

**Quote of the Month:** *“Don’t judge my story by the chapter you walked in on.”*

- Unknown

## Welcome Back, Kris!

Kris has come full circle back to Waldo Agencies where she began her career in Real Estate in the late 80’s. After some years in a related field, Kris says, “I am happy to be back with Waldo Agencies and their successful, growing business.”

Kris was born and raised in the Ontario area and still resides in Ontario with her husband. In her spare time Kris loves

Get-A-Way weekends, growing wild flowers, cooking, reading and walking.

Kris has joined our office in Ontario and we are so pleased to have her back! Those who know Kris, please drop by our office and see her...



## October Events

10/1 - Happy Birthday to Merri Gammage!  
10/3 - Happy Birthday to Kris Warren!  
10/8 - All Employee Meeting  
10/8 - Happy Birthday to Rosie Esper!  
10/15 - Happy Birthday to Carla Bourque!  
Tuesdays - All Agency Department Meetings - 8:00am

## Symbols for the Folds of the Flag

The first fold of our flag is a symbol of life.

The second fold is a symbol of our belief in eternal life.

The third fold is made in honor and remembrance of the veteran departing our ranks, and who gave a portion of his or her life for the defense of our country to attain peace throughout the world.

The fourth fold represents our weaker nature; as American citizens trusting in God, it is to Him we turn in times of peace, as well as in times of war, for His divine guidance.

The fifth fold is a tribute to our country, for in the words of Stephen Decatur, “Our country, in dealing with other countries, may she always be right, but it is still our country, right or wrong.”

The sixth fold is for where our hearts lie. It is with our heart that we pledge allegiance to the flag of the United States of America, and to the republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

The seventh fold is a tribute to our armed forces, for it is through the armed forces that we protect our country and our flag against all enemies, whether they be found within or without the boundaries of our republic.

The eighth fold is a tribute to the one who entered into the valley of the shadow of death, that we might see the light of day, and to honor our mother, for whom it flies on Mother’s Day.

The ninth fold is a tribute to womanhood, for it has been through their faith, love, loyalty and devotion that the character of the men and women who have made this country great have been molded.

The 10th fold is a tribute to father, for he, too, has given his sons and daughters for the defense of our country since he or she was first born.

The 11th fold, in the eyes of Hebrew citizens, represents the lower portion of the seal of King David and King Solomon and glorifies, in their eyes, the God of Abraham, Isaac and Jacob.

The 12th fold, in the eyes of a Christian citizen, represents an emblem of eternity and glorifies, in their eyes, God the Father, the Son and Holy Ghost.

When the flag is completely folded, the stars are uppermost, reminding us of our national motto, “In God We Trust.”

After the flag is completely folded and tucked in, it has the appearance of a cocked hat, ever reminding us of the soldiers who served under Gen. George Washington and the sailors and Marines who served under Capt. John Paul Jones and were followed by their comrades and shipmates in the U.S. Armed Forces, preserving for us the rights, privileges and freedoms we enjoy today.

Source: <http://www.legion.org/flag/folding>



Submitted by  
Myra Atteberry,  
Sales Associate, ID

# New Listing!

PRICE REDUCED - Lots of room inside and out! 4 bedroom, 1.5 bathroom, freshly painted, new tile, new dishwasher, large living room and family room! Nice back deck with afternoon shade, large backyard with room for garden and a shop! \$133,500. Call Carla Bourque, Sales Associate, ID, (208) 409-5317 cell. #148-15 See this property at <http://www.waldore.com/>.



**Waldo Real Estate**  
129 N Plymouth Ave  
New Plymouth, ID  
Office 208-278-5252



# What People Are Saying...

"I would recommend Carla Bourque to all my friends. She was great."

- Tim and Duenna Francis

"Moving from California to Idaho is stressful! Carla made a difficult situation better within 30 minutes and was able to show us a home we eventually purchased! She is totally reliable and trustworthy and we will definitely refer her to family and friends!"

-Trevor and Andrea Young



**Local  
Friendly  
Professional**



Carla Bourque,  
Sales Associate,  
ID

## Jell-O Cranberry Pineapple Relish

- 1 can (8 oz.) crushed pineapple in juice, undrained
- 1 pkg. (12 oz.) cranberries
- 1 pkg. (3 oz.) JELL-O Orange Flavor Gelatin

- 1/2 cup sugar
- 1/2 cup chopped PLANTERS Walnuts

Drain pineapple, reserving juice. Add enough water to reserved juice to measure 1 cup; pour into medium saucepan. Add cranberries, dry gelatin mix, sugar and pineapple; mix well. Bring to boil, stirring frequently. Reduce heat to medium; cook 3 to 5 min. or until cranberries are softened, stirring occasionally. Remove from heat; stir in nuts. Cool 30 min. Spoon cranberry relish into small bowl. Refrigerate 6 hours or until firm. Stir before serving.

