

Waldo Connection

Quote of the Month: *Health is more than the absence of disease. Health is about jobs and employment, education, the environment, and all of those things that go into making us healthy.*

- Joycelyn Elders

Welcome, Dustin!

Dustin has lived in Boise for 11 years, and received his Bachelor's in Business and Human Resource Management from Boise State University in 2011. He grew up farming in Rupert, Idaho, where his family still raises potatoes and sugar beets. Since graduating, he has worked in sales and logistics management for himself and others. He and his wife, Brookney, still live in Boise, and love to travel as often as they can. Dustin has a passion for helping people succeed in life and business, and is excited to be an integral part of the team at Waldo Agencies.



**Dustin Grant,
Field-Waldo
Insurance,
Producer**

Business Insurance for the Home Based Business

The Home Business Needs Business Insurance

Working from a home office or doing business from your home can be a great way to earn extra income and has a number of intangible benefits: less stress, no commute, time with the kids, etcetera. But it is important to remember that the home business is just that - a business. It needs to be insured like any other business.

Renters' and homeowners' policies do not cover home businesses. Personal auto policies do not cover autos used for business purposes. Many policies have exclusions for "illegal" operations, so it is important to determine if your business is allowed to be a home based business in your community.

What Coverage is Needed?

Consider and answer the following questions:

- Will the business supply, manufacture or create a product or foodstuff?
- Will a vehicle be used in the business for any purpose?
- What electronic equipment will be used AND will that electronic equipment be used for personal, non-business applications?
- Will a professional service be provided?
- Will business visitors come to the house?

Focusing on these questions will help identify what types of coverage are needed for the home business.

Business Property Insurance

Business property insurance insures against loss or damage to property used in the business.

Liability Insurance

Liability insurance protects the business when it is liable for damages caused to another or another's property. This type of business insurance is necessary if business visitors will visit the house. Your homeowners' policy will not protect you from claims made by injured business visitors.

Professional Liability or Acts Coverage

Professionals working from their home still need the same professional liability insurance as professionals working out of an office.

Product Liability Coverage

Product liability coverage protects the business if the business is liable for damages to a person or property caused by a product supplied, designed or manufactured by the company.

Business Auto

Your personal auto policy does not cover a business use of your vehicle.

Other Coverages and Considerations

Because of the rise in the number of home businesses, a number of insurers are starting to offer some of these coverages as endorsements and riders on standard homeowners' policies. Other insurers offer specialty policies that cover both home and office.

The home business must comply with all regulations, health codes, laws, regulations and statutes. Employment laws must be followed. If you will have employees, you will need workers' compensation coverage.

Source: Excerpts from <http://businessinsure.about.com/od/insuringyourbusiness/a/homebusin.htm> By Gregory Boop

June Events

6/4 - Happy Birthday to Scott Bahem!

6/7 - Happy Birthday to John Faw!

6/8 - All Employee Meeting

6/18 - Happy Birthday to Becky Benjamin!

6/19 - Happy Father's Day!

Tuesdays - All Agency Department Meetings - 8:00am



New Listing!

Nice 3 bedroom, 1 bath home with an extended one car garage located in a nice neighborhood. Home has a nice landscaped yard with underground sprinklers and a garden area. \$99,500. Call John Faw, Principal Broker, GRI, OR/ID, (208) 739-2925, cell or Anthony Hackman, Broker, OR/ID, (541) 216-0101, cell. #284-16 See this property at <http://www.waldore.com/>.



Waldo Real Estate
937 SW 30th St.
Ontario, OR 97914
Office: 541-889-8160



What People Are Saying...

"Myra Attebery was our real estate agent and was very patient, courteous and professional. We appreciate her wonderful service!"
-Rick and Lori Van Vliet



Myra Attebery,
Sales Associate, ID

**Local
Friendly
Professional**



Listen to This Career Advice From the 1 Percent

- "If you're so smart, why aren't you rich?" is a smart-aleck question to ask, but sometimes the wealthy have useful advice to impart. Here are some words of wisdom from some of the world's richest people:
- **Steve Jobs (co-founder of Apple Computer):** "When I was 17, I read a quote that went something like: 'If you live each day as if it was your last, some day you'll most certainly be right.' It made an impression on me, and since then, for the past 33 years, I have looked in the mirror every morning and asked myself: 'If today were the last day of my life, would I want to do what I am about to do today?' And whenever the answer has been 'no' for too many days in a row, I know I need to change something."
 - **Michael Dell (founder of Dell):** "Try never to be the smartest person in the room. And if you are, I suggest you invite smarter people, or find a different room."
 - **J.K. Rowling (author of the Harry Potter novels):** "Had I really succeeded at anything else, I might never have found the determination to succeed in the one arena I believed I truly belonged."
 - **Carlos Slim Helu (world's richest person):** "I don't want to live thinking about how I'll be remembered."
 - **Warren Buffett (chairman of Berkshire Hathaway):** "I don't look to jump over 7-foot bars: I look around for 1-foot bars that I can step over."
 - **Mark Zuckerberg (co-founder of Facebook):** "If we want to have the biggest impact, the best way to do this is to make sure we always focus on solving the most important problems."
 - **Cathie Black (president of Hearst Magazines):** "Most people see taking risks as opening themselves up to unnecessary, maybe even dangerous chances. But the truth is, avoiding risks won't keep you safe, nor will it guarantee a smooth ride at work or in life."

