

Waldo Connection

Quote of the Month: "Wherever you go, no matter what the weather, always bring your own sunshine."

– Anthony J. D'Angelo

Retirement!

We will miss you, Tony.

I am retiring effective 7/1/2015. It has been both a pleasure and privilege to know and work with my associates at Waldo Agencies and all of my clients. Phaedra Anderson and I have worked closely together for the last eight months, during which she has learned much and brought new skills and insights to our work in health risk management. Our intent over this time period has been for Phaedra to be able to not only assume full responsibilities for our large group benefits business, but to expand the agency's reach and provision of our uncommon, if not unique, philosophy and cost-saving solutions to more employers.

While I am retiring from my career in health insurance of the last 30 years, I am not retiring from service; it's just taking a different form. My wife, Karen, and I submitted our application about six weeks ago to serve a full-time mission for The Church of Jesus Christ of Latter-day Saints. We received notification this last week of our assignment; we have been called to serve in the California Fresno Mission, for a period of 18 months. We embark on our mission on September 21, going first for some training at the Missionary Training Center in Provo, Utah, then on to the Fresno area. We are so excited! We look forward to this new opportunity to provide a different kind of service in a place and to people who we don't yet know, but whom we are confident we will love.

Best wishes to all my associates and clients, and may God bless all your endeavors.

Tony Kahmann



Tony Kahmann and wife, Karen.

I Love My Classic!!

Growing up in my small town of Payette, Idaho developed my love of classic muscle cars. We had many residents with 1960's Camaros and Corvettes, our local A&W was the hang out for these car enthusiasts. I worked there through high school and got to enjoy looking at those beauties. A major highlight of my life was riding in a 1963 Corvette (that my dad drove), as Apple Blossom Queen for our town parade. I remember after the parade my dad and I taking the car for a "little spin" over to Ontario! I could have only dreamed at that time to actually own a classic Corvette. When I met my late husband in the mid 90's, I couldn't believe when he pulled up in a 1963 Corvette Stingray; he was all things Chevy! We had so many good times cruising to Sun Valley, McCall and throughout Western Montana.



I still love and enjoy my classic today; I get to pay it forward driving the new generation of Apple Blossom Queens and the homecoming court of our local high school. I love making their day just a little more special, as it did for me, by riding in these cars.



One of the highlights of my year is to participate in the A&W Cruise Night. People from all over bring their classic's to Payette and just "cruise" down Main Street; pulling over and visiting with old friend, making new ones and just talking about their "babies".

I am very excited that at Field Waldo Insurance Agencies we sell Hagerty Classic Insurance. They are the global leader in classic car and boat insurance (also insuring motorcycles, antique tractors, etc). I've had my '63 insured with other companies but I choose Hagerty for the most complete coverage. They have the experience, expertise and passion when it comes to classics. Give me a call for a free quote and let's talk about your Classic!



August Events

8/2 - Happy Birthday to Lori Hysell!

8/13 - Happy Birthday to Cathy Myers!

Tuesdays - All Agency Department Meetings - 8:00am

Field-Waldo Insurance

Contact Lauri Ovitt for your classic car quote today.

Personal Lines Agent

208-780-1141 direct

lovitt@waldoagencies.com





New Listing!

What People Are Saying...

A great home for sale in Payette Idaho. 3 bedrooms, 2 baths with 1503+/- sq ft for \$145,000. A 2 car garage with extra space and storage. The owners paid great attention to detail in the landscaping and care of the home. Enjoy a relaxing covered patio/deck off back of home. The kitchen is nicely opened into the family room area and then a separate living room, new furnace/AC, great windows. Call Dee Anne Mosman, Broker, GRI, OR/ID, 208-707-4444, cell or Scott Lamb, Broker, GRI, OR/ID, 208-739-2119, cell. #157-15 View the virtual tour at www.waldore.com.

WALDO REAL ESTATE
 EQUAL HOUSING OPPORTUNITY
Waldo Real Estate
 937 SW 30th St.
 Ontario, OR 97914
 Office: 541-889-8160



"Ken was wonderful, took some time to get the house sold but he was great!"

-Scott Holloway



Ken Freese,
 Broker, OR/ID

Local
 Friendly
 Professional



MARIJUANA USE & EDUCATIONAL OUTCOMES



Studies show that marijuana interferes with attention, motivation, memory, and learning. Students who use marijuana regularly tend to get lower grades and are more likely to drop out of high school than those who don't use. Those who use it regularly may be functioning at a reduced intellectual level most or all of the time.

