

Quote of the Month: It is not necessary to change. Survival is not mandatory.

-W. Edwards Deming

Welcome, Mae and Lauri!

If you have called Waldo Agencies in the past couple of months, you have probably spoken with one of our newest employees, Mae Hawkins. Mae is our new Telephonist and Operations Assistant. Originally from Southern New Mexico, Mae has a background in teaching and various office administration roles. She and her family moved to Ontario earlier this year for her husband's job. Mae and her husband Mike enjoy playing board games and spend much of their free time trying to keep up with their two year old.



We have also recently added Lauri Ovitt to our team. She is our new Customer Service Representative for the Personal Lines Service Team. Lauri is a born and raised Idahoan, fifth generation in the Treasure Valley Area (Payette). Lauri earned her Bachelor's degree at Boise State University in '93. She worked for ten years in Boise in banking as a loan officer. Lauri later moved and lived in Salmon, Idaho and was the finance and insurance manger for their auto dealerships. Lauri and her son Dillon moved back to this area six years ago to be closer to her family. Lauri's son is 14 and heading to high school next year in Payette. She enjoys running, golfing, tennis, and biking... anything outside. Lauri and her son enjoy spending time at her parent's cabin and on the lake in McCall in the summer.



Talking Points – Risk Management

Submitted by Bob Chen, Risk Management Specialist, Waldo Insurance, Inc.

Disability Insurance Coverage

Who should look into it?

- High income earners.
- Households with single family earner.
- Professionals with degrees working within their specific industry.
- Anyone who understands the ramifications of not being able to receive an income for an extended period of time.
- People who already have disability coverage through work. My clients tell me how much they appreciate my help after I review with them what they actually have at work and what is available to them as a supplement.
- Many businesses that have Buy- Sell life insurance policies don't usually have Buy- Sell disability policies. What happens if a disabled partner can no longer add value to the business?

Long Term Care Coverage (LTC)

Who should get this?

- Anyone who has witnessed someone that has gone through an event which required outside care.
- Anyone with assets. You will not qualify for Medicaid until the majority of your assets are diminished.
- Anyone who does not plan to rely on their relatives or friends to provide for their care.
- Children who want to have something in place for their parents. Especially if they live a distance from their parents and it would not be optimal to relocate either themselves or their parents.

Facts regarding Cost of Long Term Care (LTC)

- Typical cost of nursing home in Boise = \$8,000+
- Typical cost of nursing home in Vale = \$6,000+
- Cost of care increases at a faster rate than inflation.
- The typical breakeven point of premiums versus just 1 year of care is between 12 to 18 years.
- There are discounts for couples, even if either one does not qualify.
- Business owners qualify for certain deductions based on their age.
- LTC is not only for "old" people to consider. 40% of people receiving care are between the ages of 18 to 64.
- LTC is not disability insurance and vice versa. Disability insurance pays for your routine living expenses while LTC provides for the cost of someone caring for you.
- Medicare does not pay for LTC. Medicare was designed for short term care events and will not be a resource for longer periods.



Bob Chen

June Events

- 6/4 - Happy Birthday to Scott Bahem!
- 6/7 - Happy Birthday to John Faw!
- 6/15 - Happy Father's Day!
- 6/17 - Real Estate Office Meeting - 8:30 am
- 6/18 - Happy Birthday to Becky Benjamin!
- Mondays - Insurance Commercial and Personal Lines Meetings - 8:00a.m.

New Listing!

Meticulously maintained. Beautiful home located on corner lot in a quiet cul-de-sac with outstanding curb appeal. Features a functional floor plan including his and her walk-in closets, dual sinks in master bath, soaker tub, and separate shower. Beautiful loft area upstairs, laundry room on the 2nd level, nickel hardware throughout, crown molding, and tons of storage. Kitchen features a walk in pantry. Extra large 2.5 car garage, a covered porch, and the yard is fully landscaped and irrigated. Very close to school and school bus stop. \$159,900. Listing agent is related to seller. Call Dee Anne Mosman, Broker, GRI, OR/ID, 208-707-4444, cell or Scott Lamb, Broker, GRI, OR/ID, 208-739-2119, cell. #145-14 See this property at <http://www.waldore.com/>.



