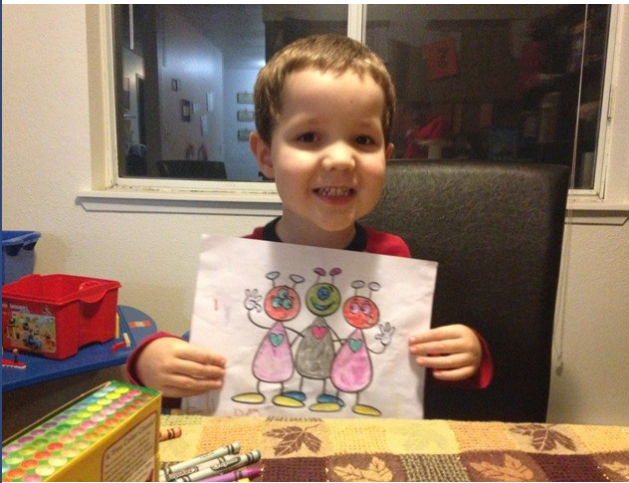




**Quote of the Month:** Nobody gets to live life backwards. Look ahead because that's where your future lies. —Ann Landers

*Waldo Agencies  
wish you a great  
Holiday Season!*

## This Month's Favorite Picture



*"Mom, look! They are all different but they all have hearts and are all friends!"*

## December Events

12/6 - Happy Birthday to Ellen Martinez!  
12/8 - Happy Birthday to Ken Freese!  
12/23 - Happy Birthday to Scott Lamb!  
12/26 - All Waldo Offices closed  
12/30 - Happy Birthday to Amy Haile!  
Tuesdays - All Agency Department Meetings -  
8:00am

### Thoughtful Fireplace Safety Tips

1. Have your chimney professionally inspected once a year.
2. Make sure your smoke detectors, fire extinguishers, screens, tools, hoods and dampers are in working order.
3. Use a metal container to remove ashes and avoid placing ashes on any flammable surface.
4. Make sure the mantel around the hearth is clear of debris, decorations and combustible materials.
5. Have a family fire escape plan and practice family fire drills.
6. Never start a fire with flammable liquids or burn trash, debris and cardboard boxes. Avoid using soft, moist wood which accelerates the buildup of creosote. Use seasoned firewood instead.

*Source: Mutual of Enumclaw Insurance by Jason Murdock*

### Is Your Child's Property Protected When They're Away At College?

We've come a long way from the days when students left home for college with just a suitcase and a notebook. Students these days often take their cars, expensive computers and electronic equipment, and other high-value items to their dorms or off-campus apartments.

So do you have the proper insurance coverage for everything that your college student takes with them? Here are a few thoughtful tips:  
**Going to College Without a Car** — Let's say your child moves more than 100 miles from home and doesn't bring a car with them. Your premiums could decrease, but your child will still be properly covered when they return for a visit and drive their car.

**Going To College With A Car** — If your child brings a car with them to college, your premiums may increase or decrease depending on the location. But it's a good idea to keep them on your policy, because insurance for young drivers is much more expensive. Keep your independent agent aware of any address changes, and make sure your policy meets the minimum auto liability requirements for that state.

**Living In A Dorm** — Your homeowners insurance will usually provide coverage if your child lives in an on-campus dorm. You may be able to add coverage for PCs, tablets, and other expensive items, with higher limits and coverage for accidental damage.

**Living Off-Campus** — Your child may need a separate renter's policy. This should cover not only property, but also liability should someone get hurt at that dwelling. Many landlords require renter's insurance as a condition of rental, and it's generally affordable — often less than \$20 per month.

If you have any questions at all, consult your independent agent to help you get the best value and right protection for you and your college-bound children.

*Source: National Society of Agents for Consumer Education Published by Mutual of Enumclaw Insurance by Jason Murdock*



# New Listing!

Beautiful 3 bedroom, 2 bath home in New Plymouth. New appliances and covered patio. \$146,500. Call Cathy Myers, Sales Associate, ID, (208) 695-7369, cell or Carla Bourque, Sales Associate, ID, (208) 409-5317, cell. #172-16 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...

This is our first time buying a house. We really enjoyed working with Anthony! We loved his approach! We loved how he made things easy for us and how he had everything going as soon as he could! Very fast, very efficient and great overall!  
-Leaun and Tatiana Burgess



Anthony Hackman,  
Broker, OR/ID

Local  
Friendly  
Professional



Cathy Myers,  
Sales Associate, ID

Cathy Myers is the best. We love her. She stuck with us for several years until we found what we wanted. Thank you.  
- Shawn and Kimberly Schappert



## A Dad's Lesson in Integrity

A father who had been laid off from his job had been watching expenses closely for months.

But he'd made a promise to his two sons—twins—that he'd take them to a nearby amusement park for their 10th birthday.

