



Quote of the Month: If I want to change the results, I have to change myself first. This is particularly true for me, the...CEO, but it is equally true for every employee.

—Ralph C Stayer, CEO Johnsonville Sausage Company, Wisconsin.

Follow These Rules for Your IRA

Setting up an IRA for your retirement can be a good investment, but it's not a simple process. Watch out for these common mistakes from the start:

- Not getting professional advice. Don't try to do it on your own. Accountants, financial planners, and lawyers have studied the complex financial and legal rules for retirement vehicles.
- Naming the wrong beneficiaries, or not naming any at all. Making your minor child a beneficiary will require a court-appointed guardian to manage the money until the child turns 18. If you fail to name a beneficiary, it is likely the IRA will become payable to your estate upon your death. This unnecessarily subjects the IRA to estate taxes.
- Confining yourself to the form. Most account agreements allow little space in which to name more than one beneficiary. Attach a sheet of paper with the information of all beneficiaries and exactly how you want the account to be distributed.
- Thinking your financial institution keeps records of everything. In this age of mergers and acquisitions, who knows where your records could be? Keep copies of your account agreement and beneficiary designations, and let your family know how to find them.

January Events

- 1/2 - All Waldo Offices Closed
- 1/7 - Happy Birthday to John Forsyth!
- 1/9 - Happy Birthday to Rebekah Wagster!
- 1/11 - All Employee Meeting, 8:00am
- 1/19 - Happy Birthday to Robert Curtis!
- 1/26 - Happy Birthday to Mike Ward!
- Tuesdays - All Agency Department Meetings - 8:00am

Drone Safety

5 Dos and Don'ts of Flying a Drone

Drones are exploding in popularity in our area and so are the news stories about someone flying too close to a commercial aircraft or shooting down a drone. These are real incidents, but with these five dos and don'ts of drone operation, you don't have to experience one.

1. Do know your drone — and your capabilities. Practice your maneuvering skills, including safe landings, in an open field or empty parking lot. You could even join a local club to learn how to fly. Once you do, be sure to stay away from people, wildlife, public events and, yes, your neighbor's pool party.
2. Don't forget to register your drone. In the eyes of the Federal Aviation Administration (FAA), your drone isn't a toy. It's an Unmanned Aircraft System, one you need to register with the agency.
3. Don't fly above 400 feet or within 5 miles of an airport. If you do, you'll violate FAA guidelines. Though flying near an airport may be possible after first obtaining clearance from the facility and control tower.
4. Do get authorization for commercial use. If you use a drone for commercial purposes, such as taking photos for your real-estate business, you must get FAA authorization first. Just using a drone for personal recreation? No authorization required.
5. Do understand the risks. Drones can weigh up to 55 pounds, so there's the potential for them to cause some serious damage — damage for which you might be liable. However, not all homeowners insurance policies provide liability coverage for hobby or model aircraft. Give us a call to find out what kind of coverage you might have.

Hey, we get it. Drones are affordable, fun to fly and have a number of interesting uses, such as aerial photography. Just remember to be smart and safe while yours is in the sky. And, if you're being impacted by someone else's drone use, it's best to talk it through. Because we here at Field-Waldo Insurance don't want to see you on the local news!

Source: <http://www.safecoagentnews.com/articles/new-msc-articles/>

Disaster Recovery Tip #49: Prepare Your Car for Winter Weather

As the holiday season approaches and colder weather moves in, it's important to prepare yourself when traveling. Be sure to have some emergency supplies in your car should you become stuck in the snow or simply stuck in traffic on a cold and wet day.

Here are just a few of the items we suggest you have handy in the car:
Phone charger: Consider getting a hand-crank or external battery charger in case your car's battery dies
Food and water: A few bottles of water and some energy bars will do fine
First-aid kit: Make sure to also keep extra medication for anyone with special medical needs such as diabetes or severe allergies.
A spare tire and all the parts to your car's jack.

Source: <http://www.agilityrecovery.com/disaster-recovery-tip-49-prepare-your-car-for-winter-weather/>



New Listing!

What People Are Saying...

