

Quote of the Month: We could learn a lot from crayons. Some are sharp, some are pretty and some are dull. Some have weird names and all are different colors, but they all live in the same box. -*Author Unknown*

May - National Salsa Month

Cowboy Caviar

- | | |
|---|----------------------------|
| 1 (15-oz.) can black-eyed peas, drained | 2/3 c. chopped green onion |
| 1 (11-oz.) can White Shoe Peg corn, drained | 2 avocados - diced |
| | 1/2 c. chopped tomatoes |
| | 2/3 c. chopped cilantro |

Combine dressing ingredients and mix into above vegetables. Serve with Scoops, Tostitos, or Tortilla Chips. Refrigerate leftovers.

Dressing

- | | |
|---------------------------|--------------------------|
| 1/4 c. olive oil | 1 tsp. cumin |
| 2 cloves garlic - pressed | salt and pepper to taste |
| 1/4 c. red wine vinegar | |

This recipe was submitted by Merlyn Mogensen to our cookbook, Favorite Recipes, Waldo Agencies. These cookbooks are for sale in our offices for \$5 and all proceeds go to the Dove Project.

“Handle every single transaction with each and every person, no matter who that person is, as if you will have to live with that person in a very small room for the rest of your life.”

- Michael Mescon Founder and Chairman, the Mescon Company.

May Events

- 5/5 - Happy Birthday to Dave Waldo!
 - 5/11 - Mother's Day!
 - 5/20 - Real Estate Office Meeting - 8:30 am
 - 5/26 - All Waldo Offices closed for Memorial Day
 - Mondays - Insurance Commercial and Personal Lines Meetings - 8:00a.m.
- Honor & Gratitude*
We Remember

Have You Ever Wondered What is Inside an Insurance Agent's Mind? Here is a Peek...

Submitted by Ellen Martinez, Field-Waldo Insurance Agencies

I was thinking about providing an article for our newsletter the other day as I was driving up to a ranch for their annual insurance review. I stopped by the cattle guard coming into the drive and just took a look around. The new buds were showing on the trees, some tulips were popping up out of the ground along the lane and the calves were kicking up their heels in the pasture of fresh green grass. Everywhere was the sign of spring looking so renewed and beautiful. As I looked, my insurance and risk managers mind started working. Oh boy!

What are the risks these folks have? How do I try and cover them? Ranches are a combination of both commercial and personal risks. As I surveyed their lay out I noticed...

- Owner occupied dwelling, do they need special limits on guns, jewelry, personal collections and more?
- Is there a pool, trampoline or a home business?
- What about their needs for additional living expense coverage? Depending on their location it may require more than provided.
- Are there watercraft, skidoo's, and other play things?
- Are there dwellings used for employees? Do they supply them furnished? Do they need loss of use?
- Is the property used for anything other than farming/ranching? Maybe another business that fits their surroundings?
- Outbuildings? Contents in the buildings?
- Hay in or outside a hay barn?
- Farm machinery whether it be big, little or in-between? Do they need foreign objects (ingestion) coverage?
- Fuel and lubricants? Pollution exposure?
- Do they do custom farming for others?
- Do they need livestock coverage for transportation or fire and theft while cattle are in the hills grazing?
- Do they have wheel lines, pivots, hand lines, irrigation pumps?
- Coverage for their tack room contents like saddles, bridles, blankets etc.
- Are there any ATV's, UTV's? Do they need off premise liability coverage, physical damage?
- Have they added any names in which they do business? Maybe put a Trust in place?
- Are they only operating at the home place or have they purchased, leased, rented other locations?
- Have they purchased any new personal cars or farm trucks that have been overlooked?
- Do they feel the need for an Excess/Umbrella policy?

As I continued down the lane, I just want to be sure that when my visit is complete that my client can choose to retain the small loss risks, and insure the things that might put them out of business or their home. Best of all are the relationships that are made around a dining room table when I take the time to "hear" them, to read between the lines and ask the right questions, so I can steer them to the right insurance products for their needs.



Ellen Martinez,
Commercial Lines
Agent

New Listing!

What People Are Saying...

PRICE REDUCED - Amazing 2138+/- sq ft home, open floor plan with loft. 3 bedrooms, 2.5 bathrooms. Mature landscaping, auto sprinklers that are self draining. RV parking with power and septic. Fantastic kitchen, all appliances are included, with island. Kinetico water system, well and septic. 3 car garage with two shops with A/C and heaters. 6.1 irrigated acres, survey available. Fruitland. \$349,900. Contact Carol Eldred, Principal Broker, e-Pro, OR/ID, 208-741-9977, cell for all showings. See this property at <http://www.waldore.com/>.



