

Quote of the Month: *You ain't learnin' nothin' when you're talkin'.*

- President Lyndon B. Johnson

Eight Gifts That Don't Cost a Cent

The Gift of Listening: But you must really listen. No interrupting, no daydreaming, no planning your response, just listening.

The Gift of Affection: Be generous with appropriate hugs, kisses, pats on the back and handholds. Let these small actions demonstrate the love you have for family and friends.

The Gift of Laughter: Clip cartoons. Share great articles and funny stories. Your gift will say, "I love to laugh with you."

The Gift of a Written Note: It can be a simple "I love you" or "Thanks for the help" note, or a full sonnet. A brief, handwritten note may be remembered for a lifetime, and may even change a life.

The Gift of a Compliment: A simple and sincere, "You look great in red," "You did a super job," or "That was a wonderful meal" can make someone's day.

The Gift of a Favor: Every day, go out of your way to do something kind.

The Gift of Solitude: There are times when we want nothing better than to be left alone. Be sensitive to those times and give the gift of solitude to others.

The Gift of a Cheerful Disposition: The easiest way to feel good is to make others feel good.

Source: Adopted from an article in *The Laughter Prescription*



Legal Marijuana and Your Homeowners Insurance

The spread of legalized marijuana is lighting up questions about home insurance coverage for pot.

Will your policy pay out if your plants are stolen or destroyed by a fire? What happens if a neighbor kid is hospitalized after eating the marijuana-infused gummy bears you left on the kitchen counter? Do you pose a greater risk because you grow weed?

"Whichever side you fall on, pot is here to stay," says Scott Lacourse, marketing director of Enservio, a Needham, Mass., company that helps property insurers process home insurance contents claims. "When you have someone like (PBS travel TV host) Rick Steves blogging that we should be allowed to have pot, it's really in the mainstream."

Colorado, Washington and Oregon have legalized marijuana for recreational use. More states and cities are considering it.

Is your legal marijuana covered by homeowners insurance: The homeowners insurance industry is at the beginning of a long learning curve with how to cover marijuana.

"It's a new risk with very little claims experience," says Carole Walker, executive director of the Rocky Mountain Insurance Information Association in the Denver area.

One thing is for sure - your insurer is not going to cover anything that's against the law. But coverage can be tricky even in states where marijuana in some form is legal.

Hawaii resident Barbara Tracy sued her home insurer, USAA, asking it to pay more than \$45,000 for 12 stolen medical marijuana plants. USAA had offered to settle for about \$8,800, but Tracy argued that the amount didn't cover the full value of the plants.

Ultimately the U.S. District Court ruled in 2012 that the insurer owed Tracy nothing because despite Hawaii's state law, growing marijuana was against federal law.

Coverage limits may apply: State marijuana laws vary in how much you can possess, and no company is going to insure you for more than you're allowed to have.

Lacourse says most of the marijuana claims Enservio has run across are for medicinal marijuana products. Home insurers in most cases treat those losses like they would any other medicine, he says.

Law enforcement estimates from seized illegal marijuana plants vary - from hundreds of dollars to more than \$5,000 apiece. The value of legal plants for personal use is an open question. Much depends on the maturity of the plant and who's estimating the value.

"It's a very new product on the legal production side, so they're going to have to establish a value structure for these," Lacourse says, adding that the legal dispensaries will be a likely source of information.

Weighing risk: Whether insurers will consider you a greater risk if you possess or grow marijuana remains to be seen. Insurance companies base premiums on claims experience, and they have little to go on.

Besides coverage for the actual product, there are liability issues to consider. What if you treat guests to marijuana and one of them drives high and causes an accident? What if a kid visiting your home overdoses on your supply?

"Those are all questions evolving with claims experience and case law," Walker says. "What everyone is weighing is, what is the risk?"

Says Lacourse: "It's just going to be very interesting to watch."

Source: Excerpts from *Insurance.com*, by Barbara Marquand, October 23, 2014

April Events

4/5 - Easter

4/15 - Tax Day

4/21 - Happy Birthday to Phaedra Anderson!

