

Quote of the Month:

“A good speech should be like a woman’s skirt: long enough to cover the subject and short enough to create interest.”

~ Winston Churchill

Ellen Martinez and **John Forsyth** attended the City County Insurance Services (CIS) 17th Annual Conference which was held in Salem at the end of February. This year’s theme was “Guardians of the Future”. This conference is held for all Oregon city and county officials and employees that are members to come together and educate themselves to face the many risk management challenges while managing and serving their communities.



Ellen Martinez
CIC
Commercial Lines



John Forsyth
CIC, CRM
Vice President
Commercial Lines

Areas that we addressed this year were:

- ⇒ **Hiring Process:** Developing an effective recruitment and applicant screening process. With this in place this process will help reduce performance problems in the future.
- ⇒ **HIPPA:** Reminders of rules and law changes, the penalties for non-compliance.
- ⇒ **Performance Management for the Whistleblowing Employee:** Oregon laws prohibiting whistleblower retaliation, In- depth training on how to address the intersection between employee concerns and performance management.
- ⇒ **Property Coverages:** review of coverages that are provided under the CIS program for their public entities.
- ⇒ **Employees, Employers and Service Animals:** Employers obligation to provide a reasonable accommodation to employees with disabilities. The legal obligations under the American with Disabilities Act and the Oregon disability laws.
- ⇒ **Risk Management for Members with 50 or fewer employees:** Trend that affect smaller members showing them tips to reduce these trends by identifying techniques and risk-management resources.
- ⇒ **Drones:** How airport leaders are preparing for the drone future. Shared FFA rules as well as safety tips in preparation for the day that drones take flight from government organizations be it fire, law enforcement or others.
- ⇒ **OSHA, CDLs and Drug Testing:** The intersection of public sector drug testing and federal CDL drug testing is confusing then came the 2017 federal OSHA post-accident drug testing. CIS team clarified this complex issue.

Other sessions were Employment Law, 5 Ways to Prepare for Interruptions, Future of the Government Workforce, Manager’s Role in Employee Development, Workmen’s Compensation system, Case Law/Legal Updates, and Anatomy of a Lawsuit.

West Nile Virus and You

Avoid mosquito bites to minimize your risk

West Nile virus (WNV) is a disease transmitted to humans through mosquito bites. While less than 1 percent of those infected become seriously ill, WNV is particularly dangerous because more than 80 percent of cases have no symptoms, which means infection is difficult to detect.

This Q&A will help you learn about the disease and how to minimize your risk as you work outdoors.

Q: Who is at risk?

A: Mosquitoes become carriers when they feed on wild birds infected with WNV. Of the 20 percent who show symptoms of infection, about 1 percent develops serious side effects, usually the elderly or those with compromised immune systems.

Q: What are the symptoms and how long do they last?

A: Mild symptoms include fever, body aches and swollen lymph glands, which last only few days. Severe symptoms include confusion, headache, high fever, muscle weakness and disorientation, which can last a few weeks. Long-term, WNV leads to a neuroinvasive disease called West Nile meningitis or encephalitis.

If you experience any of these symptoms and think you may have been exposed to infected mosquitoes on the job, let your supervisor or manager know immediately.

Q: How is WNV diagnosed and treated?

A: The IgM Capture Elisa test detects WNV antibody levels present in the blood. Yet, according to the Centers for Disease Control and Prevention (CDC), many tests do not provide accurate results. Also, there is no specific treatment for WNV infection or vaccine to prevent it. Avoiding exposure to mosquitoes is your best bet for staying safe.

Q: Can I still donate blood if I have contracted WNV?

A: U.S. blood banks have been screening donors of blood, tissue and organs since 2003. Recent outbreaks have revealed WNV may be transmitted by these methods, so you may not be a qualified donor.

Be safe and healthy on the job with these helpful tips provided by Waldo Insurance, Inc.

For the best protection from West Nile Virus, wear insect repellent containing DEET, long-sleeved clothing and pants instead of shorts.

This is for informational purposes only and is not intended as medical or legal advice.

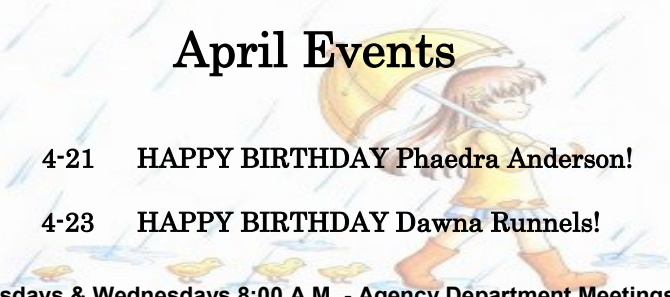
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April Events

4-21 **HAPPY BIRTHDAY Phaedra Anderson!**

4-23 **HAPPY BIRTHDAY Dawna Runnels!**

Tuesdays & Wednesdays 8:00 A.M. - Agency Department Meetings





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New Listing!

