

Quote of the Month: No snowflake in an avalanche ever feels responsible.

- Stanislaw Lec

Address burnout before you have a full meltdown

Even the most successful people have to deal with burnout—that feeling that comes when we're overworked, overstressed, and in a slump.

Here are some strategies for combating it:

- Recognize the problem. Admit to yourself that you are burning out, and that it is a result of the way you invest your energy. Don't blame it on anything or anyone else.
- Keep working. Don't give up. Instead change how and where you invest your energy. Decide what you want, and invest your energy accordingly.
- Enlist a partner. Tell someone how you're going to change, and make sure that person will hold you accountable to your commitment.
- Examine your habits. If you know certain behaviors leave you drained of motivation and enthusiasm, try to eliminate or replace them. Limit your contact with people or activities that don't help you maintain your energy.



Welcome, Bob Chen

Bob Chen is a Risk Management Specialist. He focuses on understanding the needs of his clients and then matching the specific insurance product to solve for those needs. He has been in the insurance and investment world for over 4 years and has his Life and Health and Securities License. Bob's main concentration will be on the insurance side since that is where he can be most helpful for his clients.

Bob grew up in New York City and because of his extensive work related travels both nationally and internationally, he realized that there are better places to live for raising a family. In 2007 Bob and his wife, Michelle, decided to take a chance and move west to Idaho! They have the house and the dog ready, now they just need to get the baby part worked out!



February Events

- 2/12 - Happy Birthday Barbara Waldo!
- 2/17 - All Waldo Offices Closed - President's Day!
- 2/18 - Real Estate Office Meeting - 8:30 am
- 2/21 - Happy Birthday Myra Attebery!
- Mondays - Insurance Commercial and Personal Lines Meetings - 8:00a.m.



Target Corp., which last month had a massive data breach that exposed the credit and debit card information of some 70 million customers, has at least \$100 million of cyber insurance, including self-insured retentions, and \$65 million of directors and officers liability coverage, according to insurance industry sources.

Source: excerpts from Business Insurance.com, by Judy Greenwald, January 14, 2014

Consider Data Security Coverage for Your Business

*Policies designed for other purposes, such as General Liability, Employment Practice, D&O, and Umbrella **policies do not respond** to the most expensive cost of a data breach, which is the cost of notification.

*Data breaches resulting in identity theft are **happening at an alarming rate**. Typically, 1 in 5 businesses are affected. In 2012 over 17,317,000 people had their identity breached.

*Notifying individuals whose private information has been compromised by a breach is not an option, **it's required by law**. Both Federal law and 46 states have notification protection laws.

***Notification is expensive**. The average cost per victim/record is \$194. Even at a conservative \$50 per victim, when multiplied by 5,000 victims, a breach would cost you \$250,000.

*The majority of losses occur due to employee error or a breach caused by one of your business associates.

*Data Securities Policies **can also protect you against liability suits** for the release of personal and health information, business interruption and extra expense losses, electronic extortion claims, electronic transfer of funds, and data restoration.

*If you have a breach, you will need forensics, crisis management, notification, and credit monitoring.

Insurance companies can buy these services for a lot less than you would pay. These savings alone will usually **pay for the insurance premium and the deductible**.

When you have a data breach how professionally you handle the breach will impact your reputation, costs, and legal exposure.

So...

- *Do you have a Crisis Management team?
- *Who will do your forensic services?
- *Who will do your notification process?
- *Who will staff your call center?
- *Who will provide the creditor monitoring?
- *Is your legal counsel up to speed on data breach law?

Data Breach Insurance is available and affordable

Contact: John Forsyth, Commercial Insurance Producer
Field-Waldo Insurance Agencies, Inc., 541-372-5301

Source: Excerpts from <http://www.symantec.com/index.jsp>



Submitted by John Forsyth, Commercial Insurance Producer



New Listing!

4 bedroom, 2 bath manufactured home on 1+/- acre. Home has been added on to. Has a family room and a living room. New 30'x40' shop. Nice patio and above ground swimming pool. Give us a call – easy to show. \$151,500. #100-14 See this property at <http://www.waldore.com/>. Call Cathy Myers, Sales Associate, ID, 208-695-7369, cell phone or Carla Bourque, Sales Associate, ID, 208-409-5317, cell phone.