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"Myra is an excellent agent, very attentive to all our needs, very polite and professional. She answered all our questions and worked hard on completing the sale of our home in the timely manner that we asked. We will definitely recommend her to anyone! Thanks for your hard work!"

- Michael Davis and Trina Newton



**Local
Friendly
Professional**



Myra Attebery, Sales Associate, ID.

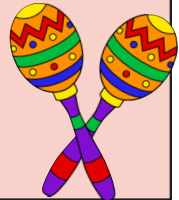
Cinco de Mayo

Cinco de Mayo—or the fifth of May—commemorates the Mexican army's 1862 victory over France at the Battle of Puebla during the Franco-Mexican War (1861-1867). A relatively minor holiday in Mexico, in the United States Cinco de Mayo has evolved into a celebration of Mexican culture and heritage, particularly in areas with large Mexican-American populations. Cinco de Mayo traditions include parades, mariachi music performances and street festivals in cities and towns across Mexico and the United States.

Cinco de Mayo in the United States

Chicano activists raised awareness of the holiday in the 1960s, in part because they identified with the victory of indigenous Mexicans over European invaders during the Battle of Puebla. Today, revelers mark the occasion with parades, parties, mariachi music, Mexican folk dancing and traditional foods such as tacos and mole poblano. Some of the largest festivals are held in Los Angeles, Chicago and Houston.

Source: <http://www.history.com/topics/holidays/cinco-de-mayo>



Stress & You

A young lady confidently walked around the room while leading and explaining stress management to an audience; with a raised glass of water, and everyone knew she was going to ask the ultimate question, "half empty or half full?"...she fooled them all..."How heavy is this glass of water?", she inquired with a smile.



Answers called out ranged from 8 oz. to 20 oz.

She replied, "The absolute weight doesn't matter. It depends on how long I hold it. If I hold it for a minute, that's not a problem. If I hold it for an hour, I'll have an ache in my right arm. If I hold it for a day, you'll have to call an ambulance. In each case it's the same weight, but the longer I hold it, the heavier it becomes." She continued, "and that's the way it is with stress. If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won't be able to carry on."

"As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden - holding stress longer and better each time practiced. So, as early in the evening as you can, put all your burdens down. Don't carry them through the evening and into the night...pick them up tomorrow.

Whatever burdens you're carrying now, let them down for a moment. Relax, pick them up later after you've rested. Life is short. Enjoy it and the now "supposed" stress that you've conquered!"

History of Mother's Day: Anna Jarvis

Anna Jarvis is recognized as the Founder of Mothers Day in US. Though Anna Jarvis never married and never had kids, she is also known as the Mother of Mothers Day, an apt title for the lady who worked hard to bestow honor on all mothers.

Anna Jarvis got the inspiration of celebrating Mothers Day from her own mother, Mrs Anna Marie Reeves Jarvis. An activist and social worker, Mrs Jarvis used to express her desire that someday someone must honor all mothers, living and dead, and pay tribute to the contributions made by them.

A loving daughter, Anna never forgot her mothers word and when her mother died in 1905, she resolved to fulfill her mothers desire of having a mothers day. Growing negligent attitude of adult Americans towards their mothers and a desire to honor her mothers soared her ambitions.

To begin with, Anna, sent Carnations in the church service in Grafton, West Virginia to honor her mother. Carnations were her mother's favorite flower and Anna felt that they symbolized a mothers pure love. Later Anna along with her supporters wrote letters to people in positions of power lobbying for the official declaration of Mothers Day holiday. The hard work paid off. By 1911, Mother's Day was celebrated in almost every state in the Union and on May 8, 1914 President Woodrow Wilson signed a Joint Resolution designating the second Sunday in May as Mother's Day.

It is unfortunate to note that Ms Anna Jarvis, who devoted her life for the declaration of Mothers Day holiday was deeply hurt to note the huge commercialization of the day.

Source: <http://www.mothersdaycelebration.com/mothers-day-history.html>





How to Judge a Neighborhood's Quality of Life

Location is a huge factor in successful homeownership. Just a mile—in some cases just a city block—can make a difference in home values, health risks, crime and the general quality of life for you and your family.