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937 SW 30th St.
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What People Are Saying...

**Local
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"Very helpful and super nice, so glad we decided to choose Dee Anne, she's great! -Adam and Jamie Houston"



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

Old Habits Die Hard

The animals of the world decided to hold a convention aimed at ending all the fighting among their different species. Something had to be done, an agreement had to be reached, the fighting had to stop. During the convention all the animal enemies agreed that they would no longer fight and kill each other, but would live together in harmony. Cats would live peacefully with the mice, dogs would be friends with cats, and chickens would no longer fear the fox.

The day after the convention, a little mouse stepped out into the path of a cat. The mouse started to run away, but the cat said, "Hey, little mouse, don't be afraid! Didn't you hear that we animals have agreed to stop fighting each other, according to the convention yesterday?"

Just then a big dog started barking loudly, and the cat instantly scampered up the nearest tree. "Uh, cat?" asked the mouse. "Didn't you just tell me about the agreement that you guys made at the convention?"

The cat looked down at the mouse and said, "Yes, I did. But what if that dog over there didn't get the news?"



It's All in the Marketing

The next time you need volunteers to take on an unpopular assignment, just remember how the great French military commander Napoleon Bonaparte tackled a problem one time. While serving as a battalion chief during the siege of Toulon in 1793, the then 24-year-old Napoleon ordered construction of an artillery battery in an area that was so dangerously exposed other officers said he'd never be able to find men willing to take up positions there. But Napoleon had an uncanny instinct for motivating his troops. Over the battery, he placed this sign: "The Battery of Men Without Fear."

The battery was always manned.



The Economy Needs You to Take a Vacation

Trying to convince your boss that you need a vacation? Tell him or her that time off is good for the economy. An analysis by Oxford Economics for the U.S. Travel Association found that more than 40 percent of U.S. workers don't take their full allotment of paid time off (PTO) during the year, representing an average of 3.2 unused vacation days per worker in 2013—and a total of 429 million.

Aside from the risk of exhaustion and career burnout, unused vacation days have a negative impact on the U.S. economy as a whole. The study estimated that if employees took full advantage of their PTO days, the economy would enjoy the benefits of more than \$160 billion in sales and \$21 billion in tax revenues, as well as supporting 21 million jobs in areas like retail, transportation, and manufacturing. Workers taking just a single additional day off would boost spending by \$73 billion.

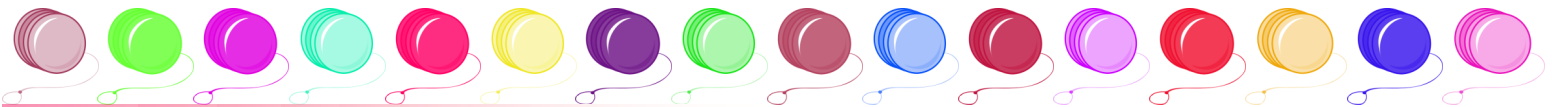
So go ahead and take some vacation. It's your patriotic duty.



By the Numbers: Recycling

- Americans use over 80 billion aluminum cans each year. There is no limit to the number of times each one can be recycled.
- The average American uses seven trees a year in paper, wood, and other products made from trees.
- In the U.S., 25 billion Styrofoam coffee cups are thrown away every year.
- The energy saved from recycling one glass bottle, rather than manufacturing it from raw materials, can run a 100-watt light bulb for four hours or a compact fluorescent bulb for 20 hours.
- Packing represents about 65 percent of household trash and makes up about one-third of an average dump.

Source: The National Recycling Coalition



Are We There Yet?

If you are planning a road trip this summer, you are probably searching for ideas to help pass the time for your kids. Take these activities and ideas along with those swimsuits and shorts.

