

Waldo Connection

Volume 12 Issue 12

Contact the Waldo Connection at bjwaldo@waldore.com.

12/1/18

Quote of the Month:

"It is quite possible to work without results, but never will there be results without work."

~ Anonymous



✓ Local 218 Main St Nyssa, OR ✓ Friendly Call(541)372-5301

Professional



HOLIDAY OPEN HOUSE Friday December 14th 1:00 PM to 4:00 PM

WALDO CONFERENCE CENTER 218 Main Street, Nyssa, Oregon

Conference Rooms and Office Space Available Call 541-372-5301



Brad Verigan Licensed Agent

We are excited to announce that HR/ Operations Manager Brad Verigan has recently fulfilled the insurance regulatory requirements to become a licensed insurance agent in Oregon and Idaho. This achievement will serve to both enhance Brad's extensive insurance risk management background and also to provide the opportunity to our assist our agency's current and prospective customers with their commercial and personal insurance needs.



Brad will continue in his Human Resources and Operations Management duties and now also provide agent responsibilities to emerging insurance opportunities that develop within our agency.

Congratulations, Brad, on your continued professional development!

Put a FREEZE on Winter Fires

It's fun to decorate for winter holidays, but holiday decorations can increase your risk for a home fire. As you deck the halls this season, be fire smart.

•Heating is the second leading cause of U.S. home fires, deaths and injuries. December, January and February are the peak months for heating fires. Space heaters are the type of equipment most often involved in home heating equipment fires, figuring in two of every five fires (40%).

•Often called the invisible killer, **carbon monoxide (CO)** is an odorless, colorless gas created when fuels such as gasoline, wood, coal, propane, etc. do not burn completely. In the home, heating and cooking equipment that burn fuel are potential sources of CO. Carbon monoxide incidents are more common during the winter months, and in residential properties.

 Most of the U.S. is at risk for winter storms, which can cause dangerous and sometimes life-threatening conditions. Blinding wind-driven snow, extreme cold, icy road conditions, downed trees and power lines can all wreak havoc on our daily schedules. Home fires occur more in the winter than in any other season, and heating equipment is involved in one of every six reported home fires, and one in every five home fire deaths.

•Portable generators are useful during power outages, however, many homeowners are unaware that the improper use of portable generators can be risky. The most common dangers associated with portable generators are carbon monoxide (CO) poisoning, electrical shock or electrocution, and fire hazards. According to a 2013 Consumer Product Safety Commission report, half of the generatorrelated deaths happened in the four coldest months of the year, November through February, and portable generators were involved in the majority of carbon monoxide deaths involving engine-driven tools.

•December is the peak time of year for home **candle fires**; the top three days for home candle fires are Christmas, New Year's Day, and New Year's Eve. Each year between 2012 and 2016, an average of 8,200 home candle fires were reported each year.

•Electrical home fires are a leading cause of home fires in the U.S. Roughly half of all home electrical fires involved electrical distribution or lighting equipment, while nearly another half involved other known types of equipment like washer or dryer fans, and portable or stationary space heaters. More statistics on electrical fires.

Source: National Fire Protection Association https://www.nfpa.org/Public-Education/Bytopic/Seasonal-fires/Put-A-Freeze-on-Winter-Fires

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Custom-built home on 9.7 acres. 4 bdrms, 3 baths, 5068 sq. ft. Gorgeous kitchen, 2 laundry rooms, family room, granite, hardwood, large bdrms, 3 car garage and much more!

\$675,000. #404-18 Dee Anne Mosman Broker, GRI, OR/ID ₽ 208-707-4444 cell Scott Lamb Broker, GRI, OR/ID 208-739-2119 cell See this property at

http://www.waldore.com/



Waldo Real Estate

Dirty Old Men

An elderly man in Louisiana owned a large farm for several years.

He had a large pond in the back. It was properly shaped for swimming, so he fixed it up nice with picnic tables, horseshoe courts, and some apple and peach trees.

One evening the old farmer decided to go down to the pond, to look it over, as he hadn't been there for a while.

Before he went, he grabbed a five-gallon bucket to bring back some fruit.

As he neared the pond, he heard voices shouting and laughing with glee. As he got closer, he saw it was a bunch of young women skinnydipping in his pond.

He made the women aware of his presence and they all went to the deep end.

One of the women shouted to him, "We're not coming out until you leave!"