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

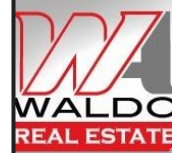


What People Are Saying...

"I just want to express my appreciation for Cathy Myers. She went well above and beyond for us. I trusted her not to undercut me to make a buck which had happened to me before. She was there even for items that didn't require her help. I am so grateful!" - Cathy Woolery
"Cathy Myers was always available and very helpful. Thank you so much!" - Georgia Rollins



**Local
Friendly
Professional**



**Cathy Myers
Sales Associate, ID**

Biggest Real Estate Story of 2013: Homeowners Gain \$2.2 Trillion in Equity

The fact that U.S. homeowners gained \$2.2 trillion in equity during the year ending Sept. 30 as home values rebounded was the "biggest story in American real estate in 2013," but hasn't gotten the attention it deserves, columnist Ken Harney says.

Harney says the gains are crucial because as more homeowners get out from underwater, they can sell without bringing money to the closing table, borrow against their homes to help pay for home improvements and other expenses, or refinance their mortgages.

Source: www.inman.com from kpbj.com Dec 27, 2013

Surprising Valentine's Day Tradition

Valentine's Day is celebrated in Japan, but with a twist. Women are expected to give men gifts of chocolate, rather than the other way around. Giri-choko is given to bosses, colleagues, and close male friends. "Giri" means "obligation," so these gifts are not romantic in nature. Honmei-choko is given to husbands or boyfriends and is often made by hand by the women themselves. Women are not left out however. One month later on March 14, called "White Day," men are expected to give gifts that are at least two times as valuable as the gifts they received a month earlier.



Grammar Corner...

Since and Because

"Since" refers to time. "Because" refers to causation. e.g., Since I quit drinking I've married and had two children. e.g., Because I quit drinking I no longer wake up in my own vomit.

Disinterested and Uninterested

Contrary to popular usage, these words aren't synonymous. A "disinterested" person is someone who's impartial. For example, a hedge fund manager might take interest in a headline regarding the performance of a popular stock, even if he's never invested in it. He's "disinterested," i.e., he doesn't seek to gain financially from the transaction he's witnessed. Judges and referees are supposed to be "disinterested." If the sentence you're using implies someone who couldn't care less, chances are you'll want to use "uninterested."

Anxious

Unless you're frightened of them, you shouldn't say you're "anxious to see your friends." You're actually "eager," or "excited." To be "anxious" implies a looming fear, dread or anxiety. It doesn't mean you're looking forward to something.

Source: *The Elements of Style*, by William Strunk, Jr. and E. B. White



Don't Take Chances with Kids' Car Seats

Strapping one's child into the car seat is a regular task for most parents. Unfortunately, even very small children are able to unbuckle themselves, leading to distracted parents behind the wheel—and car accidents.

Researchers at the Yale School of Medicine surveyed 378 parents; slightly over half reported that at least one of their children had successfully unbuckled their seatbelts while in a car seat one or more times. Children as young as 12 months were able to extricate themselves, and 75 percent of the kids were 3 years old or younger. Boys were more likely than girls to unbuckle themselves (59 percent of boys, as opposed to 42 percent of girls).

More than 40 percent of kids who "freed" themselves did so while the vehicle was moving. The distraction to parents, as they pull over, reprimand their children, and then buckle them in again, increases the chance of a serious injury 3.5 times. So be sure to double-check that your child's seat is installed properly, and that children are fastened securely.





The Daily Meal: The People Behind Your Favorite Foods

Popsicles: In 1905, 11 year-old Frank Epperson left powdered soda, water, and a stirring stick on his porch overnight. In the morning it had frozen solid, and tasted pretty good. He called his creation the Epsicle, and in 1923, while running a lemonade stand in Oakland, Calif., he had the idea to turn it into a business. He changed the name to Popsicle, patented it, and by 1928 he had earned royalties on more than 60 million ice pops sold.

Sandwich: This humble creation didn't earn a name until the mid-1700s, when British statesman John Montagu, the 4th Earl of Sandwich. (as legend has it) was too busy with a game of cards to take a meal, so he had his steward put the meat in between two slices of bread so he could hold it with one hand.

