

Waldo Connection

Quote of the Month: *One handwritten note is worth a thousand business letters.*

-Mark McCormack

Painting Season is Upon Us: Your Used Paint Rags Could Cause Dangerous Fires. Here's Why.

So you've just finished painting your house or refinishing furniture. Time to relax, right? Sure. But if you're not careful, you could cause a serious fire.

Simply put, rags that contain residue of oil-based paints and stains, paint thinners, varnishes, or polyurethane can spontaneously combust and catch on fire. Here's what happens: When oily rags begin to dry, they produce heat. Combined with oxygen they turn into combustible cloths that can quickly cause trouble.

Follow these steps to dispose of oil- or gas-soaked rags:

- *Hang them outside to dry in a safe area.* Spread them out and do not place them in a pile.
- *Dispose of them properly when they are dry.* If you use oily rags regularly, place them in a special container and have them emptied by a private contractor. If you use them less frequently, place them in a small, airtight, non-combustible container with a tight-fitting lid such as an old paint can. Cover them with water and an oil breakdown detergent. Then have them taken on the hazardous waste collection day in your area.

Don't overlook oily or paint-soaked rags when you're cleaning up. Thoughtful disposal prevents major disasters from happening.

Source: <http://www.mutualofenumclaw.com/thinkitthrough/blog-post-page/home-blog-posts/2015/07/14/your-used-paint-rags-could-cause-dangerous-fires.-here-s-why> by Michael Cousins

March Events

- 3/10 - All Employee Meeting
- 3/11 - Happy Birthday to Kim Stipe!
- 3/12 - Happy Birthday to Ray Waldo!
- 3/13 - Daylight Savings Time Begins
- 3/17 - Saint Patrick's Day
- Tuesdays - All Agency Department Meetings - 8:00am

Waldo Real Estate Welcomes Anthony Hackman

Waldo Real Estate in Ontario, OR is pleased to welcome Anthony Hackman to our professional Real Estate team. Anthony has lived throughout Oregon all of his life. After receiving his Bachelor of Science degree in business administration from Eastern Oregon University, he later settled in Prineville, Oregon and managed his family's chain of hardware stores for 10 years. In 2001, he moved his family to Malheur County and bought a small farm and worked as a Sheriff's Deputy for the last 14.5 years. His recent retirement has brought him to a new career as an Oregon/Idaho real estate broker.

Anthony is looking forward to assisting his clients to find their next home or successful real estate investment. Come by the Waldo Real Estate office in Ontario or give Anthony a call at 541-889-8160.



Field-Waldo Insurance Agencies Welcomes Rebekah Wagster to our Insurance Team

Rebekah is a new Customer Service Representative for our Nyssa office. She will be working with our personal and commercial lines customers. She has a year and a half prior experience in another local insurance office, and is excited to learn and grow with Field-Waldo.

Rebekah and family currently live in Nyssa, but have plans to build a home on their farm in Adrian this summer. Rebekah has been married 15 years to husband, Matt Wagster, who has been a farmer/rancher his whole life. Her two daughters are Claire and Sadie, both attend school in Adrian and are very active in sports and 4-H.

In Rebekah's non-work time, she enjoys being outdoors playing with her kids and their animals. She also likes to garden and quilt.



Consider Using Your Tax Refund to Buy Life Insurance...

Submitted by: Trisha Seese, Benefits, Waldo Insurance, Inc.

If you get money back from your tax return, what are you going to do with the money?

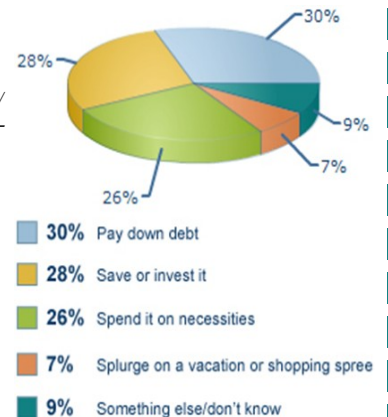
Why not use the money to help protect your family's financial future with affordable Term Life Insurance.

It may not be as fun as a family vacation but it's the responsible thing to do.

