

Quote of the Month: *You can tell a man is clever by his answers, you can tell a man is wise by his questions.*

- Naguib Mahfouz

Make Ethical Decisions with this Checklist

You strive to be honest as you do your work, but sometimes the proper and ethical course of action isn't obvious. When you're struggling to make the right decision, ask these questions to determine the correct path to take:

- **Is the action legal?** A "yes" answer doesn't automatically make the action right, but a "no" clearly indicates that you shouldn't do it. No worthwhile organization expects its workers to break the law.
- **Does it fit your organization's values?** If your employer has done a successful job of communicating its value system to the workforce, you should be able to tell very quickly whether an action supports those values or violates them.
- **Will the action make you feel good or bad?** Listen to your instincts. If something in the back of your mind, or deep in your stomach, tells you not to do something, don't do it.
- **How would it look in the newspaper?** Ask yourself how you'd feel if everyone knew that you performed the action, and whether you'd still do it if they did.
- **Have you asked enough questions?** Don't do something you think may be wrong until you've investigated it thoroughly. Talk to your legal and human resources department, your boss, and everyone else whose opinions carry weight.



January Events

- 12/31 - All Waldo Offices Close at Noon
- 1/1 - All Waldo Offices Closed
- 1/7 - Happy Birthday to John Forsyth!
- 1/14 - All Employee Meeting
- 1/19 - Happy Birthday to Robert Curtis!
- 1/26 - Happy Birthday to Mike Ward!
- Tuesdays - All Agency Department Meetings - 8:00am

www.thelearningsite.info

Our Annual Reminder The Theory of the Dipper and the Bucket

Each of us has an invisible bucket. It is constantly emptied or filled, depending on what others say or do to us. When our bucket is full, we feel great. When it's empty, we feel awful.

Each of us also has an invisible dipper. When we use that dipper to fill other people's buckets – by saying or doing things to increase their positive emotions – we also fill our own bucket. But when we use that dipper to dip from other's buckets – by saying or doing things that decrease their positive emotions – we diminish ourselves.

Like the cup that runneth over, a full bucket gives us a positive outlook and renewed energy. Every drop in that bucket makes us stronger and more optimistic.

But an empty bucket poisons our outlook, saps our energy, and undermines our will. That's why every time someone dips from our bucket, it hurts us.

So we face a choice every moment of every day: We can fill one another's buckets, or we can dip from them. It's an important choice – one that profoundly influences our relationships, productivity, health, and happiness.

When someone fills your bucket, accept it – never just brush it off and diminish what the person is doing. Fill their bucket in return by saying "thank you" letting them know you appreciate the compliment or recognition.

Are you filling buckets on a regular basis?

Take the Positive Impact Test at www.bucketbook.com

Source: Tom Rath & Donald O. Clifton, ph.D



Simmer Down and Learn to Manage your Anger

Do you fly off the handle at a moment's notice? Swear at other drivers on the road? Explode with rage at vending machines?

A little anger management may be in order before you scare away your family, friends, co-workers, and managers. Follow these tips to gain control of your temper:

- **Don't leap into anger.** Before getting mad, make sure you've got all the information about the situation. Don't make assumptions. Take the time to get the truth before doing or saying something you'll regret.
- **Ask what you'll gain.** If a co-worker criticizes you in front of friends, you might want to strangle him or her, but think first. Can you afford to alienate your colleague or risk your reputation by causing a scene? Remember that anger can backfire on you all too easily.
- **Remain calm.** When you must argue, try to remain calm. Losing control keeps us from thinking clearly. On the other hand, if the person appears out of control while you remain calm, you'll wind up impressing people with your poise.
- **Let the other person "win."** Remember that many issues aren't clear cut, and viewpoints can legitimately differ. Instead of getting into a heated argument, concede that the other person may be right. You don't have to admit you're wrong, but you'll help keep the conversation—and your relationship—on a civil level.



New Listing!

What People Are Saying...

Horse setup that includes a custom built 4 bedroom, 3 bath home. Over 17000+/- sq ft under cover that includes arena, hay storage, RV storage, shop, machine shed, box stalls, and tack room with bath. 28.5+/- total acres with Black Canyon Irrigation and wheel lines. \$749,000. Call John Faw, Principal Broker, GRI, OR/ID, (208) 739-2925, cell or Ken Freese, Broker, OR/ID, (541) 823-2750, cell. See this property at <http://www.waldore.com/>.