When the day came, the father withdrew some money from his savings, and he took his two sons on the bus to the amusement park. When they reached the front gate, he saw a sign:

"General admission: (ages 10 and up) \$10."

"Children under 10: \$5."

If he'd come a day earlier, the father realized, he could have saved 10 dollars—five for each of his twin sons. But with a sigh he led the boys up to the ticket window and said, "Three general admission tickets, please."

The woman in the booth looked them over and smiled. "How old are you boys?"

"I'm 10 years old today," said one son.

"So am I," said the other. "We're twins!"

The woman leaned forward. "You know," she whispered, "you could have asked for two 'Under 10' tickets, and I never would have known."

"Yeah," said the father, "but they would have."

## National Hand-Washing Awareness Week

December 4-10, 2016

Imagine how great it would be if you or your family were never sick again from a respiratory infection! What diseases are these you ask? For example: Flu, flu-like illness, adeno virus, RSV, common cold, conjunctivitis, pharyngitis, tonsillitis, bronchiolitis, pneumonia, Cocksackie virus, Streptococcus, Pneumococcus, TB and more.

The T Zone (eyes, nose, mouth) is the only portal of entry into the human body for ALL respiratory infections!

Practicing the 4 Principles of Hand Awareness behaviors will ensure you "stay well". Imagine never having the flu again.

### The 4 Principles of Hand Awareness

1. Wash your hands when they are dirty and BEFORE eating

2. DO NOT cough into your hands

3. DO NOT sneeze into your hands

4. Above all, DO NOT put your fingers into your eyes, nose or mouth

The 4 Principles of Hand Awareness have been endorsed by the AMA and AAFP.

Source: Information gathered from henrythehand.com

## Youngsters Have Some Good and Creative Ideas

Children are naturally creative and inventive because they don't know what's impossible. Try checking out these inventions created by kids across the years:

- **Trampoline.** Sixteen-year-old George Nissen was captivated by the sight of trapeze artists dropping into nets at the finish of their shows in the 1930s. In his parents' garage he developed the "bouncing rig," a metal frame with canvas stretched over it. Years later he switched out the canvas for nylon and came up with a new name - "trampoline," adding the letter e to the Spanish word for "diving board."
- **Popsicle.** One cold night in San Francisco in 1905, 11-year-old Frank Epperson mixed up a concoction of soda water powder and water and left it outside all night. In the morning he looked at the frozen mixture with the stirring stick still inside and realized it might be fun to eat. He began giving out them out as treats, and as an adult patented the product with the name "Eppsicle"—later changing it to "Popsicle" after his own children started calling it by that name.
- **Earmuffs.** At age 15, Chester Greenwood's ears grew painfully cold while ice skating. A scarf around his head didn't help, so he went home, built a wire frame, and asked his grandmother to sew some beaver skin pads to it. Greenwood patented his earmuffs in 1877 and eventually sold them to soldiers fighting in World War I.





### Gun Ownership Down, But Gun Sales Up

Consider this apparent paradox: Gun ownership in the United States is at a 40-year low, but gun purchases are at an all-time high. That's according to a CBS News poll reported on The Washington Post website.

The poll, conducted shortly after the Orlando nightclub shooting in June, found that 36 percent of U.S. households have a firearm, the lowest rate of gun ownership since 1978.

At the same time, though, gun purchases are at historic highs. In 2015, background checks for gun permits and sales reached 23.1 million, the largest number since the federal government instituted background checks in 1978.

The probable explanation: The rise may be coming from gun owners' buying additional weapons. The Post found that the average gun owner in the U.S. has eight weapons in the household, almost twice the number in the 1990s.

### How 'Urgent' Is It?

Many emails are sent with the word "URGENT" in the subject line, perhaps with an exclamation point thrown in to further heighten the sense of alarm. But when emails like these become the norm rather than the exception, they lose their effect. If even once they're perceived by a reader as not being urgent, you're like the boy who cried, "Wolf!" Other words to avoid overusing in email subject lines: Priority, Critical, and Attention!

*Don't forget that a person's greatest emotional need is to feel appreciated.*

*-Brian Dyson*

### Trivia Quiz: How Do You Measure Up?

How much do you remember from your high school science class? This trivia quiz will test your knowledge of measurements. Let's see how you measure up!



1. How many centimeters are in an inch?
2. True or false: A parsec is an astronomical distance unit.
3. What does a Geiger counter measure?
4. In which country was the first mechanical clock built?
5. What do you call the longest division of geologic time, containing two or more eras?
6. At sea level, at what temperature does water boil?
7. The Pyruvate scale measures the intensity of the smell of which vegetables?
8. What is a fortnight?
9. What travels at a rate of 186,200 miles a second?
10. What instrument is used to measure atomic mass?

