

**Quote of the Month:** *"Silence is often misinterpreted, but never misquoted."*

-Laura Bergells

## Congratulations on 15 years! Thank you, Mike!

In 1984 my professional sales career began. I was a brand new agent with Prudential Insurance and the ink had barely dried on my license. A wife, two little girls, and a mortgage to think about. Selling a product that you could not put your hands on to people I had never met. Nothing to worry about, right?

Well, I actually did pretty well there. I made a good living, made lots of new friends, earned a few awards, and learned a great deal about the insurance industry.

The year 2000 came to be and with it a phone call and an invitation to lunch from John Forsyth. John introduced me to Dave Waldo and we discussed insurance careers. I was pleased to find that we had much of the same philosophies about insurance and helping people deal with risk.

I joined Waldo Agencies on May 15th, 2000 and my real career began. At Prudential it was more about the sale, here at Waldo it's more about the customer. Meeting with people, helping them assess their needs, offering solutions that they feel comfortable with. As an Independent Agency we do not deal with "one size fits all". We can search the market for plans that fit our customers' needs. When we take care of our customers' needs first, then we also succeed.

"A sale is not something you pursue. It's what happens to you while you are immersed in serving your customer."  
-Jim Williams

I have enjoyed working here the last 15 years. I've met a great number of wonderful people, and work with fine people all throughout the agency. I feel a sense of accomplishment most every day and hope they will let me stick around for a few more years.



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

## Thoughtfully Riding the Waves – Boat Safety Tips

Whether you're on a power boat, a jet ski, or just doing some sailing, getting on the water is exhilarating. It's also risky if you don't follow some basic safety and preparation rules.

Here's how to stay safe while on the water:

**Wear a Life Jacket** — Uncomfortable? Perhaps. Vital? Absolutely. 90% of all drownings happen because a person wasn't wearing a life jacket. So even if you think you know how to navigate the water, be thoughtful and wear a life jacket.

**Know How to Navigate** — Skillful operation when meeting, crossing, or overtaking another boat can prevent cost damage, injuries, and loss of life. Maintain a proper lookout and safe speed at all times.

**Stay Sober** — Boating under the influence is illegal in all 50 states. And even if you're not operating the boat, it's still a good idea to limit your drinking to avoid the chance of accidents.

**Be Aware of Carbon Monoxide** — CO emissions are odorless, colorless, and can be deadly. Pay special attention inside the boat and around the swim platform. Learn the early symptoms of Carbon Monoxide exposure: Irritated eyes, headache, nausea, weakness, and dizziness.

**Take a Boating Safety Course** — They're available, inexpensive, and will teach valuable skills to prevent accidents while operating your boat.

**Keep Your Boat Properly Maintained** — The Coast Guard Auxiliary and United States Power Squadrons® offer a free Vessel Safety Check. To learn more, visit [www.vesselsafetycheck.org](http://www.vesselsafetycheck.org).

Source: [www.safeboatingcouncil.org](http://www.safeboatingcouncil.org) and <http://www.mutualofenumclaw.com/thinkitthrough/blog-post-page/home-blog-posts/2014/08/20/boating-safety>



## Rent or Buy?

Should you buy or rent? This is a question most of us will likely face in our lives, whether buying a house makes more financial sense than renting a home. There is a way to understand the financial impact of buying vs. renting. The [realtor.com®](http://www.realtor.com/mortgage/tools/rent-or-buy-calculator/) rent vs. buy calculator can help you calculate the net cost of buying a home versus the cost of renting over time.

Use the following web site to calculate your options:

<http://www.realtor.com/mortgage/tools/rent-or-buy-calculator/>

## June Events

6/4 - Happy Birthday to Scott Bahem!

6/7 - Happy Birthday to John Faw!

6/12 - "Wear Blue Day" at Waldo Offices (see pg 2)

6/18 - Happy Birthday to Becky Benjamin!

6/21 - Happy Father's Day!