Tater Tots: You might have noticed that Tater Tots are a proper noun, meaning that you can't just create your own and call it a Tater-Tot. Tater-Tots are actually a registered trademark of the Ore-Ida Company, and were invented in 1953 by the company's founders, Golden and F. Nephi Grigg. They were left with lots of awkwardly-shaped potato slices after potatoes were cut up, and had to think of something to do with them. So they grated them, added flour and seasonings, and pushed them through an extruder into hot oil, and the resulting product was nothing short of magical.

Ice Cream Cones: As the story goes, at the 1904 World's Fair in St. Louis an ice cream vendor ran out of serving dishes. So he walked over to Ernest Hamwi, who was selling crispy Syrian pastries named zalabis next door, and together the two devised a way to roll the waffle-like pastry into a cone so ice cream could be placed inside.

Twinkies: Invented by a baker named James Dewar in 1931. Employed at Continental Baking Company, which later became Hostess, his plant made strawberry shortcakes but needed to figure out something to make during the off-season. His idea to make a shortcake with cream on the inside instead of strawberries took off, and he named his idea Twinkies after a billboard he saw for the Twinkle Toe Shoe Company.

Source: Excerpts from http://www.huffingtonpost.com/the-daily-meal/the-people-behind-your-fa_b_4537447.html by Dan Myers 01-06-2014

Cost of a Boise State Football Player: \$172,415

*Total operating expenses for each Boise State University scholarship football player were \$172,415 in 2011, including scholarships to the university.

*The costs for each football player have more than doubled since 2005, according to a new report from the Knight Commission on Intercollegiate Athletics that's based on data Boise State provided to USA Today.

*For Boise State football players on scholarship, coaching expenses were \$45,803 while scholarships cost \$23,217. Other operating expense, including equipment and travel, costing the remaining more than \$100,000 in 2011.

*Boise State far outspent University of Idaho, which spent \$69,273 per scholarship player and Idaho State University, which isn't in the FBS and spent \$43,742 per player.

*The 162 percent increase in per player spending at Boise State is adjusted for inflation by the Higher Education Price Index, a measure designed to track cost drivers in higher education.

*Boise State's instructional spending per full-time student actually dropped 4 percent from 2005 to 2011 to \$5,890.

*According to 2013 data, Boise State's \$43.4 million in revenues topped expenses by more than \$250,000.

Source: Excerpts from Idaho Business Review by Brad Iverson-Long on January 10, 2014



Happy Birthday iPhone! Here Are 7 Things You Killed

Seven years ago on Jan. 9 Apple CEO and founder Steve Jobs unveiled the iPhone.

Jobs said Apple wanted to grab 1 percent of the global market for cell phones by the end of 2008. Today Apple holds 12.9 percent of market share for cell phones and, more significantly, has totally revolutionized the digital marketplace.



In the seven years since its introduction, the iPhone has added more and more features to make it just about the only thing you need in your pocket. In other words, the iPhone is a stone cold killer. Let's say a prayer for the dying and the dearly departed:

Road Maps: Thanks to Google Maps, the days of a big paper road map taking up half of your car are fading. ...Though if you're using Apple Maps, you might want to stick to a road map.

Table Manners: Talking to a loved one at dinner can wait. There's food to Instagram and tweets to read.

The BlackBerry: As if suing Ryan Seacrest is going to solve all of BlackBerry's problems.

Alarm Clocks: When waking up in the morning your favorite song is way better than harsh beeping.

Point-and-Shoot Cameras: For convenience, size, speed and price, many have started using the iPhone as their main camera instead of a point-and-shoot model.

The iPod: For more than three years, iPod sales have been on the decline as Apple users opt for iPhones and iPads instead.

Our Attention Span: Wait, what were we talking about again?

Source: The Huffington Post Posted: 01/09/2014



Call A Family Meeting And Make A Plan

Some disasters strike without any warning, and family members may not all be in the same place. How will you get in touch with each other? Where will you meet? How will you get out of your house in case of a fire? What if your neighborhood is being evacuated? It's important to make a plan now so that you will know what to do, how to find each other, and how to communicate in an emergency.

