

Quote of the Month:

"Vision without action is a daydream. Action without vision is a nightmare."

~ Japanese Proverb

"The Personal Auto Policy & Pizza Delivery"

According to the current ISO Personal Auto Policy, there is no coverage for an insured's ownership or operation of a vehicle while it is being used as a "public or livery conveyance," except that the exclusion does not apply to a share-the-expense car pool. The expressed intent of the policy drafters (via 1989 ISO insurance department filing memorandum) is that this exclusion is designed to preclude coverage for vehicles indiscriminately available for hire to the general public for the transportation of people or cargo (e.g., taxis, sight-seeing vans, package delivery services, etc.).

This exclusion presents "gray" areas as to coverage for certain activities such as newspaper deliveries, rural mail carriers (for subrogation claims under the Federal Tort Claims Act), home products sales reps (e.g., Avon, Amway, etc.), and so forth. For example, a continuing controversy is whether or not the exclusion applies to "pizza delivery." One court, in interpreting the more restrictive "transporting persons or property for a fee" exclusion, ruled that the exclusion did not apply to an employee using his own auto in the course of employment, largely because the delivery charge did not directly benefit the insured (United Services Automobile Association v. Couch, Tennessee Court of Appeals, 1982).

At least two other state courts (and Supreme Courts at that) have also found coverage under the PAP for pizza delivery: (1) USF&G v. Lightning Rod Mutual Ins. Co., Ohio Supreme Court, 1997, and (2) Pizza, Inc. v. AutomRPMotive Cas. Ins., Louisiana Supreme Court, 1992.

In recognition of the likelihood that the unendorsed policy covers such use, at least one company has addressed this issue by introducing a mandatory "Food Delivery Exclusion" endorsement that can be removed, on a case-by-case basis, for a premium surcharge. **When in doubt, clarify the company's claims position in advance.**

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Source: www.bigivu.com

Paint Like A Pro With Safety In Mind

Whether you are simply doing a touchup or a giving an entire room a makeover, there are several precautions you should take to stay healthy and injury-free. Being especially careful while painting is critical because paint is flammable and combustible, which makes it a health and safety hazard.

PAINTING SAFETY PRECAUTIONS

Use these tips to promote safety while you paint:

- Read the label on the paint can and follow all the manufacturer's instructions and warnings.
- Open doors and windows to create ventilation and disperse fumes outdoors rather than throughout your home.
- Remove any sources of flames, sparks or ignition such as pilot lights, candles and cigarettes.
- If you spill, clean it up immediately so you don't slip and fall.
- Close paint containers when you are not using them.

Dressing Safely:

- Check Always wear long pants and a long-sleeved shirt. Also, wear rubber gloves to protect your skin.
- Consider wearing rubber goggles or safety glasses and a paint respirator.

Storage Recommendations:

- Make sure that the paint containers are tightly sealed before storing them. Properly dispose of empty paint containers.
- Never store paint near heat sources such as space heaters or furnaces.
- Store paint and painting products out of the reach of children or pets.

Safety First

Most conventional paints contain high levels of volatile organic compounds (VOCs) that produce a breathable gas when applied. The VOCs diminish air quality, and may be detrimental to your health.

Today, alternative manufacturing techniques have allowed the development of low- and no-VOC paints that release few or no VOC pollutants, and are virtually odor-free. If you are sensitive to chemicals or just looking for a healthier option, look for low- or no-VOC paints at your local hardware or paint store.

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Yoga pants STRETCH sales

Yoga pants are in—whether you wear them for yoga or not. According to the Quartz website, imports of yoga pants have grown an average of 25.7 percent a year since 2010. At the same time, imports of jeans have declined by close to 4 percent a year.

June Events

- 6-4 HAPPY BIRTHDAY Scott Bahem!
- 6-7 HAPPY BIRTHDAY John Faw!
- 6-7 HAPPY FATHER'S DAY



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



New Listing!

