



Quote of the month: The first rule of any technology used in a business is that automation applied to an efficient operation will magnify the efficiency. The second is that automation applied to an inefficient operation will magnify the inefficiency. -Bill Gates

This Month's Tip:

Protect Yourself with Renters Insurance

Several recent studies have indicated that only a third of all tenants have renters insurance. Respondents to these surveys often indicate that they believe the coverage is too expensive or that the coverage is provided by the landlord. Yet both of these assumptions are incorrect.

First, the average renters premium is approximately \$185 per year. In other words, you can get protection for your personal property and personal liability coverage for as little as \$15 per month. Second, your landlord will likely have insurance, but it will only cover the house or apartment structure itself along with the landlord's personal liability.

So here are some tips for you to consider concerning this essential coverage.

- Create an inventory of everything in your apartment and list the estimated cost of replacing each item. Think in terms of replacement cost, without factoring in any depreciation. This will help you determine the amount of coverage to purchase.
- Take pictures of your more valuable items and store these off-site, such as in a safe deposit box at your bank, at a friend's home, or in an online cloud storage website.
- Shop around for coverage. Get quotes from at least three reputable insurance agents and verify whether coverage is for 6 months or 1 year. Consider getting coverage with your auto insurance company since you may be eligible for a car/renter's discount.
- If your financial condition is solid, consider a higher deductible for your contents since this can reduce your premium significantly.
- Ask about other discounts, such as ones for smoke alarms, sprinkler systems, nonsmoking households, and security systems.
- If you have high-value jewelry items, you may want to schedule those on a separate policy or an endorsement to the renters policy for broader coverage.

Source: Personal Risk Advisor from IRMI



Submitted by John Forsyth, Commercial Insurance Producer

10 Signs You are a Grownup at Work

The workplace can be a venue for some downright juvenile behavior. Here are some indicators that you've crossed the threshold into adulthood. (No, you don't get a gold star.)

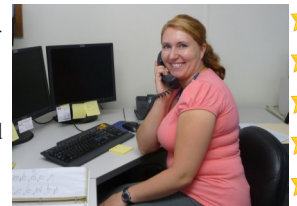
It's back to school time. Finally, parents can return to a schedule without teen late nights in the middle of the week or requests to go to the pool during a conference call. We can go back to being the grownups that we are. Maybe. We all know that the office at times can resemble a throwback to the playground or the middle school lunch table—but it's time to be the grownup there, too.

1. **You can have a great working relationship without being friends or having lunch together.** Not everyone has to be a good friend or someone you want to hang out with after work. It may even be better that way.
2. **You finally realize it's not all about you.** The business must stay profitable, others' needs have to be considered, and not everything happens according to your timetable. This is an ensemble cast-not your one-person show.
3. **If someone disagrees with you, that's not a personal attack.** It's OK to agree to disagree. To each his own.
4. **You can share your views without shutting down the room.** Likewise, another point of view isn't a reason to make it all about you. Learn how to give your opinion without pouting, yelling, or derailing progress.
5. **You hear some juicy gossip about a co-worker and you run and tell ... no one.** Don't be a contributor to (nor a high-volume consumer of) the office grapevine. It hurts your reputation more than theirs. (You've known this since high school.)
6. **You've learned to listen more than you talk.** You don't talk just to listen to your own voice. Less is more. For you interviewers who ask the candidate two questions and then talk for 45 minutes: You've got it backward.
7. **When something goes wrong, you don't throw everyone else under the bus.** You can see your own mistakes or misses and don't blame everyone else in sight. It's a learning "opportunity," remember? Repeat.
8. **You bask in applause-for others.** You can share credit and enjoy the successes of other team members. Look at that Jennifer doing amazing work.
9. **The highs aren't too high, and the lows aren't too low.** You know that there are both peaks and valleys. You don't think you are superhuman after a success. When something goes wrong, you know it's not the end of the world. Level it out, and your co-workers will thank you for it.
10. **You get that the jokes you heard from your basketball buddies aren't gonna work at the office.** You know where to draw the line on jokes and how to conduct yourself at the office holiday party. Forgetting you're still at work isn't worth it, and you know it. It's OK not to want to grow up, but let's keep middle school drama out of the office, please. That'll make it so much easier for everyone.

Source: Patti Johnson for ragan.com

Welcome to our staff, MaryJane...

