

Waldo Connection

Quote of the Month: Get to know two things about a man. How he earns his money and how he spends it. You will then have the clue to his character.
-Robert J. McCracken

Veterans Day - November 11th

"The soldier, above all other people, prays for peace, for he must suffer and bear the deepest wound and scars of war." -General Douglas McArthur

Congratulations! You have been selected to serve your country in the US Army!! - August 1967. What a way to start your day.

In 1967 the Selective Service program included a "draft" for active duty into the Army. When I received my notice to report for active duty on September 11, 1967, I had other plans laid out for my future. None of those plans included spending 10% of my life (at that moment) in a uniform accepting orders from interesting people. Nor, did my plans include spending 15 months in a sticky, hot climate dodging "incoming" mortars and dragging injured soldiers out of harm's way.

Vietnam! The defining moment for the "baby boomer" generation. Many of our generation were impacted by the prolonged conflict, however the opportunity to serve our country often comes to us disguised as "duty". Those who embraced the opportunity were and are the clear winners. My personal growth from the "duty" experience was more than enough payback for the time spent.

Generations past have left us a proud legacy of serving our country in times of need. Now, how do we assure that future generations will be willing to do the same?

-David M. Waldo, President and CEO of Waldo Agencies



Dave Waldo,
President of
Waldo Agencies

How to Protect Your Classic

Is Classic Car Insurance right for you and your car? An important question to first ask is "how do I protect it?" The fact is, the everyday insurance policy that is perfect for your daily-use cars just doesn't quite cut it when it comes to classics. Specialty Insurance, like **Hagerty Insurance®**, differs greatly from everyday policies as to how your vehicle is valued and how you are compensated in the event of a loss. *Be aware just because an everyday insurer says they have "classic coverage" on your car does not mean the same as when a Specialty Insurer has your car covered.*

The main difference between a Specialty and everyday insurance policy is in the valuation of your vehicle and payout of claims on the vehicle:

Actual Cash Value – this is what most everyday insurers offer. This is what an insurance adjuster says your car is worth, usually based on used car values – not classic car market.

Stated Value- Many everyday insurers offer these policies for classic cars, allowing clients to set their own value. But here's the problem: the insurer only has to pay **up to** the Stated Value, and in fact is allowed to pay the lesser of the Stated Value or the Actual cash value, less any deductible.

Agreed Value or Guaranteed Value™

Most specialty insurers offer this, which means you and the insurance company agree on a value for your car, if there is a covered total loss, you'll receive that full value, less any deductible. Some companies require appraisals, or go off book value with no negotiating. The best companies like, **Hagerty® Classic Car Insurance**, don't require appraisals and rely on your expertise and your opinion to determine an accurate value for your classic.

Source: Hagerty® Insurance



Lauri Ovitt,
Agent of Field-
Waldo Agencies

November Events

11/9 - Happy Birthday to Billie Percy!

11/12 - All Employee Meeting

11/25 - All Waldo Offices Close at 3pm

11/26 and 11/27 - All Waldo Offices Closed for Thanksgiving

Tuesdays - All Agency Department Meetings - 8:00am

Announcement: Congratulations go to Waldo Agencies' Controller, Tawni Maxwell. Thanks for your hard work, Tawni!

*Oregon Employment Department
Unemployment Insurance Tax Audit
Waldo Insurance and Field-Waldo Insurance
1/1/14 to 6/30/15
No discrepancies discovered*

Consumer Alert:

- ⇒ Timeshare Re-Sales
 - ⇒ Real Estate Seminars
- Read at www.irec.idaho.gov

Tips for Tax-Savvy Homeowners:

- Home-Office deductions
 - Marital Status Matters
 - Rent for the Short Term.
- Read at www.realtor.com/advice/finance



New Listing!

What People Are Saying...

Great larger home that is handicap accessible. Large kitchen with island, family room, great room, office, library, five bedrooms and three baths. Property is 33+ acres with 18 acres of water rights. There is a 40' x 60' shop and a 40' x 60' livestock cover, and a 50' x 150' hay barn. Pasture is fenced and has solid set sprinklers. There is a greenhouse and nice back porch to enjoy the view of property and the Owyhee Mountains. \$499,000. Call John Faw, Principal Broker, GRI, OR/ID, (208) 739-2925, cell or Ken Freese, Broker, OR/ID, (541) 823-2750, cell. #256-15 See this property at <http://www.waldore.com/>.



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"Cathy went above and beyond what the expectation of a realtor should be. I am very thankful to have worked with her."