6 bdrm, 2 bath, 2658+/- sq. ft., 2 story home. Complete remodel, two gas fireplaces, large backyard. Located across from TVCC. \$157,500. Call Dee Anne Mosman, Broker, GRI, OR/ID 208-707-4444 cell or Scott Lamb, Broker, GRI, OR/ID 208-739-2119 cell. See this property at <http://www.waldore.com/>.

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- Thomas and Amanda Reed
"Carla was on the ball and nailed it. She's awesome!"
- Laura Bernard



Carla Bourque,
Sales Associate, ID

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Hung Over? Learn About That Aspirin You're Taking

If you're nursing a headache after your New Year's Eve party, aspirin might be the answer. Here's how it came to be:

The Greek physician Hippocrates prescribed the bark and leaves of the willow tree as a pain reliever and fever breaker more than 2,400 years ago because they were rich in a substance called salicin, a naturally occurring compound that is similar to the chemical acetylsalicylic acid, now commonly known as aspirin.

In 1763, Rev. Edward Stone accidentally had tasted willow tree bark and was surprised by its bitterness. Stone subscribed to the belief that natural maladies often carry their own cures. Because the willow grew in a moist environment where rheumatic complaints were common, he tried it for relief and found it effective.

In the 1820s and 1830s a series of breakthroughs and experiments made extraction from natural ingredients possible. Later the superior chemical components were derived and buffered to make them easier on the stomach and mouth. The Bayer company made aspirin powder available to physicians to give to patients in 1899, and a year later introduced the first water-soluble tablets that cut costs of the pain reliever by half—making it widely available and popular.

Small Business Goes Global

Doing business internationally isn't just for the big players anymore. A survey by the foreign exchange organization USForex found that 58 percent of small businesses have overseas customers these days, and 72 percent expect to expand internationally in 2017. They don't see it as a gamble, either: Approximately 96 percent are confident about their ability to attract customers abroad.

What's driving the move? Businesses cited access to higher quality vendors or suppliers (43 percent), as well as high-quality talent (42 percent).

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.

Brain Drain: Control Your Appetite After a Long Day at the Office

Ever notice that you can feel starving after a long day at work even though you've spent it mainly at your desk? Scientists, as reported by The New York Times, say it happens because your brain, feeling tired, starts to want more fuel to keep going—even though you haven't exactly been digging ditches for eight or nine hours. The problem is that you're consuming calories your body doesn't actually need because your brain is telling you to.

One way around this dilemma is exercise. In an experiment at the University of Alabama at Birmingham, 38 college students met to discuss what their favorite pizza was. After the discussion, they were allowed to eat as much pizza as they wanted. On another day, they were brought back and given a series of tests from college entrance and graduate-level exams. Afterward, half the students worked out on treadmills while the rest sat quietly. The entire group was again served all the pizza they wanted, but the treadmill group ate less—about 25 fewer calories than at their previous session. On the other hand, the rest of the group actually ate 100 calories more.

The study suggests that a light workout after a mentally strenuous day may curb one's appetite—good to know before you sit down to eat.

Know When to Close Your Mouth and Let Others Speak

Knowing when to speak up is important, but knowing when to shut up is just as useful. But some people don't grasp that. Here are a few questions to determine whether you know when to pipe down:

- After you make your point, do you just have to add a few other comments?
- Do you say "in closing" or similar phrases several times before you really stop?
- Do you always have to have the last word in an argument or disagreement? Here are some communication tips:
- Be clear about what you are attempting to communicate.
- Avoid getting distracted by other issues, ideas, points, stories, etc.
- Learn to tolerate silence. It's an effective tool for helping other people open up.





Act of Forgiveness

During World War II, only one Japanese pilot managed to drop a bomb on the U.S. mainland. He was Nobuo Fujita, and he flew a long-ranger bomber across the Pacific to Oregon, where he dropped his payload over the city of Brookings and then returned successfully home.

Years later, Fujita traveled back to Brookings to apologize, giving the city his family's sword as a way of asking forgiveness. Not only did the town leaders forgive him, they made him an honorary citizen.

Stormy Weather

Seattle is known for its rainy weather. A visitor to the city arrived during a downpour, checked into her hotel, and went to bed. The next morning, the rain was an endless drizzle. The day after that was the same. Depressed, she bought an umbrella and went out to lunch.