Tuesdays - All Agency Department Meetings - 8:00am

# New Listing!

Nice area, neat, clean home on SW 8th Ave., Ontario, OR. 4 bedroom, 2 bath, 2600+/- sq ft, family room, large laundry room, oversized attached two car garage, paved drive, fenced backyard in a great location. \$145,000. Call Dee Anne Mosman, Broker, GRI, OR/ID, 208-707-4444, cell, or Scott Lamb, Broker, GRI, OR/ID, 208-739-2119, cell. #232-15 See this property at <http://www.waldo.com/>.



**Waldo Real Estate**  
937 SW 30th St.  
Ontario, OR 97914  
Office: 541-889-8160



# What People Are Saying...

"A very professional office. Answered my questions, easy to work with, kept me notified of everything going on. Very happy with service." -Emma Bach

"Love Rosie Esper!!" -Christy Sankus



Rosie Esper,  
Personal Lines,  
Field-Waldo  
Insurance

**Local  
Friendly  
Professional**



## Men's Health Month: "Wear Blue"

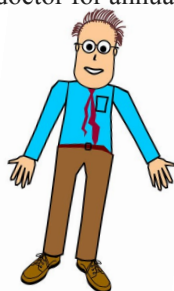
Waldo Agencies is supporting Men's Health Month by wearing blue on Friday, June 12th. We are asking our Waldo Connection Newsletter readers to join us in supporting men's health awareness.

**Silent Health Crisis:** There is a silent health crisis in America...it's that fact that, on average, American men live sicker and die younger than American women." - Dr. David Gremillion, Men's Health Network

**Prevention:** Women are 100% more likely to visit the doctor for annual examinations and preventive services than men.

### Cause & Rate

	Men	Women
Heart Disease	228.6	143.0
Cancer	211.6	146.8
Injuries	51.1	24.6
Stroke	39.7	37.8
Suicide	19.2	4.9
HIV/AIDS	4.4	1.7



**Health Facts:** Men die at higher rates than women from the top 10 causes of death and are the victims of over 92% of workplace deaths. In 1920, women lived, on average, one year longer than men. Now, men, on average, die almost five years earlier than women.

Source: Centers for Disease Control and Prevention and the National Center for Health Statistics 2011. and [www.menshealthnetwork.org](http://www.menshealthnetwork.org)

## By the Numbers: Hurricanes

- Coastal counties along the Atlantic and Gulf of Mexico as well as the Hawaiian Islands account for nearly two-thirds of the United States' coastline population and are most vulnerable to the impact of hurricanes.
- Since 1950, when hurricanes were first given official names, 80 names have been retired because the impact of those specific storms was particularly deadly or costly.
- The year 2005 had the most named storms in the Atlantic hurricane region with 28 storms appearing before the end of the year.
- Hurricane Katrina was the costliest hurricane in U.S. history, with over \$108 billion in damages.
- The official Atlantic United States hurricane season lasts 183 days, from June 1st to November 30th.

Source: U.S. Census Bureau, National Hurricane Center

## Keep Kids Safe From Bugs During Summer Months

As summer comes, so do the bugs. And some of those bugs can bite. Follow these guidelines from the American Academy of Pediatrics to protect your children from getting stung or bitten:

- Avoid using scented soaps, hair sprays, and perfumes on your child. The scents can draw insects and bugs and increase your child's risk of being bitten.
- Stay away from nests or places bugs might congregate. This includes stagnant pools of water, areas where uncovered foods are abundant, and gardens where flowers are blooming.
- Don't dress your child in brightly colored clothing or flowery prints. They can draw insects to the child.
- Insect repellents containing DEET are the most effective.

However, DEET should not be used on children under 2 months old. The benefits of DEET are best when it is at a 30 percent concentration—the maximum concentration recommended for infants older than 2 months.

## June is Cancer From the Sun Month

-About 3.5 million cases of basal and squamous cell skin cancer are diagnosed in this country each year.

-Melanoma, a more dangerous type of skin cancer, will account for more than 73,000 cases of skin cancer in 2015.