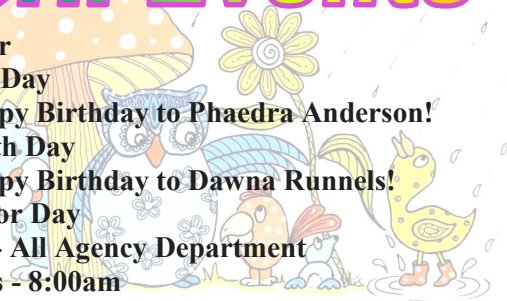
4/22 - Earth Day

4/23 - Happy Birthday to Dawna Runnels!

4/23 - Arbor Day

Tuesdays - All Agency Department

Meetings - 8:00am





New Listing!

\$259,000 for a 7040+/- sq ft building in a fantastic high traffic location. The wonderful remodeled building is currently the home of a trendy sandwich/coffee/gift shop. Trade fixtures included in sale. The second part of the building is office area and shop with 1 bay overhead door. Located on .6 acres across from Nyssa schools. Imagine all the things this building would be perfect for! Call Dee Anne Mosman, Broker, GRI, OR/ID, 208-707-4444, cell, or Scott Lamb, Broker, GRI, OR/ID, 208-739-2119, cell. #220-15 See this property at <http://www.waldore.com/>.



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What People Are Saying...

*"We like you and enjoy your service."
 -Norvin Shuster*



Mike Ward, LUTCF
 Waldo Insurance, Inc.
 Manager - Benefits

**Local
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Taxes Throughout History: Some Surprising Facts

"Nothing in this world can be said to be certain, except death and taxes," wrote Benjamin Franklin in a 1789 letter. But although death is inevitable, taxes have changed and varied widely over time. Consider these ups and downs:

- In the year 1913 the tax rates ranged from 1 percent to 7 percent on incomes above \$3,000. The average annual income that year was \$200.
- In colonial America, bachelors were taxed in many communities because the people believed that unmarried men were too easily lured into mischief.
- In 2000 the IRS collected more than \$2 trillion in revenue and processed 226 million tax returns. That was its lowest collection rate since 1954, at 39 cents for every \$100 (meaning the IRS had to spend 39 cents to collect \$100).
- Peter the Great, Czar of Russia, imposed a tax on beards in the 17th century designed to make Russian society look more European. Citizens who paid the tax and retained their beards were required to carry a token with them inscribed with the phrases "the beard tax has been taken" and "the beard is a superfluous burden."

The Science of Spring Fever: It's All in Your Physiology

When the weather gets warmer and your boss, teacher, or spouse asks why your mind is wandering, you might try blaming your spring fever on physiology.

Spring fever's symptoms usually appear during the onset of the vernal equinox. In the northern hemisphere, people begin to feel more energetic, enthusiastic, and amorous because of chemical changes in the body in part produced by increased exposure to daylight. Scientist cite a number of factors that contribute to spring fever:

- Increased light sends signals to the brain's pineal gland, which then reduces its production of melatonin, a hormone that regulates our body clock and controls our mood and energy levels. As the days grow longer, the chemical disappears and leaves people feeling more energized and confident.
- Increased light also affects the hypothalamus, the section of the brain that regulates eating, sleeping, and sex drive.
- Our other senses—sight, smell, and hearing—also wake up as blossoms and spring breezes assault them. Such stimuli can trigger strong emotions, from euphoria to sadness.

Professional Image

"If his lips are silent, he chatters with his fingertips; betrayal oozes out of him at every pore." - Sigmund Freud

Gestures add to the impact of our spoken words - for better or for worse. Certain gestures have fairly standard negative meanings:

<u>Gesture</u>	<u>Connotation</u>
Drumming fingers	Impatience, boredom
Twisting a ring	Nervousness
Bouncing a foot	Nervousness, impatience
Excessive head nodding	Lack of confidence, overeager to please

Always remember that when body language and words disagree, body language is the more believable.

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

National Kite Month

Celebrate the arrival of spring by going outside and flying a kite. The American Kitefliers Association plans events worldwide in April to promote the wonderful qualities that kite flying has to offer people of all ages and physical ability levels.





