

# Waldo Connection

## 8 Questions to Ask About Motorcycle Insurance

### *Insure Your Ride and Your Gear*

Insurance likely isn't the first thing you think about regarding your new motorcycle. Freedom, adventure, the open road – that's more like it. Still, slowing down long enough to consider coverage for your ride will give you the peace of mind to enjoy it to the fullest.

So, how much motorcycle insurance do you need? It depends. Motorcycle insurance is as varied as the bikes themselves. You can customize your coverage just as you customized your chosen machine. Sometimes, getting the coverage you want is as simple as asking the right questions.

Here are eight questions you'll want to address before you purchase motorcycle insurance.

**1. What does my state require?** As they do for auto insurance, most states require you to carry a minimum amount of liability coverage for your motorcycle. You'll probably want more than the minimum, but it's worthwhile to know the legal requirements for motorcycle insurance.

**2. Does liability include guest passenger liability coverage?** If you cause an accident, standard liability coverage helps pay for bodily injury expenses, such as hospital bills and medical care, and property damage costs that you may be held responsible to pay. Guest passenger liability extends that coverage to a passenger riding with you on your motorcycle.

**3. What more do I need?** Collision, comprehensive, uninsured/underinsured? Collision and comprehensive cover damage to your motorcycle from an accident or from an event such as fire, theft or vandalism. Uninsured/underinsured covers damages to you and your property caused by another driver who either doesn't have insurance or doesn't have adequate insurance.

**4. Is replacement cost coverage available?** This will vary depending on the insurer or the policy. While most collision and comprehensive coverage pays "book value," some insurers will pay replacement cost for machines less than a year old or for certain specific makes and models.

**5. Are custom parts and accessories covered?** How about safety apparel? Motorcycle owners spend a lot personalizing their machines, and standard coverage may not extend to custom parts. You may want to buy optional coverage. On the other hand, some policies include coverage for damaged or stolen safety apparel, such as helmets, jackets, boots and gloves, at no extra cost.

**6. Do I want medical payments coverage?** This covers the cost, within a specified limit, of medical care you receive as a result of a motorcycle accident, regardless of who is at fault.

**7. Is roadside assistance available?** Typically, this covers towing to the nearest qualified repair shop and other basic emergency services. It may also include trip interruption benefits.

**8. What discounts might be available?** Start by checking with your current home or auto insurance agency. Many carriers offer a discount for bundling policies. Another common way to save is completing an approved safety course from a group such as the Motorcycle Safety Foundation. Other discounts may be available for such things as having a good driving record, being a member of an approved riding club or association, or storing your bike in a locked, secure structure.

Remember, many factors help determine how much you'll pay for motorcycle insurance. These factors can range from the deductible you choose to your years of experience on a bike. An independent insurance agent can help you explore the options so you're as happy with your coverage as you are with your bike.

Source: <http://www.safeco.com/blog-detail/questions-to-ask-about-motorcycle-insurance/1240028239386>

**Quote of the Month:** Everyone wants to ride with you in the limo, but what you want is someone who will take the bus with you when the limo breaks down.

- Oprah Winfrey

## We Will Miss You, Ken!

After living in the Vale area the past 12 years, Ken and Merri Jo Freese have sold the farm (which sounds better than "bought the farm") and are picking up stakes and moving to Nevada to be closer to their family. Son Mark, daughter in law Erica, and granddaughter Adalyn live in the Reno area.

Ken has decided to try retiring again as he never did master the concept the first time. Ken says "learning the Real Estate profession has been a challenge but also rewarding. Working at Waldo Real Estate the past five years has been the most enjoyable of my 40+ years of employment."

Ken would like to thank everyone at Waldo for making this time the best it could be. "Everyone in the Ontario Waldo office has been extremely helpful and a real joy to work with! Leaving the Wide World of Waldo is the most difficult part for me."

Ken and Merri Jo do plan to return to the area to see their friends and expect to have visitors come to see them in Sparks.

- See pictures of Ken's retirement lunch on page 4.



**Ken Freese,  
Broker, OR/ID**

## April Events

4/13 - All Employee Meeting

4/21 - Happy Birthday to Phaedra Anderson!

4/23 - Happy Birthday to Dawna Runnels!

Tuesdays - All Agency Department Meetings

- 8:00am



# New Listing!

Nice 4 bedroom, 2.5 bath home in newer subdivision located in Ontario, Malheur County Oregon. Property has a fenced backyard with a storage shed. This home has a 2 car garage and is split leveled. This 2 story home is approx. 2240 sq ft, just over 15 years old, is in good shape. \$158,000. Call John Faw, Principal Broker, GRI, OR/ID, (208) 739-2925, cell, or Anthony Hackman, Broker, OR/ID, (541) 216-0101. #267-16 See this property at <http://www.waldore.com/>.



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## What People Are Saying...

