

# Waldo Connection

**Quote of the Month:** *What we see depends mainly on what we look for.*  
– John Lubbock

## Thanks, Dawna, for 20 years!

Dawna Runnels joined us 20 years ago and has become one of our professional Personal Lines Service Team members. “I needed a change of direction and chose something out of my comfort zone. I started as a receptionist and ended up an insurance agent. I feel I have grown over the past 20 years and really enjoy our insureds.”



Dawna Runnels,  
Agent, Field-  
Waldo Insurance  
Agencies

## Thanks, Lori, for 15 years!

“It is hard to believe it’s been 15 years. There have been many changes in real estate in the past 15 years along with highs and lows in the market. Each day brings a new challenge in real estate, it is never the same old thing. I would like to say thanks to Dave and Barbara and all of my wonderful coworkers past and present for making the past 15 years wonderful!”



Lori Hysell,  
Broker and Admin  
Assistant,  
Waldo Real Estate

## Thoughtfully Riding the Waves – Boat Safety Tips

Whether you’re on a power boat, a jet ski, or just doing some sailing, getting on the water is exhilarating. It’s also risky if you don’t follow some basic safety and preparation rules.

### Here’s how to stay safe while on the water:

**Wear a Life Jacket** — Uncomfortable? Perhaps. Vital? Absolutely. 90% of all drownings happen because a person wasn’t wearing a life jacket. So even if you think you know how to navigate the water, be thoughtful and wear a life jacket.

**Know How to Navigate** — Skillful operation when meeting, crossing, or overtaking another boat can prevent cost damage, injuries, and loss of life. Maintain a proper lookout and safe speed at all times.

**Stay Sober** — Boating under the influence is illegal in all 50 states. And even if you’re not operating the boat, it’s still a good idea to limit your drinking to avoid the chance of accidents.

**Be Aware of Carbon Monoxide** — CO emissions are odorless, colorless, and can be deadly. Pay special attention inside the boat and around the swim platform. Learn the early symptoms of Carbon Monoxide exposure: Irritated eyes, headache, nausea, weakness, and dizziness.

**Take a Boating Safety Course** — They’re available, inexpensive, and will teach valuable skills to prevent accidents while operating your boat.

**Keep Your Boat Properly Maintained** — The Coast Guard Auxiliary and United States Power Squadrons® offer a free Vessel Safety Check. To learn more, visit [www.vesselsafetycheck.org](http://www.vesselsafetycheck.org).

Source: [www.safeboatingcouncil.org](http://www.safeboatingcouncil.org) by Jason Murdock and <http://www.mutualofenumclaw.com/thinkitthrough/blog-post-page/home-blog-posts/2015/05/29/boating-safety>



## May Events

5/5 - Happy Birthday to Dave Waldo!  
5/8 - Happy Mother’s Day!  
5/11 - All Employee Meeting  
5/30 - Memorial Day - All Waldo Offices Closed  
Tuesdays - All Agency Department Meetings - 8:00am

**“THE ATTITUDES WITH WHICH  
YOU APPROACH YOUR WORK  
CAN GREATLY SIMPLIFY THE ROLE IT  
PLAYS IN YOUR LIFE.”**

Source: *Simple Living for Busy People by Inspiro*



# New Listing!

# What People Are Saying...

139+/- acre hobby farm for sale. Terrific 3 bedroom, 2.5 bath, 2116+/- sq ft home with spectacular view. 37 acres farmable with water rights. 100+/- acre dry land grazing with sagebrush land and draws. \$450,000. Call Scott Lamb, Broker, OR/ID, GRI, (208) 739-2119, cell or Dee Anne Mosman Broker, OR/ID, GRI, (208) 707-4444, cell. #274-16 See this property at <http://www.waldore.com/>.



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“Cathy was wonderful to work with. Thank you.”  
- Ted and Teresa Allen