What People Are Saying...

37 acre Ontario Oregon farm. Planted to alfalfa. Owyhee water rights and wheel line irrigation. 4 bedroom, 2 bath home plus outbuildings and corrals. All neat as a pin! \$345,000.

Waldo Real Estate
378 W Idaho Ave.
Ontario, OR
541-889-8160



Call Scott Lamb,
Broker, GRI, OR/ID
208-739-2119cell
Dee Anne Mosman
Broker, GRI, OR/ID
208-707-4444 cell
See this property at
<http://www.waldore.com/>



"Dee was great at keeping me informed. I appreciated the advice and recommendations when I asked for them."

~ Terry Sumner

Dee Anne
Mosman
Broker, GRI,
OR/ID

Local
Friendly
Professional



One big, happy family

Here are a few tips to keep in mind if you are inheriting a blended family situation:

- **Establish routines.** This can be an emotional and confusing time for all, and it might take some time to figure out how this new dynamic functions. It will be less chaotic if your household and schedules are organized and in sync.
- **Everybody needs space.** To help family members adjust, make sure everyone has sufficient time and space to nurture their needs for privacy.
- **Find common bonds.** Figure out activities that the entire family can enjoy. You'll also need to find activities that encourage bonding between stepparents and stepchildren.
- **Talk things over.** Check in with family members frequently, listen to what concerns they might have, and be willing to create an environment where dialogue is possible.
- **Don't forget date night.** It's easy to get lost in the identity of your roles in your new family, but shift the focus back to your marriage. Keep the romance alive by scheduling a meal away from home at a favorite restaurant or a night out on the town with your spouse.
- **Find an outlet for yourself.** Everyone needs a place where they can blow off steam. Keep your lifeline intact and schedule time away from your family so you can breathe and refocus. Your well-being, and that of your family, can depend on it.

- SMOKE ALARM RECALL ALERT -

Please compare your smoke alarm(s) against the information contained in the following links.

Smoke alarm recall information: <https://www.cpsc.gov/Recalls/2018/kidde-recalls-dual-sensor-smoke-alarms-due-to-risk-of-failure-to-alert-consumers-to-a>

Company's recall page: <https://kidde-smoke-alarm-recallusen.expertinquiry.com/>

Rocky real estate expectations for 2018

- After a turbulent 2017, what's up for the housing market this year? The Trulia website, which focuses on real estate trends, reports that Americans are less optimistic about buying homes in 2018.
- Twenty-five percent of Americans believe that 2018 will be a better year to purchase a home than 2017 was, but another 25 percent say it will be worse. Only 10 percent of Americans say they're planning to buy a home in the next 12 months.
- On the other hand, people are more enthusiastic about selling their homes. Thirty-one percent say they expect 2018 to be a better year to sell a house than 2017, and 14 percent believe it will be worse. This may not result in a sales boom, though, as only 6 percent of homeowners say they plan to sell their house in the next 12 months.
- Homeowners' biggest concern? Natural disasters. Trulia notes that 39 percent of Americans are worried about the threat of a natural disaster (like a flood or wildfire) affecting their home. Worries are highest in the South after a year of hurricanes and flooding—43 percent of residents there say they're concerned about the threat of a natural disaster to their homes.

The shame of it



"I'm so ashamed," Lester's wife scolded. "Your brother pays our rent, your sister sends us food, and my sister buys our clothes." "You should be ashamed," Lester replied. "You have three brothers who've never sent us a dime."



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April is

National HUMOR Month

Laughter truly is the best medicine, so why not strengthen your funny bone? Visit HumorMonth.com to find projects and resources that will help bring the laughter.

From the humormonth.com website:

National Humor Month was conceived as a means to heighten public awareness of the therapeutic value of humor. Laughter and joy - the benchmarks of humor - lead to improved well-being, boosted morale, increased communication skills, and an enriched quality of life.

It's no coincidence that the month begins with April Fool's Day, a day which has sanctioned frivolity and amusement for hundreds of years.

Humor as a tool to lift ailing spirits is an established notion supported by scientific research. The curative power of laughter and its ability to relieve debilitating stress and burnout may indeed be one of the great medical discoveries of our times.