Source: <http://www.bankrate.com/finance/taxes/how-americans-will-spend-their-tax-refund-1.aspx>



Submitted by
Trisha Seese
Benefits,
Waldo Insurance, Inc



New Listing!

Classy beautiful home in Ontario, OR. 1833+/- sq ft, built in 1997, 2-3 bedrooms, 2 baths, hardwood floors, skylights, open kitchen/living room floor plan, large master suite, classy handicap amenities. \$184,999. Call Dee Anne Mosman, Broker, OR/ID, GRI, (208) 707-4444, cell or Scott Lamb, Broker, OR/ID, GRI, (208) 739-2119, cell. #262-16 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...



Dee Anne Mosman
Broker,
OR/ID, GRI

"Everything went smoothly and "issues" were dealt with professionally. Thank you very much and we look forward to doing more business with you!!"

- Kenyon Miller



Scott Lamb,
Broker,
OR/ID, GRI

Local
Friendly
Professional



Take the Right Attitude Toward Customer Service

Steve Hardison, who went on to become a successful executive coach, began his career in sales at Xerox. Product returns were against company policy at the time, but according to a story in the Chicago Tribune, one day Hardison decided to let one of his customers return a copier regardless of the rule. When his boss demanded an explanation, Hardison said, "If I lose a job because I took care of a customer, then I never had a job."

The next day his boss's boss called him into his office. Hardison fully expected to get fired. Instead the executive said, "I wish I had more people like you." His reputation for honesty and integrity was made.

You Can't Get Out What You Don't Put In

Motivational speaker Zig Ziglar likes to tell the story of his friend, Walter Hailey. Although he became a star salesman, Hailey's early career as an insurance salesman was rough. He endured frustration, anxiety, slammed doors, low sales figures, and uncertainty about his future.

One day he grew so discouraged that he went to his boss and told him that he was going to quit. His boss's response? "You can't."

Hailey repeated that he was quitting. The manager repeated, "You can't." Angry now, Hailey shouted, "Yes, I can!"

His manager replied, "Walter, you can't get out of the insurance business because you have never really gotten into the insurance business."

The words hit Hailey like a ton of bricks. For the first time in his life he realized that you can't get something out of an endeavor if you never put anything into it. Or as Ziglar puts it, "There are many people who 'join' a sales organization but never get into the business of selling."

Struggling Pitcher

A rookie pitcher was having a hard time pitching the game. The catcher became frustrated and walked out to talk with him.

"I know what your problem is," he said to the pitcher. "After one specific point in every game, you lose your focus."

"What point is that?" asked the pitcher.

"Right after the National Anthem," replied the catcher.

National Button Week, March 20-26

Sponsored by the National Button Society, which emphasizes the preservation and study of clothing buttons. Members collect buttons and support such objectives as promoting educational research and exhibitions, publishing and disseminating information about buttons, and preserving buttons for future generations.

Pets and Your Heart

Animals can find a special place in your heart. According to current research, they may also do your heart some good. Animals in the home offer some surprising health benefits. Researchers at the American Animal Hospital Association have found that pets improve the human condition, giving their owners lower blood pressure, heart rate, and anxiety levels. Pet owners also have lower levels of blood cholesterol and triglycerides in comparison to non-pet owners. Researchers at the University of California at Los Angeles have also found that Medicare patients who owned pets had fewer medical care visits than those who did not.

Pets also can have an effect on your mental health. People who have pets feel less loneliness and depression than those who do not. Pets offer more opportunities for outdoor activities and socialization, and they encourage you to get more exercise. They can improve your mood and reduce stress as well.

So if you have been considering welcoming an animal into your home, you can feel good about not only caring for your pet, but about the benefits you will have as well. In fact, according to Dr. Edward Creagan, an oncologist at the Mayo Clinic, getting a pet is one of the easiest and most rewarding ways of living a longer and healthier life. Having a pet isn't for everyone, as there is additional work and responsibility from pet ownership. But for most people, the benefits of having a pet outweighs the drawbacks.





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

Quick Tips: Home Tip

Increasing the security of your home doesn't need to be difficult or expensive. Make sure all your windows have blinds or curtains. Install motion sensors on outdoor lights. Trim bushes and shrubs around the outside of your home so that a burglar doesn't have a place to hide. If your front door is not visible from the street due to overgrown or misplaced vegetation, clear out this overgrowth.