Nice home on corner lot in Ontario – 3 bedroom, 2 bath, 1465 sq. ft. built in 1994. Updated recently, fenced backyard. \$166,000. Call Dee Anne or Scott. #383-18

Call 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
378 W Idaho Ave.
Ontario, OR
541-889-8160



What People Are Saying...



Anthony Hackman
Broker, OR/ID

"Anthony went above and beyond to help us! We don't live in Ontario, so it was important to have a trusted agent to meet inspectors, etc. Anthony even found community members to help with cleanup & offered his own vacuum to help us clean up the house. He kept in regular contact, provided great advice, and was fun to work with!"
~Christine Pond

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June is National Migraine and Headache Awareness Month

Wear purple this month to show your support for those who suffer from headaches and migraines. To increase your awareness about these conditions, go to www.headaches.org.

How to Improve Your Credit

Credit scores play a big role in determining whether you'll qualify for a loan and what your loan terms will be. So, keep your credit score high by doing the following:

Check for errors in your credit report.

Thanks to an act of Congress, you can download one free credit report each year at annualcreditreport.com. If you find any errors, correct them immediately.

Pay down credit card bills.

If possible, pay off the entire balance every month. Transferring credit card debt from one card to another could lower your score.

Don't charge your credit cards to the max.

Pay down as much as you can every month.

Wait 12 months after credit difficulties to apply for a mortgage.

You're penalized less severely for problems after a year.

Don't order items for your new home on credit.

Wait until after your home loan is approved to charge appliances and furniture, as that will add to your debt.

Don't open new credit card accounts.

If you're applying for a mortgage, having too much available credit can lower your score.

Shop for mortgage rates all at once.

Having too many credit applications can lower your score. However, multiple inquiries about your credit score from the same type of lender are counted as one if submitted over a short period of time.

Avoid finance companies.

Even if you pay off their loan on time, the interest is high and it may be considered a sign of poor credit management.

Retirement: Golden years or a fading dream?

Americans these days are worried about their retirement—and whether they'll even be able to retire.

A Willis Towers Watson survey of approximately 5,000 U.S. workers found that 37 percent expect to keep working to age 70 or longer, up from 30 percent two years ago. Only 26 percent believe they'll be able to retire before they're 65, a drop from 29 percent in 2015.

6 LITTLE STORIES

1

Once all villagers decided to pray for rain.
On the day of prayer all the people gathered,
but only one boy came with an umbrella.

That's FAITH.

2

When you throw babies in the air,
they laugh because they know you will catch them.

That's TRUST.

3

Every night we go to bed
without any assurance of being alive the next morning,
but still we set the alarms to wake up.

That's HOPE.

4

We plan big things for tomorrow
in spite of zero knowledge of the future.

That's CONFIDENCE.

5

We see the world suffering,
but still we get married and have children.

That's LOVE.

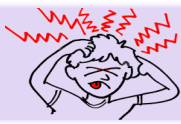
6

On an old man's shirt was written a sentence
'I am not 80 years old; I am sweet 16 with 64 years of
experience.'

That's ATTITUDE.

Source: Unknown





What People Are Saying...

"We get quite a few insurance companies wanting to give us a quote but we are just really happy with our service and decline."



Scott Bahem
Licensed Agent

They think I am crazy, but I let them know that the reason I am not interested is because we have a great relationship and get great service; that is what is it all about. Scott does an awesome job and he is always prompt."

~Karen Dinsmore

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Consumers nervous about online data

If you're worried about how well businesses are protecting the data they collect from you, you're far from alone. A survey from IBM found that 77 percent of consumers say that an organization's ability to keep their personal data secure is a factor in their buying decisions—and only 20 percent say they "completely trust" businesses to ensure their privacy.

The survey also found that 75 percent of buyers refuse to purchase from organizations they don't trust, regardless of the quality of their products. Another finding: Almost three-fourths of consumers believe that sellers are more concerned about profits than about privacy and data protection.

