

**Quote of the Month:** *"The tongue is only a few inches from the brain, but to hear some people talk, you would think the two were miles apart."*

-Unknown

## Thank you, Trisha!

It is hard for me to believe, but this past May marked my tenth year with Waldo Agencies. In some ways, it seems like only yesterday I was a young terrified girl with no Agency work experience. With wonderful mentors and support, it wasn't long before my nerves subsided. They have helped pave my path and if the path of the past is any indication of the future, I believe it will lead me to many more years with Waldo Agencies.

I want to say thank you to everyone who helped me reach this milestone.



## Welcome, Amy!

I grew up in Nyssa and graduated from here (all 12 years in Nyssa). I live in Fruitland. I have 2 children: Tyler (M) 23 and Shilo (F) 22. I have a grandson, Slayder, (M) who will be 2 years old in September and all live in Nampa. I teach piano lessons to any age and especially love teaching beginners. For fun I like to spend time with my family and friends doing any and all of the following: EAT; play card games; knit and crochet; spend time in, on, or near the water...the list is LONG. I enjoy happy commotion. I am LOVING my job with Waldo Agencies to the point that some people are becoming a little pseudo jealous and fain irritation when I answer the, "So do you STILL love your job?" question.



## July Events

- 7/4 - All Waldo Offices Closed for Independence Day!
- 7/5 - Happy Birthday to Lauri Ovitt!
- 7/18 - Happy Birthday to DeeAnne Mosman!
- 7/18 - Happy Birthday to Trisha Seese!
- 7/19 - Happy Birthday to Mae Hawkins!
- Tuesdays - All Agency Department Meetings - 8:00am

### Tips for Talking with Your Loved One

If you think that an older family member could be dangerous behind the wheel, it's important to deal with the issue sooner rather than later. Here are some tips to prepare for this sensitive conversation.

#### Before You Talk

- Take a ride with your loved one and observe their driving. Watch their awareness of their driving environment. Do they have slow reaction times? Are there dents, scrapes, close calls, tickets or warnings? Do they seem confused or uncertain when they drive? Do you find yourself wanting to brake for them? Are there new dents or scrapes on their car? Have they gotten tickets or warnings?
- Look into alternate transportation solutions and be prepared to discuss options.

#### During Your Talk

- Consider beginning the conversation with a question about how they feel when driving.
- Listen to what your family member is saying and truly hear their concerns.
- Highlight your concern for their safety and the safety of others.
- Use a respectful tone.
- Don't get drawn into an argument; be kind and patient.
- Frame the conversation in a positive light as preserving mobility and independence when supplementing driving or when driving is no longer safe.
- Suggest an evaluation from a drivers' rehabilitation specialist or professional driving teacher.
- If necessary, enlist the help of your loved one's physician.
- Most importantly, have realistic expectations. It's likely that the matter will not be resolved with the first discussion.

Source: <https://www.libertymutual.com/auto-insurance/senior-driving/studies/talking-tips> by Katherine Freund, founder of the Independent Transportation Network and Executive Director of ITNAmerica.

### One is the Loneliest Number

Are Americans becoming more isolated and lonely? We're certainly spending more time alone.

According to the book *The Lonely American*, by Jacqueline Olds and Richard Schwartz (Beacon Press), 25.8 percent of Americans lived in one-person households in the year 2000, more than triple the 7.7 percent in 1940. From 1985 to 2004, the number of people who said they had no one to discuss important matters with tripled, to almost 25 percent. As we spend more time on the Internet, are we losing touch with the people around us, or just finding new ways of connecting?



# New Listing!

# What People Are Saying...

Wonderful home 2 blocks from downtown. 2 bedroom, 1 bath home, large living room, gas furnace, 20x32 detached garage/shop with woodstove, garden spot, irrigation available. \$75,000. Call Carla Bourque, Sales Associate, ID, (208) 409-5317, cell or Cathy Myers, Sales Associate, ID, (208) 695-7369, cell. #140-15 See this property at <http://www.waldore.com/>.