Hi, my name is MaryJane Griffin. I was born in Boise, ID and moved to Adrian, OR when I was 3. My parents are Bill and Gaylene Ellsworth. I have 5 amazing children that keep me busy. Michael is 15 years old and is into FFA, all sports, and music. ShayLinda is 12 and loves animals, art, and reading. Logan is 11 and actively involved in sports, music and the outdoors. Riley just turned 9 and also loves sports, music and outdoors. Caitlyn Jane is 6 and is the "princess/boss". I am excited to be a part of the Field-Waldo Insurance team and am enjoying getting to know all of the incredible people that work here."



October Events

- 10/1- Happy Birthday to Merrie Gammage!
- 10/8- Happy Birthday to Rosie Esper!
- 10/15- Happy Birthday to Carla Bourque!
- 10/21 - Real Estate Office Meeting - 8:30 am
- Mondays - Insurance Commercial and Personal Lines Meetings - 8:00a.m.





New Listing!

New Plymouth home, small acreage and large shop in a convenient location. Home was renovated in 2005-2006 with new plumbing, electrical, siding, metal roof, windows, water heater and gas furnace. Also new well and pressure tank recently. \$189,500. #161-13 See this property at <http://www.waldore.com/properties/215n4thstnyssaor>

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Call Myra Atteberry, Sales Associate, ID, 208-740-9471 cell



What People Are Saying...



Myra Atteberry,
Sales Associate, ID

"Myra is wonderful. She has always been available when we need to reach her. She is prompt, courteous and knows her real estate market. She gives her opinion when asked and has always given good advice! We will contact her first when we are in the market again!" - Kristin Fendel



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Did You Know: Roller Skating

- * October is National Roller Skating Month.
- * About 61 percent of all roller skaters are female.
- * The first roller skates were made for a theatrical performance in London in 1743, but it is unknown who invented them.
- * The first documented inventor of the roller skate was a Dutchman named John Joseph Merlin, who introduced his version in 1760.
- * In 1819, M. Petitbled patented the first roller skates in France.
- * In New York City, the first four-wheeled skates made of metal with an added rubber insert debuted in 1863. These skates also featured independent axles, which allowed skaters to turn through curves.
- * The Roller Skating Association began as the Roller Skating Rink Operators Association in 1937.
- * The first public skating rink was opened in 1866 in Newport, Rhode Island.
- * The toe stop was first added to skates in 1876.
- * Today, roller skating rinks have about 23 million visits each year.
- * About 12 percent of indoor roller skaters report that they go skating over 100 times per year.



A Father's Role Today: More than Money

What's a good father's main job? The days of simply supporting his family financially may be over, according to a Pew Research Center report. Asked what's "extremely important" for a father to provide, a telephone survey of 1,004 American adults got these findings:

- Values and morals: 58 percent
- Emotional support: 52 percent
- Discipline: 47 percent
- Income: 41 percent

The results follow a similar trend for mothers, with "values and morals" at the top and "income" coming in last.



Kid's Corner

Q: What do you call a skeleton that won't work?

A: Lazy bones.

Q: Why did Dracula's mother give him cough medicine?

A: Because he was having a coffin fit.

Q: How do witches keep their hair in place while flying?

A: With scare spray.

Q: What runs around a cemetery but doesn't move?

A: A fence!

Q: What does a vampire never order at a restaurant?

A: A stake sandwich.

Q: Why didn't the skeleton cross the road?

A: Because he had no guts!

Q: What did the mother ghost say to the baby ghost as they drove down the street?

A: Buckle your sheet belt!

Q: Why is Dracula so unpopular?

A: Because he's a pain in the neck!

Q: Why don't angry witches ride their brooms?

A: They're afraid of flying off the handle.

Q: When is it bad luck to meet a black cat?

A: When you're a mouse.

Source: <http://www.examiner.com/article/top-25->



PLEASE VISIT:

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

A Daring Act

The Great Zandeeni had just completed a terrifying tightrope walk over Niagara Falls. As the crowd applauded his courage, one man approached him with a wheelbarrow.

"You want to top that performance?" the man asked. "Make the trip again—this time pushing this wheelbarrow! The people will worship you!"

"I don't know," Zandeeni said. "That seems pretty dangerous."

"But I know you can do it!" the man challenged. "Come on!"

"All right."

The crowd cheered. Then Zandeeni said to the man: "Jump in the wheelbarrow and let's try it."

Men and Osteoporosis

Osteoporosis is often thought of as a disease that affects only elderly women. But each year just as many men as women die of complications from hip fractures. Osteoporosis becomes more prevalent in women beginning at age 60 and in men at age 65.

While men can be affected by osteoporosis, there are still many insurance companies that will not pay for routine screening for men.