Sell Your Way to Success in Any Career

- Every career calls for a degree of sales skill. Whether you're selling products to customers or ideas to your boss, remember these tips:
- Know your "customers." Get into the mind of your buyer—what does he or she really want?
 - Solve their problems. Match whatever you have to contribute to your buyer's biggest problems and show you can solve them.
 - Stay close. Customers buy on their schedule, not yours. Your best bet is to contact them frequently (without getting annoying) so they learn to think of you when they have a problem you can help them solve.

Sometimes You Have to Say 'I'm Sorry'

- Apologizing for mistakes is difficult for some people. When you have to make amends, remember this advice for getting your apology accepted:
- Remember the R's. Take responsibility, express your regret, and suggest a remedy.
 - Stay brief and succinct. When people apologize too profusely they just seem insincere.
 - Don't lie, obfuscate, or dissemble. Deception will usually cause you more problems than the simple truth in the long run.
 - Express empathy. Saying you understand the other person's frustration can help defuse the situation.
 - Don't make excuses. Even if you sincerely believe the problem isn't your fault, excuses can make your apology seem disingenuous.

June is National Dairy Month

National Dairy Month started out as National Milk Month in 1937 as a way to promote drinking milk. It was initially created to stabilize the dairy demand when production was at a surplus, but has now developed into an annual tradition that celebrates the contributions the dairy industry has made to the world. After the National Dairy Council stepped in to promote the cause, the name soon changed to "Dairy Month."

National Dairy Month is a great way to start the summer with nutrient-rich dairy foods. From calcium to potassium, dairy products like milk contain nine essential nutrients which may help to better manage your weight, reduce your risk for high blood pressure, osteoporosis and certain cancers. Whether it's protein to help build and repair the muscle tissue of active bodies or vitamin A to help maintain healthy skin, dairy products are a natural nutrient powerhouse. Those are just a few of the reasons that you should celebrate dairy not just in June, but all year long.

Source: <http://www.idfa.org/news-views/media-kits/cheese/june-is-national-dairy-month>





June 8th - Best Friend Day

Best Friend Day is a time to enjoy and appreciate your best friend. It's a day to honor and cherish the relationship.

If you're lucky, you have a best friend. If you are real lucky, you have a number of best friends. Best friends are very, very special people. You spend countless hours with your best friend going to events and activities, or just hanging out. You share secrets, hopes, dreams, aspirations, and disappointments with your best friend.



Some folks say you can only have one best friend. This author disagrees. You can have a couple at the same time, or several over time. Friends come and go for a variety of reasons. It's the result of many things, including moving, changing schools or jobs, and more. We hope that you are lucky enough to have a number of best friends over the years.

Celebrate Best Friend Day by:

- Spending time with your best friend
- Making efforts to find a best friend (if you don't currently have one)
- Giving a small gift or card to your best friend
- Calling an old best friend that you've lost touch with



Source: <http://www.holidayinsights.com/moreholidays/June/bestfriendday.htm>

The Man Who Made the World Grow 'Up'

At America's first world's fair, an enthusiastic engineer made history in the Crystal Palace Exhibition Hall. Elisha Otis stood on a platform to demonstrate that the safety elevator he had designed could not fall. He shocked his audience by dramatically taking a saber and cutting the only rope by which the platform was visibly suspended. Screams of horror rang out. But Otis, as planned, fell only a few inches before the spring mechanism he'd engineered was activated to halt his descent. "All safe, ladies and gentlemen, all safe," he reassured them.