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“Dee Anne is the best!”
 -Willa Ziniker

“Dee Anne was a pleasure! She kept me informed and alerted me to information of which I was not aware. The whole real estate team was great!”
 - Amy Haile



	<p>Local Friendly Professional</p>	<p>Dee Anne Mosman, Broker, OR/ID, GRI</p>
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Maybe ‘Stop that Fidgeting’ was the Wrong Advice

Do you have a hard time sitting still at work? Do you find yourself unconsciously tapping your foot or playing with your pen? You may not want to fight the urge. A British study has found evidence suggesting that fidgeting at your desk may actually be good for your health

The UK Women’s Cohort Study divided thousands of participants into three groups based on how much they fidgeted—low, middle, and high. Those in the “low” group who sat while working for seven hours or longer were found to have a mortality risk 30 percent higher than those who spent the same amount of time seated but who fidgeted at middle or high levels. This suggests that fidgeting may help to compensate for the health risks of staying in one’s chair for long periods of time.

The researchers caution that the study looked only at mortality, not at other health conditions like diabetes or heart disease. Even so, the data support the advice that moving around even a little throughout your day can have positive health benefits and may help you live longer.

Never Too Late to Succeed

A poor boy named Harlan with only a sixth-grade education wouldn’t have made anyone’s list of the most likely to succeed. His first major success came when at the age of 39, when he was able to come up with the financing to open a small-town gas station and restaurant. He did pretty well, too—but only for a while.

With the onset of World War II, Harlan’s once-solid customer base left the small town to enlist in the military or take factory jobs in the city. Still, he managed to hold on until a new interstate highway eliminated his drive-by trade. Then, after nearly 30 years in business, Harlan was forced to sell his dream to pay off his debts.

Broke and nearing 70, Harlan could have closed the curtain on his career ambitions. Instead, he took to the road, offering to share his pressure-cooking techniques with other restaurant owners if they’d agree to become his franchisees. He sold only five in the first two years, but he stuck it out.

Four years later the self-proclaimed Colonel Sanders had sold more than 600 Kentucky Fried Chicken franchises. And by the time Harlan Sanders died at age 90, KFC was a worldwide brand.



Protect Your Home with the Right Insurance

Homeowner’s insurance is important to your financial security, but the dizzying array of options and policies can be complicated and unnecessarily costly for those who aren’t careful.

Whether you’re purchasing insurance on a new home or renewing an established policy, your first order of business is to determine whether the coverage guarantees replacement costs or if has a cash limit. If your property value goes up, either through appreciation or improvements you make, you should ensure that coverage goes up as well. Include in your calculation any new big ticket items such as electronic equipment or appliances.

After you have determined what level of coverage you need, consider the following tactics for minimizing your premium costs:

- Install security alarms and dead-bolt locks on all exterior doors. Many policies will reward customers who take extra security measures.
- Place smoke detectors on every level of the home and have fire extinguishers handy in both the kitchen and bedroom area. Aside from adding to your own safety, these minimal expenditures can reduce the cost of the policy.
- Consider raising the deductible—the amount you would need to contribute if you submitted a claim. If you are comfortable with the idea of paying more out of pocket, you may be able to lower the premium considerably.





“Sitting Disease” by the Numbers

Medical experts have started referring to long periods of physical inactivity and its negative consequences as “Sitting Disease”. Our modern sedentary lifestyles, both at home and in the workplace are costly for us and for our employers. Standing a little more each day tones muscles, improves posture, increases blood flow, ramps up metabolism and burns extra calories.

- * An average American spends 55% of waking time (7.7 hrs/ per day) in sedentary behaviors such as sitting.
- * Women who were inactive and sat over 6 hours a day were 94% more likely to die during the time period studied than those who were physically active and sat less than 3 hours a day.*
- * Men who were inactive and sat over 6 hours daily were 48% more likely to die than their standing counterparts.*
- * People who sit for long periods of time have an increase risk of disease.**
- * Even when the adults meet physical activity guidelines, sitting for prolonged periods can compromise metabolic health.***
- * 3 out of 4 full-time employees of large companies wish they didn’t spend most of their working hours sitting. (Ipsos study)
- * 67% of U.S. office workers wished their employers offered them desks that could be adjusted so they could work either seated or standing. (Ipsos study)
- * Over half (60%) of employees surveyed were convinced they would be more productive if they had the option to work on their feet.(Ipsos study)

Source: *Diabetic Living Spring 2015*. **Amercian Cancer Society* ***British Journal of Sports Medicine* ****University of Queensland Australia School of Population Health*



Submitted by Dawna Runnels, Agent of Field-Waldo Agencies

Attention to Detail

A high school dropout, industrialist George Eastman was considered not terribly smart by his teachers. But he had at least one exceptional talent—he understood the value of a dollar.

According to one story, Eastman was sponsoring construction of a theater in Rochester, N.Y., home of his company Eastman Kodak. While reviewing the blueprints with the project’s architect, Eastman suggested squeezing in two more seats in the orchestra section.

