

Quote of the Month: Life is about creating new opportunities, not waiting for them to come to you.
— Salma Hayek



✓ Local 933 SW 30th St 267 A Street W 218 Main St
Ontario, OR 97914 Vale, OR 97918 Nyssa, OR 97913
✓ Friendly T 541-889-9181 T 541-473-3157 T 541-372-5301
✓ Professional F 541-372-3069 F 541-372-3069 F 541-372-3069

You may need FLOOD INSURANCE this spring!

Call one of **Field-Waldo Insurance Agencies, Inc.'s** Certified National Flood Insurance Agents to answer your flood insurance questions.

NOTE: There is a 30 day waiting period before policy goes into effect.



What You Should Know about Flood Insurance:

Submitted by Rosie Esper, Agent

1. There is a 30 Day Waiting Period before the policy goes into effect.
2. Pay Plans are NOT available. 12 Month Premium must be paid in full.
3. Once the policy has officially gone into effect, the policy is locked in for the full year. Cannot cancel mid-term.
4. Flooding is considered standing water on normally dry ground and 2 or more acres or 2 or more residential properties must be affected.
5. Residential property does not necessarily need to be another house. It can be the street, fire hydrant, etc.
6. Flooding that results from damage to irrigation pipes due to gophers/rodents is covered!
7. Separate policies may be required for each structure on the property.

March Events

- 3/8 - All Employee Meeting 8:00am
- 3/11 - Happy Birthday to Kim Stipe!
- 3/12 - Happy Birthday to Ray Waldo!
- 3/12 - Daylight Savings Time Ends
- Tuesdays - All Agency Department Meetings - 8:00am

Waldo Real Estate Welcomes Rod Elson!

On January 8th, 2017, the Idaho Air National Guard held a retirement ceremony for Chief Master Sergeant Rod Elson to celebrate over 31 years of service. Rod will be officially retired on March 1st, 2017. The ceremony recapped the highlights of his career, presentation of retirement certificate and letter from former President George W. Bush, and gifts of recognition from other units. Rod is the newest addition to the Waldo Real Estate team.



Rod says: "I was raised on a ranch/feedlot near New Plymouth, Idaho and have made the Treasure Valley my home for the majority of my life. I've served my country and state for over 32 years with the United States Air Force and the Air National Guard eventually retiring as the Chief Enlisted Manager with the Human Resource Office. I hold a Masters of Business Administration from American Military University and a Bachelor of Science degree in Industrial Engineering Technology from Southern Illinois University at Carbondale. I've been a professional auctioneer for over 20 years experienced in Real Estate, Estate, Heavy Equipment, Farm, Auto, and Benefit Auctions. I'm excited about my opportunity to serve you and our community over the next few years."



Rod Elson,
Sales Associate, ID/OR

5 Questions to Ask if You Keep Guns in Your Home

There are an estimated 300 million firearms in U.S. homes. And, with a lot of guns comes the potential for a lot of gun-related accidents. So, ask yourself these questions to help prevent your household from experiencing one.

1. How secure are my guns? Nobody — especially kids — should be able to access your firearms without your permission or knowledge. Keep them in a gun safe or locked cabinet, and consider a gun-locking device as a second layer of security.
2. Are my firearms loaded? Whenever they aren't in use, keep guns unloaded. And, every time you access a gun, check again that it isn't loaded.
3. Where's the ammo? Keeping ammunition separate from firearms, in a locked location, is yet another layer of security.
4. How much does my family know? Everyone should be aware that you keep guns in your house. And, remind kids regularly not to touch any firearms, anywhere — even if they find one in someone else's home.
5. What does my insurance cover? Homeowners policies may cover accidental and negligent acts, but typically not intentional ones, which means you might not have liability protection even if you take action in self-defense. We can advise you on whether an umbrella policy is appropriate and also make sure all of your guns are covered. Many policies have limits on property coverage for firearms. Give us a call to learn more.

Keeping firearms in your home is a personal choice. And, if it's one you make, be sure you do so safely. Because we here at Waldo Agencies care about your family and our community, and we know you do, too.

Source: <http://www.safecoagentnews.com>



New Listing!

Beautiful 86.32+/- acre farm with 77.2 acres of water rights. Property is fenced and cross fenced. Home is 3 bedroom, 2 bath with central air. Property includes a large hay cover and a small shop. \$395,000. Call John Faw, Principal Broker, GRI, OR/ID, (208) 739-2925, cell or Anthony Hackman, Broker, OR/ID, (541) 216-0101, cell. #304-16 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...

"Helpful through every step of the process. Wonderful group. Carla was just awesome and truly cares about her clients."

