

**Quote of the Month:** *"If you eat a frog first thing in the morning the rest of your day will be wonderful."* -Mark Twain  
(Submitted by Dawn Waldo)

## Welcome, Phaedra!

*Waldo Agencies welcomes Phaedra Anderson to our staff.* Phaedra is a Risk Management Specialist focusing on identifying clients risk and solutions that will turn them into opportunities. She has an undergraduate and graduate degree in business and over 20 years' experience in strategic planning, finance, marketing and business management. In 1998 she cofounded a consulting firm and sold the successful business in 2012. Phaedra applies the experience and lessons learned in organizational planning, risk management and exit planning to help you build a stronger organization.

When asked why she came to work for Waldo Agencies, Phaedra replied "I am excited about Dave's vision and creative, positive ability to see the opportunities in challenges. Waldo Agencies are embracing the changes in regulations, technology, and the workforce, and I am thrilled to be part of such a progressive organization that is providing innovative solutions for clients."

Outside of work Phaedra enjoys time with her two daughters and fiancé John.



Phaedra Anderson  
Risk Management  
Specialist

## December Events

12/6 - Happy Birthday to Ellen Martinez!  
12/6 - Happy Birthday to Carol Eldred!  
12/8 - Happy Birthday to Ken Freese!  
12/18 - Agency Christmas Party  
12/21 - First Day of Winter  
12/23 - Happy Birthday to Scott Lamb!  
12/25 - All Waldo Offices Closed  
12/26 - All Waldo Offices Closed  
1/1 - All Waldo Offices Closed  
1/2 - All Waldo Offices Closed  
Tuesdays - All Agency Department Meetings - 8:00am



## Car Safety

You can avoid many dangerous weather problems by planning ahead. Plan long trips carefully, listening to the radio or television for the latest weather forecasts and road conditions. If bad weather is forecast, drive only if absolutely necessary. Check or have a mechanic check the following items on your car:

- **Keep your gas tank full** - in case evacuation is needed.
- **Do not drive through a flooded area** - Six inches of water can cause a vehicle to lose control and possibly stall. A foot of water will float many cars.
- **Be aware of areas where floodwaters have receded** - Roads may have weakened and could collapse under the weight of a car.
- **If a power line falls on your car** you are at risk of electrical shock, stay inside until a trained person removes the wire.
- **Antifreeze levels** - ensure they are sufficient to avoid freezing.
- **Battery and ignition system** - should be in top condition and battery terminals should be clean.
- **Brakes** - check for wear and fluid levels.
- **Exhaust system** - check for leaks and crimped pipes and repair or replace as necessary. Carbon monoxide is deadly and usually gives no warning.
- **Fuel and air filters** - replace and keep water out of the system by using additives and maintaining a full tank of gas. A full tank will keep the fuel line from freezing.
- **Heater and defroster** - ensure they work properly.
- **Lights and flashing hazard lights** - check for serviceability.
- **Oil** - check for level and weight. Heavier oils congeal more at low temperatures and do not lubricate as well.
- **Thermostat** - ensure it works properly.
- **Windshield wiper equipment** - repair any problems and maintain proper washer fluid level.
- **Install good winter tires** - Make sure the tires have adequate tread. All-weather radials are usually adequate for most winter conditions. However, some jurisdictions require that to drive on their roads, vehicles must be equipped with chains or snow tires with studs.

If there is an explosion or other factor that makes it difficult to control the vehicle, pull over, stop the car and set the parking brake. If the emergency could impact the physical stability of the roadway, avoid overpasses, bridges, power lines, signs and other hazards.

### Make an Emergency Kit for Your Car

In case you are stranded, keep a kit of emergency supplies in your car including:

- **Jumper cables:** might want to include flares or reflective triangle
- **Flashlights:** with extra batteries
- **First Aid Kit:** remember any necessary medications, baby formula and diapers if you have a small child
- **Food:** non-perishable food such as canned food, and protein rich foods like nuts and energy bars
- **Manual can opener**
- **Water:** at least 1 gallon of water per person a day for at least 3 days
- **Basic toolkit:** pliers, wrench, screwdriver
- **Pet supplies:** food and water
- **Radio:** battery or hand cranked
- **Cat litter or sand:** for better tire traction
- **Shovel**
- **Ice scraper**
- **Clothes:** warm clothes, gloves, hat, sturdy boots, jacket and an extra change of clothes for the cold
- **Blankets or sleeping bags**
- **Charged Cell Phone:** and car charger

Source: <http://www.ready.gov/car>



# New Listing!

# What People Are Saying...

Fruitland, ID – Hidden Meadows Subdivision – Comfortable well maintained 2002 custom built home features 3 bedrooms, 2 bathrooms with attached spacious 3 car garage. Vaulted ceilings give an open feel to living room, dining area and kitchen. Covered front porch and patio on back side of house for outdoor enjoyment. House is approximately 1640 sq ft and has vinyl siding. Large back lawn is fenced with vinyl fencing. Home is in a convenient location to medical facilities, schools and shopping. \$179,900. #123-14. Call Myra Attebery, Sales Associate, ID, 208-740-9471, cell. See this property at <http://www.waldore.com/>.



