

Quote of the Month:

"How a man plays a game show something of his character, how he loses shows all of it."

~ Anonymous

Congratulations on 40 years, John!

40 years! "Time flies when you're having fun" and you enjoy what you do.

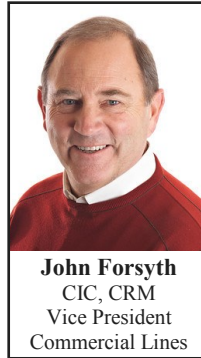
Just thinking of all the people I've met over 40 years and the people I've had the privilege of working with is humbling.

Nolan and Lucy Field gave me a start in the business when I was 23 years old.

I'd like to especially thank Dave and Barbara Waldo. Because of their support and partnership, I was given many opportunities to be involved in the insurance industry. Serving on various boards, working with our State Association, developing forms and products for consumers, helping pass legislation on a state and national level, all of which I believe has helped me grow and develop in life as well as the insurance industry.

Being progressive, innovative, and interested in providing solutions for our clients has made us successful, and I see a bright future ahead with the next generation; not only following, but leading into the future.

We have a great team, and we all look forward to continuing to earn your trust and confidence that you've place in our agency.



John Forsyth
CIC, CRM
Vice President
Commercial Lines

Help kids learn the basics

Graduation season is upon us. They're growing up and will soon face challenges that are common for their ages, but are they prepared to handle the basics of everyday life, such as laundry, money management, time management, and nutrition?

Regardless of age, if your kids believe clean clothes = mom, money = dad, getting to school on time = mom nagging, and microwaveable mac-and-cheese = dinner, it's time for a life skills boot camp. Target these areas:

Laundry. Yes, there are adults over the age of 21 who have never operated a washing machine; their counterparts are usually some 12-year-olds who believe that it's OK to wash only one shirt on the "small load" setting. Don't let either of these examples be one of your offspring. The sorting and washing of laundry is one of the easiest things you will teach your children, because there are guidelines regarding water temperature, fabric colors, and textures.

Money. If your children receive a weekly allowance, consider opening a checking or savings accounts in their names to help them understand how to manage money. Let them learn to save and budget for some of the things they "just have to have," and be more discerning about how they spend their money.

Time. Your children are texting and snapchatting on their smartphones, but are they setting an alarm to wake up in the morning or using the calendar feature to keep track of homework deadlines and important dates? They should be. As they get older, they should be able to manage their schedules and develop the awareness of how it affects the schedules of other family members.

Nutrition. Allow your children to assist you in the planning, grocery shopping, and preparation of meals. Help them develop an understanding for the weekly or monthly food budget, and the choices that come into play when feeding a family.

Workplace injury costs rise: Liberty Mutual

The cost of workplace injuries and illnesses continues to rise despite a drop in the number of workplace incidents, according to the 2018 Liberty Mutual Workplace Safety Index, published Tuesday.

The number of the most serious workplace injuries and illnesses fell by 1.5%, but their cost, including both medical and lost-wage payments, increased by 2.9% between Boston-based Liberty Mutual Insurance Co.'s 2017 and 2018 reports.

The total cost of the most disabling work-related injuries, causing employees to miss six or more days of work, was \$58.5 billion, with the 10 leading causes accounting for \$51.4 billion of that total, according to the index.

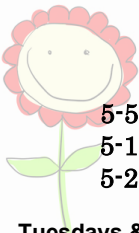
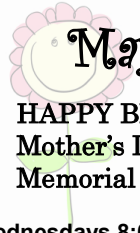

Overexertion was again the top cause of workplace injuries, costing employers \$13.7 billion in 2015, according to the index. Falls on the same level was next on the list with a cost of \$11.2 billion, while falls to a lower level cost employers another \$5.9 billion.

Rounding out the top five causes were struck by object or equipment at \$5.3 billion, and other exertions or bodily reactions at nearly \$4.2 billion, according to the index.

By Gloria Gonzalez. Source: http://www.businessinsurance.com/article/20180508/NEWS08/912321132/Workplace-injury-costs-rise-Liberty-Mutual-Workplace-Safety-Index-2018?utm_campaign=BI20180508DailyBriefing



May Events

	5-5 HAPPY BIRTHDAY Dave Waldo!
	5-13 Mother's Day
	5-28 Memorial Day - Office Closed

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



New Listing!

What People Are Saying...

One owner home in an older subdivision. Large 3 bdrm, 1 bath home with full basement. Well for yard irrigation through under ground sprinklers. Three car garage with additional work space. \$197,500.

Call John Faw,
Principal Broker, GRI, OR/ID
208-739-2925 cell
Anthony Hackman
Broker, OR/ID
541-216-0101 cell
See this property at
<http://www.waldore.com/>

Waldo Real Estate

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



"We are pleased with the outcome - we sold our house! And we like the new owners a lot. We enjoyed working with Scott & Dee. They kept us well-informed. Thanks to Kris Warren for referring us to Scott & Dee!!"

~ Louise Schneider

Scott Lamb
Broker, GRI, OR/ID
Dee Anne Mosman
Broker, GRI, OR/ID

Local
Friendly
Professional



May is 2018 National Asthma & Allergy Awareness Month

The flora in full bloom make May the take-action month for those living with asthma and allergies.