*"I would recommend Mike and Waldo's to anyone who had insurance needs and wasn't sure what to do. He explained my options which greatly helped with decision making. Thank you, Mike."* -Judy Stearns



**Local  
Friendly  
Professional**



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

### Did You Know: Breakfast

- ⇒ Only 44 percent of Americans eat breakfast every day.
- ⇒ The first breakfast cereal was invented in 1863. It required soaking in water or milk overnight to be edible in the morning.
- ⇒ Twelve percent of sodas sold are consumed with or instead of breakfast.
- ⇒ Breakfast meals make up 21 percent of all fast food sales.
- ⇒ Americans eat more oatmeal in January than in any other month of the year.
- ⇒ Maple syrup can only be produced in the eastern part of Canada, where the climate is ideal for sap production by sugar maples.
- ⇒ In Japan, radishes are often eaten for breakfast.
- ⇒ One Argentinean favorite at breakfast is the submarine, which is a glass of steamed milk with a bittersweet chocolate bar melted into it.
- ⇒ In the Netherlands, some Dutch breakfast eaters choose anijsmelk, which is a warm milk flavored with anise, over coffee or tea.



### Have a Happy 'Family' at Work

Your co-workers aren't your family, but the same rules that ensure a warm relationship with family members can apply to the workplace. Follow these guidelines to create a family-like atmosphere at work:

- **Respect boundaries.** Understand that people have their own concepts of personal space and privacy. Just as you wouldn't go into your sister's room without knocking, don't open someone's desk without permission. Stay out of your colleagues' personal lives, and don't share too much of your own.
- **Keep promises.** Family members and co-workers alike want to know they can depend on you, so don't make commitments you can't keep. If something prevents you from doing what you've promised, be honest and explain at once.
- **Pay attention to people.** No one likes to be ignored, whether it's by your father reading the paper while you're trying to talk or a co-worker checking his or her smart phone during a meeting. Give people your full attention. Eliminate distractions. This shows you respect their time and intelligence.

### National Librarian Day

National Librarian Day is celebrated on April 16, 2016. It honors all librarians. A librarian is a person who works professionally in a library, and is usually trained in librarianship. The role of a librarian is continuously evolving to meet social and technological needs. However, a modern librarian may deal with information in many formats, including books, magazines, newspapers, audio recordings (both musical and spoken-word), video recordings, maps, manuscripts, photographs and other graphic material, bibliographic databases, web searching, and digital resources. A librarian may provide other information services, including computer provision and training, coordination of public programs, basic literacy education, assistive equipment for people with disabilities, and help with finding and using community resources.

Source: <http://www.cute-calendar.com/event/national-librarian-day/13463.html>

### Watch It!

Using words like don't, won't, can't, shouldn't and wouldn't all tell the customer how you cannot help him. Customers don't want to hear how you cannot solve their problems. They are only interested in the solutions you can provide.

Talk about what you can do for them. It will help you create a positive environment from which to handle the service interaction.

Source: *Great Customer Service* by Ron Karr and Don Blohowiak







## Talk So Kids Will Listen

Most parents complain, at least from time to time, that their children don't listen to them. Shouting doesn't help, and chances are it will only aggravate the problem. Try these tips for forging better communication with your kids:

- **Get their attention.** Don't start talking if they're focused on something else. You may have to do something unusual—to reach a toddler having a tantrum, for example, trying giving his or her back a few pats or a tickle. For older children, singing a song may break through their wall of boredom or inattention.
- **Be brief.** Most kids don't want to listen to long lectures. When you have something to say, get right to the point. They'll get the message without feeling patronized or growing bored.
- **Write a note instead.** If your message isn't time-sensitive, try writing a note to your kids. They can read it at their convenience, and you'll be able to put more detail into it than you would in a brief conversation.
- **Stay positive.** Don't just assign chores and tell kids what they're doing wrong. Praise them and thank them so they won't automatically tense up when you ask, "Can I talk to you for a few minutes?"
- **Set the right example.** When your kids have something to say, give them your full attention. If you ignore them when they're trying to talk, they may do the same to you.

## The Planets: A Quick Tour of Our Solar System

Think you know a lot about the solar system we live in? The UPI website shares these intriguing facts about Earth's local neighborhood:

- **Mercury.** The planet closest to the sun can reach temperatures of 800 degrees Fahrenheit, but also a chilly low of -279 degrees at night.
- **Venus.** Farther from the sun but hotter than Mercury, Venus's surface has an average temperature of 875 degrees, hot enough to melt lead.
- **Earth.** Our rotation is slowing, but don't panic. The decrease is only about 17 milliseconds per 100 years, so we won't have 25-hour days for 140 million years.
- **Mars.** Looking for a rock from Mars? You can find them here on Earth. Meteorites from the red planet have been discovered in the Sahara, Antarctica, and other places.
- **Jupiter.** This gas giant has a magnetic field so powerful it draws space debris into its orbit, thus protecting the inner planets.
- **Saturn.** Saturn is famous for its ring, but they aren't unique. Jupiter, Neptune, and Uranus also possess rings, but they're harder to see from Earth.
- **Neptune.** Winds on Neptune can reach a speed of 1,500 miles per hour or more.
- **Uranus.** All planets rotate, but only Uranus does so on its side. Scientists speculate that a collision with another large object may have caused its tilt.
- **Pluto.** The dwarf planet really is small, relatively speaking. With a diameter of just 1,475 miles, Pluto is much smaller than the continental United States.