Eat and Drink

For those of you who watch what you eat, here's the final word on nutrition and health. It's a relief to know the truth after all those conflicting nutritional studies.

- * The Japanese eat very little fat and suffer fewer heart attacks than Americans.
- * The Mexicans eat a lot of fat and suffer fewer heart attacks than Americans.
- * The Chinese drink very little red wine and suffer fewer heart attacks than Americans.
- * The Italians drink a lot of red wine and suffer fewer heart attacks than Americans.
- * The Germans drink a lot of beer and eat lots of sausages and fats and suffer fewer heart attacks than Americans.

CONCLUSION: Eat and drink what you like. Speaking English is apparently what kills you.

Source: *Unknown*



Live like you're in Sweden

Here are two Swedish concepts you might want to explore this spring as you throw open the windows, air out your living spaces, and tidy up our surroundings:

☞ **Swedish death cleaning.** Yes, cleaning can be horrible and the "death" of some of us, but the point here is to take stock of your belongings and whittle them down to what's most important—what you'd want to leave behind to your loved ones if you were no longer around. Reconsider, reorganize, and let go. You wouldn't want to leave a hoard of junk behind as a legacy, would you?

☞ **Lagom.** This concept is all about balanced living and having just enough to sustain you. It's an ideal that begs you to think about the future as if you will live on forever, and it requires you to be more mindful of how you are living today. It asks that you consume less, recycle more, conserve, and preserve.

Take Notes. Remember the details. Do better business.

PART 1:

When you leave a uniquely productive meeting, you feel like the king of the world. "That's business done right," you think to yourself ... until you sit down to follow up and realize you can't remember anything!

A lapse in memory can happen to the best of us. But there's nothing particularly professional about having to call a client or colleague back and admitting you've forgotten key portions of a previous conversation.

Luckily, you don't have to put yourself in those awkward situations. By simply taking notes — just like you did in high school — you can remember more and create a better client experience.

5 Benefits of Taking Notes

When you take notes during a meeting, it shows you're paying attention, and it lets the speaker know you care about what is being said. That's both a show of respect and a relationship builder. But taking notes allows you to do so much more:

1. **Focus your conversations.** When someone goes off topic, you can easily bring them back around with a quick glance at your notes.
2. **Ask meaningful questions.** If you need clarification, there's no need to interrupt. Simply make a note and ask when it's appropriate.
3. **Follow up.** Writing down what comes next allows you to check actionable items off your to-do list in a timely fashion, without constant reminders from clients or teammates.
4. **Do your job more easily.** With notes on hand, you never have to wing it. If you're uncertain about a key point or deadline, you have easy access to that information.
5. **Build stronger customer relationships.** Taking notes allows you to remember the small details of your clients' lives, and thus create more personalized interactions. When clients feel you care about them, they're more apt to care about you, too.

Source: *OutboundEngine*, <https://www.outboundengine.com/blog/take-notes-do-better-business/>

Travel trends for 2018

If you're looking to get away from it all in 2018, you're not alone. The AARP Travel survey looked at what Baby Boomers and millennials are planning for their vacations this year. Here's some of what the survey found:

- ➔ **Boomers** expect to take four or five trips for leisure this year, and spend about \$6,400 on their travel.
- ➔ **Seventy-four percent** of millennials expect to take work with them.
- ➔ **Fifty-seven percent** of Boomers travel to spend time with family and friends, 49 percent say they travel to relax and rejuvenate, and 47 percent are looking for an escape from everyday life.
- ➔ **Forty-nine percent** of Boomers plan to travel only domestically, with Florida and California the most popular destinations.
- ➔ **Forty-seven percent** plan to travel both domestically and internationally. Top international destinations are the Caribbean/Latin America and Europe.
- ➔ **Traveling abroad** is a "bucket list" item for 22 percent of Boomers.



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Waldo Spotlights



Slyd Waldo's catch on the Salmon River in Riggins, ID.

Billie found Waldo and was rewarded with batteries and a back scratcher.



Using his skills Marcus Ogawa earned Junior Trapshooting Winner at the Pacific International Trapshooting Association Shoot in Boise, Idaho on March 4, 2018.



The beautiful Waldo Agencies table display at the Nyssa Chamber Dinner.



The bounteous Waldo Agencies table display at the Vale Chamber Dinner.



Bristol Runnels earned 6th on Floor, 5th on Bars, 3rd on Beam, & 5th All Around during State gymnastics competition.

Ty Bahem placed 2nd at the State Wrestling Tournament in the Heavy Weight division.



Our first bar-b-que at the new building was a complete success with yummy food and an awesome grill master. There will be more.