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



*"We felt our experience selling our [property] was very positive. Dee Anne was just rock solid positive throughout the entire process ... Throughout, Dee Anne kept us informed on everything, explaining options and choices ... Dee Anne was well aware of our ever shortening time frame to sell and get moved. We got moved and are getting settled in our new home. We appreciate Dee Anne very much!"*  
- Jan and Jodee Snyder



**Local  
Friendly  
Professional**



**Dee Anne Mosman  
Broker, GRI, OR/ID**

## Set the Stage Well to Sell Your Home

A home is a big investment. When you try to sell it, you want to recoup as much as you can. Follow these tips for getting the most for your house when you put it on the market:

- **Clean up your entrance.** Put a fresh coat of paint on your door, replace the mailbox, get a fresh set of house numbers—do whatever you can to make a good first impression before prospective buyers come in.
- **Get rid of clutter.** Think “less is more.” Put excess items into storage, empty your bookcases and restock them again with only your favorites, and so forth. Buyers want to see possibilities, and they can’t if their view is crowded with knickknacks or junk.
- **Mix up your furniture.** You don’t have to shove chairs and sofas next to walls. You can actually create the illusion of more space by letting them “float” in your rooms, as long as you leave clear pathways around them.
- **Let the light in.** Replace heavy curtains and drapes with lighter fabric to let more sunlight illuminate your space. Buy uplights and place them behind plants and furniture. Place mirrors or silver bowls near lamps to reflect more light into a room.
- **Add some color.** Bright paintings liven up a room. So do colorful throw pillows, rugs, tablecloths, and bedspreads. Use darker colors in a powder room or your bedroom.

## The Lonely Meal: More of Us Are Eating Alone

At mealtime, do you gather around the table with family or friends, or grab a quick bite by yourself? More and more of us are doing the latter. Market research firm NPD Group found that 57 percent of meals are eaten alone. By meal:

- Snacks: 72 percent
- Breakfast: 61 percent
- Lunch: 55 percent
- Dinner: 34 percent



One factor: Single-person households increased from 17 percent in 2008 to 27 percent in 2012. The rise of take-home meals through online apps like GrubHub may also be stoking the trend.

## By the Numbers: Christmas Trees

- In the United States, over one million acres are used to grow Christmas trees, numbering about 350 million trees on over 15,000 Christmas tree farms.
- More trees are cut in Oregon than any other U.S. state, with annual tree harvest at 6.4 million from that state.
- Almost 11 million artificial Christmas trees are purchased in the United States each year.
- Only about 14 percent of real Christmas trees are purchased as cut-your-own trees.
- About 100,000 people are employed full- or part-time in the Christmas tree industry.

*Sources: National Christmas Tree Association, Pacific Northwest Christmas Tree Association*

## How You Define Work Probably Determines How You Approach It

The way you define your work says a lot about your attitude—and it can shape your motivation to succeed. Consider these basic distinctions:

- **Just a job.** You’re working for the paycheck and nothing else. Fine in the short term, especially if you have other goals in mind, but not usually a viable strategy for lifetime satisfaction.
- **Career.** You’re invested in a particular industry and type of work. You have goals, and you’re working toward them with an eye toward finding and giving value to your employer and your customers—both worthy objectives.
- **Passion.** You feel a calling for the type of work you do that doesn’t limit you to a specific organization, or even a particular industry. Be realistic, but look for opportunities to do work you feel passionate about. In the long run, that’s the most fulfilling way to do your job.





### Seeing the Light

Two deaf men were signing to each other one morning after a late night out. The first one signed, "What did your wife say when you got home late last night?"

His friend signed, "She swore a blue streak."

"So what did you do?"

He shrugged. "Turned out the light."



### Succeed on the Job with the Right People Skills

Success at work calls for the right combination of skills. Some are specific to your job - the ability to fix a computer or perform brain surgery - and others are more general. The most important in any profession, though, are the people skills: your capacity for getting along with co-workers, customers, and your boss. To get ahead, cultivate these essentials:

• **Empathy.** The ability to view situations from another person's perspective is crucial. You'll build better relationships if you can put yourself in the shoes of the people around you.

• **Optimism.** People like to hang out with co-workers who see opportunities, not problems. You don't have to be a Pollyanna all the time, but resist the urge to complain, and focus on what's going right.

• **Self-promotion.** Make sure people know who you are and what you can do for them. Don't brag, but be willing to help whenever you can, and soon your co-workers and managers will start to depend on your expertise.

• **Appreciation.** Thank people for their help, and congratulate them when they achieve something significant. They'll notice that you're paying attention to them and return the favor.