Risk factors for skin cancer include:

- Exposure to large amounts of coal tar, paraffin, arsenic compounds, or certain types of oil
- Multiple or unusual moles
- Weakened immune system

Can skin cancer be prevented?

- Seek shade, especially in the middle of the day when the sun's rays are strongest. Teach children the shadow rule: if your shadow is shorter than you, the sun's rays are at their strongest.
- Follow these practices to protect your skin even on cloudy or overcast days. UV rays can travel through clouds.
- Avoid other sources of UV light. Tanning beds and sun lamps are dangerous. They damage your skin and can cause cancer.

Source: <http://www.cancer.org/cancer/cancercauses/sunanduvexposure/skin-cancer-facts>





### Getting to Dad

A man was driving down a country road when he saw a truck that had spilled its load of hay. There was a young man working feverishly to load the hay back onto the back of the truck.

The driver stopped and got out of his car. He walked over to the young man and said, "You look overheated. Take a rest, and then I'll help you finish loading the hay back onto your truck."

"Oh no," said the young lad. "My dad wouldn't like that."

"Well at least stop for some water," said the concerned driver.

"Nope, can't do that," said the young man. "My dad would be furious!"

"Well, your dad sounds like a jerk! Where is he? I'd like to set him straight!" said the older man.

"Where is he?" asked the young man. "Why, he's under all this hay!"

### Fly Old Glory with Pride on Flag Day

Flag Day became an official national celebration in 1916, when President Woodrow Wilson proclaimed June 14 Flag Day to commemorate the adoption of the Stars and Stripes by the Second Continental Congress on that day in 1777.

The idea of setting aside a special day to celebrate the U.S. flag wasn't new, though. One of the earliest observances of Flag Day occurred in Hartford, Conn., in 1861, at the suggestion of George Morris, to pray for the preservation of the Union at the beginning of the Civil War.

In 1885, a Wisconsin schoolteacher named Bernard J. Cigrand held a formal observance of what he called "Flag Birthday" at his school. Cigrand went on to become a passionate promoter of Flag Day, delivering more than 2,000 speeches on the subject, and he is generally considered to be the "Father of Flag Day."

In 1914, Secretary of the Interior Franklin K. Lane delivered a Flag Day speech in which he said the flag had spoken to him that morning: "I am what you make me; nothing more. I swing before your eyes as a bright gleam of color, a symbol of yourself." In 1949, President Harry Truman signed an Act of Congress formally establishing June 14 as National Flag Day.

### Beets in Orange Sauce

From *The Taste of Home Kitchen*

8 whole, fresh beets

1/4 cup sugar

2 tsp cornstarch

Dash pepper

1 cup orange juice

1 medium navel orange, sliced and halved, optional

1/2 tsp grated orange peel

1. Place beets in a large saucepan; cover with water. Bring to a boil.

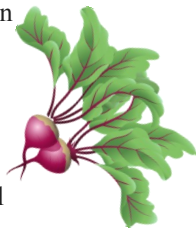
Reduce heat; cover and cook for 25-30 minutes or until tender.

2. Drain and cool slightly. Peel and slice; place in a serving bowl and keep warm.

3. In a saucepan, combine the sugar, cornstarch and pepper; stir in orange juice until smooth. Bring to a boil; cook and stir for 2 minutes or until thickened.

4. Remove from the heat; stir in orange slices if desired and peel. Pour over beets.

**Editor's Note:** A 15-ounce can of sliced beets may be substituted for the fresh beets and omit the first step of the recipe. **Yield:** 8 servings



### Careers on Different Paths

A crew of workmen was repairing railroad tracks one hot day when an approaching train brought their job to a temporary halt. The train ground to a stop, and an executive stepped out of the last car.

"Dave, is that you?" the man asked.

Dave, the crew leader, recognized the speaker. "Jim! It's great to see you!" They shook hands and chatted for a few minutes, and then the executive returned to the train.