Travel Games

Most board games come in travel sizes. You might check the thrift stores in your area. You can find everything from Monopoly Junior to Memory games and even an electronic Wheel of Fortune.

Find It Games

Before you go, write the letters of the alphabet on index cards. During your trip, deal them out to everyone. Search for words starting with those letters on billboards or by identifying things out the window starting with those letters. The first one to go through all his cards is the winner.

License Plates Games

Start by joining together to name all the states in the U.S. This can be harder than it seems! Keep this list handy and every time a license plate from that state is spotted, mark it off. Try to complete your list before your trip is over. Finding Alaska and Hawaii will be extra special.

Category Games

Pick a category. For example, you might choose cities, presidents, flowers, sports, or movie stars. Each player has ten seconds to name something that fits into that category. Continue playing until only one player is left. That person picks the category for the next round.

Never Ending Story

The first person begins this game by saying, "Once upon a time. . ." and then adding a sentence. The next person continues the story by adding a sentence or two. This can continue as long as you like.



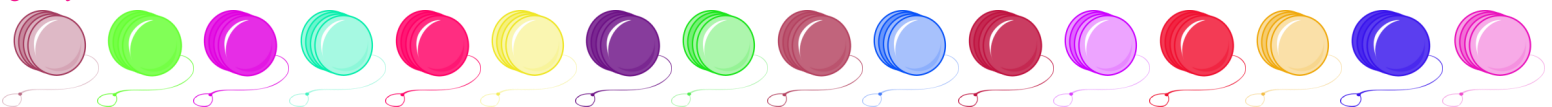
Seek and Ye Shall Find—if You Know How to Search

Creativity and innovation frequently rely on research—searching for facts, digging for alternatives, and exploring different avenues of thought. Since a lot of research today is conducted on the Internet—and particularly on the Google search engine—you might find useful these two Google search tips from Fast Company magazine:

- Search within a specific site. If you're looking for information from one specific organization, you can specify that in the search bar on top. Simply type "site:" followed by the organization's domain, a colon, and your search terms (site:bigcompany.com: creative ideas).
- Scale down your results. Tired of searching for information about mustangs and getting 112 million search results for the classic auto and only a handful for the faithful horse? Use a hyphen to eliminate the cars: mustang-car.

Did You Know: June 6th is National Yo-Yo Day

The name "yo-yo" comes from the northern Philippine Ilokano language word "yoyo." It means "come-come." The Duncan yo-yo was inducted into the National Toy Hall of Fame in 1999. In 1979, a new innovation introduced the first "take-apart" yo-yo, which allowed users to change the axle of the yo-yo. The inventor was Tom Kuhn, a dentist and yo-yo celebrity. The World Yo-Yo Contest is held every year in Orlando, Florida, in late July or early August. Sleeping a yo-yo is the art of keeping a yo-yo spinning while remaining at the end of its string. The world's largest yo-yo weighs 256 pounds and is on display at the National Yo-Yo Museum in California. A yo-yo first went into space in 1985. It could be thrown at slow speeds, but could not sleep due to the lack of gravity.



Home Buyers Hope to Take a Nice Walk

Home buyers today are looking for "walkability," according to a survey by the National Association of Realtors. Sixty percent favor a neighborhood with a mixture of houses, stores, and other businesses that are accessible by foot.

And although 52 percent of prospective home buyers want a large yard, more than half would downsize the yard for a shorter commute or a reasonable hike to shops, schools, and restaurants.



The Manager and the Genie

A manager and two employees were walking to lunch when they found an antique oil lamp in the street. As a joke, they all began to rub it, and suddenly a puff of smoke produced a genie.

"Hmm," the genie said, looking at the trio. "I can only grant three wishes, so I'll have to give you one wish each."

The first employee said, "I want to be on a beach in Jamaica sipping a gin and tonic."