- Pick the same person for each family member to call or email. It might be easier to reach someone who's out of town.
- Text, don't talk, unless it's an emergency. It may be easier to send a text, if you have a phone, and you don't want to tie up phone lines for emergency workers.
- Create a fire escape plan that has two ways out of every room and practice it twice a year.
- Choose a meeting spot near your home, then practice getting there.
- Choose a spot outside of your neighborhood in case you can't get home. Practice getting there from school, your friends' houses, and after school activities.
- Keep your family's contact info and meeting spot location in your backpack, wallet, or taped inside your school notebook. Put it in your cell phone if you have one.



Source: <http://www.ready.gov/kids/make-a-plan>



From the "Waldo Agencies" Cookbook (For sale in our office lobbies with proceeds donated to "Dove")

Pecan Apple Cake



- 1 2/3 cup sugar
- 2 eggs
- 1/2 cup vegetable oil
- 2 tsp. vanilla
- 2 cups flour
- 2 tsp. soda
- 1 1/2 tsp. cinnamon
- 1 tsp. salt
- 1/2 tsp. nutmeg
- 4 cups chopped apples
- 1 cup chopped pecans

In a mixing bowl, beat sugar and eggs. Add oil and vanilla; mix well. Combine flour, sugar, soda, salt, cinnamon and nutmeg. Add to sugar mixture, mixing well. Stir in apples and pecans. Pour into a greased and floured 13x9 inch pan. Bake 350 for 50-55 min. until cake tests done. Cool on wire rack.

Frosting: 2 (3-oz) pkg. cream cheese (softened)
 3 T. butter (softened),
 1 tsp. vanilla,
 1 1/2 - 2 1/2 cups powdered sugar.

Mix until smooth and frost cake.
 Submitted by Brad Waldo

A Southern Baptist minister was completing a temperance sermon.

With great emphasis he said, "If I had all the beer in the world, I'd take it and pour it into the river." With even greater emphasis he said, "And if I had all the wine in the world, I'd take it and pour it into the river." And then finally, shaking his fist in the air, he said, "And if I had all the whiskey in the world, I'd take it and pour it into the river." Sermon complete, he then sat down.

The song leader stood very cautiously and announced with a smile, "For our closing song, let us sing Hymn #365, 'Shall We Gather at the River.'"

Smile, life is too short not to!!! -Author, unknown

February 2014 Guide

Scam Alert: Repairs. With snowbird season at its peak, traveling crooks target retiree-rich communities in warm-weather states like Florida and Arizona. Among the most common cons: self-described utility workers or contractors who show up unannounced and ask to enter your home, claiming "the condo association sent me."



PLEASE VISIT:

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

A Day Off Work

A man went to see his supervisor in his office. "Boss," he said, "my wife is wanting to get some big projects done at the house tomorrow-cleaning the attic, moving some furniture, and getting the yard cleaned up. She told me she can't do it all alone and needs some help."

"I can't give you the day off," his boss replied. "We're short-handed, and I need you here!"

"Thanks, boss," said the man. "I knew I could count on you!"

Waldo Spotlights . . .

Anika Phillips from Fruitland shared this with us.....

In years past the Nyssa Chamber of Commerce placed signs in row crop fields identifying the crops grown. As they drove, Anika would play a game with her young children:

She would point to a field with a sign and say "Name that crop..."

The children were too young to read as yet, but they soon learned to identify the crops and enthusiastically respond with, "corn, beets, wheat, beans..."

Her son, Zach, learning how to read by now, said one day to his mom "Name that crop..."

Mom looked at a very bare field and said, "Zach, there is nothing growing in that field."

Zach says, "Uh, huh, there are Waldo's growing out there."

A great laugh for mom as she recognizes a "Waldo Real Estate For Sale" sign planted in the ground.

Thanks for sharing this, Anika. Our office staff and friends have had some great laughs over this!



Dee Anne Mosman, Broker for Waldo Real Estate and sons, Dawson and Gage at the top of Brundage Mountain New Years day! First time at the top for the boys! How fun!



Slade and Kadence, children of Brad Waldo, Waldo Insurance Sales Manager, joined their cousins, Dawson and Gage for a fun week of sledding on Brundage. Lots of fun!



Trivia Winners

Congratulations to Merri Gammage, first place, and Scott Bahem, second place, in last months Trivia Quiz! They each received a \$20 gift certificate to Kohl's.