Knowledge is Power

A SHOT OF WHISKEY - In the old west a .45 cartridge for a six-gun cost 12 cents, so did a glass of whiskey. If a cowhand was low on cash he would often give the bartender a cartridge in exchange for a drink. This became known as a "shot" of whiskey.

BUYING THE FARM - This is synonymous with dying. During WWI soldiers were given life insurance policies worth \$5,000. This was about the price of an average farm so if you died you "bought the farm" for your survivors.

IRON CLAD CONTRACT - This came about from the ironclad ships of the Civil War. It meant something so strong it could not be broken.

RIFF RAFF - The Mississippi River was the main way of traveling from north to south. Riverboats carried passengers and freight but they were expensive so most people used rafts. Everything had the right of way over rafts which were considered cheap. The steering oar on the rafts was called a "riff" and this transposed into riff-raff, meaning low class.

COBWEB - The Old English word for "spider" was "cob".

SHIP STATE ROOMS - Traveling by steamboat was considered the height of comfort. Passenger cabins on the boats were not numbered. Instead they were named after states. To this day cabins on ships are called staterooms.

SLEEP TIGHT - Early beds were made with a wooden frame. Ropes were tied across the frame in a criss-cross pattern. A straw mattress was then put on top of the ropes. Over time the ropes stretched, causing the bed to sag. The owner would then tighten the ropes to get a better night's sleep.

SHOWBOAT - These were floating theaters built on a barge that was pushed by a steamboat. These played small town along the Mississippi River. Unlike the boat shown in the movie "Showboat" these did not have an engine. They were gaudy and attention grabbing which is why we say someone who is being the life of the party is "showboating".

OVER A BARREL - In the days before CPR a drowning victim would be placed face down over a barrel and the barrel would be rolled back and forth in an effort to empty the lungs of water. It was rarely effective. If you are over a barrel you are in deep trouble.

BARGE IN - Heavy freight was moved along the Mississippi in large barges pushed by steamboats. These were hard to control and would sometimes swing into piers or other boats. People would say they "barged in".

HOGWASH - Steamboats carried both people and animals. Since pigs smelled so bad they would be washed before being put on board. The mud and other filth that was washed off was considered useless "hog wash".

CURFEW - The word "curfew" comes from the French phrase "couvre-feu", which means "cover the fire". It was used to describe the time of blowing out all lamps and candles. It was later adopted into Middle English as "curfeu" which later became the modern "curfew". In the early American colonies homes had no real fireplaces so a fire was built in the center of the room. In order to make sure a fire did not get out of control during the night it was required that, by an agreed upon time, all fires would be covered with a clay pot called-a "curfew".

BARRELS OF OIL - When the first oil wells were drilled they had made no provision for storing the liquid so they used water barrels. That is why, to this day, we speak of barrels of oil rather than gallons.

HOT OFF THE PRESS - As the paper goes through the rotary printing press friction causes it to heat up. Therefore, if you grab the paper right off the press it's hot. The expression means to get immediate information.



Kid's Corner

Q: Why can't you tease egg whites?

A: Because they can't take a yolk!

Q: What do you call a mischievous egg?

A: A practical yolker!

Q: Why do hens lay eggs?

A: If they dropped them, they would break!

Q: What do you get if a chicken lays an egg on top of a barn?

A: An eggroll!

Q: What does a confused hen lay?

A: Scrambled eggs!

Q: What day of the week do eggs hate the most?

A: Fry-day!

Q: How do eggs leave the highway?

A: They use the eggs-it!

Q: What kind of egg lives by the sea?

A: An egg shell!

Q: What does an evil hen lay?

A: Deviled eggs!

Q: Why did the chickens quit laying eggs?

A: Because they got tired of working for chicken feed!



Annual Waldo Agencies Celebrating Women in Business Luncheon with guest speaker, Sherri Hironaka, "Staying Inspired in Today's World"



Guest speaker, Sherri Hironaka.



Ellen Martinez and Barbara Waldo were presented with flowers in recognition and appreciation of their 42 and 51 years, respectively, with Waldo Agencies.