-Thomas and Amanda Reed

"Carla was on the ball and nailed it. She's awesome!"

-Laura Bernard



Carla Bourque,
Sales Associate, ID

**Local
Friendly
Professional**



Sticking to Values

In 1859 a train crashed near Johnson Creek, Wisconsin, killing 14 people. Two of the victims had recently become policyholders of the newly formed insurance company Northwestern Mutual. Claims for the accident added up \$3,500—but the new organization had only \$2,000 on hand.

They could have denied the claims. Instead, the leaders immediately took out a loan to pay the claims and show their policyholders they were committed to doing the right thing. It's a story that defines Northwestern Mutual's values, and one that its leaders have told employees and customers ever since.



Finish Your Day Off Right

A good beginning sets the tone for a successful workday. The last 10 minutes of your day can help you be productive tomorrow. Practice these habits to close your day on the right note:

- Update your to-do list. Check off what you've accomplished and add fresh tasks for the morning. Prioritize your items.
- Organize your workspace. Take a few minutes to put things away and make sure everything on your computer is in the right folder.
- Review urgent messages. Respond only to those that require your immediate attention.
- Reflect on the day. Spend a few moments thinking about what you've seen and learned, and consider how you can be most effective tomorrow.
- Review your schedule. What meetings do you have coming up? Make sure you're prepared.
- Thank people. Identify the employees and co-workers who helped you during the day and thank them.
- Leave. Don't linger, or you may get sucked back into unnecessary tasks. Leave work at work.



Reduce Anxiety in Your Children

Many people think of childhood as an innocent time free of worries, but today's kids face all kinds of stress that parents may not be aware of. To reduce their anxiety levels, follow this advice:

- Limit screen time. TV and the internet can send lots of disturbing messages to your kids every day. Monitor what they're watching, and enforce a reasonable limit so they're not overwhelmed by negative news.
- Review your schedule regularly. Children crave predictability and order, and when plans change unexpectedly, they can get stressed out. Meet once a week to go over your schedule so everyone knows what to expect.
- Keep kids busy. Children won't have time to worry when their minds and bodies are active. Play games, do exercises, take them to the park or a museum—just keep them occupied as much as possible throughout the day.
- Make sure they get enough sleep. Fatigue exacerbates anxiety, so get children to bed on time and help them get the sleep they need. Start the process early enough that they're relaxed and ready for sleep at bedtime.
- Eat a healthy diet. Soda and snacks filled with sugar and caffeine can get children (and adults, for that matter) hyped up, making calm thought and relaxation more difficult. Stick to fruits, vegetables, low-fat foods, and drinks that aren't loaded with sugar or stimulants.

Punctuation is Powerful

Maria Feodorovna, the wife of Tsar Alexander III of Russia, was known for her charitable works. According to one story, she once saved a condemned man from exile in Siberia by moving a single comma in the warrant signed by her husband.

The original document read: "Pardon impossible, to be sent to Siberia." The Empress moved the comma so the warrant read: "Pardon, impossible to be sent to Siberia." The man was saved and released.





Books: Not Going Away

Since the rise of e-books and e-readers like the Kindle, pessimistic pundits have predicted that the physical book would soon become obsolete. That isn't happening yet, though. A study from the Pew Research Center found that 73 percent of Americans have read at least one book in the last 12 months (a number unchanged since 2012), and most of them are reading print books: The survey found that 65 percent of Americans picked up a physical book when they read in the past year, far more than those who read at least one e-book (28 percent) or listened to an audiobook (14 percent).



What's In a Name?

Authors can spend years working on their novels, but sometimes they struggle trying to find just the right title. Try to match these working titles of well-known stories to the final selection:

1. First Impressions	a. Little Dorrit, by Charles Dickens
2. Nobody's Fault	b. Lolita, by Vladimir Nabokov
3. Trimalchio in West Egg	c. Nineteen Eighty-Four, by George Orwell
4. Strangers From Within	d. Pride and Prejudice, by Jane Austen
5. The Kingdom by the Sea	e. Of Mice and Men, by John Steinbeck
6. The Last Man in Europe	f. Brideshead Revisited, by Evelyn Waugh
7. Something That Happened	g. The Great Gatsby, by F. Scott Fitzgerald
8. All's Well That Ends Well	h. War and Peace, by Leo Tolstoy
9. A House of the Faith	i. Lord of the Flies, by William Golding

Answers: 1 (d); 2 (a); 3 (g); 4 (i); 5 (b); 6 (c); 7 (e); 8 (h); 9 (f)

Technology Changing Our TV Habits

The days of the whole family sitting around the TV watching the same show are over. We're still watching programming, but the options have boomed. According to The New York Times, the average American adult watches five hours and four minutes of TV per day, most of it live programming—about four and a half hours, with another 30 minutes coming from DVRs. That sounds like a lot, but it's actually down by 19 minutes from two years ago.

