensed. The person can verify their license by showing you their current license. You can check the **License Look-Up** tool.

TEN TIPS TO HELP YOU CHOOSE A TAX PREPARER

Many people hire a professional when it's time to file their return. If you use a paid tax preparer to file your return this year, the IRS urges you to choose that preparer wisely. Even if a return is prepared by someone else, the taxpayer is legally responsible for what's on it. So, it's very important to choose your tax preparer carefully.

This year, the IRS wants to remind taxpayers to use a preparer who will sign the returns they prepare and enter their required Preparer Tax Identification Number (PTIN).

Here are 10 tips to keep in mind when choosing a tax return preparer:

Check the preparer's qualifications. New regulations require all paid tax return preparers to have a Preparer Tax Identification Number. In addition to making sure they have a PTIN ask if the preparer is affiliated with a professional organization and attends continuing education classes. The IRS is phasing in a new test requirement to make sure those who are not an enrolled agent, CPA, or attorney have met minimal competency requirements. Those subject to the test become a Registered Tax Return Preparer if they pass.

Check on the preparer's history. Check to see if the preparer has a questionable history with the Better Business Bureau and check for any disciplinary actions and licensure statuses through the state boards of accountancy for certified public accountants, the state bar associations for attorneys, and the IRS Office of Enrollment for enrolled agents.

Ask about their service fees. Avoid preparers who base their fee on a percentage of your refund or those who claim they can obtain larger refunds than other preparers. Also, always make sure any refund due is sent to you or deposited into an account in your name. Under no circumstances should all or part of your refund be directly deposited into a preparer's bank account.

Ask if they offer electronic filing. Any paid preparer who prepares and files more than 10 returns for clients must file the returns electronically, unless the client opts to file a paper return. More than 1 billion individual tax returns have been safely and securely processed since the debut of electronic filing in 1990. Make sure your preparer offers IRS e-file.

Make sure the tax preparer is accessible. Make sure you will be able to contact the tax preparer after the return has been filed, after the April due date, in case questions arise.

Provide all records and receipts need to prepare your return. Reputable preparers will request to see your records and receipts and will ask you multiple questions to determine your total income and your qualifications for expenses, deductions and other items. Do not use a preparer who is willing to electronically file your return before you receive your Form W-2 using your last pay stub. This is against IRS e-file rules.

Never sign a blank return. Avoid tax preparers that ask you to sign a blank tax form. Review the entire return before signing it. Before you sign your tax return, review it and ask questions. Make sure you understand everything and are comfortable with the accuracy of the return before you sign it.

Make sure the preparer signs the form and includes their PTIN. A paid preparer must sign the return and include their PTIN as required by law. Although the preparer signs the return, you are responsible for the accuracy of every item on your return. The preparer must also give you a copy of the return.

Report abusive tax preparers to the IRS. You can report abusive tax preparers and suspected tax fraud to the IRS on Form 14157, Complaint: Tax Return Preparer. Download Form 14157 from www.irs.gov or order by mail at 800-TAX-FORM (800-829-3676).

Source ~ <http://www.oregon.gov/OBTP/Pages/index.aspx>

Issue Number: IRS TAX TIP 2012-6

March Events

03/01 - All Employee Meeting - 8:00 a.m.

03/08 - Insurance Personal Lines Meeting - 8:00 a.m.

03/10 - Daylight Savings - Spring Ahead 1 Hour!

03/11 - Happy Birthday Kim Stipe!

03/12 - Happy Birthday Ray Waldo!

03/12 - Malheur County Board of Realtors Meeting

03/19 - Real Estate Office Meeting

03/31 - Happy Easter!

Mondays - Insurance Commercial Lines Meeting - 8:00 a.m.





20 REASONS YOUR CO-WORKERS DON'T LIKE YOU

Here are the last 5 reasons your colleagues might dislike you. Continued from last month.

16. You're too friendly: You don't always have to be fist pumping out a "Go, Team!" and gathering everyone for group hugs.

17. You take too many sick days: Why are you always absent? Are you really sick? Like, sick for real? Or are you just one of those annoying people who can't come into work because it snowed three inches overnight, even though you live six blocks away?

