

Quote of the Month: *You either get bitter or you get better. It's that simple. You either take what has been dealt to you and allow it to make you a better person, or you allow it to tear you down. The choice does not belong to fate, it belongs to you.*

-Josh Shipp

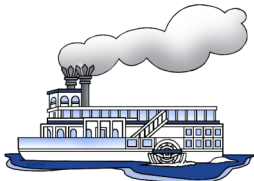
Change is Inevitable and Hard to Accept Fulton's Folly

When Robert Fulton first showed off his new invention, the steamboat, skeptics were crowded on the bank of the Hudson River yelling. "It'll never start! It'll never start!" But it did.

After a lot of cranking and groaning, the new boat got going.

As the Steamboat made its way down the Hudson river on its maiden voyage, these same skeptics were quiet for only the briefest of moments, when they started chanting, "It'll never stop! It'll never stop!"

Source: "When you Grab a Cat by the Tail" by Rob Lebow & William L. Simon



October Events

10/3 - Happy Birthday to Kris Warren!

10/8 - Happy Birthday to Rosie Esper!

10/12 - All Employee Meeting

10/15 - Happy Birthday to Carla Bourque!

10/31 - Halloween

Tuesdays - All Agency Department Meetings - 8:00am

Take Advantage of Medicare Open Enrollment 2017

Medicare open enrollment allows people who qualify for Medicare Parts A and B to enroll in Medicare plans without having to worry about not qualifying because health problems or pre-existing conditions that they might have.

Medicare Open Enrollment 2017 will occur from **October 15, 2016 to December 7, 2016**. While open enrollment does not apply to Medicare supplements, this is the time to review your Medicare Advantage plan and/or your Medicare prescription drug plan.

- Medicare Advantage plans may have coverage changes, provider network changes, as well as premium changes.
- Medicare Drug Plans may have formulary changes as well as premium changes.
- In some cases, your present plan may not be available. In that case, you would not only have open enrollment to choose a new plan but would also have a special election period.
- Members should choose a plan that fits their needs for coverage, providers, formulary, and budget. **While you can find an enormous amount of information on the internet, here at Waldo Insurance, we like to talk face to face to assist you in finding the plan that is right for you.**



Mike Ward, LUTCF,
Manager - Benefits
and
Trisha Seese, Benefits

When Teamwork Fails

One day all the parts of a man's body realized that they were doing all of the work while the belly got all of the food. The belly, they thought, was lazy and unproductive, and the whole situation seemed unfair.

They decided to go on strike until the belly agreed to do its share of work. The legs wouldn't walk to the refrigerator or cupboard, the hands wouldn't put food in the mouth, the teeth wouldn't chew, and the throat wouldn't swallow.

After a few days, though, the legs grew too weak to walk anywhere. The hands couldn't do any work. The mouth grew parched and thirsty. Eventually the body shut down and died for lack of food. The moral of the story? Every member of a team plays his or her part, whether it's obvious or not.



New Listing!

Immaculate 948 sq. ft. 3 bedroom, 2 bathroom home, vaulted ceilings in living room, all appliances (5 years old) are included. Gas BBQ on covered patio also included. 2 car garage. Yard is landscaped, has irrigation, underground sprinklers and storage shed. Perfect for someone wanting to downsize or first time home buyers. Listing agent is related to seller. Call Carla Bourque, Sales Associate, ID, (208) 409-5317, cell. #170-16 See this property at <http://www.waldore.com/>.



Waldo Real Estate
129 N Plymouth Ave
New Plymouth, ID
Office 208-278-5252



The Birth of the Jack-o'-lantern

Have you ever wondered how the practice of turning a pumpkin into a scary jack-o'-lantern started? Here's the story:

Jack-o'-lantern sounds Irish because it is. The flickering, carved pumpkin faces that animate the American Halloween derive from an old Irish custom of creating rustic lanterns from vegetables. The Irish child's typical Halloween flashlight was a hollowed-out turnip or potato with a candle inside. When the Irish landed in America in the nineteenth century, they were quick to spot the possibilities in the pumpkin, and a new tradition was born.