Send your answers to [bjwaldo@waldore.com](mailto:bjwaldo@waldore.com) by 12/15/16 to be entered in a drawing for a \$20 Amazon gift card.

### The Perfect Solution

How do you address dilemmas in your life? Is there a way to find a solution to two conflicting problems?

An employer once offered the following scenario to some candidates for an important job:

"You are driving along in your car on a wild, stormy night. You pass by a bus stop, and you see three people waiting for the bus: One is an old woman who's obviously very ill; another is a close friend who once saved your life; the third is the perfect mate you've been looking for your whole life. What do you do?"

The options are obvious: You could pick up the old woman and possibly save her life; you could offer a ride to your friend to repay him (or her) for once having saved you; or you could invite your perfect mate because you may never find him or her again.

The best candidate gave this answer: "I would give the car keys to my friend and ask him take the old woman to the hospital. Then I'd stay behind and wait for the bus with the woman of my dreams."

### Coffee May Benefit Heart Attack Survivors

If you've suffered from a heart attack or know someone who has, this news should perk you up: A study by York University in the United Kingdom found that drinking one or two cups of coffee a day can apparently cut the risk of premature death by 20 percent among heart attack patients.

Researchers kept track of 3,721 U.K. heart attack survivors and their coffee habits in the UK. They're not sure how coffee helps them, but other studies suggest that drinking three to five cups of coffee daily has a beneficial effect on people with Parkinson's Disease, and it may also help people with liver cancer.

### Stay on Good Terms With Your Adult Children

You do your best to help your children grow up to become responsible, independent adults. Still, you don't want to lose contact with them when they leave the nest. Here's how to maintain a healthy, positive relationship with adult children that will last a lifetime:

- **Respect your child's boundaries.** After guiding your children for 18+ years, you may be in the habit of telling them what to do and knowing where they are all the time. Learn to step back and allow them the freedom they've earned. Trying to run a 30-year-old's life rarely ends well for anyone.
- **Listen more than talk.** Instead of giving advice, ask your adult children how they feel about the problems they're dealing with. Often they just want to unload for a while, so you'll be doing them a favor by letting them get things off their chest. They may already know what they should do, so don't give advice unless they ask.
- **Be ready for conflict.** Of course you're still going to have arguments even when your children are grown up. Respect your adult kids, but don't be afraid to disagree with them when you feel you have to. Pick your battles carefully, and be ready to back off if you realize they're not going to listen to you.
- **Be accepting of their friends and partners.** You can't pick your children's spouses or associates once they're grown up. Even if you can't stand your son's new girlfriend, learn to tolerate her. Otherwise you'll alienate your children, and your relationship will suffer.
- **Don't neglect them for your grandchildren.** Grandchildren can be a joy, but remember that your adult kids still want your attention. Respect their rules, and keep showing them you love them.



### The Professional

A woman at work received a phone call that her daughter was very sick with a fever. She left the office and stopped by the pharmacy to get some medication, but when she got back to her car she discovered that she'd locked her keys inside.

Desperate, she started to pray: "Dear God, please help me get back in my car so I can help my daughter."

Just then a man pulled up on a motorcycle. He had a long beard and his arms were covered with tattoos. He asked what the matter was, and the tearful mother told him.

"Don't worry," the motorcyclist said. "I can get inside the car." He went into the drugstore and came out with a coat hanger. In minutes, he had the door open.

"Oh, thank you!" the woman cried. "I prayed for someone to help me, and God sent me the kindest man in the world!"

Embarrassed, the man took a step backward. "I'm not actually a good person, ma'am. In fact, I just got out of prison last week for stealing cars." The woman looked up toward heaven. "Thank you, God, for sending me a professional!"

### College Benefactor

A visitor to the local college was pleased to see that the new dormitory building had been named Hemingway Hall.

"It is so nice to see a building named for Ernest Hemingway," he said.

"What a wonderful way to honor a great writer."

"Actually," said his guide, "it's named for James Hemingway. No relation."

"Oh," said the visitor. "Is James Hemingway a writer also?"

"Yes, indeed!" replied the guide. "He wrote a check."

# Waldo Spotlights...



Checked off her bucket list! A ride in a real race car. 1968 Camaro Pro Street hand built 1500 horsepower 502 cu.in. Pete Sather, owner, takes Barbara for a "spin"! All Barbara can say is "WOW, what a thrill!!!"



Thanks to our staff and all of their recipe entries to our new cookbook. Winners: Dawna – the raciest recipe and Billie submitted the most recipes. Kris – the healthiest recipe and Anthony the most creative directions.



Ken Freeze visited from Nevada. It was great having lunch together!



Pictured at right are Wellness Challenge Winners. Lauri Ovitt won the Stress Less/Me Time quarterly challenge and Dawna Runnels won the WALKtober monthly challenge. Congratulations ladies!