-Garrett Wright



Cathy Myers,
Sales Associate,
ID



**Local
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Wisdom from 'the Oracle of Omaha'

Warren Buffett is one of the richest people in the world, so his advice on money should be worth heeding. Here, in his own words, are some of his tips and aphorisms on saving, investing, and spending:

- **Planning.** "Someone's sitting in the shade today because someone planted a tree long ago."
- **Spending.** "Price is what you pay; value is what you get."
- **Patience.** "No matter how great the talent or efforts, some things just take time. You can't produce a baby in one month by getting nine women pregnant."
- **Mistakes.** "The rearview mirror is always clearer than the windshield."
- **Borrowing.** "I've seen more people fail because of liquor and leverage -leverage being borrowed money. You really don't need leverage in this world much. If you're smart, you're going to make a lot of money without borrowing."
- **Risk.** "Risk comes from not knowing what you're doing."
- **Debt.** "The most important thing to do when you find yourself in a hole is to stop digging."
- **Values.** "Live your life by an inner scorecard."
- **Happiness.** "Too often, a vast collection of possessions ends up possessing its owner. The asset I most value, aside from health, is interesting, diverse, and longstanding friends."

Make No Mistake

One morning a grocer put a sign in his window that read: "Eggplants—25 cents, 3 for \$1.00."

All day long, customers walked in and complained about the sign. "I should get four eggplants for a dollar!" they all said. The grocer apologized to each one and put four eggplants in bags for them. By the end of the day he was sold out.

The manager of a shoe store next door came in at the end of the day and heard the last customer demand four eggplants. "Why don't you just fix the mistake on your sign?" he asked.

"What mistake?" The grocer smiled. "Before I put up that sign nobody ever bought more than one eggplant!"

Don't Let Fear Block Your Success

Most of us feel fear at one time or another, but successful people refuse to let it overcome them. You can learn to control your fear and advance in your career with this advice:

- **Explore your memories.** Look back over your career. What situations have made you feel afraid? Do you see any common denominators? When was the last time you were afraid of something and did it anyway?
- **Look at your responsibilities.** You have a lot of priorities in your life. Which ones make you fearful? Why are you afraid of them? Dig deeply, asking "why" at least five times to get at the root of your fear.
- **Construct a worst-case scenario.** When a certain situation makes you nervous, try to think of the worst thing that could realistically happen. Chances are the reality won't be as devastating as you think, and examining the possibilities ahead of time will prepare you to avoid the potential pitfalls.
- **Shift your focus.** When you're confronted by a task that makes you fearful, stop and think about all the positive benefits it will produce in the end. Focus on those instead of what's making you feel scared.
- **Try new things.** At least once a month, take on a new task or a different responsibility. This will increase your capacity to take risks.
- **Review your risks.** Look at some of the risks you've taken recently. Chances are, most of them turned out OK. Figure out what made them work. Think about what actions you took that ensured success, and how you can duplicate those actions and decisions in other situations.

French Fries

French fries didn't come from France—but they are fried. The origin of French Fries is nineteenth century Belgium, where patates frites (fried potatoes) were served on the street in paper cones. The French in French fries originally referred not to the country of origin, but to the way the food was prepared.

Source: *Stupid History* by Leland Gregory





Chicken Salad Sandwich

- 2/3 cup petite frozen peas
- 2 (12.5-ounce) cans Kirkland Signature Chicken Breast, packed in water, drained
- 1 cup mayonnaise
- 1 tablespoon Dijon mustard
- 1/2 teaspoon ground white pepper
- 2/3 cup diced celery
- 2/3 cup sliced green onions

Thaw peas in cold water. Meanwhile open and drain chicken. Place chicken in a large bowl and break up chunks with fingers. Add mayonnaise, mustard and white pepper, and mix together well. Add celery and onion, drain peas well and mix all into chicken salad. Cover and chill overnight. Makes enough for 40 mini sandwiches.

Note: This chicken salad tastes best on potato rolls, party-size for a nice small sandwich, or burger size for a more substantial serving.

Source: Debra Freeman, letthefeastybegin.blogspot.com



Submitted by:
Ellen Martinez,
Agent,
Commercial Lines

No Link for Coffee Consumption and Atrial Fibrillation

True even among those with the highest levels of coffee consumption.

New research suggests that drinking coffee doesn't seem to up the odds of atrial fibrillation. The findings were published online Sept. 23 in BMC Medicine.

The study included 76,475 people who reported their coffee consumption in 1997. Their average coffee consumption was three cups a day. The researchers followed the participants' health for the next 12 years. They also reviewed findings from four previous studies that followed 248,910 people for up to 12 years. All studies were done in Sweden or the United States.

The investigators found no link between drinking coffee and atrial fibrillation in any of the studies. That was true even among those with the highest levels of coffee consumption.