Six Tips to Keep Your Home Safe When Selling

- ✓ Stow away valuables. You should walk through your house before a showing or open house to make sure everything of value is out of sight including personal information, jewelry, artwork, cell phones, and gaming systems.
- ✓ Remove or lock up prescription medications. Prior to showings or open house are another key item to protect.
- ✓ Remove family photos for your safety. Removing photos can help protect your family's privacy
- ✓ Make your house safe for buyers and agents. Turn on your lights prior to showings so buyers can move through your home safely. Remove obvious weapons like guns and knives.
- ✓ Keep the house locked and consider extra monitoring. Consider adding deadbolts, secure sliding glass door, and keep windows securely closed and locked.
- ✓ Beware of unexpected visitors. When your house is for sale, should you get unexpected visitors at your front door and you weren't expecting any showings, don't let them in. Only real estate professional who have made and appointment and use the lockbox should gain access to your home.

Cautions: If something doesn't feel right, trust your gut – you and your agent have the right to decline any showing request. When returning home after a showing, don't assume that everyone has left - walk through the entire house – checking each room.

Source: Excerpts from Idaho Press Tribune 8-27-16 article by Boise Regional Realtors

What People Are Saying...

Thank you so much, Mike for all the help you have been to us with Medicare insurance. We really appreciate having you to work with and know everything is done right and explained to us. Also to have your office close and available at all times.

-Pete and Barbara Fifer



Mike Ward,
LUTCF,
Manager - Benefits

**Local
Friendly
Professional**



We cannot express enough how great Carla is. From day one talking with her on the phone from almost 1800 miles away she listened and went right to work, helping us find the perfect place for our new build. And even after it was all done she continues to check in to make sure everything is going good. We love Carla!

-Gregory and Barbara Meisson



Carla Bourque,
Sales Associate, ID

October 12 is National Farmers Day!

The holiday was once known as Old Farmers Day. It has been around since the 1800s, although no one remembers exactly when it started or who started it. The holiday takes place at a good time for farmers, since this time of year is toward the end of the harvest, one of the only times a busy farmer can take a little break!

The holiday celebrates everyone around the country who works to grow food for us.

Source: <http://www.oopsydaisy.com/2015/10/national-farmers-day-is-october-12/>

Did You Know: Oregon's Top 10 Commodities

1. Cattle/calves, \$914 million
2. Greenhouse/nursery, \$894 million
3. Hay, \$604 million
4. Milk, \$474 million
5. Grass seed, \$383 million
6. Wheat, \$217 million
7. Potatoes, \$176 million
8. Pears, \$152 million
9. Wine grapes, \$147 million
10. Onions, \$125 million

— Information from the Oregon Department of Agriculture

Source: http://www.argusobserver.com/news/malheur-county-crops-among-oregon-s-top/article_748ddd6a-60ae-11e6-91a7-3b329e52ae1b.html





Did You Know: Your Lively Liver October is National Liver Awareness Month.

- * Your liver is the largest internal organ in your body, typically weighing about three pounds.
- * About 24 ounces of bile is produced by your liver every day. Bile is stored in the gallbladder and assists in the digestion of fats.
- * A large portion of your liver, up to 80 percent, can be removed, with the remaining part continuing to function. Within a few months, your liver would grow back to its original size.
- * Liver disease, including cirrhosis, is the 7th leading cause of death of adults between the ages of 25 and 64 in the United States.
- * Shakespeare coined the term "lily-livered" in his play Macbeth. Because a healthy liver is dark reddish-brown, a pale or white colored liver alluded to a lack of blood and therefore courage.
- * Liver cells do not have nerves.
- * Your liver affects nearly every physiological process of your body. It performs over 500 different chemical functions.
- * Your liver can filter over a liter of blood each minute.

The Dangers of Heating Water

Although it may seem like making a big deal out of nothing, there can be some dangers to heating plain water in your microwave. Water placed in a clean cup, with nothing else in it, and heated for several minutes, can spray upwards and outwards when removed from the microwave. Water heated in this way actually heats to beyond the boiling point, even when no bubbles appear in the water or on the surface. This is called "superheated" water.

Once the cup is removed, any small disturbance can trigger the release of the stored energy, forcing the water to be violently dispelled outward. Anything from moving the cup to adding instant coffee to stirring the water can trigger this reaction. This scalding water can be propelled upwards and can burn your hands, arms, and face severely. There is also the risk of serious eye injury.

How can you protect yourself from this hidden danger? If you are boiling plain water, use a teakettle on the stovetop, rather than using the microwave. If you do use the microwave to boil water, place a wooden stir stick in the water before heating. Never microwave a full cup of water. Generally, you should only fill the cup a third to a half full. After removing the cup of water from the microwave, let it sit for several minutes before adding anything to it. Do not heat water for an extended time the microwave. Only heat for the minimum it takes to heat your water, usually no more than two minutes for eight ounces of water. Don't heat water twice in a microwave, as the effect is made even worse.