**Local  
Friendly  
Professional**



**Cathy Myers,  
Sales Associate, ID**



## 11 amazing real estate facts to entertain your brain

- Ever wonder why brass doorknobs are so ubiquitous?**
- Most people don't realize it, but McDonald's is not a burgers-flipping restaurant chain; it is one of the world's best real estate portfolios. Franchisees do the burger flipping and McDonald's gets paid handsomely for owning the best commercial real estate all over the world.
  - Warren Buffet is one of the richest men in the world and he still lives in the same house he bought in 1958. He paid \$31,500 for it.
  - Brass doorknobs disinfect themselves. Several metals including brass, copper, aluminum, iron, lead and silver are antimicrobial and they kill bacteria and brass is the most antimicrobial of them all.
  - In Scotland, home owners paint their front door red when they pay off their mortgage.
  - There's a guy who started with one red paper clip and traded his way up until he owned a house. True Story.
  - Charles "Pretty Boy" Floyd was a Great Depression era gangster who was viewed positively by the general public. When he robbed banks he would destroy the mortgage documents, which freed many citizens of their debts.
  - Monopoly was originally designed to teach players about the broken nature of Capitalism.
  - India's richest person built a \$1 billion home. It has 27 habitable floors, including six parking floors for capacity of up to 168 cars.
  - In New York, it is a legal requirement for a seller to disclose if a property under inspection is believed to be haunted by ghosts.
  - The Burj Khalifa is so tall that you can watch the sunset from the top of the building, take an elevator to the top, and watch the sunset all over again.
  - Using prefabricated modules, some builders in China are able to build 30-story skyscrapers in as little as 15 days.
- Source: By Seth Williams, <http://www.inman.com/next/11-amazing-real-estate-facts-to-entertain-your-brain/>*

## National Osteoporosis Month

Osteoporosis is a disease of the bone that makes a person's bones weak and more likely to break. It is called a "silent disease" because you cannot feel your bones getting weaker. There is no cure for Osteoporosis. There are steps you can take to prevent, slow or stop its progress. Diet, exercise and a healthy lifestyle are keys to preventing and managing the disease.

**Osteoporosis is serious, even deadly:**

- A woman's risk of hip fracture is equal to her combined risk of breast, uterine and ovarian cancer
- A man is more likely to break a bone due to osteoporosis than he is to get prostate cancer
- 24% of hip fracture patients age 50 and over die in the year following the fracture
- Six months after a hip fracture, only 15% of patients can walk across a room unaided
- Every year, of nearly 300,000 hip fracture patients, 25% end up in a nursing home and 50% never again regain previous function

**Osteoporosis is Costly:**

- Osteoporosis-related bone breaks cost patients, families and the healthcare system \$19 billion annually
- By 2025, experts predict the Osteoporosis will be responsible for 3 million fractures resulting in \$25.3 billion in costs

*Source: Visit the National Osteoporosis Foundation at [www.nof.org](http://www.nof.org) for further information*

## Care-giving has its rewards

As Americans live longer, families are feeling a heavier burden in the care-giving area. The Bureau of Labor Statistics estimates that some 40.5 million Americans are acting as unpaid caregivers for older family members. Most just help one person, but 22 percent are responsible for two people and 7 percent provide help to three or more. Most caregivers are between the ages of 45 and 64 (23 percent), but 17 percent of people older than 65 act as caregivers as well. The demands may be high, but many Americans find the work worthwhile. Yes, 32 percent describe care-giving as stressful, but 88 percent say helping out an elderly loved one is a rewarding experience.





### Mother's Day: A Short History

The second Sunday in May was officially proclaimed "Mother's Day" by President Woodrow Wilson in 1914. But it had a long history before then. In the 19th century, Anna Reeves Jarvis organized Mother's Work Day to heighten awareness of local sanitation issues in her home state of West Virginia, and then expanded her efforts to improve health and sanitation during the Civil War. Julia Ward Howe (who wrote the words to "The Battle Hymn of the Republic") promoted a "Mother's Day for Peace" in 1872.

On May 9, 1905, Anna Reeve Jarvis's daughter, Anna Marie Jarvis, privately commemorated her mother's death two years before. Then, in 1906, Jarvis organized a larger celebration of motherhood at her church in Grafton, West Virginia, with more than 400 children and their mothers participating. After that, Jarvis began working for a national day of recognition for mothers. West Virginia recognized Mother's Day first, in 1912, followed by Wilson's proclamation in 1914.

Ironically the younger Jarvis never had any children of her own.

### The Circle of Lies

A common safety rule these days, if your clothes catch on fire, is to stop, drop and roll. But a safety rule for the pioneers of Westward expansion was, if Indians attack, circle your wagons. Stop, drop, and roll could save your life, but circling can kill you. Can you imagine the time, labor and logistics that would go into circling even a few wagons? Accomplishing this task would be a load off the pioneers' minds - but before it could ever happen, the Indians would have taken a load off the pioneers' minds by scalping them. Circling the wagons was an invention of Hollywood filmmakers who liked the way it looked on film. Some wagon trains did form a circle when they stopped for the night, but not to protect themselves against an attack - they did it to create a makeshift corral to contain the animals.