• **Listening.** Focus on other people's words and ideas, not just your own. This demonstrates (and wins) respect, and lets you stay on top of what's happening around you.

• **Responsibility.** Don't make excuses or blame others for your mistakes. Keep your promises, make your deadlines, and establish a reputation for reliability. Whatever your job is, you'll get recognition for being an employee everyone can count on.



### Walking vs. Running: Which is For You?

Walking and running are two of the simplest exercises a person can do. Neither requires special equipment aside from a good pair of shoes, and you can do either one almost anywhere. Which one is better for you? Let's compare:

• **Running.** A good run burns more calories, making it a good choice for weight loss. Runners also tend to be in better shape overall than non-runners. However, running puts stress on your legs, feet, hips, and joints, so runners should be careful to avoid injury.

• **Walking.** A vigorous walk can have the same health benefits of running, although you'll have to keep it up longer. On the other hand, you can walk almost anywhere, and won't run the risks mentioned above. Just make sure to put some effort into it; a casual saunter won't get you into shape no matter how far you go.



### 184 Tasks Agents Do For You

(Third of a series-See October Newsletter)

#### So, what exactly does a realtor do for you?

##### After Listing Agreement is Signed

34. Review current title information.
35. Measure overall and heated square footage.
36. Measure interior room sizes.
37. Confirm lot size via owner's copy of certified survey, if available.
38. Note any and all unrecorded property lines, agreements, easements.
39. Obtain house plans, if applicable and available.
40. Review house plans, make copy.
41. Order plat map for retention in property's listing file.
42. Prepare showing instructions for buyers' agents and agree on showing time with seller.
43. Obtain current mortgage loan(s) information: companies and account numbers.
44. Verify current loan information with lender(s).
45. Check assumability of loan(s) and any special requirements.
46. Discuss possible buyer financing alternatives and options with seller.
47. Review current appraisal if available.
48. Identify Home Owner Association manager if applicable.
49. Verify Home Owner Association fees with manager—mandatory or optional and current annual fee.
50. Order copy of Home Owner Association bylaws, if applicable.
51. Research electricity availability and supplier's name and phone number.
52. Calculate average utility usage from last 12 months of bills.
53. Research and verify city sewer/septic tank system.
54. Calculate average water system fees or rates from last 12 months of bills.



#### To be continued in the next issue...

Source: See more at: <http://ohiorealtors.org/consumers/184-tasks-agents-do-for-you/>

### National Hand Washing Awareness Week, Dec. 7-13

*When the weather is cold and everyone is sniffing and sneezing more often, the most effective way to prevent the spread of the common cold, flu, and other illnesses is with frequent and thorough hand washing.*

### Waldo Agencies Annual Food Drive

**There will be boxes placed in each office for the convenience of all. Last year our staff collected 339 lbs of food and we are looking forward to even more this year!**

### Be Prepared

Little Timmy walked into his classroom wearing a glove on one hand. His teacher asked him why he had a glove on only one of his hands. "Well," said Timmy, "I watched the weather report last night. The weather reporter said that it would be sunny today. But on the other hand, it could get quite cold in the afternoon."



www.waldoagencies.com  
www.udrivebenefits.com

PLEASE VISIT:  
www.waldore.com

Quick Tips: Organizing Tip

To store scarves, take a sturdy wooden clothes hanger and place several shower curtain rings onto the lower bar of the hanger. Slip a scarf through each ring and then loop the scarf through itself to secure the scarf and keep it from slipping. You can usually fit a dozen or more scarves on a single hanger. This method also allows you to easily see your scarf collection all at once simply by pulling the hanger off of the rod.

The Cost of Littering Adds Up

Trash and litter are unsightly—and expensive. Litter cleanup costs the country approximately \$11.5 billion every year, according to a 2009 study from Keep America Beautiful. That includes costs to businesses cleaning up their properties - \$ 9.1 billion - as well as state, city, and county expenses that come to more than \$1.3 billion, and the estimated \$241 million that educational facilities have to spend cleaning up sports areas and school grounds.

Quick Tips: Safety Tip

Take care not to share too much information about your whereabouts on social media. When you check in to a distant locale or RSVP for a public event, you are letting others know when your house will be unoccupied, which could lead to a burglary. Keep this information private to be safe.

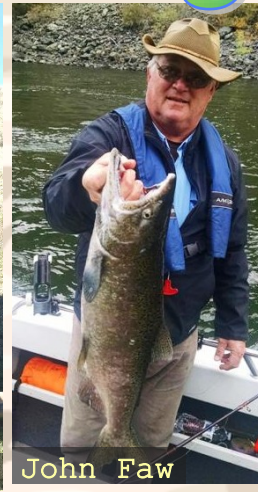
# Waldo Spotlights . . .



Jay Hysell



Ken Freese



John Faw



Karinda Pieren



Ramey Mosman



Brendan Runnels



Colton Hysell



Dawson Mosman



Toby Runnels



Renna Martinez



Brendan Runnels