## How to Help Your Teen Driver

Be Thoughtful and Safe

Teach your teen to be a responsible driver

We all want our teens to come home safely when they drive. Make time to practice driving with your teen — it's the best way for them to get experience.

**90%** of all teen collisions are caused by factors such as:

- Not scanning the roadway
- Following too closely
- Not properly adjusting speeds
- Getting distracted



All insurance companies raise rates when adding new teen drivers

- Rates go up regardless of location or type of car
- Insurance rate "sticker shock" is very common

Adding one teen driver to a married couple's policy: **+79%**  
Adding a **male** teen: **+92%**  
Adding a **female** teen: **+67%**



### teenSMART®

teenSMART is an interactive crash reduction program that helps your teen gain valuable knowledge and experience. teenSMART consists of:

- Instructional Videos
- Interactive driving simulations
- Parent-teen driving sessions

Teens who complete teenSMART

- Qualify for MOE policy discounts
- Have up to 30% fewer collisions

## Advice From Women at the Top of Their Game

Women and men alike can benefit from the experience and advice of female celebrities who have achieved success. From The Cut website comes these words of wisdom from successful women in the entertainment industry:

- **Kelly Ripa:** "Somebody's negativity dumped on you is a bigger commentary on how they feel about themselves than you."
- **Susan Sarandon:** "You can always forgive yourself or apologize for things you do, but you can't ever work through things you wish you'd done and you didn't."
- **Dana Delany:** "Trust your instincts—but the caveat is you don't usually know what those are until you're much older."
- **Chita Rivera:** "Take advantage of every opportunity that comes your way, with grace and humility. Be a sponge—and absorb and learn."
- **Greta Gerwig:** "Don't drink all the drinks just because they're free!"

Speak to your independent agent today for more information about how to keep your teen driver safe.

Sources: InsuranceQuotes.com; teensmartdriving.com







### Be Alert to the Signs of Alzheimer’s Disease

More than 5 million people live with Alzheimer’s disease in the U.S. It’s an affliction that can’t be diagnosed with a blood test or a brain scan, so doctors and patients depend on behavioral clues to determine whether someone is suffering from it. An early diagnosis can help with treatment and care, so pay attention to these warning signs from the Alzheimer’s Association:

- Changes in memory that disrupt daily activities
- Difficulty solving problems or making plans
- Problems performing familiar tasks at work or at home
- Confusion over places and times
- Problems processing visual images and spatial relationships
- Growing difficulties with writing and speaking
- Losing items/getting lost outside
- Difficulty making decisions/questionable judgment
- Growing withdrawal from social activities at home and work
- Sudden mood swings or changes in personality

If you or a loved one begins exhibiting a number of these symptoms, consult with your doctor. Although Alzheimer’s has no cure, many treatments can delay its onset and provide a meaningful quality of life for years.

### Guns in the U.S. on the Decline?

Although gun-related violence seems to dominate the headlines, gun ownership in the U.S. appears to be declining, at least according to the University of Chicago’s General Social Survey.

The survey found that 32 percent of Americans either own a firearm or live with someone who owns a gun, tying with a record low in firearm ownership from 2010. The 32 percent figure represents a sharp drop from the late 1970s and early 1980s, when close to 50 percent of Americans indicated that they had a firearm in their home.

The GSS researchers believe that the decline in gun ownership is related to a drop in interest in hunting. In 1977, 32 percent of Americans said they lived with at least one hunter; fewer than 16 percent say the same today.

### Stay Cool When You Receive Criticism

No one enjoys being criticized, but sometimes you’ve got to accept it graciously, if only to set the right example for your employees. To handle criticism productively, follow these steps:

- **Acknowledge.** Resist the urge to attack the other person, blame someone else, or ignore the criticism entirely. Instead, take a breath, acknowledge the problem, and express your willingness to discuss it further: “I understand your concern,” or “I can see that you’re upset.”
- **Inquire.** Ask for more information to show you’re taking the criticism seriously and to ensure you fully understand the other person’s concerns. Listen with an open mind and be ready to learn from whatever mistakes you may have made.
- **Respond.** Give the other person a fair hearing before responding to the criticism. First, thank the person for coming to you. Then take the approach you feel is justified. You may want to investigate further, offer an apology and promise to make changes, or—if you feel the criticism is unjustified—offer your perspective respectfully and calmly.

