

Quote of the Month: Obstacles are those frightful things you see when you take your eyes off your goal. - **Henry Ford**

Computer Safety

5 rules of computer security

1. Keep software up to date
2. Use antivirus software and be sure to update frequently
3. Set up a firewall
4. Use secure passwords
5. Set up wireless encryption

Tips to creating a secure password

- Use unique passwords for your financial software and online banking
- Avoid reusing passwords that you use for social media websites. Many websites, including social media websites, have weak security. If your password is hacked at one of these, any online account for which you use the same password will be compromised.
- Use at least 8 letters and numeric characters. Hacking software can guess a six-character password with just lowercase letters in less than 10 minutes.
- Mix uppercase, lowercase, numeric digits and special characters whenever allowed.
- Test your passwords at howsecureismypassword.net. For a real eye opener, try variations of your password.

Source: Northwest FCS Yields Fall 2013 Publication



Waldo Agencies Food Drive!

On December 20, Slade and Kadence Waldo and Dawson and Gage Mosman picked up the items at each of our offices and delivered it to the Oregon Food Bank. This year the Waldo Agencies Staff collected 339 lbs, which is 75 lbs more than last year!



January Events

- 1/1 - All Waldo Offices Closed
- 1/2 - Happy Birthday to Tony Kahmann!
- 1/7 - Happy Birthday to John Forsyth!
- 1/19 - Happy Birthday to Robert Curtis!
- 1/21 - Real Estate Office Meeting - 8:30 am
- 1/26 - Happy Birthday to Mike Ward!
- Months - Insurance Commercial and Personal Lines Meetings - 8:00a.m.



The Theory of the Dipper and the Bucket “Our Annual Reminder”

Each of us has an invisible bucket. It is constantly emptied or filled, depending on what others say or do to us. When our bucket is full, we feel great. When it's empty, we feel awful.

Each of us also has an invisible dipper. When we use that dipper to fill other people's buckets – by saying or doing things to increase their positive emotions – we also fill our own bucket. But when we use that dipper to dip from other's buckets – by saying or doing things that decrease their positive emotions – we diminish ourselves.

Like the cup that runneth over, a full bucket gives us a positive outlook and renewed energy. Every drop in that bucket makes us stronger and more optimistic.

But an empty bucket poisons our outlook, saps our energy, and undermines our will. That's why every time someone dips from our bucket, it hurts us.

So we face a choice every moment of every day: We can fill one another's buckets, or we can dip from them. It's an important choice – one that profoundly influences our relationships, productivity, health, and happiness.

When someone fills your bucket, accept it – never just brush it off and diminish what the person is doing. Fill their bucket in return by saying “thank you” letting them know you appreciate the compliment or recognition.

Are you filling buckets on a regular basis?

Take the Positive Impact Test at www.bucketbook.com

Source: Tom Rath & Donald O. Clifton, ph.D



Hot or Cold: Which Can Help Your Pain?

Two simple treatments that have been around for generations-ice and heat-are still the best way to handle a number of ailments. Doctors today call the treatment thermotherapy.

Warmth can relieve pain by relaxing muscles, while cold relieves pain by reducing inflammation. Often-times a combination of the two works best.

Warm Comfort

For pain that doesn't involve swelling or that is chronic-such as lower back pain and arthritis-choose heat. You can place a heating pad or hot water bottle on the area for 15 to 20 minutes at a time. Don't lie directly on the heating pad and be careful not to fall asleep.

Cool Comfort

Cold works well if the pain is the result of swelling, such as exercise-related muscle or joint sprain, because it restricts blood flow to the area. Apply a cold pack for up to 20 minutes several times a day, until swelling has disappeared. Stop if the treated area feels hot-it's not serious, but a sign that the area needs a break from the cold. Some doctors and physical therapists believe that for muscle sprains and strains, switching between hot and cold treatments can be most effective. It's best to wait a couple of hours in between.

Source: Loma Linda University Health Wellbeing Dec 2013- Jan 2014 Issue



New Listing!

What People Are Saying...

Payette, Idaho home for sale. Immaculate elite home on 4.41+/- acres. Home is 3227+/- sq ft, 5 bedrooms, 3 1/2 bathrooms, vaulted ceilings, granite countertops, surround sound (inside and out) and large spacious rooms. Home is completely beautiful. Also a 1600+/- sq ft finished shop, second storage building with insulated dog kennel. Sprinkle irrigated pastures outside vinyl yard fencing. Three car oversized garage allows for auto cover with large finely graveled parking space outside. Landscaping is beautiful with above ground pool and deck for summer enjoyment. #133-13 See this property at <http://www.waldore.com/>.

Call Scott Lamb, Broker, GRI, OR/ID, 208-739-2119, cell or Dee Anne Mosman, Broker, GRI, OR/ID, 208-707-4444, cell



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"The partnership of Scott Lamb and Dee Anne Mosman really works in the client's favor. They have similar styles and are equally knowledgeable about the business. In our experience we got timely responses to our inquiries. We were confident that they were looking at every detail of the reams of paper involved in a real estate transaction and questioning items for our benefit."