Additions to Webster's Dictionary

1. **ARBITRATOR:** A cook that leaves Arby's to work at McDonalds
2. **AVOIDABLE:** What a bullfighter tried to do.
3. **BERNADETTE:** The act of torching a mortgage.
4. **BURGLARIZE:** What a crook sees with.
5. **CONTROL:** A short, ugly inmate.
6. **COUNTERFEITERS:** Workers who put together kitchen cabinets.
7. **ECLIPSE:** What an English barber does for a living.
8. **EYEDROPPER:** A clumsy ophthalmologist.
9. **HEROES:** What a guy in a boat does.
10. **LEFTBANK:** What the robber did when his bag was full of money.
11. **MISTY:** How golfers create divots.
12. **PARADOX:** Two physicians.
13. **PARASITES:** What you see from the top of the Eiffel Tower.
14. **PHARMACIST:** A helper on the farm.
15. **POLARIZE:** What penguins see with.
16. **PRIMATE:** Removing your spouse from in front of the TV.
17. **RELIEF:** What trees do in the Spring.
18. **RUBBERNECK:** What you do to relax your wife.
19. **SELFISH:** What the owner of a seafood store does.
20. **SUDAFED:** Brought litigation against a government official.

Source: Unknown

Take Notes. Remember the details. Do better business.

PART 3:

3 Note-Taking Ideas

How you take notes for customer relationship management is completely up to you. Efficiency is the ultimate goal, so once you settle on a system, be consistent. At first, however, you may need to experiment. Here are a few ideas:

1. **Just do it.** Write down information as it comes, like you would in a classroom. Of course, most educators organize their lectures beforehand, where a business conversation is more likely to jump around. So this method may require some after-the-fact organization.
2. **Organize as you go.** Identify key topics and create headings and sub-headings, leaving room to add notes as the conversation progresses. You can use this method to create simple lists or more in-depth outlines of your conversations.
3. **Map it out.** Visual thinkers may prefer the mind-mapping method. With this system, you start with a graphic representation of your main topic in the center of the page, then branch out with graphics that represent your subtopics. The end result can resemble tree branches or a tournament bracket, as seen in the example from mindmapping.com.

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

Millennials leading in home purchases

Millennials are buying more homes than Gen Xers, baby boomers, and other age groups, according to the Builder Online website, citing a survey by the National Association of Realtors.

Thirty-four percent of all home purchases in the United States in 2017 were made by millennials, followed by Generation X (28 percent), baby boomers (30 percent), and people born from 1925-1945 (6 percent).

In 2018, the typical millennial home buyer has a higher household income than last year (\$88,200 vs. \$82,000). He or she bought the same size home, 1,800 square feet, for more money at a higher price—\$220,000 versus \$205,000 in 2017.

Millennials in 2018 have higher student debt balances than those in previous years, and more of them say that saving for a down payment is the most difficult task in buying a home.



Small business has some big plans for the year

What are small businesses up to in 2018? A survey of small-business owners by Microsoft Store looked at the trends.

Business owners plan to:

🕒 Introduce new products/services	37.6 percent
📢 Launch a new marketing strategy	35.7 percent
🤝 Give back to the community	33.9 percent
👤 Partner with other small businesses	18.9 percent
👤 Find a mentor	6.2 percent

What are they worried about this year? Technology heads the list:

🕒 Staying ahead of changes	49 percent
🕒 Budget constraints for technology	21 percent
🕒 Managing and protecting data	10 percent



Waldo Spotlights



A fun and informational presentation was given by Donna Forsyth concerning diabetes at our annual All Employee Walking Meeting.



Annual All Employee Walking Meeting at Beck-Kiwanis Park on May 9.



Trisha and her mom, Delane, at Trisha's bridal shower.



Trisha opening gifts at her bridal shower.



Dave, Brad V., Dallas, & Dustin attended the Boise Technology Show on May 10.



Dick & Dawna Runnels were treated to breakfast by a kind stranger who recognized Dick as a veteran.