The old man replied, "I didn't come down here to watch you ladies swim naked or make you get out of the pond naked."

Holding the buck up, he said... "I'm here to feed the alligator!" Some old men can still think fast.

Source: Unknown

EATING in THE FIFTIES

*Pasta had not been invented. It was macaroni or spaghetti. *Curry was a surname. *A take-away was a mathematical problem. *Pizza? Sounds like a leaning tower somewhere. *Bananas and oranges only appeared at Christmas time. *All chips were plain. *Oil was for lubrication, fat was for cooking, *Tea was made in a teapot using tea leaves and never green, *Cubed sugar was regarded as posh. *Chickens didn't have fingers in those days. *None of us had ever heard of yogurt. *Healthy food consisted of anything edible. *Cooking outside was called camping. *Seaweed was not a recognized food. *'Kebab' was not even a word, never mind a food. *Sugar enjoyed a good press in those days, and was regarded as being white gold. Prunes were medicinal. *Surprisingly muesli was readily available. It was called cattle feed. *Pineapples came in chunks in a tin; we had only ever seen a picture of a real one. *Water came out of the tap. If someone had suggested bottling it and charging more than gasoline for it, they would have become a laughing stock. The on thing that we never ever had on/at our table in the fifties... was elbows, hats and cell phones. Source: Unknown



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Broker, GRI, OR/ID



Your Notifications Are Lying to You

Notifications are for the benefit of the app, the phone, the social network. They rarely benefit you.

Allow texts and text-like messages from actual humans. For me that includes Signal, Facebook Messenger, Twitter DMs, and not much else.

If you check an app often, you don't need its notifications at all. You'll see your Instagram likes next time you open the app. You'll see your emails the next time you check your email.

Nobody needs news alerts. iPhone users, do you realize that many of your Android-using friends have never had news alerts on by default? They survived, and you can too. Chances are you learn about news in some other way (see rule #2). If you're worried you'll miss the hot topic of the day, use Nuzzel to notify you when 15 of your friends all share the same link.

Turn off all the badges. In your settings, stop apps from being able to put a little red-numbered badge on their icons. If there are one or two apps you want to use more, allow just those badges.

Get used to saying no. When you install a new app, it will want to send you notifications. Say no. Chances are, most of those notifications will just say "You haven't used this app lately!" If there's a task you really want to be reminded do, like working out or logging what you ate, set yourself a reminder to do that. Don't trust the app. You know it doesn't have your best interests at heart.

Use websites, not desktop apps. Installing an app on your desktop often gives it a direct line to system level notifications. If you're using (say) Slack in a browser tab, you can close that tab whenever you want to focus. You can also create home screen shortcuts to mobile websites in place of installing apps.

Schedule notification-free time. If you use Slack for work, tell it to snooze notifications from the minute you leave the office to the latest possible time you might arrive. (Wake up early some days? See rule #2).

Source: Excerpts from https://lifehacker.com/your-notifications -are-lying-to-you-1829334172?

utm source=pocket&utm medium=email&utm campaign=po ckethits



DON'T PLUG SPACE HEATERS INTO **POWER STRIPS**, fire officials warn

By Adam Forgie, KUTV, Saturday, November 17, 2018 The colder weather is here an so is the need to stay warm, but if you use a space heater, do not plug it into an extension cord or a power strip.

Doing so is a fire hazard, according to the fire authorities.

Power strips and extension cords are not equipped to handle the extra current flow needed to power a space heater and can overheat and even catch fire.

Firefighters said heating elements in a space heater can get up to more than 500°F to 600°F. They are reminding residents that a space heater should only be plugged directly into the wall, and always keep an eye on it when it's in use.

From 2009 to 2013, heating equipment was involved in an estimated 56,000 reported U.S. home fires - accounting for 16 percent of the total, according to the National Fire Protection Association (NFP). In those fires, 470 people died, 1490 were injured and \$1 billion in property damage was reported.

"Nearly half of all home heating fires occurred in December, January and February," the NFP said. "Space heaters, whether portable or stationary, accounted for two of every five of home heating fires." Source: idahonews.com.

How many Google searches per day on average in 2018?

There are over 2 trillion Google searches per day in 2018, but Internet Live Stats, an excellent source for making assumptions, claims around 5.5 billion searches done on Google per day or over 63,000 search queries done per second.

