

Quote of the Month: The real voyage of discovery consists not in seeking new landscapes but in having new eyes. - *Marcel Proust*

Congratulations, Ray Waldo, 35 years!

Christy and I made the trip to Nyssa, Oregon to visit Dave and Barbara in February of 1979 and during that visit we agreed that I would come to work at Waldo Insurance. Dave had been encouraging us to come down from Wallowa County and look at the Insurance opportunity for a couple of years, and after spending the winter of 1978-79 logging in weather as cold as 35 degrees below zero, the 70 degree office seemed inviting.

The fact that we are still here after 35 years simply means that we have a long list of people that have been a help and encouragement to us and we want to thank each one who has helped us to succeed at the insurance business and become a part of the community here in Nyssa.

I also want to express my appreciation to the hundreds of clients who have been very loyal to me and our agency over the years. Many of our clients have become good friends and it is with humility and gratitude that I say thank you to each and every client who has done business with us and supported us in any way. My goal has always been to serve each of my clients, quickly, honestly and with their best interest in mind.

The insurance business was not my dream, but it has provided more than I could have reasonably expected, and in fact has been fun and a very real challenge. Insurance is a people business and I love working with people.

In conclusion I think of a little saying that sums up my thoughts today regarding my career. "If you see a turtle sitting on a fence post, you know it had some help getting there!"



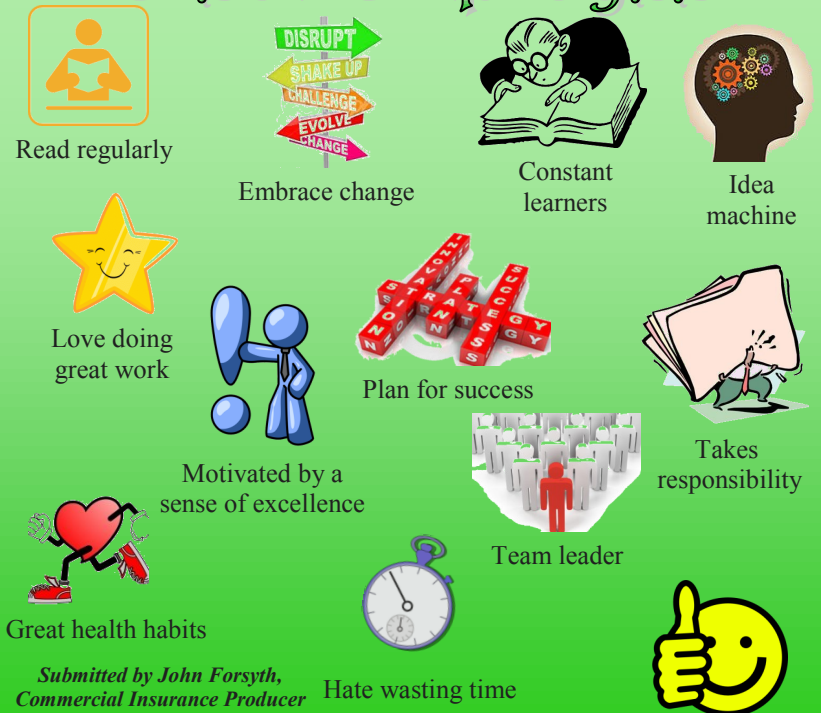
Which Employee Are You?

Average Employee



- Don't read
- Come to work just for the paycheck
- No desire to learn new things
- Resist change
- Love wasting time
- Don't plan
- Motivated out of fear
- Poor teammates
- Blame or justify
- Poor health habits
- Never contribute new ideas

Great Employee



- Read regularly
- Embrace change
- Constant learners
- Idea machine
- Love doing great work
- Plan for success
- Takes responsibility
- Motivated by a sense of excellence
- Team leader
- Great health habits
- Hate wasting time
- Fun to be around



New Listing!

