

Quote of the Month: *Among the things you can give and still keep are your word, a smile, and a grateful heart.* – Zig Ziglar

Waldo Agencies Kudos...

The City County Insurance Services (CIS) which is a Public Entity Pool in Oregon along with Oregon Public Risk Management Association (OR-PRIMA) is providing its members with the opportunity to obtain a Risk Management Certification. The individual public employees interested must apply to participate in the program. Ellen applied to CIS as a public entity insurance agent for the opportunity of obtaining this certification and was accepted. She is the only insurance agent this side of Pendleton in the program. Ellen has been interested in Risk Management for many years as part of providing risk management to her public entities and other insured's.

To receive the certification one has to complete 40 hours of Risk Management Courses and numerous webinars which are, but not limited to, public exposures, human resources, public safety, contracts, safety and OSHA, elected officials/boards and many more. She must pick and complete a project in the Risk Management area and work with an assigned mentor which oversees and approves of the steps taken to complete it. Certifications will be given at the OR-PRIMA convention in October 2015.

Ellen became a Certified Insurance Counselor in 2001 through the National Alliance which was a 100 hour course.



**Ellen Martinez, CIC,
Field - Waldo
Insurance
Commercial Lines**

10 Ways to Write Better Emails

Want to make a new year's resolution that you can actually stick to? One that will instantly improve your life and career, make your colleagues' lives easier - and maybe change the world? Commit to writing better, simpler, clearer emails. The kinds of emails that people actually look forward to reading. Chances are, you're going to spend over a quarter of your workday dealing with emails, so if there's one thing you choose to upgrade in the new year, you might as well start with your communication skills.

1. Announce your intentions upfront - and get to the point

"Hey! I know you're busy getting ready for the conference, so I'll get right to the point. I am writing today because..."

2. Try to Include One "Big Idea" Per Email

"The main thing to remember is..." or "The key takeaway from our conversation is..." or "The one thing I need from you, right now, is..."

3. Try to use statements, not open-ended questions

This: "I think launching the new campaign on Thursday is the best choice. If you agree, write back to say 'yes,' and I'll proceed. If not, let's talk."

Not this: "So, what do you guys think? I'm open to everybody's ideas!"

4. Be surprisingly generous

"Congratulations on your promotion. Very exciting. P.S. I left an inspiring book on your desk. Just a little something to usher in the next chapter. Enjoy..."

"I was thinking about your new project. Here's a free resource that might help..."

5. When delivering criticism, be respectful and specific

"Thanks for all of your work. We're getting closer, but the logo still isn't feeling quite right. Here are three specific adjustments that I'd love for you to make."

6. Show your humanity

"So sorry to hear that your dog passed away. Mine went to doggy-heaven last year. If you want to talk about it, I'm here. If you want to not talk about it (and go out for a coffee or do something fun), I'm here, too."

7. Tell Your Reader What You Need - and When You Need It - Upfront

"Hey! Here's a quick recap of our conversation—plus two questions for you at the end. I'd love to receive your responses by [date] so that we can keep moving forward on schedule."

8. Occasionally, send emails that include a compliment, not a demand or request

"Hey. You did a terrific job at the press conference. Thanks for making our company look great!"

9. Whenever Possible, End With Some of the Most Beautiful Words on Earth

"No rush on this." or "For your information, only. No action necessary." or "No response required."

10. Above All: Astonish People With Your Brevity

It's not always possible, but try to express yourself in three sentences or less.

One well-written email can change someone's day, shift someone's attitude, nudge a project into motion, or even change someone's life. You never know what the ripple effects might be.

So, lead the charge. Be the change. Show your colleagues how awesome emails can be.

Source: Excerpts from <http://mashable.com/2015/01/02/write-better-emails/?geo=GB>

February Events

2/12 - Happy Birthday to Barbara Waldo!

2/16 - President's Day: All Waldo Offices Closed

2/21 - Happy Birthday to Myra Attebery!
Tuesdays - All Agency Department Meetings - 8:00am



New Listing!