“Why?” the architect asked.

Eastman explained that two extra seats would bring in 60 cents more per performance. With six performances a week, they’d generate an extra \$3.60 a week, or \$187.20 a year. And \$187.20 a year would be the interest on a savings investment of \$3,120.

For George Eastman, every penny counted - which is why he became one of the most successful business leaders of his time.

Did You Know: January 31, 1940 the first Social Security check was issued to Ida Mae Fuller of Ludlow, Vermont in the amount of \$22.54.

Make Rules That Work for Your Family

Children need limits and boundaries. Although they might complain, rules can provide a sense of security that helps them learn what to expect from others and how to behave. Follow these guidelines for setting effective rules with your family:

- **Keep rules clear and simple.** Don’t overwhelm kids with long lists of prohibited behavior. Keep just a few reasonable ones, and state them in clear language. For example, “We turn the TV off at 8 p.m.”
- **Set a routine.** Create a written daily schedule that sets times for homework, TV, school, playtime, baths, and meals. A definite schedule decreases the potential for arguments and the need to nag.
- **Praise often.** Don’t wait for a child to violate a rule or misbehave before you give him or her your attention. When you see children doing something right, make sure you praise them promptly to reinforce positive behavior.
- **State directions clearly.** If the time comes for homework, don’t hint: “Don’t you have homework to do?” Instead, say what you mean: “It’s time for you to do your homework.”
- **Concentrate on priorities.** Focus on one or two specific behaviors at a time, not a lengthy list that no one can remember. You’ll be more consistent, and your child will learn more quickly and readily.
- **Pick your battles.** Learn when a fight is likely to be counterproductive. Don’t give an order unless you’re really prepared to enforce it.
- **Be a role model.** Children are watching you. You’ll get positive results if you show them you’re willing to live up to the rules yourself.

January - National Hot Tea Month

- * All tea comes from one plant, *Camellia sinensis*. If it doesn't come from this plant, it is not tea in the true sense of the word. Tisanes, or herbal teas as they are better known, come from a variety of plants and therefore are not “tea”.
- * Decaffeinated teas have between 1/3 and 2/3 fewer beneficial components than regular, non-decaffeinated teas.
- * Tea bags will deliver more caffeine in your cup than loose teas because they infuse more quickly.

Dust If You Must

Dust if you must, but wouldn't it be better
To paint a picture or write a letter,
Bake a cake or plant a seed,
Ponder the difference between want and need?

Dust if you must, but there's not much time,
With rivers to swim and mountains to climb,
Music to hear and books to read,
Friends to cherish and life to lead.

Dust if you must, but the world's out there,
With the sun in your eyes, the wind in your hair,
A flutter of snow, a shower of rain.
This day will not come around again.

Dust if you must, but bear in mind,
Old age will come and it's not kind.
And when you go - and go you must -
You, yourself, will make more dust.

-Author Unknown



Submitted by Billie Pearcy, Agent of Field-Waldo Agencies



Quick Tips: Food Tip

If you are roasting meat, but do not have a roasting rack, simply place a layer of coarse chopped celery or onions on the bottom of the pan. Put the meat on top of the vegetables. They will keep the meat off of the bottom of the pan and will provide flavor during the cooking process. Gravy made from the drippings of the meat cooked in this way has the added flavor of these vegetables.



Quick Tips: Healthy Living Tip

Nuts are packed with healthy protein and fats, including omega-3 fatty acids. These have been shown to boost mental functioning. Not only are nuts nutritious, they can also help you avoid overeating. Snacking on a handful of nuts half an hour before a meal will help you keep your appetite in control.

A Bet's a Bet

A gambler walked into a bar in a small town and loudly announced, "I hear the people in this town are a bunch of hard drinkers. Well, I'll give \$500 to anybody in here who can drink 10 shots of Jack Daniels back to back."

The room was quiet. No one took up the man's offer, but one customer got up and walked out.

Thirty minutes later the same gentleman came back and found the gambler still sitting at the bar. "Is that bet still on?"

"It sure is!" The visitor promptly ordered 10 shots of Jack Daniels lined up across the bar.

The man picked up the first shot, drank it down, and proceeded to finish the rest of the shots one after another. The bar patrons cheered as he downed the last shot, and the gambler looked at him in amazement.

"Fair's fair," he said, counting out the \$500. "If you don't mind my asking, why did you leave and come back?"

"Oh, I had to go to the bar down the street first to see if I could do it."

Whole Farm Insurance and Risk Management Seminar



Waldo Agencies held a seminar for local agriculture producers. There were about 100 attendees including several lenders and Rain & Hail Insurance Company representatives. The seminar was held at the Four Rivers Cultural Center.