Until recently, research into the causes and treatment of osteoporosis focused only on women. Now researchers are taking a look at men and their bone density problems. The drugs used to treat osteoporosis in women has been found to be very successful in men as well. Men also have the same calcium and vitamin D requirements that women have and should be supplemented if their levels are found to be low.

New recommendations suggest that men should have their bone density tested beginning at age 65. If your doctor has not suggested this test, be sure to ask at your next visit. With timely detection, osteoporotic fractures in men can be greatly reduced, leading to better health and longer life.





Delicious Apples

Fall is apple season! It is the perfect time to enjoy apples, in all their varieties. Ever wonder which type of apple is best for pies? Which is good for applesauce? Use this list to help you decide.

- Best for snacking:
Red Delicious, Fuji, Winesap, Gala
- Best for pies:
Granny Smith, Golden Delicious, Newtown Pippin, Rome
- Best for applesauce:
Newtown Pippin, Elstar, Rome, Golden Delicious

Halloween chills: Why do we enjoy being scared?

Experts have a few theories...

Halloween may be one of the scariest holidays of the year, but people seem to take delight in being scared in every season. What's the appeal of ghost stories, horror movies, frightening novels, and things that go bump in the night? Experts have a few theories:

- We like the adrenaline. Fear has the same adrenaline-producing effect as excitement. It feels good. Scary movies, stories, and books are methods of releasing adrenaline in a controlled environment.
- Shared fear helps us bond. The "creeps" create social bonding. Activities like telling ghost stories around a campfire or watching a scary movie together allow us to form ties with strangers as well as family and friends.
- Horror helps us deal with real-life terrors. We can deal with the very real horrors of modern times by transforming them into fictional movies and stories in which the monsters and bad guys are always caught and punished.

20 Worst Excuses for Calling in Sick

You've heard of the dog who ate homework, but what about the cat who unplugged the alarm clock? These days, people are getting very creative when they don't want to go to work.

In CareerBuilder's survey "Out of the Office," more than one-third of U.S. workers say they played hooky from work over the last twelve months. Thirty-five percent of workers admit to calling in sick when they felt well at least once during the last year, and one-in-ten say they did so three or more times.

Why are they calling in sick? The top three motivators for faking include attending to personal errands and appointments, catching up on sleep and simply relaxing. The reasons also include attending a child's event, bad weather, making plans with friends and going on a job interview.

"With the cold and flu season kicking in, it's a popular time of year for employees to call in sick," said Rosemary Haefner, Senior Career Advisor for CareerBuilder.com. "However, the number of those who are actually feeling under the weather may not necessarily match up with unscheduled absences. Twenty percent of workers say they called into work because they just didn't feel like going into the office that day. One-in-four workers report they feel sick days are equivalent to extra vacation days and treat them as such."

The CCH Unscheduled Absence Survey, conducted for CCH by Harris Interactive confirmed this trend. CCH found most employees who fail to show up for work, however, aren't physically ill, according to the survey. In fact, only 38 percent of unscheduled absences are due to Personal Illness, while 62 percent are for other reasons, including Family Issues (23 percent), Personal Needs (18 percent), Stress (11 percent) and Entitlement Mentality (10 percent).

One trend that also may be influencing the higher rate of unscheduled absences is the fact that the number of employers allowing employees to carry over sick time from one year to the next is trending downward and has dropped from more than one-half of companies. As a result, employees may be saying, "I'd rather use it than lose it," noted Lori Rosen, J.D., CCH workplace analyst, and author of HR Networking: Work-Life Benefits.

But could you get away with saying you had to go to your mother's dog's funeral or that you had brain cancer? Would you believe an employee who had the swine flu, forgot the way to work or was arrested because of mistaken identity?

Think carefully, if you're debating calling in sick, here are some of the most unusual excuses workers gave for missing work.

- I was sprayed by a skunk.
- I tripped over my dog and was knocked unconscious.
- My bus broke down and was held up by robbers.
- I was arrested as a result of mistaken identity.
- I forgot to come back to work after lunch.
- I couldn't find my shoes.
- I hurt myself bowling.
- I was spit on by a venomous snake.
- I totaled my wife's jeep in a collision with a cow.
- A hitman was looking for me.
- My curlers burned my hair, and I had to go to the hairdresser.
- I eloped.
- My brain went to sleep, and I couldn't wake it up.
- My cat unplugged my alarm clock.
- I had to be there for my husband's grand jury trial.
- I had to ship my grandmother's bones to India. (note: she passed away 20 years ago)
- I forgot what day of the week it was.
- Someone slipped drugs in my drink last night.
- A tree fell on my car.
- My monkey died.