Source: *Stupid History*, by Leland Gregory

### What's in a name?

Choosing a new child's name can open a world of possibilities to new parents. Celebrities frequently go for something offbeat and original (Apple, Moon Unit, and so forth). The rest of us frequently opt for the tried and true. Here are the most popular baby names over the decades, from the History Buff website:

|       | Girl     | Boy     |
|-------|----------|---------|
| 2000s | Emily    | Jacob   |
| 1990s | Jessica  | Michael |
| 1980s | Jessica  | Michael |
| 1970s | Jennifer | Michael |
| 1960s | Lisa     | Michael |
| 1950s | Mary     | James   |
| 1940s | Mary     | James   |
| 1930s | Mary     | Robert  |
| 1920s | Mary     | Robert  |
| 1910s | Mary     | John    |
| 1900s | Mary     | John    |

### Why Hagerty®?

At Hagerty, they're as passionate about classics as their clients are. Their deep knowledge of classic vehicles and their owners allows them to offer better coverage for less. They offer:

**Guaranteed Value™ coverage** – They'll agree up front on a fair value for your classic, and in the event of a covered total loss, you'll receive that full amount, less any deductible or salvage value, if retained. Guaranteed.

**Flexible usage** – Classic and collector cars were made to be driven. Whether you're going to a show or taking a cruise to an ice cream shop, you are protected.

**Hagerty Plus® Roadside Service and Benefits** – A comprehensive 24/7 full service roadside assistance program specifically for collector cars. It offers service for lockouts, battery jumps, tire changes, emergency fuel delivery and more. Includes guaranteed flatbed towing with soft straps.

**Expert claims handling** – Their claims adjusters are trained in classic vehicle repair. In event of a claim, they offer stock original replacement parts and even have specialists on staff to hunt down rare and hard to find parts.

**Low premiums** – Because they only protect classics, they're able to offer insurance at rates considerably lower than daily driver insurance.

To make sure your classic is properly protected, contact Lauri Ovitt, Waldo Agencies, to learn more about a Hagerty policy.

Source: <https://www.hagertyagent.com/Resources/Marketing-Materials/Hagerty-Approved-Content>



Lauri Ovitt, Agent, Field-Waldo Insurance Agencies

HAGERTY

### Help Teens Cope With Acne Woes

Do you have a teen or pre-teen suffering from acne? Help him or her deal with this awkward stage with this advice:

- Don't brush off their concerns. Saying acne doesn't matter or that it will just go away eventually is insensitive and doesn't acknowledge teens' very real feelings.
- Share some of your own experiences. Demonstrate your empathy by recounting a time you felt ugly or embarrassed about acne when you were your children's age.
- Explain that acne problems are normal. Remind teens that acne will go away in time. Point out that their friends are experiencing the same worries, too.
- Offer useful advice. Emphasize that eating right, drinking water, and keeping clean will help.

### Teens and social media: What's really going on?

If you think your kid is checking his or her smartphone every 30 seconds, you may not be far off. A study of more than 200 eighth-graders reported on the CNN website found that the heaviest social media users check the Internet more than 100 times daily, even when they're in school. What are they looking for?

- *Checking their online posts for comments and "likes": 61 percent.*
- *Seeing whether friends are doing things without them: 36 percent.*
- *Making sure friends aren't saying mean things about them: 21 percent.*

Fifteen percent of teens in the study reported receiving inappropriate photos. And 94 percent of parents were unaware of the amount of fighting that occurs on social media.



**A Long-Awaited Visit**

An elderly grandmother was giving directions to her visiting grandson. "You come to the front door of the apartment building and use your elbow to push the button for unit 412, that's my apartment. I'll buzz you in, and you can use your elbow to push the door open. The elevators are on the right. Use your elbow to press the up button, and then use your elbow to press the fourth floor, and then—"

"Grandma," the young man interrupted. "Why do I have to keep using my elbow?"  
The woman paused. "You're not coming empty-handed, are you?"

**Mistaken Identity**

Ron called 911 when his pregnant wife Ann went into contractions. The dispatcher asked some quick questions to help him relax: "How far along is she? Where is the nearest hospital? How far apart are the contractions?" Finally she asked, "Is this her first child?"

"No," Ron replied, rattled. "This is her husband!"

# Waldo Spotlights...



Dawson Mosman and his mother, Dee Anne Mosman, celebrating Dawson's "Academic Achievement" Award.



Bailey Myers presented us with the fascinating high lights of her trip with a team of FFA students to South Africa. She brought back a greater awareness of South African agricultural methods and our mutual trade programs. Her father, Jed Myers from Bank of Eastern Oregon joined us.



Amy Haile was "Caught Being Kind" by several of the Waldo staff. Thanks, Amy! Hope you enjoyed your treats!

As part of Waldo Agencies Wellness Program employees participated in the National Walking Day early morning walk at Beck Kiwanis Park.