18. You come to work sick: What are you doing, bringing your germy coughs and sneezes and snot into the office where everyone can catch them? Have a little courtesy.

19. You're not autonomous: You're always asking how stuff works and how to do this and how to do that when you could very easily Google the answers. Better yet, you ask people to do stuff for you. People don't like this. They have their own stuff to do. You don't know how to use Photoshop? Download the manual, for crying out loud.

20. You smell: Yes, you want to smell natural because antiperspirant rots your brain or whatever. (I know; I used to reek.) But human stench is offensive. Make sure you don't stink. For your own good. Also? Your breath. Brush your teeth. Floss. See the dentist. Always carry gum or something to freshen your breath, and if someone offers you a mint, take it. I can't prove it, but I bet there are very few CEOs who aren't aware of this.

~ Source - www.ragan.com - Elizabeth Bromstein



BY THE NUMBERS:

1. The **Big East Conference** is the most profitable, bringing in over \$154 million each year.
2. Americans spend a total of almost **8.4 million hours** watching March Madness games online at work.
3. A thirty-second commercial during one of the last two rounds of the NCAA men's basketball tournament costs over **\$1.2 million**, three times the cost of an ad during the NBA championship.
4. The average salary for the head coach of a team in the March Madness tournament is **\$1.3 million**, excluding benefits.
5. Men's basketball players spend an average of **39.2 hours** a week at the gym and in practices. Source: NCAA, Smart Money



PLEASE VISIT:

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

How to Dispose of Expired Medication

Once a prescription or over-the-counter medication has reached its expiration date, it is best to discard it. While medication may not spoil, it can suffer from a breakdown in its chemical composition, making it ineffective or sometimes even dangerous.


► If your usual method of disposing of medications is to flush them down the toilet, you should consider the environmental consequences first. Researchers have been able to find traces of medications in water supplies, since these compounds often slip through the standard water treatment process. These chemicals can be harmful to fish and wildlife. Throwing away old medication in the trash can be a hazard if you have small children or pets who might find the pills and accidentally ingest them. Once your trash reaches a landfill, medications can still leach out into ground water systems.

► So, what is the best way to dispose of your old medications? First, ask your pharmacist if he or she will accept expired medications for disposal. While not all pharmacies will do this, some offer this service, taking in your old medications and disposing of them in the proper manner. Some pharmacies only offer this service every few months, as a type of "clean out your medicine cabinet" promotion. If you can't find a pharmacy participating in this type of disposal program, check to see if your local hazardous materials recycling and disposal facility will accept medications.

► If neither of these options is available to you, it is left for you to decide how to dispose of your unused medications. Placing medications in the trash is preferable to flushing them, due to the environmental impact. Liquid medications can be mixed with some sawdust or kitty litter to help prevent an accidental ingestion from the trash by a child or pet. Solid medications can be mixed with some water to dissolve them and then placed in a sealed container in the trash. You can add a noxious tasting substance, like cayenne pepper, to any medication's container to reduce the risk of accidental ingestion. Liquid medications can also be placed in a plastic bag to help prevent leaking.

► The FDA recommends that some highly addictive drugs, including oxycodone, fentanyl, and morphine, not be placed in the trash. These are the only types of medications that should be flushed down the toilet, to avoid the risk of them falling into the wrong hands.

► Finally, if you are disposing of your prescription medications in their original containers, you should remove the label to help protect your privacy. Trash containing any medication should be placed out for collection at the last possible time before pick-up.





What People Are Saying....

"Carol Eldred is a person I would recommend again. She (Carol) is a great asset to your agency. She was so helpful and did a fantastic job for us. We highly recommend her (Carol). We would recommend her to our friends and relatives with no question."

Charles A. Hoffman

Though 't would seem like the snorer's in pain,
'Tis a fact that the
physical strain
Is borne by the person
Who lies awake cursin'
Counting hours till
it's daylight again.






METH IMPACTED HOMES

PART 2 OF A SERIES

Last month we introduced you to methamphetamine and its effects on homes and properties. We shared some of the signs of production that can easily be spotted if the house has not yet been cleared by a law enforcement agency.