Most live programming is watched by people over 50. People 24 and under view about two fewer hours of live TV and DVR programming per week than they did in 2015. Millennials (25- to 34-year-olds) watch an hour less per week than that, down from 27.5 hours to 26.5. Viewers between 35 and 49 now mostly watch about 22 minutes less live programming per week.

Approximately 50 percent of U.S. households have subscriptions to online streaming services like Netflix or Hulu. With tablets increasingly common - 58 percent of U.S. homes have at least one—time spent consuming media on them has risen 63 percent from 2015.

When we choose not to focus on what is missing from our lives, but are grateful for the abundance that is present...we experience heaven on earth."

--Sarah Ban Breathnach

17 Terrific Tips to be a Great Coworker

To support getting our jobs done and serving our clients, we each develop an individual work style. If our coworkers are put out or put off by our actions, it detracts from a pleasant, productive office environment. Consider these suggestions to be a great coworker.

1. **Say please and thank you.**
2. **Smile at people when you pass in the hall.**
3. **Learn your job and use the authority you have been given.** Avoid asking others questions you should know the answers to yourself.
4. **Acknowledge your coworkers for doing a great job.**
5. **Practice respectful meeting etiquette.** Be on time, be prepared, and participate by listening and responding. Turn off all electronic devices. If you need to take a call, leave the room promptly.
6. **Don't waste coworkers' time.** Be conscious of taking someone's time unnecessarily whether it's work related or personal.
7. **Telephone etiquette.** Do not use a speaker phone in an open workspace. Answer the phone no later than the third ring. Turn off the ringer on your mobile phone.
8. **Watch your talking style.** Keep your voice low so as not to disrupt others. Speak only as loud as necessary to be heard by the other party. Never swear. It is unprofessional and offensive.
9. **Don't whine or gossip.** If you have a complaint, speak to someone who can do something about it, either your boss or the person in charge. Offer a solution if you can.
10. **If it's broken, fix it or tell somebody.** If you find electronic devices, office furniture, or building issues that need repair or attention, take the initiative to report it to get it fixed.
11. **Practice considerate break room etiquette.** If you make a mess, clean it up. Do your own dishes. Close cabinet doors. If you take the last cup of coffee, make more.
12. **Minimize personal calls.** You're at work to work. Set boundaries with family and friends as to your availability.
13. **Keep an odor-free workspace.** Don't eat anything smelly at your desk and don't use personal fragrance.
14. **Respect another person's space.** Do not use someone's phone, computer, or work area without his or her permission.
15. **Leave your private life at the door.** Don't reveal too much information about your personal life to coworkers. Save it for family and close friends.
16. **Be a model for the behavior you want your coworkers to have.** Timeliness, accuracy, and courtesy are just a few.
17. **Keep your views of politics, religion, and social issues to yourself.**

Circulate this. Post it in the breakroom. Keeping this list visible will help avoid friction. Stay focused on what you're at work to do.

Source: Written by Emily Huling



He Can't Eat the Soup

An old man walked into a restaurant and ordered a bowl of soup. The waiter brought it out and set it down, but the man just sat there, looking at his soup.

"Is something wrong?" the waiter asked.

"I can't eat this soup," the man said.

"Is it too hot? Too cold? Wrong soup?"

"No," the man said. "I can't eat this soup."

So the waiter went into the kitchen to get the cook. The cook asked the same questions, but the old man just said, "I can't eat this soup."

"Well, let me try it," the cook said. "Where's the spoon?"

"That's why I can't eat the soup."



Proof

A woman went to a lawyer. "My neighbor owes me \$500, and he won't pay up. What should I do?"

"Do you have an IOU for the money?" the lawyer asked.

"No, it was just a promise."

"Here's what you do," the lawyer said. "Write him a letter asking for the \$5,000 he owes you."

"But he only owes me \$500," the woman said.

"And when he writes you back to say that, you'll have your proof!"

Waldo Spotlights...



Scott Bahem's son, Ty, took 3rd place at the Valley View wrestling tournament.



Winners of the Waldo 2016 Wellness Challenges



Waldo Agencies offered a CPR First Aid class to all interested employees. Fourteen employees participated and received Certified First Aid cards. Thanks Anthony Hackman for teaching the class!



To the left and down: The Nyssa Office learning how to make Sushi on lunch hour.

