

Quote of the Month: Some people regard private enterprise as a predatory tiger to be shot. Others look on it as a cow they can milk. Not enough people see it as a healthy horse, pulling a sturdy wagon.

-Winston Churchill

5

Reasons Independent Agents Are Awesome



1 Insurance is complicated. **Independent agents make it clear.** An independent agent will break it all down and get the right coverage for you.



2 **Independent agents are just that...independent.** They work with multiple companies and products which means they are impartial and can divide or consolidate your coverage based on your specific needs.



3 **Independent agents are in your community.** They live and work in the same neighborhoods as you. They are close by which means you can meet them face-to-face to figure out your insurance needs.



4 Life happens. Having a baby, getting married or buying a new home or vehicle all have a direct impact on your insurance needs. **An independent agent will help you adjust your coverages** as things change for your family or business.



5 Insurance is not always a 'cookie cutter' kind of thing. Recreational vehicles, boats, high performance vehicles, and high valued homes may have special insurance needs. Your independent agent is just as **knowledgeable with these types of specialty coverages** as they are with basic home and auto policies.

The Big List of Things Not to Say

Customer service is tricky. Customer service representatives have to be very careful about what they say and how they say it. Otherwise, a few misunderstood words can cause a customer to misinterpret the situation and turn what could have been a positive experience into a very negative one.

What not to say: I'm new at this

What to say: Nothing. Apologize for the wait, if applicable.

Why: The customer may pretend to be nice and give you empathy, but they really just want to be transferred to someone who knows what they are doing.

What not to say: Oops or I've never had that happen before

What to say: Don't say anything.

Why: No customer wants to hear that you have made a mistake or something went wrong.

What not to say: [silence]

What to say: Explain what is going on.

Why: You have about seven seconds of silence or "dead air" before a customer wonders what is going on. Try to avoid silence and dead air in general.

What not to say: You have to or give me

What to say: If you could please; would you mind; could you; I'm going to need you to do this please; may I please have your

Why: Customers don't want to be told what to do - they would like to remain in control.

What not to say: You're wrong

What to say: I don't think that is correct; you may be misunderstanding this; hmm, I don't think that is one hundred percent correct

Why: You can't tell a customer they are downright wrong. It can make a bad situation worse.

What not to say: I don't know or no one's ever asked me that

What to say: That is a great question, let me check; I don't know that off hand, but I can find out the answer for you right now

Why: The customer assumes you know (at least most of) the answers. Saying you don't could cause them to lose confidence.

What not to say: I can't or it's company policy or no

What to say: Unfortunately, I cannot do that, but what I can do is this; No, but I can do; Let me connect you to a representative who can be of more assistance with that

Why: Customers don't care what you can't do, they want to know what you can do.

What not to say: It's not my job.

What to say: Unfortunately, I cannot help you with that. I'll be happy to get you to the department (or person) that handles that.

Why: It may not be your job, but the customer just wants to get the answer.

What not to say: They

What to say: We or our

Why: Who is they? Aren't you they? Try to say we or our and give the customer the confidence that he or she is talking to the right person.

What not to say: Calm down

What to say: -name-, could you please let me explain; could you stop yelling; there is no need to get upset

Why: this is a hard situation to handle under any circumstances. Try and explain what happens and hope the customer will calm down. You should also apologize and work on getting the issue resolved.

What not to say: Sorry

What to say: I apologize

Why: Sorry seems impersonal. Try and sound more sincere.

What not to say: But

What to say: And or however

Why: Saying but is just preparing customers for a let down. Use and or however, instead.

Source: Compiled by Service Untitled - <http://www.serviceuntitled.com>. Excerpts from The Big List of Things Not to Say



Source: <http://mutualofenumclaw.com/insurance-news/2014/03/28/5-reasons-independent-agents-are-awesome>

September Events

9/11 - Happy Birthday to Tawni Maxwell!

9/15 - Happy Birthday to Kim Speelman!

9/16 - Real Estate Office Meeting - 8:30 am

9/22 - Happy Birthday to Brad Waldo!