Source: Kate Lorenz, CareerBuilder



WALDO

How to start a fight.

My wife sat down next to me as I was flipping channels.
 She asked, "What's on the TV?"
 I said, "Dust."
 And then the fight started...



Death match between violent and peaceful video games?

Playing action-packed video games may make people more violent, but do calm, peaceful games bring on a mood of relaxed serenity?

Maybe so, according to experiments conducted by researchers at Ohio State University. First, they had to find a relaxing video game. They settled on Endless Ocean, which simulates scuba diving and gentle underwater exploration. Then they took a group of 150 college students and randomly assigned them to play either a violent game like Resident Evil 4, a "neutral" game like Mario Galaxy, or Endless Ocean.

After the games, the students were asked to participate in a test of reaction times against another player (who didn't actually exist). The stakes: Winners would receive a small amount of money for pressing a button faster than their competitor; losers got blasted with a loud noise through headphones.

The amount of money and noise were up to the students. Those who'd played the violent game tended to be more aggressive in the test, inflicting louder and longer blasts on their nonexistent opponents.

Players of the peaceful game granted their adversaries more money for beating them than their violent gamer counterparts.

The results may not be surprising, but it's nice to know that the right video game can actually put people in a good mood once in a while.



The Sky's the Limit for Solar Power

As sure as the sun rises every day, solar power appears to be growing in popularity.

A survey by Applied Materials, a semiconductor manufacturer, found that 27 percent of Americans say they'd consider installing solar panels on their homes.

Why? Well, 65 percent say that government incentives reducing their initial cost would drive their decision, and 54 percent felt that solar panels would increase their home value.

Costs for solar panels have fallen from around \$4 per watt in 2008 to just \$1 per watt today. Still, solar power accounts for less than 1 percent of U.S. energy production.

Classic compendium : Groaners

- *To write with a broken pencil is pointless.
- *When fish are in schools they sometimes take debate.
- *A thief who stole a calendar got twelve months.
- *The professor discovered that her theory of earthquakes was on shaky ground.
- *The batteries were given out free of charge.
- *A dentist and a manicurist married. They fought tooth and nail.
- *A will is a dead giveaway.
- *Show me a piano falling down a mineshaft and I'll show you A-flat miner.
- *You are stuck with your debt if you can't budge it.
- *When you've seen one shopping centre you've seen a mall.
- *Police were called to a day care where a three-year-old was resisting a rest.
- *Did you hear about the fellow whose whole left side was cut off? He's all right now.
- *If you take a laptop computer for a run you could jog your memory.
- *A bicycle can't stand alone; it is two tired.
- *When a clock is hungry it goes back four seconds.
- *The guy who fell onto an upholstery machine was fully recovered.
- *He had a photographic memory which was never developed.
- *Those who get too big for their britches will be exposed in the end.
- *When she saw her first strands of grey hair, she thought she'd dye.
- *Acupuncture: a jab well done.

Quick Tips: Food Tip

To easily remove the seeds from a pomegranate, simply score the entire fruit from top to bottom all the way around. Twist the two halves to separate. Hold one half, seed side down, over a bowl and hit the back of the fruit with a wooden spoon. The seeds will drop right into the bowl. Continue until all the seeds are out. Repeat with the second half of the pomegranate to get every last seed out.

My wife said, 'Watcha doin today?'

I replied, 'Nothing'

She said, 'You did that yesterday.'

I said, 'I wasn't finished.'



Did You Know? - Oregon Facts:

- Oregon has more ghost towns than any other state.
- Eugene was the first city to have one way streets.
- The Willamette River was discovered in 1792.
- Navy blue and gold are Oregon's official state colors.
- Oregon and New Jersey are the only states without self-serve gas stations.

Waldo Spotlights



Trisha Seese, Personal Lines Agent recently went on a vacation to Hawaii. She says: I enjoyed every minute of my six-day trip to Maui with the Ogawa Family. We dined at wonderful restaurants swam with turtles went to luaus and even went parasailing. That was all fun but I have to say the most memorable part of Hawaii was the culture Simple, slow and beautiful. It seemed like even on a bad day things are still ok in Hawaii.



Toby Runnels, son of Dick and Dawna Runnels, Personal Lines, shot this nice buck in Idaho, in spite of all the bad fires going on in his unit.



Timber McLeod, 10, niece of Lori Hysell, Administrative Assistant, was the winner of the September newsletter Kid's Corner Trivia. Congratulations!