Everyone has different priorities but neighborhoods that are more likely to cause trouble for your housing investment often share certain qualities. What makes or breaks a neighborhood, and what are the signs of decline? Here are four ways to evaluate an area:

Home Prices

Sale prices in an area offer a good barometer of what's happening on the ground. A neighborhood where homes linger on the market for years, where owners constantly drop their selling prices or sell for much lower than they initially asked for, might not serve as a great investment for a new home buyer. Most of that information is publicly available. A REALTOR® can answer questions too. Pay very close attention to small fluctuations in urban areas. In San Francisco, for example, by merely crossing to the other side of the street you can pay up to 25% more for a comparable house.

Looks That Aren't Deceiving

If you see streets dotted with "out of business" signs, or if the schools look in dire need of upgrades, the area may not be for you. Evaluate the quality of transportation—areas with better transit options tend to hold their value more. If you spy dirty streets, poor local services, few recreational facilities, or a shortage of restaurants and other amenities, you may be witnessing signs of a neighborhood in decline. Purchasing property in such an area could put your investment at risk and create havoc in your daily life.

Focus on the Details

If you're looking at a specific house or apartment, pay close attention to what's nearby. Some things that might signal a less desirable area:

- Lots of traffic and noise
- Potential hazards such as a power plant
- Built on a landfill or former swampland
- Roads and sidewalks in disrepair
- Shabby, rundown or vacant buildings
- Near railroad tracks, under flight paths
- Near commercial or industrial areas
- Careless Neighbors



Driving through a prospective neighborhood and looking at the condition of properties nearby can help you spot other signs of a declining neighborhood. Poor yard maintenance, shoddy landscaping, discarded junk in driveways, gardens growing weeds and broken fences could mean owners lack pride in their homes, and possibly in their community.

Source: <http://www.realtor.com/advice/evaluate-neighborhoods-quality-life/>
Deena Weinberg contributed to this article.

Preventing Clothes Dryer Fires

Any appliance that generates heat can be a potential fire hazard. There are over 24,000 clothes dryer fires each year in the United States, according to The Consumer Products Safety Commission. Most of these fires cause considerable property damage. The good news is that these types of fires are in many cases preventable. Remember these tips to operate your dryer safely.

- Keep your dryer properly maintained.
- Remove lint from the lint screen after every load.
- Never dry synthetic material, like rubber, foam, or plastic in your dryer.
- Never dry any material that has been in contact with flammable liquids, even after washing.
- Get your dryer inspected if it is taking a long time to dry or is overheating.



Lender's Corner: PriorityBuyer Preapproval

Shopping for a new home can be exciting but also demanding at times. Knowing you've been preapproved for a mortgage, and how much you may qualify for, can help give you confidence and peace of mind as you look at homes within your price range. Talk to us about how a PriorityBuyer preapproval can provide a better way to shop for a home because you'll have the information you need to move forward. Call or stop by today and find out how our PriorityBuyer preapproval may help you.



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Did You Know: National Parks

-The United States National Park System was created by President Woodrow Wilson on August 25, 1916, 44 years after the establishment of Yellowstone in 1872 by President Ulysses S. Grant.

-There are 401 areas comprising the national park system, covering more than 84 million acres in every state, the District of Columbia, American Samoa, Guam, Puerto Rico, and the Virgin Islands.

-The largest national park in the United States is Wrangell-St. Elias National Park and Preserve in Alaska at 13.2 million acres.

-At only 0.02 acres, the smallest national park in the United States is Thaddeus Kosciuszko National Memorial in Pennsylvania.

-Almost 300 million people visit America's national parks each year.

-Four national park sites have a waterway named Green River running through them: in the west, the Green River flows through Dinosaur National Monument, Glen Canyon National Recreation Area, and the Canyonlands National Park. In the east, a different Green River passes through Mammoth Cave National Park.

-The deepest national park is not the Grand Canyon, but Kings Canyon in California with a depth of 8,200 feet.

-The first automobile permit for a national park was sold at Mount Rainier National Park in 1908. It cost \$5 for an annual pass.

Your Daily Wellness Tip

Plagued by insomnia? Turn off your smartphone and tablet at least an hour before you hit the hay.

That habit of checking your email, Twitter and Facebook one last time before you turn out the light at night may be costing you some serious zzz's. Smartphones are almost perfectly designed to disrupt sleep. That's because the artificial light emitted from phones (as well as laptops and tablets) suppresses the release of the sleep-promoting hormone melatonin, which you depend on to make yourself tired and to regulate your sleep cycle. Another reason to power down before you hit the pillow: The information you're reading and looking at online may keep you mentally engaged late into the evening, making it hard to detach from work so you can relax and fall asleep.