This month we will discuss THE DANGER of meth impacted properties.

Meth is a stimulant that typically includes chemicals that gives off noxious fumes when cooked. The meth chemical concoction can be lethal to those who are simply exposed to them. Residue from the process gets into the carpets, walls, ventilation systems and seeps into nearly every part of a home. This is where the danger comes in, according to experts. People who have nothing to do with meth can become unwitting recipients of its effects.



Officials of the DEA say they are hearing more stories of families moving into homes that were previously used for meth production, and having not been sufficiently cleaned, grew ill and in some cases suffered serious health effects from the residue left behind.

"There is no other drug with the ripple effect that meth has, or has more consequences for both the user and the innocent," said Rusty Payne, a spokesman for the DEA. "People move in, get really sick and find out the house used to be a meth lab. They had nothing to do with that, but then this happens to them."

Source: RealLawCentral.com by Sarah Thuerk.
Submitted by: Barbara Waldo

Water Safety for Spring



As the weather warms up, so do the potential hazards of water. Children will soon be spending more time outdoors and will still encounter the dangers of water in the home. More than half of drownings among children under the age of one occur in bathtubs. Small

children this age can also drown in the very small amounts of water found in toilets and buckets. In fact, of all the children between the ages of seven months and fifteen months who have drowned since 1984, almost 90 percent have died from accidents involving five gallon buckets. These buckets are found in many households and are commonly used for cleaning and mopping.

To keep your child from becoming a victim, never leave your child unsupervised near any type of water. Both standing and moving water can be hazardous, and children can easily drown in as little as three or four inches of water. An adult should supervise your child at all times.

Children should also be supervised at all times when bathing or using the toilet. Shower doors and toilet seats should be closed when not in use. Better yet, keep your bathroom door closed. Take care to empty all buckets immediately when you are done using them. Always store buckets upside down. Check your child's outdoor environment before he or she begins to play. Empty any water out of buckets, garbage cans, wheelbarrows, or flower pots. By taking these simple precautions, you can help keep your child safe from these common water hazards.

Ever heard of a Tom Swiftly?

It is a fun play on words that follows a specific pattern and relies on a bit a good humor and clever wit. It is actually a pun that uses an adverb or verb to cleverly describe a phrase spoken by, traditionally, someone named Tom.

Every Tom Swiftly follows this formula: A speaker's statement, then the phrase with an adverb or a verb that coyly refers to the speaker's statement. An example of a Tom Swiftly is "I know who turned off the lights," Tom hinted darkly. Check out these other examples. This is a fun word game to play with friends, seeing how many you each can come up with.

"I gave the dog some vinegar," Tom said acidly.

"The wind is blowing hard today," blustered Tom.

"Those cobs are amazing!" said Tom cornily.

"It's time to play my wild card," Tom deduced.

"Let's get married," said Tom engagingly.

"I only have diamonds, clubs, and spades," said Tom heartlessly.

"I chop down trees for a living," said Tom lumberingly.

"What a beautiful mirror!" said Tom reflectively.

"Check out my new camera," Tom snapped.

"I have no idea," said Tom thoughtlessly.



"Would you like some Parmesan on your pasta?" asked Tom gratingly.

"Have a ride in my new ambulance," said Tom hospitably.

New Listing!

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



Looking for a mini farm? These 20 acres with a 4 BD, 2 BA home gives you plenty of space. A water wheel is used for the irrigation. The property is fully fenced. \$325,000.

Carla Bourque, Sales Associate, ID.
Cell - 208-409-5317
Cathy Myers, Sales Associate, ID
Cell - 208-695-7369



Useless Information... Just For Fun

1. There are 293 ways to make change for a dollar.
2. "Dreamt" is the only English word that ends in the letters "mt".
3. Winston Churchill was born in a ladies' room during a dance.
4. An ostrich's eye is bigger than its brain.
5. In England, the Speaker of the House is not allowed to speak.
6. Tigers have striped skin, not just striped fur.
7. The giant squid has the largest eyes in the world
8. Mr. Rogers was an ordained minister.
9. The average person falls asleep in seven minutes.
10. There are 336 dimples on a regulation golf ball.