-David and Gerrie Carpenter



**Local
Friendly
Professional**



Dee Anne Mosman,
Broker, GRI, OR/ID



Scott Lamb,
Broker, GRI, OR/ID

Here's the scoop on Ugly Christmas Sweaters!

All Waldo Agencies employees and agents should be on their best lookout for the Ugliest Christmas Sweater they can find. Whoever brings in the best sweater will be awarded a prize at the 2014 Waldo Agencies Holiday Lunch.

Protect Yourself from Fraud in the Health Insurance Marketplace

Health insurance exchanges are open and many people who aren't already covered through their employer are evaluating their health insurance needs and considering plans. If you're among the many Americans who will be shopping for coverage through the exchanges, be on the lookout for signs of fraud.

Reports are already surfacing of criminals selling fake health policies, often posing as government employees. You can protect yourself from fraud in the health insurance marketplace by staying informed and knowing what to look for.

Look for official government seals, logos, and certifications when researching and purchasing insurance options.

Never give personal information to someone who contacts you—in person, online, or by phone—even if they say they are from a marketplace or exchange.

Keep personal and account numbers private. However, if you get assistance from an insurance agent, they may need personal information, such as your Social Security number, to help you enroll.

Stay informed. You can find information and get assistance from multiple places, such as Healthcare.gov and Fraud.org.

If you suspect fraud, report it by calling the Health Insurance Marketplace consumer call center toll-free at (800) 318-2596. TTY users should call (855) 889-4325.

If you slip up and give personal or account information to someone you shouldn't, notify your banks, credit card providers, and the three major credit bureaus so that they can be on the lookout for potential identity thieves.

Source: PacificSource.com 11/18/13 Member Newsletter

Grammar Corner...



Moot

Contrary to common misuse, "moot" doesn't imply something is superfluous. It means a subject is disputable or open to discussion. e.g., The idea that commercial zoning should be allowed in the residential neighborhood was a moot point for the council.

Continual and Continuous

They're similar, but there's a difference. "Continual" means something that's always occurring, with obvious lapses in time. "Continuous" means something continues without any stops or gaps in between. e.g., The continual music next door made it the worst night of studying ever. e.g., Her continuous talking prevented him from concentrating.

Envy and Jealousy

The word "envy" implies a longing for someone else's good fortunes. "Jealousy" is far more nefarious. It's a fear of rivalry, often present in sexual situations. "Envy" is when you covet your friend's good looks. "Jealousy" is what happens when your significant other swoons over your good-looking friend.

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





7 Tips to Keep the Thieves Away:

-Think like a burglar. Take a walk around your property with a close friend or neighbor who is not too familiar with your house; they may spot things you'll overlook. Start outside and identify the best locations for a break in.

-Buy a timer so that lights inside your house can be turned on automatically at night so that it appears someone is inside your home. There are also systems available that will open and close your curtains by a timer.

-Make sure all doors, windows, garage doors, and pet entrances are equipped with quality locks.

-Lock your garage & shed. These areas typically contain tools and ladders that thieves can use to break into your home.

-Trim bushes and shrubs. Keep your yard free of overgrowth around the house, especially under windows. Select bushes and shrubs with thorns to deter intruders from hiding in them. Trim lower branches of trees near your house if they could help a thief gain access to a second story window.

-Turn your phone ringer down or off. The persistent ringing of a phone is a sign that someone is not home. Also, don't leave an outgoing message saying you're on vacation. Instead, have your calls forwarded.

-Prepare your home while away. Mail falling out of the mailbox is one of the biggest indicators that you're not at home. You can have the post office hold your mail. If you'll be gone for an extended period of time, ask your neighbor to pick up the mail and newspaper. Consider hiring a house sitter while you're away.

-Don't close all your drapes when you're out; it's a sign that nobody's home, and allows thieves to move about your house unseen.

-Get a large intimidating dog that barks a lot.

Source: www.angieslist.com



January 2014 Guide

Staring at cell phones and computers can make dry eyes feel even worse. The Mayo Clinic recommends using the 20/20/20 rule: For every 20 minutes you're on the computer, look away at an object at least 20 feet away for 20 seconds or more.

Scam Alert: Diets. Losing weight is the most popular New Year's Resolution. But, it is also the most likely to get you ripped off: The Federal Trade Commission says that more people are defrauded through weight loss scams such as buying "miracle" supplements, "easy" exercising gizmos and "break-through" diets than any other product category it monitors.

Source: December 2013 aarp.org/bulletin and AARP 2014 Almanac



How Today's Consumer Views the Benefits of Using a Real Estate Agent

The National Association of Realtors discovered the following about perceived benefits of using a real estate agent. These are in ranked order from greatest to least. This is a good list of what a homebuyer expects of an agent.