## Make New Friends all Through Your Life

Building friendships and creating thriving social circles is a key component of good health throughout your entire life. From Mayo Clinic's HealthQuest newsletter come these suggestions for making new friends no matter how old you are:

- Take your pet for walks. Make conversation with folks who stop to chat.
- Join a hobby group.
- Volunteer in community groups or at a hospital, church, or school.
- Take a course at your local community college.
- Shape up while meeting new people in an exercise class.
- Get active in a social cause or goal.
- Go out to lunch with a work or social acquaintance at least once a month.
- Ask a small favor of a neighbor or co-worker, and do the same for him or her.
- Volunteer to usher at your local community theater.

**Did You Know: All told, Americans drive over 245 billion miles per month.**

Source: Bruce Lubin & Jeanne Bossolina-Lubin

## Save Your Cash When You Eat Out

Eating in restaurants can get expensive in a hurry. When you want to get out of the house but you don't want to spend a lot, try these tips to lower your tab:

- **Have a snack first.** Eat something healthy before you head out. Then order a smaller meal or an appetizer instead of a full dinner.
- **Skip the extras.** Don't have cocktails or order dessert. These can add up quickly. Have a glass of wine and your own dessert at home instead.
- **Go out for dessert only.** You can prepare an inexpensive yet romantic meal at home, then go out for ice cream or your favorite dessert afterward.

## Slow Down to Eat Less

Eating too fast can lead to eating too much. But when you're busy, the temptation to cram a meal down your throat may be overwhelming. Here's how to slow down and savor every bite:

- **Stop multitasking.** Don't try to eat while you're working, texting, or doing anything else. Turn off your devices and focus on your meal. You'll have a better sense of how much you're eating and how full you feel.
- **Sit down.** Eating over the sink or grazing while you search the refrigerator may result in consuming more unneeded calories. Set the table and put your portions on a plate to keep control of how much food you're really eating.
- **Chew slowly.** Count each bite as you chew your food, and aim for about 20 seconds of chewing for each mouthful. You'll force yourself to slow down, and your food will be digested more easily.





### One Step Back to Greatness

Actor Humphrey Bogart was a classic leading man, but even he felt self-conscious about his looks. When he was cast opposite Ingrid Bergman in the 1942 film *Casablanca*, he worried that audiences wouldn't believe that a beautiful woman like Bergman could possibly be attracted to a man who looked like him.

So he came up with an idea. In every scene he played with Bergman, he took a step backward, forcing her to move closer to him to remain in the shot. Bogart hoped that would convince moviegoers that she was genuinely attracted to him.

It worked, and *Casablanca* has become one of the most popular films (and love stories) of all time.

### A Bull by the Tail

An old rancher filed a lawsuit against a railroad company when his prize bull went missing because a train damaged a section of his fence. The rancher only asked to be paid the fair value of the bull.

A date for the hearing was set, and the railroad sent a slick lawyer to represent it. Just before the hearing began, the railroad attorney approached the rancher and started to pressure him to settle the case immediately.

After a few minutes, the rancher gave in, agreeing to half the money he was asking for.

After signing the settlement papers and handing over the check, the lawyer said, "You know, I have to admit, you would have won this case. The engineer was asleep and the train was going too fast when it passed your farm."

The old rancher shrugged. "I was a little worried myself. The darned bull came back this morning."

### The Eternal Question

Two little boys were always getting into trouble. Their parents worried that they'd grow up with no morals or self-discipline, so they asked their pastor to stop by and give them a lecture on good and bad behavior.

The pastor sat down with the younger boy first. "Young man," he said, "do you know where God is?"

The boy said nothing, puzzled.

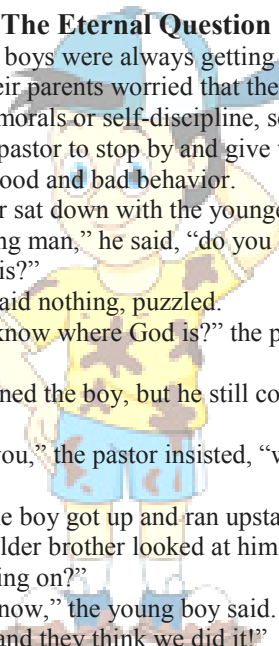
"Do you know where God is?" the pastor repeated.

This frightened the boy, but he still couldn't answer.

"I asked you," the pastor insisted, "where is God?"

At that, the boy got up and ran upstairs to his room. His older brother looked at him in shock. "What's going on?"

"I don't know," the young boy said. "But God is missing, and they think we did it!"



# Ken's Retirement Lunch



*Gage enjoying the leftovers!!*