Fruitland, Idaho property and home for sale. What a view of the Treasure Valley from the patio of this beautiful 4 bedroom, 2.5 bath custom built home. Property is 2.2+/- acres and lies within the boundaries of the Fruitland School District. Ontario, Oregon and Nyssa, Oregon are within a few minutes. Boise, Idaho sports the nearest major airport and is within 45 minutes by car. \$399,000. Call Scott Lamb, Broker, GRI, OR/ID, 208-739-2119, cell or Dee Anne Mosman, Broker, GRI, OR/ID, 208-707-4444, cell. #154-15 See this property at <http://www.waldore.com/>.



What People Are Saying...

“Myra’s professionalism and attention to detail were outstanding! She accomplished what four other realtors that came before her couldn’t, she sold our home! We can’t even begin to tell you how pleased we are with her performance and care - though the home we sold was only small, Myra worked as though she was selling a million dollar mansion! Having worked with many people throughout my life and career, I can truly say that people with Myra’s qualities are hard to come by. I am certain that you at Waldo’s must recognize it as well. Thank you. -Tom and Tina Turpin



**Local
Friendly
Professional**



**Myra Attebery,
Sales Associate, ID**

Long Marriage

A man met a couple that had recently gotten married. In chatting with them, he mentioned that he was approaching his 50th wedding anniversary.

“That is amazing!” exclaimed the couple. “Can you give us any tips for staying married that long?”

“Of course!” answered the man. “I’ve tried to treat her well, I spent money on her, but really the best thing I did was take her to Tahiti for our 20th anniversary.”

“That is wonderful!” replied the newlyweds. “What are you planning for your 50th anniversary?”

“Well,” the man said, “I think I’m gonna go back and get her.”



Trivia Quiz: JELL-O®

February 8-14 is celebrated as JELL-O® Week. Test how much you know about this fruity treat with this fun trivia quiz.

1. The first flavors of JELL-O® developed were strawberry, raspberry, orange and what flavor?
2. What famous comedian became the spokesman for JELL-O® pudding in 1974?
3. JELL-O® began to take off in the early 1900s when these items were given away free.
4. What 1939 film used JELL-O® powder to tint the colorful horses in one of its famous scenes?
5. What movie contains the infamous line, “There’s always room for JELL-O®”?
6. As immigrants passed through this famous entry port, they often were served a bowl of JELL-O® as a welcome to America.
7. What famous American painter was commissioned by JELL-O® to create ads for the product?
8. What city’s residents consume more JELL-O® than any other city in the world?
9. Which fresh fruit has an enzyme that keeps JELL-O® from setting?
10. In 1993, a bowl of lime JELL-O® was hooked up to an EEG machine. It was found to have the same waves as what?

Turn your answers in to Barbara at bjwaldo@waldore.com by February 9 for your chance to win a \$20 gift card to a local restaurant of your choice.

Bipolar Disorder: Symptoms and Treatment

When actress Catherine Zeta-Jones revealed this year that she’d been treated for bipolar disorder, she brought attention to a mental health condition that affects millions of people—not just the sufferers themselves, but their families, friends, and employers.

People with bipolar disorder are sometimes referred to as “manic-depressive” because of the mood swings that represent the major symptoms of the disease. The disorder includes three specific conditions: Bipolar I disorder, in which symptoms wreak significant havoc with patients and their relationships (manic phases can be severe and dangerous); Bipolar II, a less-acute condition with generally more manageable symptoms; and Cyclothymia, a milder form in which manic and depressive periods are less disruptive.

Symptoms of the manic component of the disorder include feelings of euphoria and extreme optimism mixed with poor judgment, rapid speaking, racing thoughts, and aggressive behavior. In the depressive phase, patients experience sadness and depression, suicidal thoughts and behavior, sleep problems, increased or diminished appetite, and feelings of anxiety or guilt. Seasonal changes seem to affect the mood swings in some patients.

The causes of bipolar disorder are unclear. Scientists believe it may be caused by an imbalance of neurotransmitters in the brain, along with genetic elements. Patients are commonly treated with a combination of psychotherapy and medication, which has been shown to have a positive impact on most subjects.

If you suspect that you or a loved one is suffering from more than the occasional mood swing, check with a doctor promptly.