On the street she noticed a small boy. "Hey, does it ever stop raining around here?"

"How should I know?" the boy asked. "I'm only 6."

Entice Children to go on Walks

Taking a walk is one of the simplest forms of exercise you can imagine. It's also a fun way to spend time with your family, especially your children. Try these tips for getting them out of the house and on the trail:

- Make it an adventure. Don't just say, "Let's go for a walk." Spark your child's interest with something like, "Let's look for leaves to collect," or "Let's find some animal footprints." This makes the walk sound like more of an activity and less like a chore.
- Think ahead. Before setting off, think about where you want to go. Will it be safe for your child? You don't want to wear children out, let them get too muddy, or force them to dodge cars and other obstacles. Plan a short walk at first. If children are still enthusiastic, you can always lengthen it.
- Walk at your child's pace. Don't make it a race (unless your child actually wants to run one). Match your speed to your child's. Encourage kids to stop and look at things—bugs, rocks, trees, etc. Be willing to go off and explore in a different direction if your child wants.
- Take your pet. Most children love animals. If you don't have a dog of your own, ask your neighbors if they'd like you to take their dog for a walk. Children will get a chance to run and play, making the walk more energetic and enjoyable.
- Dress appropriately. Make sure you and your children have the right shoes and other clothes. Sunscreen and hats are a must for bright days. Dress in layers so you can add or remove clothing depending on the temperature. If the weather is wet, wear boots.
- Pack a bag. Bring along some snacks—dried fruit and nuts, for example. Don't forget water and a first aid kit. You can also bring along a ball or other games so you and your kids have something to do once you reach your destination.
- Give kids a reward. You don't want to bribe them, but they'll be more enthusiastic if they know you'll take them out for ice cream or do something else fun at the end of your walk.

Use These Three Boxes for Creative Thinking

Experts often encourage people to think outside the box when trying to be creative. According to K.H. Kim writing at The Creativity Post website, you should consider three distinct boxes to unleash your imagination:

- Inside box. This box holds your expertise and knowledge, and it's useful for narrowing things down, focusing on specifics, and identifying options.
- Outside box. This box is flexible and holds all the possibilities. Let it relax your focus and explore everything, whether it's related to what you're working on or not.
- New box. This box lets you synthesize and refine ideas so you can implement them effectively. Use it to connect ideas and find new ways of approaching problems.



International Snowmobile Safety Week January 21-29, 2017

Snowmobiling is a fun and exciting family activity enjoyed by over 4 million people across the United States and Canada. The sport is a safe and an enjoyable form of recreation if done properly and with respect. The purpose of International Snowmobile Safety Week is to expose people to safe snowmobiling practices and to demonstrate how operating safely can prevent mishaps.

Safe Snowmobiling Means...

1. Never consume alcohol or drugs before or during snowmobiling.
2. Become familiar with the snowmobile you ride.
3. Operate at safe and reasonable speeds.
4. Stay on trails and areas where snowmobiling is permitted.
5. Avoid travel on unfamiliar frozen bodies of water.
6. Using extra caution at night.
7. Keep your snowmobile properly maintained.
8. Become familiar with the terrain you will travel on.
9. Listen to the weather forecast before you leave.
10. Always wear a helmet and proper clothing.
11. Never riding alone, and letting someone know where you are going and when you plan to return.
12. Carrying emergency supplies and learning survival skills.

The 5 key safety guidelines when riding in avalanche country are:

GET THE GEAR: Ensure everyone has an avalanche transceiver, shovel, and probe on their person and knows how to use them.

GET THE TRAINING: Take an avalanche course.

GET THE FORECAST: Make a riding plan based on the current avalanche and weather forecast.

GET THE PICTURE: If you see recent avalanche activity, unstable snow exists. Riding on or underneath slopes is dangerous.

GET OUT OF HARM'S WAY: One at a time on all avalanche slopes.

Don't go to help your stuck friend. Don't group up in runout zones.

Source: <http://www.snowmobile.org/ride-safe-and-have-fun.html> and <http://www.snowmobile.org/docs/snowmobile-safety-week-manual-2017.pdf>



Waldo Spotlights...

Annual Waldo Agencies Whole Farm Revenue Protection Seminar