-Adapted from the Pertinent Information website

### Strengthen Your Peer Relationships

Getting along with your manager is important to success in any workplace, but so is a good relationship with your co-workers. You need everyone’s support to get ahead. Forge strong connections by looking at these factors:

- **Expectations.** Clarify what you expect from your colleagues in the way of information, assistance, and results. Get to know each other’s goals so you can provide the right kind of support.
- **Mutual trust.** Can you count on each other to follow through on commitments—or at least warn that problems are approaching? This is possible only if you both take responsibility for cooperation and communication.
- **Sociability.** Can you do more than merely tolerate each other? Go beyond common courtesy and show a genuine interest in other people’s lives outside the job. Relationships grow through getting to know each other on a personal basis instead of just talking about work.
- **Communication.** This is the acid test of any working relationship: Can you tell each other what’s on your mind? This isn’t simply a matter of airing complaints. Delivering praise or thanks to a co-worker may feel awkward, but it’s the heart of a good relationship. Be honest with the people around you, and listen to their words in the same spirit.

### What Your Musical Tastes Reveal

Can the type of music you listen to reveal what kind of person you are? A study at the University of Texas at Austin tried to answer that question. The study had 3,500 participants who also took IQ and attitude tests. Here’s what the researchers determined about musical tastes:

- **Country, pop or religious music.** People who enjoy these genres tend to be good neighbors, willing to help others, and generally outgoing, agreeable and reliable. They’re not usually adventurous, preferring to stick to a routine.
- **Classical, blues or jazz.** These aficionados tend to be tolerant, open to other people’s opinions, open to new experiences, and curious. They probably don’t stick to conventional wisdom, and are probably not very athletic.
- **Heavy metal, rock or alternative music.** These fans tend to speak their minds freely and take risks.
- **Hip-hop, dance or soul.** These fans are probably talkative or energetic. Though probably not very argumentative, they’ll fight if they have to.

### Calling in Sick

Salary negotiations between a union and a big organization weren’t going well. The main issue was that management believed workers were abusing the sick leave policy.

During one tense meeting, a manager hurled that morning’s newspaper onto the conference table.

“Look at this! This employee called in sick yesterday!”

The union negotiator looked and saw a picture of the employee holding up a trophy for winning second prize in a golf tournament.

“What do you say to that?” the manager demanded.

“Wow,” the union official said. “If he hadn’t been sick, he might have won!”





**National Cranberry Month**



**Selection:** Avoid bags that have a lot of soft or brown berries. The best cranberries bounce (in fact, cranberries used to be called "bounceberries").

**Storage:** Keep cranberries cool. They will keep for weeks to months in the refrigerator, and at least a year in the freezer. (They will be softer than fresh upon thawing, but they are fine in any cooked dish.)

**Cooking and Serving Suggestions:**

- Cranberries add a zip to dishes like other sour or acid foods – trying using them in a similar way to lemon, or in a vinaigrette.
- It takes no more than 10 minutes to make cranberry sauce, and it can be eaten on cottage cheese, yogurt, or ricotta cheese for breakfast or a snack. It's also good with cheeses and nuts.
- Put them in baked goods.
- Put in trail mix and on salads.
- The sweet/tart combination of cranberries goes well with spicy flavors as well. Try including horseradish, jalapeno chiles, or other "hot" spices in your cranberry sauce or chutney.
- Cranberries are good in meat dishes, especially chicken and pork.
- And, of course, don't forget the more traditional uses, such as in nut breads and muffins.

**Cranberry History:** The Pilgrims learned all about cranberries from the Native Americans, who recognized the natural preservative power (benzoic acid) in the berries and often mixed them into pemmican (dried meat mixture) to extend its shelf life.

Cranberry sauce came into the picture via General Ulysses S. Grant who ordered it served to the troops during the siege of Petersburg in 1864. Cranberry sauce was first commercially canned in 1912 by the Cape Cod Cranberry Company which marketed the product as "Ocean Spray Cape Cod Cranberry Sauce." A merger with other growers evolved into the well-known Ocean Spray corporation now famous for their cranberry products.

# Waldo Spotlights...



Ellen Martinez with her mother Lucy Field (dark blue, left) at the Wellsprings annual fall BBQ. Great food and fun!



Lauri Ovitt and her Mother Donna Hardin at the Cruise Night and Car Show in Payette with Lauri's '63 Corvette.



A fun "end of the summer trip" to Portland for Dave and Barbara Waldo's grandkids.



The Nyssa Office, John Forsyth, and Dee Anne Mosman modeling the new Waldo Agencies Shirts!