New Plymouth farm home built in 1926 has 2 bedrooms on main level and 1 bedroom upstairs. One bathroom. Recent improvements include vinyl windows, new furnace and central air conditioning, pressure tank and propane fireplace. Included in the sale – refrigerator, range, dishwasher, pellet stove, upstairs bed and bedroom furniture, microwave, gated pipe and seven irrigation shares – Noble Ditch. Large pole building – 24'x84' features two car garage, shop area with woodstove and 3 open bays for additional parking/storage. Approx 10.39 acres with irrigation shares and gated pipe. Convenient location to Hwy 52 and I-84. #101-14. See this property at <http://www.waldore.com/>. Call Myra Attebery, Sales Associate, ID, 208-740-9471, cell.



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



What People Are Saying...

"Cathy Myers was always available and very helpful. Thank you so much!"
-Georgia Rollins



Cathy Myers
Sales Associate, ID

**Local
Friendly
Professional**



Why 2014 is a Good Year to Buy a Home

If you didn't buy a home in 2013, you may be kicking yourself now. Home prices climbed nationally an average of 13.6 percent in the past 12 months, according to Tuesday's release of the Standard & Poor's/Case-Shiller 20-city home price index.

Don't make the same mistake in 2014, suggests Benjamin Weinstock, real estate attorney and partner at the firm Ruskin Moscou Faltischek in Uniondale, N.Y.

Market forecasters predict that 2014 will be another year of gains for the real estate market, even though the rapid pace of sales in 2013 cooled off a bit at the end of the year. On Dec. 30, The National Association of Realtors said its pending home sales index, based on contracts signed last month, rose 0.2 percent in November, below the 1 percent rise forecast.

Home prices are expected to rise about 5 percent next year, says Weinstock. Higher mortgage rates will dampen the pace of both sales and price gains, but not bring them to a halt. The average rate on a 30-year fixed mortgage is expected to rise from 4.5 percent to 5 percent in the next year.

Even aside from expected price gains, buying a home is almost always a good investment in the long run, says Weinstock. Tax benefits are not to be overlooked.

"When one rents, at the end of the year he or she has a pile of 12 cancelled rent checks," Weinstock says. "However, the homeowner has a pile of 12 cancelled mortgage checks that are nearly fully tax deductible in most cases."

Source: By: Amey Stone MoneyWatch January 1, 2014, 6:00 AM



Go On, Give it a Little Push

The phrase "pushing the envelope" originated with American test pilots in the 1940s. Each aircraft they flew was said to have an "envelope" of performance: It was designed to fly safely up to a certain speed for a certain distance at a certain altitude. The job of test pilots was to "push the envelope" by making the plane go faster, farther, and higher than specifications indicated.

By the Numbers: Social Media

- Almost 190 million Facebook users are mobile only, with 30 percent of Facebook's ad revenue coming from mobile use.
- LinkedIn has two new members join in every second.
- About 97 percent of Pinterest's Facebook page fans are women.
- Tweets on Twitter that include links are 86 percent more likely to be retweeted.
- About 25 percent of Facebook users do not set up any kind of privacy controls.

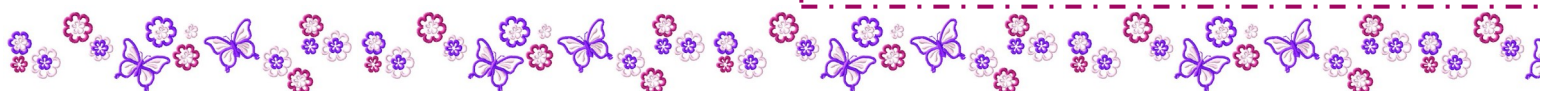
Sources: CNN, LinkedIn Press Centre



Stress Busters

April is Stress Awareness Month. Stress is a part of everyone's life. We easily recognize how unpleasant events can cause us stress, but even happy occurrences can lead to more stress. Planning a wedding can be as stressful as losing your job. The key is to understand the role stress plays in our lives and to learn to handle it in a healthy way. These tips can help to minimize the effect stress has on your life.

- Get enough sleep.
- Wake up at the same time each morning, leaving yourself plenty of time to prepare for your day.
- Learn to say "no" if you are asked to do something that doesn't fit into your schedule.
- Get rid of clutter in your home and in your life.
- Always give yourself enough time to get to where you are going.
- Take one day at a time.
- Make a budget and stick to it.
- Include time for exercise in your schedule.
- Eat a healthy balance of foods.
- Make time for laughter every day.
- Take time to spend with loved ones.
- Slow down and try to enjoy every moment of your day.