- *Helped Buyer understand the process – 57%
- *Pointed out unnoticed features/faults with the property – 47%
- *Improved buyer's knowledge of search areas – 40%
- *Negotiated better sales contract terms – 38%
- *Provided a better list of service providers – 37%
- *Shortened buyer's home search – 35%
- *Negotiated a better price – 32%



Perfect, Easy Deviled Eggs

Here's a method for making deviled eggs that's so simple you'll want to make them for every picnic you go to. After hard-boiling eggs, slice them open and place their yolks in a resealable plastic bag. After mashing them up through the bag, add the mayonnaise and the rest of the ingredients. Mash some more to blend, then cut off the corner of the bag and use like a pastry bag to easily dispense the mixture into egg halves.

Source: *Who Knew?* By Bruce Lubin & Jeanne Bossolina-Lubin

Trivia Quiz: A Cup of Tea

1. How many years does a tea bush need to grow before its leaves can be harvested?
2. There is only one working tea plantation in the continental United States. It is located on Wadmalaw Island. What city is this island outside of?
3. How many cups of tea do Americans drink each year?
4. Tea is the world's most consumed beverage. What is first on the list?
5. What is the art of reading tea leaves called?
6. How many different varieties of tea are there?
7. What variety of tea is flavored by the bergamot orange?
8. Which country consumes more tea per capita than any other in the world?
9. What percentage of tea is served as iced tea in the United States?
10. How much tea is in a Long Island Iced Tea?

Send answers to bjwaldo@waldore.com by 1/15/14 for your name to be entered in the \$20 Kohl's gift certificate giveaway.



Did You Know: Sugar

- *January 20-24 is Sugar Awareness Week.
- *The word sugar comes from the ancient Sanskrit word "sharkara," which means "gravel" or "sand."
- *Sugar was first sold in individual cartons in 1899, revolutionizing the sugar industry. Before that, you could only buy sugar scooped out of large barrels.
- *Lemons contain more sugar than strawberries by weight.
- *The average American eats and drinks about 22 teaspoons of sugar each day.
- *Babies are born with a sweet tooth, craving sugar more than any other flavor.
- *Sugar cane stalks can reach 30 feet high.
- *Brown sugar is made from sugar crystals that have been combined with molasses.
- *In 2001, NASA scientists found evidence of sugar in two meteorites that were discovered in Australia.
- *More than half of the 8.4 million metric tons of sugar produced annually in the United States comes from sugar beets.



Bumper Sticker Humor

We never really grow up. We just learn how to act in public.

If I agreed with you, we'd both be wrong.

Be alert. The world needs more lerts.

Never believe generalizations.

Always borrow money from a pessimist. He won't expect it back.

A New Year's Resolution

A man joined a New Year's Eve party and spotted his friend on the other side of the room. He made his way over to his friend, who immediately asked for a cigarette.

"Hold on a second," the man said. "I thought you made a resolution to quit smoking."

"Well, I did," replied his friend, "but you see I am only on phase one."

"What is phase one?" asked the man.

"I've quit buying them," replied his friend.

Freshen your hands

Reach for the mouthwash when you're done cooking with garlic, onions, fish or anything else than can leave a scent on your hands. Just pour a few tablespoons into your palms, rub your hands together, and the smell will disappear.

Source: *Who Knew?* By Bruce Lubin & Jeanne Bossolina-Lubin

4 reasons to use the gift cards you got now Why you should hit the stores and use up any gift cards sooner rather than later

If you got gift cards as presents this holiday season, you should get out and use them up now, before they get buried in a drawer, lose value or expire.

Even though laws passed in recent years have eliminated some of the gotchas that made gift cards less worthwhile in the past, it's still a good idea to use those cards as soon as possible.

Here's why:

- They may expire.
- You may be charged inactivity fees.
- The retailer could go bankrupt.
- You might lose or forget about them.

Source: Excerpts from www.consumerreports.org,
Maggie Shader, December 27, 2013



PLEASE VISIT:

www.waldore.com

www.waldoagencies.com

www.udrivebenefits.com

By the Numbers: Babies

- Americans use over 27 billion disposable diapers each year.
- The global baby food market has sales of about 45 billion U.S. dollars each year.
- One in every 30 babies born in the United States is a twin.
- Sundays are the slowest days for births. More babies are born on Tuesdays than any other day of the week.
- In the United States, families with children average 1.86 children each.

Source: CDC, MarketLine,
U.S. Census Bureau



Waldo Spotlights ...



When Vale football plays Nyssa football, push-ups are on the line! When Vale loses? Scott Lamb, Broker, GRI, does 5 push-ups for Dawson Mosman, of Nyssa!!



Kadence Waldo, daughter of Brad and Dawn Waldo, was recently awarded the Character award for Kindness. She is also part of the Show Choir, and was recently a munchkin in the Wizard of Oz. Now she looks forward to Peter Pan.



The Waldo Agencies Holiday Luncheon was held at the Ontario office on Wednesday, December 18th. It was lots of food and lots of fun! Happy New Year!