"This is the largest prospective study to date on the association between coffee consumption and risk of atrial fibrillation. We find no evidence that high consumption of coffee increases the risk of atrial fibrillation," study author Susanna Larsson, Ph.D., said in a journal news release. Larsson is an associate professor of epidemiology at the Karolinska Institute in Stockholm.

Source: *Physician's Briefing*, Sept. 24, 2015



Three Steps to a Stress-free Bedtime

Putting children to bed is a traditional nighttime ritual, but it's also a struggle for many parents who can't seem to persuade their kids to calm down and go to sleep. You don't have to do battle every evening, though. From the Chicago Parent website comes this advice on easing your kids to dreamland with less fuss:

- **Slow down.** Start getting children ready for bed by slowing the pace of activity after dinner. Lower the lights and choose quiet activities that help them feel calm and ready for the transition to sleep.
- **Stick to a routine.** Consistency can help children automatically adjust to the coming of bedtime. A regular practice of picking up toys, reading stories, and even brushing teeth can give a child a sense of comfort and stability that allows him or her to relax as bedtime approaches.
- **Give some choice.** Let children pick the stories you read, or choose their own toothbrush and toothpaste. A sense of control will eliminate a lot of stalling behavior.



Cooking Habits Across the Globe

The answer to "What's for dinner?" frequently depends on who's doing the cooking. A survey by consumer research organization GfK looked at cooking habits around the world, gathering data from more than 27,000 people in 22 countries.

Here's how much time is spent weekly on meal preparation in different parts of the world:

- India 13 hours
- Ukraine 13 hours
- South Africa 9 hours
- Indonesia 8 hours
- Italy 7 hours
- U.S. 5 hours



Take Action Now to Prevent Obesity Later

Childhood obesity is a growing problem that has many parents concerned. According to the New York State Department of Health, approximately 10 percent of children 4-5 years old are overweight -double the number of 20 years ago. The rate is also troubling for older children, with at least one in five children ages 6-11 being overweight, a number that has risen by more than 50 percent over the past two decades.

What can parents do? Try following these commonsense tips:

- **Talk with your pediatrician.** Don't panic if your child seems a little pudgy. Growth spurts may account for changes in body weight. Consult with your child's doctor before making any changes.
- **Encourage healthy eating.** Keep your refrigerator stocked with lots of fruits, vegetables, and low-fat yogurt. Serve reasonable portions at dinner. Limit sodas and other sugary drinks.
- **Keep kids active.** Take them to the park, or just walk around the block once a day. Get them involved in sports and other activities like swimming or dancing that emphasize fitness and health.
- **Don't overemphasize weight.** You don't want to raise children to become anorexic, or who stress out about each pound. Talk about how healthy foods help them grow and become stronger, not about how many calories a doughnut has.
- **Be a role model.** You won't teach kids to eat their vegetables if you snack on cookies. The benefits of a healthy diet and lifestyle can pay off for your whole family. Commit to eating right and being active, and your kids will follow your lead from a young age.



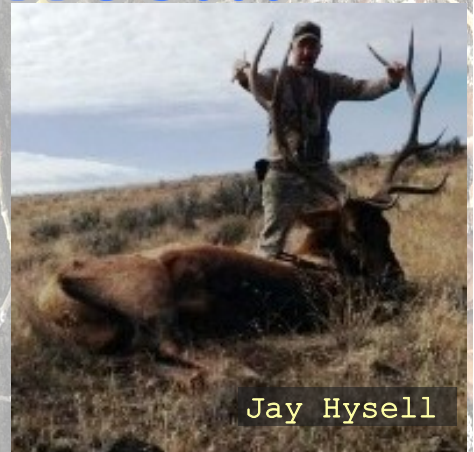
Waldo Spotlights...



Mike, Mark & Ken Freese



Tom & Scott Lamb



Jay Hysell



Corinna Hysell



Colton Hysell



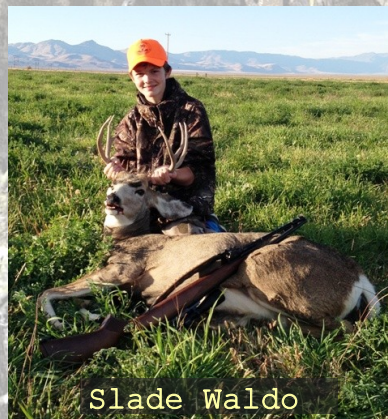
Toni Runnels



Dawson Mosman



John Faw



Slade Waldo



Toby Runnels



Ramey Mosman



Gage Mosman



Dee Anne Mosman



Nichole Kellogg