As the train started moving away, one of the workmen asked, "Wasn't that the CEO of the railroad? How do you know him?"

"We started working for this railroad together 23 years ago," Dave explained.

"So how come he's the boss and you're out here in the hot sun?"

"Well," Dave said, "I guess I went to work for 10 bucks an hour, and Jim went to work for the railroad."

### Driving Under the Influence: Less Booze, More Pot

Highways are safer than they've been in decades, but that doesn't mean everyone is obeying the rules. While driving under the influence of alcohol is down, the incidence of drug-related automotive use is on the rise.

The National Highway Traffic Safety Administration's Roadside Survey of Alcohol and Drug Use by Drivers looked at data over a 20-month period from more than 3,000 drivers involved in car crashes and a control group of 6,000 drivers who stayed safe on the road. In that survey, one in four drivers tested positive for at least one drug capable of influencing driving safety.

On weekend nights, the number of motorists behind the wheel with drugs in their system rose from 16.3 percent in 2007 to 20 percent in 2014, with marijuana use by drivers climbing 50 percent. The good news is that the number of drivers with alcohol in their system has dropped by 30 percent from the 2007 Roadside Survey, and by 80 percent since the first NHTSA study in 1973.

### Bumper Sticker Humor

No matter where you go—you're there.

Nothing is impossible to the person who doesn't have to do it.

Time is what keeps everything from happening at once.

Change is inevitable, except from a vending machine.

The beginning of wisdom is silence.

### Where There's a Will, You Need a Plan

Here are some tips on what to do if you come into some money.

It sounds like the setup for a joke: A rich uncle dies and leaves you a fortune. But what happens next in real life? A financial windfall, large or small, needs to be managed well. Here are some tips on what to do if you come into some money:

- **Stash it away.** Put the money away for at least six months. Trying to decide what to do with the money too soon after a relative's death may lead to questionable decisions. Put it into a money market or savings account for a little while.

- **Assess your debt situation.** Before you decide to invest or buy something with the money, determine whether the funds would be better spent wiping out any debt you may have.

- **Seek advice.** If you receive more than \$20,000, consider hiring a financial advisor who can tell you how to gain the largest or safest return on your investments.





# Waldo Spotlights -

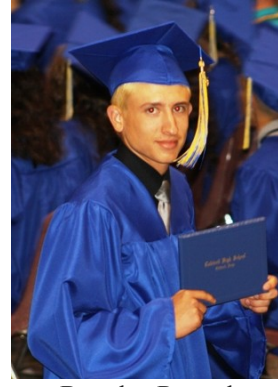
## It's a busy month!



8th grade graduates, Tayler and Trevor, daughter and son of Jared and Merri Gammage.



Rielly MacNeil, daughter of Phaedra Anderson.



Brendan Runnels, grandson of Dick and Dawna Runnels.



Sage Stipe, son of Doug and Kim Stipe.



Becky Benjamin, daughter of Scott and Fay Benjamin.



The Ontario office celebrated Becky Benjamin's graduation with cake and ice cream and a surprise party. Becky is responsible for the monthly "Waldo Connection" newsletter. This fall she will be attending University of Wyoming and majoring in Agroecology.



On a recent fishing trip Dawson and Gage Mosman and Sage Stipe enjoyed catching 264 crappies! Everyone had one on the hook at one time!!



Elijah Hawkins (son of Administrative Assistant Mae Hawkins) recently helped John Faw repair a break in the sprinkler line. Both of them were excited at the opportunity to play with 'big boy toys'.



Once again Dawna Runnels and Billie Percy did a beautiful job planting petunias under our sign at the Nyssa office.



Gage Mosman was recently awarded the Outstanding Progress in Music award at Nyssa Elementary School.



Dawson and Gage Mosman both got silver medals for their grades (A average) at Nyssa's Annual End-of-the-Year Awards Assembly. Dawson also got the science trophy and Dedicated Hard Worker Award and Gage got the Outstanding Student Award.