Tuesdays - Insurance Commercial and Personal Lines

Meetings - 8:00a.m.

New Listing!

What People Are Saying...

6.27+/- acres with a building permit. Close to town, great views, level, irrigation. Room to build and have animals. \$95,000. Call Carla Bourque, Sales Associate, ID, 208-409-5317, cell or Cathy Myers, Sales Associate, ID, 208-695-7369, cell. #114-14 See this property at <http://www.waldo.com/>.



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

"Carol Eldred is one of the hardest working realtors I know & have ever worked with. Carol went above & beyond what she had to do to sell this property & I will always be grateful to her. I can't thank her enough!! Carol is wonderful!"

-Margo Denise Maust



Local
Friendly
Professional



Carol Eldred
Principal Broker,
e-Pro, OR/ID

Cash, Computers, and ATMs: How We Pay for Things These Days

We depend on automatic teller machines for cash, and more and more we're relying on electronic payments when we don't want to write a check. According to the Federal Reserve, ATM withdrawals from 2006 to 2009 numbered 6 billion transactions, for a total of about \$600 billion. That was an increase from 5.8 billion during the 2003-2006 period, when withdrawals came to \$578 billion.

The Federal Reserve also notes that during the same period, consumers depended on electronic transfers via such instruments as debit cards and prepaid credit cards for more than three-quarters of their transactions—a 9.7 percent increase. Debit card payments rose 14.8 percent from 2006 to 2009; prepaid card transactions grew 21.5 percent.



Helping Your Child Deal with Bullies

Bullying seems to be a universal problem faced by children growing up. Despite many efforts to combat this aggression in schools, your child may still face the unwanted prospect of dealing with a bully. How can you best help your child? These strategies can help keep your child safe and in control.

- Encourage your child to develop real and strong relationships with trusted adults and friends. He should feel comfortable around people who appreciate him for who he is and what he can accomplish.
- Encourage your child to share his thoughts with you and be available to listen if he is worried about something.
- If your child feels like he or she is being bullied, don't downplay the situation. Try to get more details to understand the situation. It is usually not helpful to just tell your child to ignore the aggression.
- Teach your children resilience skills. Encourage brave and courageous behavior and tell them to speak up when they see a wrong being done.
- Suggest sticking with friends. If the teasing or bullying feels like too much, encourage your child to talk with his or her teacher for help.
- Talk to your child's teachers and other parents about ways to reduce bullying in your school community.
- If the bullying goes beyond simple and temporary teasing, be sure to document the details. You can contact the authorities at your child's school for assistance in addressing the problem.
- If your child has been traumatized or injured by continued bullying, consider seeking help from a mental health provider.

Social Media and the Elderly

Social media is often criticized for its tendency to isolate people behind their computer screens, limiting their face-to-face, real world interactions. But for one group, Americans 65 and older, it can have a different effect.

A recent Michigan State University study showed that Internet use by those of retirement age actually reduces the chances of depression by more than 30 percent. This comes from an increased ability to communicate and stay connected with friends and family who may not live nearby. Those living alone showed the greatest reduction in depression rates.

But the researchers stressed that, as in all things, moderation is the key. The best way to stay connected with your social network is a combination of social media use and actually being with your loved ones. In this way, social media enhances your connections rather than replacing them.

Money Between Friends

Two friends were on a train when it slowed and then stopped. They realized very quickly that the train was being robbed. They could see the bandits making their way through the neighboring compartment heading toward their car.

"Oh great," moaned the first friend. "Those robbers always take everything you have on you."

"Do they always get everything?" asked his friend.

"Yes, certainly, they never miss anything."

The second friend thought for a second and then pulled a fifty dollar bill from his wallet. He handed it to his friend.

"What is this for?" asked the first friend.

"That's the fifty I owe you," the other answered. "Now we're square."