Crack the Hidden Secrets of the Everyday Egg

You think coloring and hiding eggs for Easter is tough? Imagine what those hens have to go through in order to produce them for you. As the water is boiling on the stove, ponder these interesting facts from the American Egg Board:

- A hen requires 24 to 26 hours to produce an egg. Thirty minutes later, she starts all over again.
- The eggshell may have as many as 17,000 tiny pores over its surface. Through them, the egg can absorb flavors and odors. Storing them in cartons helps keep them fresh.
- White-shelled eggs are produced by hens with white feathers and white earlobes. Brown-shelled eggs are produced by hens with red feathers and red earlobes.
- To tell if an egg is raw or hard-cooked, spin it. If the egg spins easily, it is hard-cooked but if it wobbles, it's raw.
- During the spring equinox, it is said that an egg will stand on its small end. Although some people have reported success, it is not known whether such results were due to the equinox or to the peculiarities of that particular egg.
- Egg yolks are one of the few foods that naturally contain vitamin D.
- Yolk color depends on the diet of the hen. Natural yellow-orange substances such as marigold petals may be added to light-colored feeds to enhance colors. Artificial color additives are not permitted.
- Occasionally, a hen will produce double-yolked eggs throughout her egg-laying career. It is unusual, but not rare, for a young hen to produce an egg with no yolk at all.



Trivia Quiz: Movies from the 50s

1. What movie, directed by John Huston in 1950, was considered Marilyn Monroe's breakout film?
2. What classic 1953 drama set in war-time Hawaii won eight Academy Awards?
3. In the Alfred Hitchcock classic thriller "Rear Window," why was the James Stewart character of Jeff Jefferies stuck in his apartment?
4. What 1959 movie featured a chariot race that used 15,000 extras on an 18-acre set outside of Rome?
5. What movie starring James Dean was released after his death in 1955?
6. Which famous composer's music was used in the Disney animated film, "Sleeping Beauty?"
7. In what film was the famous line "I have always depended on the kindness of strangers" uttered?
8. How old was Debbie Reynolds when she starred in "Singin' in the Rain?"
9. Which 1953 film, starring Audrey Hepburn, was the first American film to be made entirely in Italy?
10. Which 1957 movie was based on the real-life construction of the Burma Railway during World War II?

To enter the jackpot send bjwaldo@waldore.com the answers by April 15th for 2 Reel Theater tickets.

Did You Know: Taxes

- *In ancient Greece, tax collectors were treated as noble men of society because citizens did not see taxes as burdens, but as a means to assist the public good.
- *For each \$100 in taxes collected by the IRS, it costs 48 cents to administer the tax collection.
- *The IRS deals directly with more Americans than any other governmental agency.
- *Each year, over 237 million tax returns are processed, with almost 81 percent of those filed electronically.
- *Over \$373 billion in refunds are issued each year.
- *The IRS began as a revenue bureau set up during the Civil War to collect taxes levied to support the war effort in the North.
- *Tax Day wasn't always on April 15. The first Tax Day was on March 1, 1914. It was moved to April 15 in 1955 to allow the IRS more time to process tax returns.
- *The highest tax rate Americans have faced was during World War II, when the highest tax bracket was taxed at 91 percent and the lowest tax bracket was taxed at 23 percent.
- *When the income tax was first standardized, it had 170 pages of regulations and instructions and the tax form itself was four pages long. Today, there are almost 20,000 pages of regulations, and there are hundreds of separate forms.