In a blink, the worker was gone. The second said excitedly, "I want to be in the Himalayas, climbing Mount Everest."

And a moment later she was gone. The genie looked at the manager. "And you, ma'am?"

She nodded. "I want them both back at their desks after lunch."

The moral? Always let your boss have the first say.



The Customer is King (or Queen)

The founder of the department store Neiman Marcus, according to a story, was firm when he told his son Stanley to issue a full refund to a woman who'd damaged an expensive dress purchased at their store. It wasn't the store's fault the woman hadn't taken proper care of the dress, Stanley argued. What's more, the manufacturer would never make good on the return, so they'd have to eat the entire amount. But the elder Marcus stood firm. The woman didn't buy the dress from the manufacturer, he declared. She bought it from us. He further explained that it cost about \$200 to recruit a new customer, and he wasn't going to lose a \$200 customer over a \$175 dress. He ordered Stanley to issue the refund—and do it with a smile.

It turned out to be sound advice. Stanley refunded the woman's \$175, and in the years to come, the customer spent more than \$500,000 shopping at the store.



Haircut Idea

A man with a small boy entered a barbershop and asked for a haircut. When the barber had finished with him, the man said, "I'm going down the street for a beer. Please cut the kid's hair."

The barber cut the boy's hair, then waited for the man to return. Finally, he turned to the kid and asked, "Where the dickens did your father go?"

"Oh," said the boy, "he's not my father. He's the guy who stopped me in the street and asked if I'd like a free haircut."



Broken washer and refrigerator hoses are the leading cause of water damage in homes, and as Murphy's Law would dictate, it usually happens when you are away. Protect your home from severe water damage by replacing your washer and refrigerator hoses at least every two years.



You know you are in a small town when...you don't use your turn signals because everyone knows where you are going.

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Play Ball . . . And Let's Eat!

You can find all sorts of food at ballparks these days, but the old standards still reign. Take a look at what Aramark, the concession provider for the Philadelphia Phillies, served on opening day at Citi Field in New York City.

- ⇒15,200 Hot Dogs
- ⇒5,000 Sausage and Pepper Sandwiches
- ⇒4,000 Soft Pretzels
- ⇒2,000 Orders of Chicken Tenders
- ⇒1,500 Hamburgers
- ⇒1,200 Slices of Pizza
- ⇒650 Orders of Nachos
- ⇒5,000 Bottles of Water
- ⇒2,200 Gallons of Soda

In addition, new offerings at the ball park include garlic knot meatball sliders, a vegetarian grilled vegetable and mozzarella hero, and Mexican spicy corn on the cob.



Waldo Spotlights . . .

Fun Vacation - Myra Attebery and her oldest son Clint recently enjoyed meeting in San Diego and seeing many wonderful attractions there - San Diego Zoo, Balboa Park, USS Midway Carrier Ship, Museums, the beach and a tour of the city that included the Gas Lamp District. Clint lives in Cambridge, MA and is a US History Product Manager for Cengage Publishing in Boston, MA.



Thanks go to Billie Percy and Dawna Runnels for planting our flower planter at the Nyssa office! They keep it watered and weeded all summer and do a great job. Thanks for adding color to our lives!



During their family's camping trip to Yosemite National Park this month, employee Mae Hawkins' son Elijah was presented with this beautiful train quilt hand stitched by this grandmother Meg Hawkins. Elijah is a train enthusiast. One of his first words was "Choo choo!" and he eagerly points out trains or train whistles whenever they are nearby. Two of the highlights of the trip for Elijah were receiving this train blanket, and the family ride on the Yosemite Mountain Sugar Pine Railroad.



Mason Wesley Folkman, age 17, grandson of Dick & Dawna Runnels, graduated from Columbia High School in Nampa, Idaho on Friday 5/23/14. He has joined the Navy and will be heading out in August. Unless things change he is planning on following in his Grandpa's footsteps and becoming an electrician. His family is very proud of him and know he has a promising future in whatever he does!