Otis' safety elevator would shape the world's cities: Architects could build up, instead of out, because climbing flights of stairs ceased to be an issue. His invention would eventually carry people skyward from the Eiffel Tower to the Empire State Building. Yet Otis Elevators had humble beginnings. The inventory listed in its account book of 1853 shows a total value of \$122.71. Today Otis is the largest manufacturer of elevators, escalators, and moving walkways in the world with more than \$10 billion in revenue. Here are some safety tips for your next elevator ride:

- Stand aside for exiting passengers when the car arrives, whether you're in the elevator car or outside of it.
- Never try to stop the doors from closing with anything—including hands, feet, canes, and briefcases. Use the 'door open' button if the doors need to be held open.
- Take the stairs if there is a fire or other situation that could disrupt service.
- Hold children and pets firmly.
- Stand clear of the door.
- Hold on to the handrail if one is available.
- If the door does not open when you arrive at your destination, push the 'door open' button. If the doors still do not open, press the alarm button and use the telephone or intercom.
- If your elevator stops between floors, push or pull the alarm, then phone or use the intercom to call for help. Do not try to force the doors open and do not exit the elevator. Be patient and wait for help to arrive.

Otis' impact

Otis elevators now lift the equivalent of the world's population once every nine days.

Best Jobs in the Country

Thinking about a career change? U.S. News & World Report has identified the best jobs in terms of salary and other factors like work/life balance and future growth.

Check out the top 10:

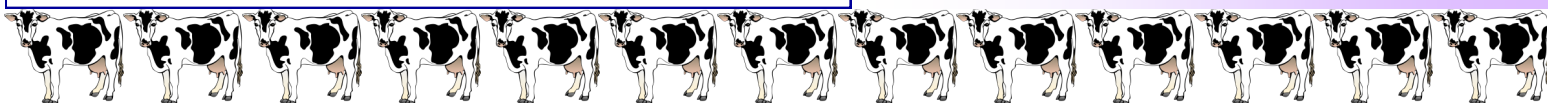


Job	Median salary
• Dentist	\$146,340
• Nurse practitioner	\$92,670
• Software developer	\$92,660
• Physician	\$186,850
• Dental hygienist	\$71,110
• Physical therapist	\$81,030
• Computer systems analyst	\$81,190
• Information security analyst	\$88,590
• Registered nurse	\$66,220
• Physician assistant	\$92,920

Get More From Your To-Do List

A to-do list can help you organize your time and energy effectively, but successful people know that it's just a start, not an end in itself. Get the greatest impact from your list by following this advice:

- ✓ Start the night before. Instead of making your list in the morning, finish your day by planning tomorrow's work. You'll arrive fresh and ready to tackle your most important tasks right away.
- ✓ Keep it short. A list of 100 items is intimidating. Limit your to-do lists to tasks that add maximum value to your organization, not routine busywork.
- ✓ Prioritize your tasks. Don't list items at random. Decide which job to tackle first, second, and third so you don't waste time on less important tasks.
- ✓ Categorize your tasks. After you've identified your two or three most important jobs for the day, go through your list and group similar tasks together—answering phone calls and emails, meeting with co-workers, organizing various projects. You'll get more done by not switching between different kinds of tasks all day.
- ✓ Get specific. Include the results you want, not just the name of the task. "Work on Johnson report" doesn't give you a goal; "Finish Johnson report by 3:30" will help you focus on what you want to achieve.
- ✓ Expect the unexpected. No matter how organized you are, interruptions will occur. Build in enough time to deal with them so you're not thrown off by the day-to-day demands of the workplace.



Dem Bones

Some tourists in a museum were marveling at a complete dinosaur skeleton. One of them asked the guard, "Do you know how old those dinosaur bones are?"

The guard replied, "They're 70 million and three years old. Three and a half actually."

"How can anybody be so precise?" the visitor asked.

"Well, they were 70 million years old when I started working here, and that was three and a half years ago."

Open House

A real estate agent was showing a young couple some houses listed in a desirable neighborhood. When the prospective buyers found nothing they liked, the agent said he'd heard of an open house nearby at a home that might be the perfect fit for them.

The house was packed. The couple immediately fell in love with the architecture, layout, and upgrades to the home and told the agent they'd probably make an offer.

The agent found a woman who seemed to be in charge and said, "My clients are very impressed with this property. Please tell the seller to expect a bid soon."

The woman stared at him. "Who are you?"

"I'm with two buyers for the open house," the agent said.

"Well," the woman told him, "this is an open house for the neighborhood. My family and I just moved in."

Embarrassed, the agent and the couple quickly left.



Waldo Spotlights...



The current monthly challenge between our offices is to "Get Up and Move" twice a day - the winning office gets Subway sandwiches from the Wellness Committee.



Scott Lamb enjoying the results of a successful spring turkey hunt.



Lori Hysell won the Monthly email challenge "Caught You Being Happy".

Dee Anne Mosman, Lauri Ovitt, and Rosie Esper made it to Portland for our quarterly walking challenge.



John Breidenbach, President and CEO of the Ontario Area Chamber of Commerce joined us for our May All - Employee Meeting. He shared the chambers local and national activities on behalf of business.