Professional Image: Wardrobe Design

- *Large, horizontal stripes in a sweater would unattractively enlarge a heavy man, but make a thin man appear more filled out.
- *The vertical-design details of trousers slim and elongate the silhouette.
- *The horizontal-design details of jeans add fullness to the body.
- *Wearing one color value head-to-toe creates a slimming vertical effect.
- *Breaking up a color scheme (dark pants, light shirt) creates a widening horizontal line.
- *Wearing a light jacket unbuttoned over dark pants and a dark shirt is slimming.
- *Shoulder pads create a strong horizontal look that visually widens shoulders. For women it balances wide hips. For men it balances a large stomach.

Source: The New Professional Image, Susan Bixler, CEO of the Professional Image, Inc., and Nancy Nix-Rice

American Business Women's Day

American Business Women's Day is an American holiday, nationally recognized on September 22.

September 22 marks the 1949 founding date of the American Business Women's Association, the mission of which is "to bring together businesswomen of diverse occupations and to provide opportunities for them to help themselves and others grow personally and professionally through leadership; education, networking support and national recognition".

This holiday was recognized in 1983 and 1986 by Congressional resolution and a proclamation issued by President Ronald Reagan. It commemorates the important legacy and contributions of the more than 68 million American working women and 7.7 million women business owners.

Moreover, it provides an opportunity for ABWA chapters and individual businesswomen to celebrate their accomplishments within the American and global marketplace.



Waldo Agencies Women's Lunch scheduled for September 23!

Bring These Words Back!

The English language is evolving all the time. As we gain new words—bestie, selfie, twerk—we lose some perfectly good older terms. Here are a few very descriptive words that have fallen out of favor, and may be due for a comeback:

- Eye-servant. A servant or employee who only works hard when his or her boss is watching.
- Fribbler. Someone who won't commit to a relationship.
- Grog-blossom. Dilation of the blood vessels in the nose caused by excessive drinking.
- Mumpsimus. An incorrect belief that someone stubbornly clings to.
- Petty-fogger. A lawyer who specializes in quibbling over minor details.
- Rattoner. An exterminator.

Caffeine Withdrawal: What to Expect

Planning on giving up coffee for the health benefits?

If you're pregnant, prone to anxiety attacks, or worried about being addicted to caffeine, giving it up may be a good idea. Just watch for the symptoms of withdrawal. They can include headache, fatigue, drowsiness, and difficulty concentrating.



The symptoms can arise quickly. Medical experts say they generally begin 12–24 hours after your last cup of coffee (or whatever form you regularly take your caffeine in), and can last up to two weeks. So be prepared (and warn those around you as well).

National Mushroom Month

⇒The mushroom is a very nutritious food. Differing species can be a good source of vitamin B along with essential minerals such as copper and potassium. While fat, carbohydrates and salt content is very low.

⇒Traditional Chinese medicine has utilized the medicinal properties of mushrooms for centuries.

⇒Modern studies suggest mushrooms can be useful for antibacterial, anti-inflammatories and antioxidants. While also helping to reduce blood pressure, moderate blood sugar, reduce cholesterol, enhance the immune system, reduce stress and help in fighting many types of cancer.

⇒A single Portabella mushroom can contain more potassium than a banana.

⇒Mushrooms are made up of around 90% water.

⇒There are over 30 species of mushroom that actually glow in the dark. The chemical reaction called bioluminescence produces a glowing light known as foxfire. People have been known to use these fungi to light their way through the woods.

⇒In the Blue Mountains of Oregon is a colony of *Armillaria solidipes* that is believed to be the world's largest known organism. The fungus is over 2,400 years old and covers an estimated 2,200 acres (8.9 km²). Above ground the honey mushrooms are short-lived but the underlying mycelium (branch like vegetation) lives on.

⇒Before the invention of synthetic dyes, mushrooms were widely used for dyeing wool and other natural fibers. Mushroom dyes are organic compounds and produce strong, vivid colors.