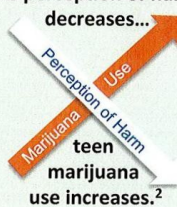
MOST MARIJUANA USE BEGINS IN ADOLESCENCE



78%

of the 2.4 million people who began using in the last year were aged 12 to 20.¹

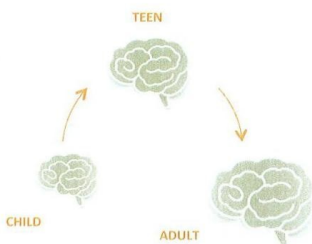
As perception of harm decreases...



EVERY DAY,
 3,287 TEENS
 USE MARIJUANA
 FOR THE
 FIRST TIME¹

MARIJUANA MAY HURT THE DEVELOPING TEEN BRAIN

The teen brain is still developing and it is especially vulnerable to drug use.



IQ

Regular heavy marijuana use by teens can lead to an IQ drop of up to **8 points**³

HEAVY MARIJUANA USE BY TEENS IS LINKED TO⁴:

Educational Outcomes

lower grades and exam scores



less likely to enroll in college

less likely to graduate from HS or college

Life Outcomes

lower satisfaction with life



more likely to earn a lower income

more likely to be unemployed

Internet Tidbit: AccountKiller

Some say the Internet is forever. But what if you want to remove your accounts on social media or other popular websites? To make it easier, head over to AccountKiller.com. This website helps you remove your account or public profile on sites like Facebook, Google, and Skype. AccountKiller offers simple and clear instructions for deleting your online accounts. When you visit their homepage, you can type in the name of the site and you'll find instructions for deletion. They also offer a rating of how difficult it is to completely remove yourself. The worst offenders are on their Blacklist. Check this first whenever you are ready to sign up for a new service to make sure you won't be stuck forever.

Quick Tips: Car Tip

If you are going to store your car for more than one month, it is best to leave it with a full tank of gas. This helps prevent condensation from accumulating in the tank. Before parking it, add a fuel stabilizer and drive it for a couple of miles to help the stabilizer distribute to the engine parts.

NIH National Institute on Drug Abuse
 1. NSDUH, SAMSHA, 2014; 2. MTF Survey; 3. Meier et al 2012; 4. MTF Survey; Cobb-Clark et al, 2013; Silins et al 2014; Tucker et al 2005; Homel et al, 2014; Volkow et al 2014; Fergusson and Boden 2008; Brooks et al 2013





Leave Powerful Voice Mail Messages

Let's consider the key issue about voice mail: The power of the messages you leave for people when you call them and are directed into their voice mail.

Try these quick tips to improve your effectiveness:

1. Always say and spell your name at the beginning and end of the message...that makes it easy for the person to double check the information you have left.
2. Give your phone number twice...speak slowly so that the recipient has time to write it down.
3. Leave a specific message, not just a statement with your name and number...help the person receiving the message by giving them the information they need without requiring a return call if at all possible.
4. Be brief, be focused and be done...plan what you will say if you reach voice mail BEFORE you make the call and be ready to deliver your message with clarity.
5. Mention the time when it would be most convenient for the person to call you back...not a detailed list, but a simple statement of one or two alternatives that would be best for them to reach you.

Try these tips and watch your effectiveness increase as you spend less time playing phone tag and more time getting things done.

Source: *Ideas matter, Results count...Take action today!* Micheal Hudson

Keeping the Beat

If you are having trouble sticking to your exercise routine, it may be that all you need is a little music. Researchers at Fairleigh Dickinson University found that people who listen to music during a workout are more likely to stick to their exercise plan. Those who used music during their workouts also lost more weight and body fat.

Why does music have this effect? It is a motivating factor and is very effective at distracting you from the hard work of exercise, including pain, exertion, and sweating. Although upbeat music is best, you will get the benefits of music simply by listening to any music that appeals to you.

Out of Stock

The manager of a gardening center overheard one of his employees talking to a customer.

"No," said the employee, "we haven't had any of that for a while. And I don't think we'll be getting soon."

The customer headed out the door, and the manager angrily approached the employee. "Never tell a customer we can't get something. Anything they want, we can special order it and have it delivered to their home. Do you understand?"

The employee nodded slowly.

"Well, what did he want?" asked the manager.

"Rain," replied the employee.