Practicing other good "sleep hygiene" techniques is also important: Stick with a regular sleep schedule, expose yourself to light early in the morning, establish a soothing bedtime routine, and keep your room cool and free of distractions. If you need more help getting the sleep you need, try our Go! to Sleep online program.

Source: Cleveland Clinic Wellness April 5, 2014



Clutter Control

• Declare one day in the spring and fall as “Donation Days.” Make a note in your daily planner or calendar. On self-proclaimed donation days, rummage through your home looking for things that are just taking up space in your closets, things you can donate. Box or bag them up and take them to a local charity.

• Designate a family donation box for collecting items throughout the year. When the box is full, take it to a local charity

• Live by the one in/one out rule. For every item you bring in the front door, send one item out the back door. Apply this rule to everything from clothing to paper to household items and gifts. Decide before you purchase an item what you intend to let go of to make room for your purchase.

Source: “The One-Minute Organizer” by Donna Smallin



So Now You Know...

*Time magazine’s “Man of the Year” for 1938 was Adolf Hitler.

*Hitler’s private train was called “Amerika.”

*Throughout World War II, Hitler was administered daily injections of methamphetamine, an addictive stimulant commonly known today as speed.

Source: “So, Now You Know” by Harry Bright and Harlan Briscoe



PLEASE VISIT:

www.waldore.com

www.waldoagencies.com

www.udrivebenefits.com

Quick Tips: Food Tip

If you have fresh herbs left after a recipe, you may be wondering how to keep them for later use. Fill ice cube trays two-thirds of the way with chopped herbs. Cover the herbs with olive oil. The fat in the oil protects the herbs from freezer burn and browning. Freeze until solid, then pop out of the tray. Store the cubes in

a large plastic bag in the freezer. You can use these herbs in soups, sauces, and pasta dishes.



Waldo Spotlights



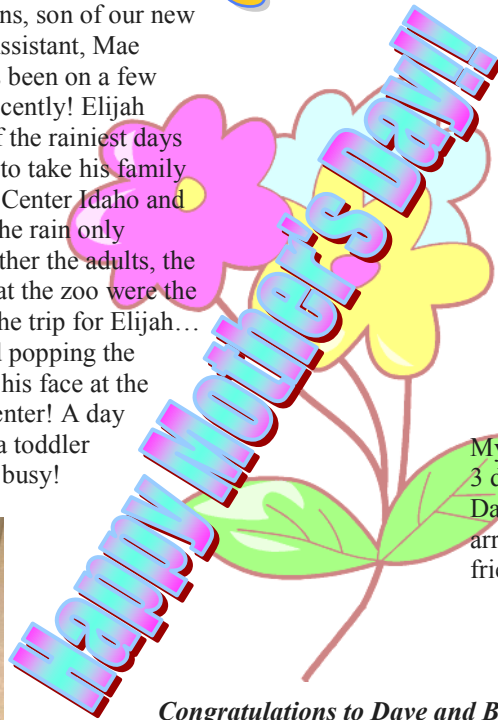
Elijah Hawkins, son of our new Operations Assistant, Mae Hawkins, has been on a few adventures recently! Elijah picked one of the rainiest days of the month to take his family to Discovery Center Idaho and Zoo Boise. The rain only seemed to bother the adults, the rain puddles at the zoo were the highlight of the trip for Elijah... well, that and popping the bubbles with his face at the Discovery Center! A day in the life of a toddler can be pretty busy!



Myra Attebery, Real Estate Sales Associate enjoyed 3 delightful house guests for a week in March. Daughter Christy & grandchildren Lilly & William arrived from Hendersonville, TN to visit family & friends here. A good time was had by all.



Greyson Glen Waldo was born March 22, 2014. He was 6lbs 9oz and 20 inches. His proud parents are Cody and Rachel Waldo and equally proud grandparents are Ray and Christy Waldo.



Congratulations to Dave and Barbara Waldo on their 45th Anniversary! They were married on Dave’s return from Vietnam in 1969. At that time they joined the family insurance business. They raised their family of four, Dana, Dellas, Brad and Dee Anne in Nyssa. They are enjoying their 6 grandchildren immensely and also keep busy on their farm in Parma and the Waldo Agencies Insurance and Real Estate business.