Source: <http://www.sciencekids.co.nz/sciencefacts/food/mushrooms.html>

Portobella Lettuce Tomato Sandwiches

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|---|-----------------------------|
| 1 clove garlic crushed with press | 4 ciabalta crusty rolls |
| 3 Tbsp olive oil | 4 lettuce leaves |
| 2 Tbsp mayonnaise | 1/2 cup arugula (optional) |
| 2 Tbsp packed fresh basil leaves finely chopped | 1 oz shaved Parmesan Cheese |
| 4 large portobella mushroom caps | 4 large tomato slices |

- Salt & pepper
1. Combine garlic & oil in a bowl.
 2. Combine mayonnaise & basil.
 3. Brush oil mixture all over mushrooms, then sprinkle them with salt & pepper.
 4. Place ciabalta halves & mushrooms on hot outdoor grill.
 5. Cook ciabalta 3 min. or until toasted.
 6. Cook mushrooms 6-8 min or until browned. Turning over once until tender.
 7. Transfer to cutting board-cut at an angle into 1/2 in. slices, keeping mushroom shape intact.
 8. Spread mayo/basil on cut sides of ciabalta.
 9. Make sandwich: lettuce, tomato, mushroom, arugula, parmesan.

Time: 30 min Serves: 4

Submitted by Barbara Waldo



Open Your Mind to Solve Problems Creatively

Solving problems creatively calls for an open-minded approach, but not one that's ruled by pure chaos. To unleash your brain, follow these basics steps:

- Discover the problem. Look deeply into the situation. Go beyond the superficial details to explore why your difficulty is really a problem. Look at it like a puzzle. Could you change your assumptions? Is the "problem" really an opportunity to try something different?

- Imagine a solution. Look at the facts, but then set them aside and address the situation from a different angle. Do you really want to cut costs, for example, or use your resources more efficiently? Maybe supplies could be used for more than one purpose, extending their lifespan and offering new options for their use.

- Envision success. Consider how you'll know you've solved the problem. This involves measurement, but also emotion. What will success feel like? How will others view it? How would you want to explain it? Examine success from all the angles so you don't miss something important.



Real Estate 2nd Quarter Market Statistics For 2014

County	Total Listed	Number Sold	Avg. Sale Price Sold
Canyon County (Idaho)	1,755	1,021	\$151,247
Malheur County (Oregon)	117	52	\$130,512
Residential:	Listed: 100	Number Sold: 49	Avg. Sale Price Sold: \$119,676
Farm/Ranch:	Listed: 17	Number Sold: 3	Avg. Sale Price Sold: \$307,500
Payette County (Idaho)	180	97	\$150,923
Residential:	Listed: 175	Number Sold: 96	Avg. Sale Price Sold: \$149,684
Farm/Ranch:	Listed: 5	Number Sold: 1	Avg. Sale Price Sold: \$269,900
Washington County (Idaho)	91	38	\$107,243

Source: Intermountain Multiple Listing Service

Math Answer

A little boy was in math class when his teacher called upon him to answer a question. "Timmy, if you had \$10 and you asked your father for \$4 more, how many dollars would you have?" "I would have \$10," answered Timmy. "No, no," replied the teacher, "you don't know your arithmetic!" "Well, Teacher, you don't know my father!"

PLEASE VISIT:

www.waldore.com

www.waldoagencies.com

www.udrivebenefits.com

Waldo Spotlights

Becky Benjamin recently tied for 1st place in the FFA Crop Exhibits at Malheur County Fair. She won an embroidered garment bag. Becky's exhibits included potatoes, squash, cucumbers, grapes, tomatoes, grass hay, corn, and onions.



Dawson Mosman's first big game animal! He took this nice antelope in Fields, OR. He was so excited he could hardly talk!



"There is more to life than increasing its speed."

- Gandhi

This is the quote Trisha Seese had in mind when finding an activity both her and her son Makhi could embrace. It was really about finding something that slowed down life in the fast lane. Archery is what does it for them. Makhi received his first "kids bow" at the age of eight. Makhi (Now eleven years old) and Trisha purchased their first compound bow in May 2014.



Sage Stipe and his Charolais heifer Daisy had a very successful time at the Malheur County Fair. Sage won Grand Champion Charolais Female, Grand Champion FFA Female, and Grand Champion Overall-Supreme.