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*"It appeared that Trisha gave it her all, despite being exhausted with the hoops our government has made us all jump through to get insurance! She is top notch in getting back to us with our questions or concerns. She is definitely an asset for your company."* - Dan & Lynn Fulleton



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Trisha Seese,  
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### Save Money Without Skimping

Do you need to get a better handle on your spending habits? You don't have to take a vow of poverty. Try these tips for saving money when your budget is tight:

- Leave credit cards at home. When you shop, use cash.
- Shop at thrift stores and garage sales, or flea markets. They're fun and inexpensive.
- When you buy new clothes, buy classic styles that will stand the test of time. Stay away from trendy fashions.
- Avoid restaurants and takeout. Make your meals from scratch at home.
- Take your lunches to work instead of eating out every day.
- Use public transportation whenever possible instead of driving or taking a cab, or share rides.

### Trivia Quiz: Moo!

July 10th is Cow Appreciation Day. In celebration we've put together a trivia quiz to see how much you know about these interesting bovines.

1. Are there more cows or people in Nebraska?
2. About how much does a cow's heart weigh?
3. From how far away can a cow detect odors?
4. True or False: Reindeer milk has more fat than cow's milk.
5. How many breeds of cattle are there in the world?
6. How many pounds of food must a dairy cow eat before it can produce enough to make one pound of cheese?
7. How wide is a cow's field of vision?
8. How many hours a day do cows spend eating?
9. True or False: Cows are colorblind.
10. How many "squirts" does it take when milking a cow to produce one gallon of milk?



Please get your answers to Barbara by Friday, July 17th for a chance to win a \$20 gift card to Subway.

### Grow a Green Lawn

The average lawn has more than ten times more per acre of chemical pesticides dumped on it than farmers use on their crops. These pesticides can be dangerous to your family and pets when they are tracked into your home. These chemicals also will enter ground water systems and steams, causing problems to the environment. But there are ways to have a healthy lawn without the use of dangerous chemicals. Here are some tips to help you take a green approach to your lawn.

To help you grow a healthy lawn, treat your grass with some extra care. Ensure your mower is running properly, and sharpen its blades at least once a year. This will allow your mower to cut the blades evenly, reducing stress on your grass. You can also reduce stress on your lawn by cutting your grass when your yard is dry.

Water your grass in the early morning or early evening instead of during the heat of the day. This allows for a deeper soaking of the ground, which encourages deeper root growth. You should also refrain from watering every day. Watering every day causes the roots to grow shallowly which can weaken your lawn.

Finally, choose the right lawn for your area. Bermuda grass is suited to warm weather climates, and Kentucky bluegrass thrives in cooler areas like the Northern states. If you are interested in an even more ecologically sound lawn, consider xeriscaping with native, low-water plants.

### Death Match Between Violent and Peaceful Video Games?

Playing action-packed video games may make people more violent, but do calm, peaceful games bring on a mood of relaxed serenity?

Maybe so, according to experiments conducted by researchers at Ohio State University.

First, they had to find a relaxing video game. They settled on Endless Ocean, which simulates scuba diving and gentle underwater exploration. Then they took a group of 150 college students and randomly assigned them to play either a violent game like Resident Evil 4, a "neutral" game like Mario Galaxy, or Endless Ocean.

After the games, the students were asked to participate in a test of reaction times against another player (who didn't actually exist). The stakes: Winners would receive a small amount of money for pressing a button faster than their competitor; losers got blasted with a loud noise through headphones. The amount of money and noise were up to the students.

Those who'd played the violent game tended to be more aggressive in the test, inflicting louder and longer blasts on their nonexistent opponents.

Players of the peaceful game granted their adversaries more money for beating them than their violent gamer counterparts.

The results may not be surprising, but it's nice to know that the right video game can actually put people in a good mood once in a while.





### Five Summer Lightning Myths

During the summer, thunderstorms can not only bring rain, but thunder and lightning. To protect yourself from dangerous lightning, keep these common myths in mind next time you see a storm brewing.