Real Love

The elderly man in his eighties, hurried to his doctor appointment at 8am. He wanted to finish quickly because he must be somewhere by nine. The doctor asked what the next appointment was. He proudly said that at 9am every morning he is at the hospital to eat breakfast with his wife. The doctor asked in what condition his wife was in. The man said that his wife had Alzheimer's disease, and for the past 5 years she hasn't known who he is. The doctor was surprised and asked the man why he continues to go faithfully if she has no idea who he is... the old man replied, "because I still know who she is." This my friend, is real love...



One day, when my children are grown, I hope they still come through that front door without knocking. I hope that they head to the kitchen for a snack, and rifle through the mail looking for a magazine they always read. I hope they come in and feel the weight of adulthood leave them, for they are home. For my children, my door will forever be open. Above all else, I hope they know this without me telling them.
Love speaks clearly enough.

Q-Tip Trivia

Originally, Q-Tips were called Baby Gays because they were supposed to be for babies. But quickly it was realized that not just babies loved these things so the brand changed their name to Q-Tips (the Q standing for Quality.) In the 1950s, Q-Tips partnered with America's top Hollywood makeup artist, Ern Westmore, to create the "Lesson in Loveliness with Q-Tips" booklet instead of our preferred title "T-Tips: Not just for cleaning out your earwax!"

Source: Q-Tips Website

Build the Kind of Relationships That Support Your Success

No matter how self-sufficient you are, you won't succeed on your own. You have to build relationships with people who can help you achieve your goals. Here are some guidelines for creating lasting relationships no matter what you're working toward:

- Be as positive and cheerful as possible. Don't criticize, complain, or condemn the people you're working with. Offer helpful feedback, don't share negative thoughts about your personal life, and accept other people's viewpoints and opinions.
- Show gratitude. Give praise and approval to people who are helping you. Make others feel more valuable and important by acknowledging their actions and presence graciously. Supporters will gravitate toward you, and you'll be welcome wherever you go.
- Admire the achievements of others. Don't focus only on your own success. Celebrate the achievements of everyone in your network. Avoid jealousy, and make admiration your goal.
- Be straightforward. Agree or disagree with others when appropriate. Be honest with your opinions. People will feel comfortable in your presence when they know where you stand and what you genuinely believe.
- Pay attention to others. You can pay anyone a great compliment simply by focusing your attention on him or her. Nothing makes a human being feel more special than to be seen and heard.



An Easy Choice?

A manager was interviewing a job candidate. After reviewing the applicant's qualifications, he went on to some questions designed to probe the man's personality.

"If you could have a conversation with someone living or dead," he asked, "who would it be?"

The candidate thought for a moment and then responded, "The living one."

No Suitable Punishment

An Air Force cargo plane landed at a base in Greenland. After off-loading their cargo and receiving further orders, the captain and crew had to wait for the truck to arrive and pump out the aircraft's holding tank.

The truck was late, and when it finally showed up, the private took his time hooking up the hose and beginning the process.

The impatient captain started yelling at him, threatening dire punishment if his tank wasn't cleaned out pronto.

The private sigh. "Sir, I'm a private, I'm stationed in Greenland, it's 37 degrees below zero, and my job is pumping waste out of airplanes. How exactly are you going to punish me?"

Waldo Spotlights...



At the September All-Employee Meeting Adam Brown, City Manager, and Anita Zink, Human Resources from the City of Ontario and Polli Buzzini (right) coordinator from the Life Flight Network. Adam and Anita shared their experience and positions at the City. Polli gave us a very helpful Life Flight group membership program review. Thanks to all three!



Rosie Esper won the monthly Wellness Challenge "New Healthy Habit".



Dee Anne Mosman introducing the Wellness Challenge for September "Add one vegetable/fruit a day to our diets".



Anthony Hackman, working on the Succor Creek Fire. Thanks to all who keep us safe during fire season.

John Faw enjoyed a salmon fishing trip on the Kenai River in Alaska.



Rosie Esper enjoyed a white water rafting trip on the Payette River, near Lowman, ID.



Dawna Runnels granddaughter, Bristol, with her ribbons from Malheur County Fair.