Source: Excerpts from https://ardorseo.com/blog/how-many -google-searches-per-day-2018/

The future of work won't be about college degrees, it will be about job skills

According to the survey Freelancing in America 2018, released Wednesday, 93 percent of freelancers with a four-year college degree say skills training was useful versus only 79 percent who say their college education was useful to the work they do now.

Sixty-five percent of children entering primary school will end up in jobs that don't yet exist, reveals the World Economic Forum.

The result is a proliferation of new, nontraditional education options.

Source: Excerpts from https://www.cnbc.com/2018/10/31/ *the-future-of-work-wont-be-about-degrees-it-will-be-about* -skills.html?__source=sharebar%7Cemail&par=sharebar

Make Them Pay

Many of today's children have serious cash flow, and with it should come increasing levels of responsibility. Here are a few age-related suggestions from finance writer and mom Carrie Kirby on the WiseBread website:

Children 4 to 6

Introduce life lessons about the monetary value associated with items and how things are purchased during this time when children are developing basic math skills. Areas to target for this group could include any extra goodies they want:

◆ Toys. Aside from the gifts they receive on birthdays and holidays, have children use their piggy bank stash to buy those "Can I have this?" items they fall in love with during everyday shopping trips. This might require that you inform your little ones about the choices available to them for whatever amount of money they have.

 Treats. You might pass by the ice cream shop or bakery every week when you go out with the family running errands, but that doesn't mean you have to make pit stops at those places each time you do. Help children understand the value of a treat by occasionally making them pay for their own.

Adolescents 7 to 12

By this age most children receive a decent allowance and might even supplement that money with additional earnings collected from doing odd jobs for neighbors. Money lessons for this group should involve:

 Things they don't have to buy. For example, aside from lending books, most public libraries offer DVD rentals, free music streaming, and electronic access to periodicals.

 Anything they broke or lost. Hold your children accountable for accidently breaking that window while playing ball or losing their cleats after soccer practice. You might have to cover the upfront costs of replacing these items, but you should create a weekly schedule that allows your children to pay you back.

 Saving. If you haven't already done so, establish a savings account at your local bank for each child and encourage them to set aside a portion of their monies. These are funds that should be earmarked for future goals such as college expenses, travel, and even a car.

 \diamond Giving back. This is also a good time to promote the idea of giving to charity and teaching children how to share what they have with others who are less fortunate.

Teens 13 to 17

Though you want to provide a wealth of experiences for your sons and daughters, some things are not essential to your monthly household budget. Let your teens focus their spending and budgeting in the following areas:

• Wardrobe extras. Your teenagers are capable of buying some of their own clothes and accessory items, especially those that are nonessential.

 Grooming. Teens should also take on financial responsibility for haircuts, manicures, and other personal services, along with the associated gratuities.

Class trips. If the highlight of junior or senior year at your teen's school is the annual trip to Washington D.C., Canada, or France, make that a goal your teen starts saving for in advance.

• Driving expenses. Teens who have learned to drive and are eager to be on the road should be responsible for covering fuel and some of the costs associated with operating a motor vehicle. If it's your car and you allow them driving time in exchange for running certain errands, then making them contribute for gas is enough. If they've received Uncle Jake's old hatchback, by all means make them pay for the registration, insurance, and maintenance.

I went to the liquor store Friday afternoon on my bicycle, bought a bottle of Scotch and put it in the bicycle basket.

As I was about to leave, I thought to myself that if I fell off the bicycle, the bottle would break.

So I drank all the Scotch before I cycled home.

It turned out to be a very good decision, because I fell off my bicycle seven times on the way home.

Waldo Spotlights



Waldo Agencies was well-represented at the TVCC Foundation Gala on November 2.



Scott Lamb and grandson Jaic heft a salmon Jaic caught while fishing at Hell's Canyon.





Gage Mosman and his buck. It took a lot of hiking and hard work to get this one.

Amy Haile & Kristie York earned certification in Mental Health First Aid at a class instructed by Lifeways.



Jay Hysell harvested this nice elk using a muzzle loader.



Ray & Christie Waldo with their beautiful new granddaughter, Vienna Veta Waldo, who arrived on 11-13-18 weighing 6 lbs 1 oz and 20 inches long. SO PRECIOUS!





Dee Anne Mosman (right) with Julie and Malia Miller as they participated in the Rock 'n' Roll Marathon in Las Vegas