#### 1. Lightning never strikes twice.

Many locations and objects get hit by lightning several times every year. These include tall buildings like Chicago's Sears Tower and the Empire State Building in New York. There are also locations, such as mountain peaks, that will receive many lightning strikes each season. Other large structures, such as radio-television antennas, also can receive repeated strikes.

#### 2. Lightning only occurs with thunderstorms.

While lightning does require moisture in the air to form, it doesn't have to be raining to create lightning. In fact, one of the most dangerous times for a fatal strike is just before a storm. Lightning can also travel horizontally, striking in areas that are still sunny. It is even possible for lightning to form during snow showers.

#### 3. Lightning is only a danger outdoors.

Shocks from lightning strikes can travel into structures, usually through metal pipes, bathtubs, and electronic devices. If there is lightning in your area, stay off of your telephone, do not take a shower or bath, and limit your computer use. It is also possible for lightning to strike through a window, so if there is lightning in your area, take precautions to avoid this danger by closing any open windows and doors.

#### 4. A person who has been struck by lightning shouldn't be touched.

Lightning strike victims are not electrified by the jolt. In fact, they carry no electrical charge and most likely need assistance from those nearby. Rescue personnel should be immediately called, and the victim should be evaluated by bystanders immediately, as they often need CPR to survive.

#### 5. Lightning will not strike bodies of water.

Lightning can in fact strike anywhere, including on water. Being on a boat or swimming will not protect you from a lightning strike. Lightning strikes to water have been known to kill fish in the immediate vicinity. To protect yourself, anytime there is the danger of lightning, even if none has been seen yet, you should remain indoors until the threat has passed.



# Kid's Corner

**Q: Why did the farmer feed his cow money?**

A: Because he wanted rich milk!

**Q: Why did the cabbage win the race?**

A: Because it was a head!

**Q: How did the scarecrow win the Nobel Prize?**

A: He was out standing in his field!

**Q: How do you know what kind of tractor is coming?**

A: You watch the trailer!

**Q: Why shouldn't you tell a secret on a farm?**

A: Because the potatoes have eyes and the corn has ears!

**Q: What farm animal keeps the best time?**

A: A watch dog!

**Q: What did the baby corn say to the mama corn?**

A: "Where's Popcorn?"

**Q: What made the cucumber mad?**

A: It got in a pickle!

**Q: Why did the farmer plow his field with a steamroller?**

A: He wanted to grow mashed potatoes!

**Q: What did the mama cow say to the baby cow?**

A: "It's pasture bedtime!"

### Boost Your Memory by Improving Your Diet

We all know that a healthy diet can increase your energy level, lower the risk of heart disease, and help fight weight gain. Now researchers have found that a healthy diet can also improve the way your brain works. A study released by the journal Neurology reveals that a higher quality diet can help boost memory function as you age.

The researchers define a "healthy diet" as one that has minimal red meat and alcohol consumption, while including lots of nuts, fish, fruits, and vegetables. The researchers did not define one ideal diet. Instead, they studied almost 30,000 participants age 55 and over from over 40 countries, with a variety of different approaches to nutrition. The common factor in those various diets were the inclusion of fish and a wide variety of fruits and vegetables.

Participants who had the healthiest diets were 24 percent less likely to show cognitive decline after five years compared to those whose diets were not as healthy. There were other benefits revealed as well—those with healthier diets had a lower BMI and a lower risk of heart disease and stroke. But even when researchers accounted for other factors such as smoking, obesity, and exercise level, those eating a healthy diet came out ahead in cognitive ability.

So how can you reap the benefits? Strive for four servings each of vegetables and fruit each day. Avoid red meat and eat three or more servings of fish a week. Avoid processed fats such as margarine and use olive oil in your cooking instead. Include three servings of nuts and legumes (beans, peas, and lentils) each week. Finally, limit your alcohol intake to at most two drinks a day.