Kid's Corner

Riddles for Kids: Easter

- Q: What is the best way to send the Easter Bunny a letter?
A: Hare mail!
- Q: What branch of the military has the most rabbits?
A: The Hare Force!
- Q: Why did the Easter Bunny cross the road?
A: To prove he wasn't chicken!
- Q: What did the Easter Bunny say to the carrot?
A: It's been nice gnawing you!
- Q: What are 50 rabbits in a row all marching backwards called?
A: A receding hare line!
- Q: Where does the Easter Bunny go to get a new tail?
A: A retail store!
- Q: Why does the Easter Bunny have a shiny nose?
A: Because his powder puff is on the wrong end!
- Q: Why did the Easter Bunny cross the road?
A: His friends egged him on!
- Q: How many Easter eggs can you put in an empty basket?
A: Only one-after that it is not empty anymore!
- Q: What is the difference between the Easter Bunny and a lumberjack?
A: One chews and hops, and the other hews and chops!



April Events

- 4/15 - Real Estate Office Meeting - 8:30 am
4/20 - Easter
4/23 - Happy Birthday to Dawna Runnels!
Mondays - Insurance Commercial and Personal Lines Meetings - 8:00a.m.



Blind Golfer Joke

Stevie Wonder and Jack Nicklaus are in a bar. Nicklaus turns to Wonder and says, "How is the singing career going?"
 Stevie Wonder says, "Not too bad, the latest album has gone into the top 10, so all in all I think it is pretty good. By the way how is the golf."
 Nicklaus replies: "Not too bad, I am not winning as much as I used to but I'm still making a bit of money. I have some problems with my swing but I think I've got that right now."
 "I always find that when my swing goes wrong I need to stop playing for a while and think about it, then the next time I play it seems to be all right," says Stevie.
 "You play golf!?" asks Jack.
 Stevie says, "Yes, I have been playing for years."
 "But I thought you were blind; how can you play golf if you are blind?" Jack asks.
 "I get my caddie to stand in the middle of the fairway and he calls to me. I listen for the sound of his voice and play the ball towards him, then when I get to where the ball lands the caddie moves to the green or further down the fairway and again I play the ball towards his voice," explains Stevie.
 "But how do you putt?" Nicklaus wondered.
 "Well," says Stevie, "I get my caddie to lean down in front of the hole and call to me with his head on the ground and I just play the ball to the sound of his voice."
 Nicklaus says, "What is your handicap?"
 "Well, I play off scratch," Stevie assures Jack.
 Nicklaus is incredulous and says to Stevie, "We must play a game sometime."
 "Wonder replies, "Well, people don't take me seriously so I only play for money, and I never play for less than \$100,000 a hole."
 Nicklaus thinks it over and says, "OK, I'm up for that. When would you like to play?"
 "I don't care - any night next week is OK with me."

source: http://www.jokes4us.com/sportsjokes/golfjokes/blindgolferjokes.html#_UxD1aiJzKfw_email

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

Well Done

A business man had a bad day and decided to try to recover his day by treating himself to a good meal. He went into the closest restaurant and was approached by a waiter. He snapped, "Get me a steak, well done, with mashed potatoes, and a cold beer."
 The waiter got him his order as quickly as possible. When the man cut into his steak, he was furious to discover it was not cooked all the way through. He called the waiter over, and barked at him, "Well done! Well done! Do you hear me?"
 The waiter smiled and said, "Well, thank you sir! That is the first compliment I've received all day!"



Waldo Spotlights



Caldwell's Brendan Runnels had a disappointing district wrestling tournament leaving him qualified only as an alternate a week before the state tournament. However, the North division had an opening that got Runnels into the tournament & he made the best of it. Runnels had an outstanding tournament finishing in the metals at 5th place. Runnels is the grandson of Dawna, Insurance CSR, and Dick Runnels from Nyssa.



Ken, Broker, and Merri Jo Freese recently celebrated the birth of their first grandchild! Adalyn Grace was born 3/20/14 to Mark and Erica Freese, in Reno, Nevada. She was 6 lbs. 7oz. Congratulations!



Many Waldo Agencies employees participated in an American Heart Association Heartsaver CPR First Aid Training this month. This was a refresher course for some and new information for others. Many of us here at the office feel safer knowing that our coworkers are certified in First Aid and CPR. We realized we need to update the First Aid kits in our office and now know how to help a coworker who is allergic to bee stings in case he is stung by a bee! For more information on how to register for CPR and First Aid Training, feel free to visit the American Heart Association's website at www.heart.org. Many thanks also to Jarod Gammage for donating his time to the class.