Real Estate 2nd Quarter Market Statistics For 2015

Canyon County (Idaho)

Total Listed: 1,682 Number Sold: 1,210 Avg. Sale Price Sold: \$161,426

Malheur County (Oregon)

Total Listed: 123 Number Sold: 81 Avg. Sale Price Sold: \$161,062

Residential: Listed: 112 Number Sold: 77 Avg. Sale Price Sold: \$129,169

Farm/Ranch: Listed: 11 Number Sold: 4 Avg. Sale Price Sold: \$775,000

Payette County (Idaho)

Total Listed: 205 Number Sold: 112 Avg. Sale Price Sold: \$139,950

Residential: Listed: 193 Number Sold: 111 Avg. Sale Price Sold: \$140,130

Farm/Ranch: Listed: 12 Number Sold: 1 Avg. Sale Price Sold: \$120,000

Washington County (Idaho)

Total Listed: 93 Number Sold: 42 Avg. Sale Price Sold: \$128,293

Source: Intermountain Multiple Listing Service

Heuristics

Heuristics are rules intended to help you solve problems. When a problem is large or complex, and the optimal solution is unclear, applying a heuristic allows you to begin making progress towards a solution even though you can't visualize the entire path from your starting point. Heuristics don't guarantee you'll find the optimal solution, nor do they generally guarantee a solution at all. But they do a good enough job of solving certain types of problems to be useful. Their strength is that they break the deadlock of indecision and get you into action. Productivity heuristics are behavioral rules (some general, some situation-specific) that can help us get things done more efficiently.

1. **Nuke it!** The most efficient way to get through a task is to delete it. If it doesn't need to be done, get it off your to do list.
2. **Daily goals.** Without a clear focus, it's too easy to succumb to distractions. Set targets for each day in advance. Decide what you'll do; then do it.
3. **Worst first.** To defeat procrastination learn to tackle your most unpleasant task first thing in the morning instead of delaying it until later in the day. This small victory will set the tone for a very productive day.
4. **Timeboxing.** Give yourself a fixed time period, like 30 minutes, to make a dent in a task. Don't worry about how far you get. Just put in the time.
5. **Batching.** Batch similar tasks like phone calls or errands into a single chunk, and knock them off in a single session.
6. **Relaxify.** Reduce stress by cultivating a relaxing, clutter-free workspace.
7. **Pareto.** The Pareto principle is the 80-20 rule, which states that 80% of the value of a task comes from 20% of the effort. Focus your energy on that critical 20%, and don't over engineer the non-critical 80%.
8. **Promise.** Tell others of your commitments, since they'll help hold you accountable.
9. **Gap reading.** Use reading to fill in those odd periods like waiting for an appointment, standing in line, or while the coffee is brewing. If you're a male, you can even read an article while shaving (preferably with an electric razor). That's 365 articles a year.
10. **Resonance.** Visualize your goal as already accomplished. Put yourself into a state of actually being there. Make it real in your mind, and you'll soon see it in your reality.
11. **Slice and dice.** Break complex projects into smaller, well-defined task. Focus on completing just one of those tasks.
12. **30 days.** Identify a new habit you'd like to form, and commit to sticking with it for just 30 days. A temporary commitment is much easier to keep than a permanent one.

Source: Excerpts from Steve Paulina's website.



Waldo Summer Fun...



Ken Freese and granddaughter, Adalyn, on a camping trip in Nevada.



Ellen Martinez's daughter-in-law Shawna graduated with her Medical Assistance Certificate. She is accompanied by husband Chris, Kaylee and Kimber.



Mosman kids at the St. Paul rodeo.



Trisha Seese went on a camping trip to Lost Valley Reservoir in July with her son and boyfriend.



John and Donna Forsyth at Bar Harbor in Maine. They visited with their son Brandon.



Scott Lamb caught this impressive 22 pound salmon on the Salmon River.



Vale 4th of July Parade -All of Ellen Martinez's grandkids spent the day.



Billie Pearcy enjoyed 7 days on Kauai with 2 of her sons Matt and Max and their families. This picture is of her granddaughter Amelia.



John and Patti Faw with their first grandson, Bryce Andrew Robertson.



Merri Gammage's family selfie at the Yaquina Head Lighthouse in Newport, OR.



We celebrated Tony Kahmann's retirement with a potluck lunch at the Ontario office. Tony has worked for us for six years. Congratulations and thank you, Tony!