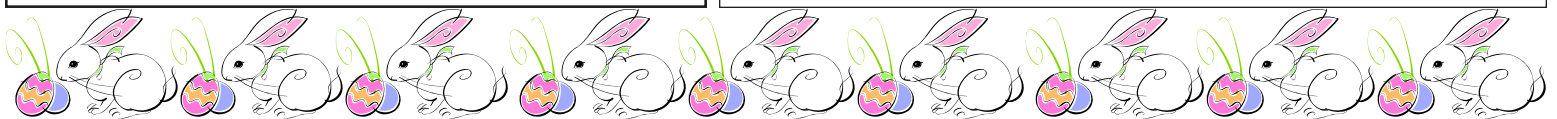
Source - Jim Jewell - Writer and Consultant

Useful Information...Leftover Inventory: A great way to avoid cleaning out the dreaded leftovers in the refrigerator is to keep a leftover inventory. Put a dry erase board on the front of your fridge, and each time you put a leftover in the fridge, write it down. Include the date you put it in the fridge. Then, when you use that leftover, mark it off your list. You'll save time and money.

Source: Everyday Cheapstake's Greatest Tips by Mary Hunt



"If someone were to pay you 10 cents for every kind word you ever spoke and collect 5 cents for every unkind word, would you be rich or poor? ~ Author unknown





Waldo Spotlights



Doug Stipe was honored by the Nyssa Chamber of Commerce as the Agriculturist of the Year for 2012. Doug is the husband of Kim Stipe, Broker. Congrats!

A Wish for a Friend
"Wishing you a rainbow
For sunlight after showers—
Miles and miles of Irish smiles
For golden happy hours—
Shamrocks at your doorway
For luck and laughter too,
And a host of friends that never ends
Each day your whole life through!"



"Are Real Estate Brokers John Faw and Ken Freese playing Team Solitaire or researching Real Estate matters? It's anyone's guess."

YOUR HOME IS THINKING SPRING... ARE YOU?

Did you know the weight of heavy winter snows could change the slope of your front lawn, or that the air conditioner outside your home could cause water damage inside your house?

Winter weather can be extremely hard on a house. Spring-cleaning is an excellent opportunity to identify and correct minor, seasonal problems that could end up causing more significant damage, frustration, and possibly an insurance claim down the road.

Five easy ideas for spring cleaning....

CHECK ROOFS AND WINDOWS...

- Visually inspect roof valleys, chimneys, skylights, and vent flashings.
- Temperature changes from the hot summer to the cold winter can cause expansion and contraction, which may lead to cracking in some roof cement and window caulking materials, creating potentially damaging water leaks. All exterior caulking maintenance should be performed during spring-cleaning.

WALK YOUR YARD...

- Check the grading of your property to ensure it drains away from your home's foundation.
- Wet and snowy winter weather can cause soil to settle in plant and flowerbed areas, which are usually adjacent to your home's foundation wall. This can cause water to build up next to the foundation and possibly get into your home. If needed, re-fill or re-grade depressed areas. Basement window wells should also be cleaned, and covers considered, avoiding rainwater build-up and unnecessary leakage.

INSPECT GUTTERS....

- Gutters should be inspected for debris and proper mounting.
- The expansion and weight of ice and snow from winter storms can loosen gutters from their mounting points causing a change in pitch and water flow. Also, make sure downspouts are extended far enough to carry water away from the foundation wall of your house.

CONDITION YOUR AIR CONDITIONER...

- Check the drainage pan and lines.
- The drainage pan and drain line should be free of dust and debris that may accumulate over the winter. An obstructed pan and line could lead to overflow and water damage.

TEST PUMPS...

- If you have a sump-pump, test it to make sure it is working properly.
- Test the motor, float switch, and check valve to see if they are working properly and water is draining from the chamber. A back-up pump, or system, may be a consideration if you live in an area prone to groundwater problems.

Some work, particularly on roofs, may require professional services. Some homeowners may not be comfortable inspecting or working on their roof or on ladders. If so, check references with your local better business bureau, homebuilders association, or contractors association to help ensure you're hiring a qualified, reputable repair professional to work on your home.

Source ~ Enumclaw Insurance Group