### The State of Food Across the U.S.

Every U.S. state is known for something: slogans, state birds, celebrities, etc. If you're hungry, or planning your vacation menu, consider some of these official state foods found across the country:

**Alaska:** Salmon (state fish), **California:** Avocado (state fruit), **Delaware:** Peach pie (state pie), **Georgia:** Grits (state prepared food), **Illinois:** Popcorn (state snack food), **Louisiana:** Sweet potato (state vegetable), **Maryland:** Smith Island Cake—a yellow cake of 8-10 layers with chocolate frosting (state dessert), **New York:** Apple muffin (state muffin)

### Watermelon Fruit Pizza

Begin with a watermelon round cut to desired thickness (approximately one inch). Place on serving platter and cut like a pizza into desired portions (4, 6, or 8 slices). Cover with fruit: berries, kiwi, orange or apple slices, etc. Top with shaved white chocolate or coconut. Chill and serve. Repeat as necessary depending on number of guests.

Submitted by Mike Ward.



### Once Upon A Time!

When Window was just a square hole in a room and Application was something written on a paper.  
 When Keyboard was a Piano and Mouse just an animal.  
 When File was an important office material and Hard Drive just an uncomfortable road trip.  
 When Cut was done with knife and Paste with glue.  
 When Web was a Spider's home and Virus was flu.  
 When Apple and Blackberry were just fruits... That's when we had A lot of time for family and friends!



### Call the Doctor

A man called his wife's doctor's office, frantically yelling into the phone, "My wife is pregnant, and she thinks she's in labor. Her contractions are only two minutes apart!" The receptionist calmly replied, "It's ok sir. Is this her first child?" "No, you dummy! This is her husband!"

### The Family Business

The boss called one of his employees into the office. "Bill," he said, "you've been with the company for a year. You started off in the mail room, one week later you were promoted to a sales position, and one month after that you were promoted to district manager of the sales department. Just four short months later, you were promoted to vice-chairman. Now it's time for me to retire, and I want you to take over the company. What do you say to that?" "Thanks," said the employee. "Thanks?" the boss replied. "Is that all you can say?" "I suppose not," the employee said. "Thanks, Dad."

### Spring Fever

Four high school boys left school for lunch and got a serious case of spring fever. They decided to skip their next class. Coming in later in the afternoon, they gave their fake excuse for being late—they said they got a flat tire. The school secretary smiled and said, "No problem. Each of you take a piece of paper." "What is this for?" asked the boys. "Well," she said, "I just want to get the details clear. Now each of you write down which tire was flat."

### Quick Tips: Safety Tip

During storms, it can be tempting to use a candle for lighting if your power goes out. But experts say this should be avoided. Candles can be forgotten or knocked over, especially if a window or door were to break open due to strong winds. In the middle of a storm situation, a fire could be impossible to put out. Instead, put battery-powered lanterns and flashlights in your home emergency kit. Swap out the batteries on an annual basis to make sure you will always have light in an emergency.

### Hail Damage Can Affect Crop Insurance Yields

Hail storms are a common occurrence in many states including Oregon and Idaho. Crop damage can range from moderate to a total loss. Fortunately, producers who suffer hail damage to their crops often carry crop insurance, and may be compensated for at least part of their losses. The size of the indemnity payments will depend on both the quantity and quality of the grain that is harvested. Two distinct types of policies insure against hail damage: general multiple peril insurance (MPCI) policies and "named peril" policies. Named peril policies generally cover damage due to hail, wind and/or fire. They do not cover yield losses due to other weather events, or price risk. These policies are sold by private crop insurance companies and their premiums are not subsidized by the U.S. Department of Agriculture. Excerpts from <http://www.extension.iastate.edu/agdm/crops/html/a1-49.html>, by William Edwards, Retired Economist

# Waldo Spotlights...

## June All-Employee Meeting



Ernie Bellecy, from Paradigm Financial presented an update on the 401K plans. Ernie told the employees to keep a watch on interest rates, Greece, and the next President of the U.S.



Kim Speelman had just returned from Chicago and shared with us key points from the Account Manager Mastery Program®. Dave Waldo joined her in discussing our Agencies core values and how those values will help our clients.



Donna Smith, an LPN from CT Derm, located in Fruitland, spoke to us about skin cancer. She mentioned ways to prevent skin cancer, as well as explaining a little about the different types of skin cancer.