Here's What Frightens Most Americans

What are you most afraid of? The Chapman Survey on American Fears examines the everyday fears and worries of Americans. From a recent sample of 1,500 people, the survey determined that Americans' top fears (as distinguished from mere "concerns") are:

- Walking alone at night
- Identity theft
- Internet safety
- Random/mass shootings
- Public speaking

At a lower level of anxiety, the study also identified the top five areas of concern among Americans:

- Identity theft via the Internet
- Corporate surveillance of Internet use
- Running out of money
- Government Internet surveillance
- Illness

And when asked about natural disasters, respondents admitted being most afraid of these catastrophic events:

- Tornadoes and hurricanes
- Earthquakes
- Floods
- Epidemics
- Blackout/power loss



184 Tasks Agents Do For You

(Third of a series-See October Newsletter)

So, what exactly does a realtor do for you?

66. When received, place Home Owner Warranty in property file for conveyance at time of sale.
 67. Have extra key made for lockbox.
 68. Verify if property has rental units involved. And if so:
 69. Make copies of all leases for retention in listing file.
 70. Verify all rents and deposits.
 71. Inform tenants of listing and discuss how showings will be handled.
 72. Arrange for yard sign installation.
 73. Assist seller with completion of Seller's Disclosure form.
 74. Complete "new listing checklist."
 75. Review results of Curb Appeal Assessment with seller and suggest improvements for salability.
 76. Review results of Interior Decor Assessment and suggest changes to shorten time on market.
 77. Load listing time into transaction management software.
- Entering Property in MLS Database
78. Prepare MLS Profile Sheet—agent is responsible for "quality control" and accuracy of listing data.
 79. Enter property data from Profile Sheet into MLS listing database.
 80. Proofread MLS database listing for accuracy, including property placement in mapping function.
 81. Add property to company's Active Listings.
 82. Provide seller with signed copies of Listing Agreement and MLS Profile Data Form within 48 hours.
 83. Take more photos for upload into MLS and use in flyers. Discuss efficacy of panoramic photography.



To be continued in the next issue...

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

What's a Nutritious Snack? Try These Tasty Treats

You're hungry. What should you eat if you're trying to avoid junk food and excess calories? Consider these healthful snack options:

- **Olives.** A snack of five olives has just 45 calories.
- **Hummus and carrots.** Four ounces of hummus and three carrot sticks contain only 80 calories.
- **Pineapples and pistachios.** Mix 1/2-cup of dried pineapple slices with about 25 pistachio nuts. Plus, fruits and nuts are a good source of antioxidants. Also try peanuts and raisins or almonds and dried apricots.
- **Cottage cheese and apples.** Top a sliced apple with about 1/2-cup of low-fat cottage cheese. Benefits: calcium, protein, and fiber.
- **Mini-pizza.** Slice a whole-wheat pita in half. Spread a little tomato sauce, then sprinkle some cheese and vegetables on top. Heat in microwave or toaster oven until cheese melts.
- **Rice cakes.** These can be eaten by themselves or with various low-fat toppings. Look for rice cakes made from whole-grain brown rice.
- **Water.** A tall glass of water revitalizes your body while assuaging hunger pangs. And it's caffeine- and calorie-free.



Quick Tips: Home Tip

Many people have a second refrigerator in their garage or basement to be able to stock up on sale items or drinks. But if your fridge is more than ten years old, you may be spending more to run it than you are saving in grocery costs. Older refrigerators are inefficient and sap lots of electricity. If you do want the convenience of an extra fridge, consider replacing your old model with a newer energy-efficient model. It will pay for itself with the savings in no time.

National Date Week

- February 15-22 is National Date Week. That's date, the fruit—not dinner and a movie. Dates are delicious and naturally sweet, and they're also filled with antioxidants, fiber, and minerals.
- * Dates are highly nutritional and considered by many to be one of nature's most perfect foods.
- * Date palms cover 3% of the earth's cultivated surface. Four million tons are grown annually.
- * The date palm is the national symbol for Israel and Saudi Arabia, representing vitality and growth.
- * The date palm is a very salt tolerant tree and will grow well in alkaline soils where other plants will not. They are sometimes irrigated with ocean water.
- * Date palms are like giant solar collectors. They require at least 100 sunny days of 100 degrees for best fruit production. Over the 7 month growing season, which includes Summer, they store the intense energy of the desert in their fruit.