184 Tasks Agents Do For You

(Sixth of a series-See October Newsletter)

So, what exactly does a realtor do for you?

The Offer and the Contract

- 110. Receive and review all Offer to Purchase contracts submitted by buyers or buyers' agents.
- 111. Evaluate offer(s) and prepare "net sheet" on each for owner to compare.
- 112. Counsel seller on offers. Explain merits and weakness of each component of each offer.
- 113. Contact buyers' agents to review buyer's qualifications and discuss offer.
- 114. Fax/deliver Seller's Disclosure to buyer's agent or buyer upon request and prior to offer if possible.
- 115. Confirm buyer is pre-qualified by calling loan officer.
- 116. Obtain pre-qualification letter on buyer from loan officer.
- 117. Negotiate all offers on seller's behalf, setting time limit for loan approval and closing date.
- 118. Prepare and convey any counteroffers, acceptance or amendments to buyer's agent.
- 119. Fax copies of contract and all addendums to closing attorney or title company.
- 120. When Offer-to-Purchase contract is accepted and signed by seller, deliver to buyer's agent.
- 121. Record and promptly deposit buyer's money into escrow account.
- 122. Disseminate "Under-Contract Showing Restrictions" as seller requests.
- 123. Deliver copies of fully signed Offer to Purchase contract to sellers.
- 124. Fax/deliver copies of Offer to Purchase contract to selling agent.
- 125. Fax copies of Offer to Purchase contract to lender.



To be continued in the next issue...

Source: See more at: <http://ohiorealtors.org/consumers/184-tasks-agents-do-for-you/>

People Who Lunch: Chew Over These Facts About Spending Habits

Consumers spend about \$10 for lunch each time

Unless you brown-bag your lunch every day of the year, you're probably one of the many employed Americans who go out to lunch about twice a week on average. A study of 1,0005 U.S. adults by Visa found that consumers spend about \$10 for lunch each time, or an average of \$936 per year.

Men go out more than women, and tend to spend more money - \$21 per week, as opposed to the \$15 that women spend. Surprisingly, people with more money don't spend more on lunch, the study found: Participants with incomes of \$50,000 or more spend an average of \$9.60 per meal, while those with incomes below \$25,000 eat lunch for an average of \$11.70.



Walking 30 minutes a day, five days a week:

- Triggers endorphins, promotes relaxation, and prevents anxiety and depression
- Lowers your risk of premature death
- Lowers the risk of exercise-related injuries
- Increases bone mineral density by 2 to 8 percent
- Reduces the duration of cold symptoms by 46 percent
- Can help maintain brain function as we age
- Reduces a woman's risk of having a stroke by 43 percent
- Lowers the risk of developing dementia by 40 percent
- Helps you sleep better
- Cuts the risk of heart disease by half
- Lowers the risk of Type 2 diabetes by more than half, when combined with moderate diet changes
- Reduces a woman's risk of getting breast cancer by 20 percent and having a recurrence of breast cancer by 50 percent
- Walking in adolescence cuts the risk of breast cancer in postmenopausal women by more than 60 percent
- Reducing a man's risk of having a positive biopsy for prostate cancer by 66 percent
- Among men with prostate cancer, reduces the mortality rate by 46 percent
- Reduces the risk of colon cancer by 31 percent in women and 60 percent in men
- Reduces arthritis pain and improves mobility
- Burns more than 7 pounds of fat a year
- Offers more health benefits than losing 20 pounds



Source: By Sharon Overton, Comp News, SAIF Corp., Spring 2015

Here Comes the Bride ... 2015 Edition

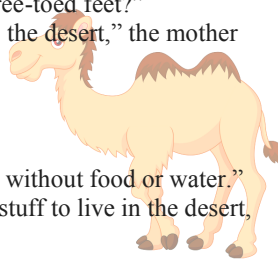
Are you getting married this year? If so, you may want to know what other brides are up to—either to copy them or start your own trend. Here's what Brides.com found out in its most recent American Wedding Study:

- Cost. Brides and grooms spent an average of \$28,000 on their weddings in 2014, the highest amount seen in almost 20 years. The average wedding cake costs \$461.
- Planning. Social media is a big tool: Fifty-four percent of brides have used Pinterest to share their wedding-day dreams; 59 percent posted images of their engagement rings on Facebook shortly after the proposal; and 46 percent say most of their friends learned about their engagement via social media.
- Traditions. Engagements tend to last longer these days, in part because more couples are paying for their own weddings instead of relying on parental support. Thirty-seven percent wrote their own vows in 2014. May is now the most popular month for weddings, with June in second place, and January and February tied for last. Twenty percent of couples will be married by a friend or family member ordained for the occasion instead of a religious official.
- Romance. Forty-eight percent of brides knew their fiancé was "the one" within a month of their first date.



From the Mouths of Babes

A baby camel asked his mother, "Mom, why have I got these big, three-toed feet?"
 "They're for helping you stay on top of the sand when we walk across the desert," the mother camel answered.
 "Why do I have these big long eyelashes?"
 "They keep the dust out of your eyes from the desert winds."
 "Why do I have this big hump on my back?"
 "They help store our fat so we can survive long treks across the desert without food or water."
 After thinking about all this for a moment, "Mom, if we have all this stuff to live in the desert, then why do we live at the zoo?"



Snappy Comebacks

At one time or another, we've all been victims of insults that leave us fuming without an appropriate reply. Would that we could have been as quick-witted as these individuals:

- An actress to actress/writer Ilka Chase: "I enjoyed your book. Who wrote it for you?"
 Chase: "I'm so glad you liked it. Who read it to you?"
- Playwright George Bernard Shaw to his wife: "Isn't it true, my dear, that male judgment is superior to female judgment?"
 Charlotte Shaw: "Of course, dear. After all, you married me—and I you."
- Poet Lewis Morris to writer Oscar Wilde: "There's a conspiracy against me, a conspiracy of silence, but what can one do? What should I do?"
 Wilde: "Join it."
- Member of Parliament to Winston Churchill: "Mr. Churchill, must you fall asleep while I'm speaking?"
 Churchill: "No, it's purely voluntary."
- Playwright Noel Coward to writer Edna Ferber (who was wearing a tailored suit at the time): "You look almost like a man."
 Ferber: "So do you."

Powers of Imagination

Bill and Claude were two avid golfers who met while waiting at their doctor's office. They found out that although they both enjoyed golf, the doctor had advised them to lower their stress levels, so they played with imaginary golf balls.

Naturally, other golfers didn't want to play a round with either of them, so they decided to shoot the links together the following Saturday. They got to the first tee bright and early. Both hit perfect imaginary shots straight down the fairway, and as they worked their way across the course, they avoided sand traps and water hazards and always made par.

By the 18th hole, their imaginary score was tied. As they approached the green, they agreed to wager a little money on the outcome.

Bill hit his nonexistent ball right up onto the edge of the green. Claude followed with his own shot, and told Bill that the ball had landed right next to his.

Bill strolled confidently to the green, and made his putt with one smooth motion. "Right into the hole!" Claude followed, clutched his putter, then paused.

"Uh-oh," he said.
 "What?"
 "You hit my ball."



Waldo Spotlights . . .



Ellen Martinez recently attended the City County Insurance Services Conference at the Marriot Hotel in Portland.



Pictured at right is Canyon de Chelly in Northern Arizona. Billie and Hop Pearcy along with Matt and Dana Pearcy spent a week in March hiking various locations in Arizona and Utah.



Ken and Merri Jo Freese enjoyed a trip to Hawaii in March. They enjoyed canoeing, visiting Pearl Harbor, and the Polynesian Cultural Center as well as several luaus. They loved their time and hope to return.



John Forsyth also attended the City County Conference. He also went to the Agency Risk Management Group Annual Meeting in Eugene.

Scott Wilson, owner of Ontario Sanitary Service, was the key speaker in our most recent All Employee Meeting. Scott competes in the blind golf tournaments. He and his wife, Vicki recently won the 2014 ISPS Handa US Open Championship and placed second in the US Blind Golf Assoc. National Championship. The topic of our meeting was overcoming adversity.