Source: <http://www.datepeople.net/interesting-facts-about-dates>



Bumper-sticker Philosophy

I was just getting used to yesterday. Now it's today.
You think you've won the rat race, and along come faster rats.
Whoever said change is inevitable never used a vending machine.
Lately I feel like it's a parallel universe and I'm parked diagonally.
We all have photographic memories, but only a few of us have film.
I'm afraid to get lost in thought. It's unfamiliar territory.

Watch Your Tablets and Smartphones

Quick—do you know where your smartphone is? The answer may depend on whether you're a man or a woman. One Harris poll found that 46 percent of men think they're likely to lose their phones and other mobile devices like laptops or tablets, but only 27 percent of women admit to the same worry. What that says about men and women is uncertain, but security risks due to lost or stolen mobile devices can be costly: A study by the Ponemon Institute determined that a single lost laptop can cost an organization \$50,000 on average.

Go Ahead, Do the Math

Because of an unavoidable delay at his part-time job, a student named Ben arrived late to pick up his final math exam, a take-home test. His professor, in a hurry to get home, handed Ben the exam, which consisted of five math problems on the first page, and two on the second. The professor told Ben to take the test home, work on it over the weekend, and leave it on the professor's desk on Monday morning.

Bringing the exam to his dorm room, Ben made quick work of the five problems on the first page and turned to the remaining two problems on the second. Hour after hour he worked diligently trying to solve these seemingly impossible last two problems.

He worked late Friday evening and all day Saturday, until he finally solved the first problem. Turning his attention to the second problem, he devoted all day Sunday and most of the night to working out the solution. Joyous at completing his exam, he turned the test in Monday morning.

Monday evening Ben got a phone call from his professor: "I can't believe it! You solved the two problems on the second page of the exam!"

Confused, Ben asked, "Wasn't I supposed to?"

"No!" the professor said. "In the beginning of the class, before you came, I told the rest of the students in the class that these problems had never been solved. I provided them simply as brainteasers, never intending for someone to actually solve them!"

Moral: If you don't know what's impossible, you can do anything.

Moving Violation

A man was driving through a school zone when he saw a flash. Realizing that he had fallen victim to a speed camera, he quickly glanced down at his speedometer. Thinking he was within the legal speed limit, he immediately became irate and was determined to prove himself correct.

He drove through the school zone again, this time more slowly. Again the radar camera flashed. He went through again, this time ten miles an hour under the posted speed limit. The camera flashed again.

Indignant, he drove straight to the police station to complain that the radar and camera were malfunctioning. The police officer told him to wait for the tickets in the mail and then he could contest them in court.

Finally, the man received three violations in the mail. He opened them up and groaned when he saw that he had received three traffic tickets, each for not wearing a seat belt.

Cool Cal

With Presidents Day observed this month, let's look at the dry, Yankee wit of one of our more reticent commanders-in-chief, Calvin Coolidge.

The White House website includes this anecdote, which was often recounted by first lady Grace Goodhue Coolidge.

A young, ebullient woman was sitting next to the president at a dinner party. She gleefully confided to Coolidge that she had bet a friend that she could get at least three words of conversation from him.

Without looking at her, he quietly retorted, "You lose."

Waldo Spotlights . . .

Waldo Agencies Annual Food Drive

Our annual food drive resulted in 229 pounds donated to the Oregon Food Bank! Thanks to everyone for your contributions.



Orin Stipe and classmate Mason Thompson were awarded the Academic Excellence Award at Nyssa Elementary. The award is an Achievement Certificate and there is just one awarded per class.

Dawson Mosman (Nyssa) finally paid up on his ten push-ups after his and Scott Lamb's (Vale) Annual Nyssa-Vale Football Game Bet.



Myra Attebery enjoyed a trip to Washington DC for a Christmas vacation with both of her sons. Clint Attebery (left) traveled from Boston to join his brother Casey (center) who lives in Washington DC. Casey was a wonderful tour guide with four full days of sight seeing planned. The Smithsonian Institute and the Monuments were so amazing & interesting. The weather was great - warm & sunny.



Ellen Martinez's son, Raymond, opened his door to this! Thought a picture of an 8 foot Desert Woma Python eating a rabbit would explain to his mom what he sees in Australia from time to time. Yikes!



Kim and Doug Stipe and family enjoyed visiting their family in Montana over Christmas vacation. Their boys, Jackson, Laramie, Sage, and Orin, were excited to reach the Montana border.