Each year, the Asthma and Allergy Foundation of America (AAFA) declares May to be "National Asthma and Allergy Awareness Month." It's a peak season for those with asthma and allergies, and a perfect time to educate your patients, family, friends, co-workers and others about these diseases.

There is no cure for asthma and allergies, and many deaths are preventable with proper treatment and care. Ten people a day die from asthma. Asthma affects more than 24.5 million Americans. More than 6 million children under the age of 18 have asthma. More than 50 million Americans have all types of allergies - pollen, skin, latex and more. The rate of allergies is climbing. Please join us in raising awareness for these common diseases.

It's easy for you to celebrate with us! AAFA invites you to use our resources and tools to bring healthy messages to work, school and home.

Source: <http://www.aaafa.org/page/asthma-and-allergy-awareness-month.aspx>

Safe Sitter Class at St. Luke's

Safe Sitter® prepares students ages 11-13 to be safe when they're home alone, watching younger siblings, or babysitting.

Students learn life-saving skills such as how to rescue someone who's choking, and helpful information like what to do if there's severe weather.

The lessons are filled with fun activities and role-playing exercises. Students even get to use CPR manikins to practice CPR and choking rescue!

Safe Sitter Essentials with CPR

Course content taught by Sara Holland, RN, includes:

- ✪ **Safety skills.** Students learn how to prevent unsafe situations and what to do when faced with dangers such as power failures of weather emergencies.
- ✪ **Childcare skills.** Students learn tips to manage behavior that will help them stay in control of themselves and the children in their care. Students also learn about child development and practice diapering.
- ✪ **First aid and rescue skills.** Learning skills such as choking rescue and CPR is often students' favorite part of the class. Students also learn a system to help them assess and respond to injuries.
- ✪ **Life and business skills.** The ability to screen jobs, discuss fees, and greet employers will set up students for success now and in the future.

PRE-REGISTRATION REQUIRED

To register visit stlukesonline.org
or call 208-381-9000

June 2, 2018 from 9:30 AM - 4:00 PM
St. Luke's
1210 NW 16th St.
Fruitland, ID

Cost: \$30 scholarships available

Real Estate 1st Quarter Market Statistics For 2018

Canyon County (Idaho)

Total Listed: 1501 Number Sold: 1073 Avg. Sale Price Sold: \$229,368

Residential: Listed: 1479 Number Sold: 1066 Avg. Sale Price Sold: \$225,477

Farm/Ranch: Listed: 22 Number Sold: 7 Avg. Sale Price Sold: \$822,000

Malheur County (Oregon)

Total Listed: 62 Number Sold: 50 Avg. Sale Price Sold: \$193,436

Residential: Listed: 49 Number Sold: 43 Avg. Sale Price Sold: \$122,716

Farm/Ranch: Listed: 13 Number Sold: 7 Avg. Sale Price Sold: \$677,857

Payette County (Idaho)

Total Listed: 120 Number Sold: 73 Avg. Sale Price Sold: \$197,829

Residential: Listed: 114 Number Sold: 72 Avg. Sale Price Sold: \$196,201

Farm/Ranch: Listed: 6 Number Sold: 1 Avg. Sale Price Sold: \$315,000

Washington County (Idaho)

Total Listed: 79 Number Sold: 32 Avg. Sale Price Sold: \$149,791

Residential: Listed: 67 Number Sold: 32 Avg. Sale Price Sold: \$149,791

Farm/Ranch: Listed: 12 Number Sold: 0 Avg. Sale Price Sold: \$0

Source: Intermountain Multiple Listing Service





LAWYERS SHOULD NEVER ASK A GEORGIA GRANDMA A QUESTION IF THEY ARE NOT PREPARED FOR THE ANSWER.

In a trial, a Southern small-town prosecuting attorney called his first witness, a grandmotherly, elderly woman, to the stand. He approached her and asked, 'Mrs. Jones, do you know me?'

She responded, 'Why, yes, I do know you, Mr. Williams. I've known you since you were a boy, and frankly, you've been a big disappointment to me. You lie, you cheat on your wife, and you manipulate people and talk about them behind their backs. You think you're a big shot when you haven't the brains to realize you'll never amount to anything more than a two-bit paper pusher. Yes, I know you.'

The lawyer was stunned. Not knowing what else to do, he pointed across the room and asked, 'Mrs. Jones, do you know the defense attorney?'

She again replied, 'Why yes, I do. I've know Mr. Bradley since he was a youngster, too. He's lazy, bigoted, and he has a drinking problem. He can't build a normal relationship with anyone, and his law practice is one of the worst in the entire state. Not to mention he cheated on his wife with three different women. One of them was your wife. Yes, I know him.'

The defense attorney nearly died.

The judge asked both counselors to approach the bench and, in a very quite voice, said, 'If either of you idiots asks her if she knows me, I'll send you both to the electric chair.'

Winner of the Healthy Recipe Share Challenge for March was Barbara Waldo with this YUMMY salad and dressing she generously made for **the whole office**:

Chicken and Black Bean Salad

Dressing:

- 1/3 cup olive
 - 2 Tablespoons fresh lime juice
 - 2 Tablespoons chopped fresh cilantro
 - 1 1/2 teaspoons sugar
 - 1 garlic clove, minced
 - 1/2 teaspoon chili powder or to taste
 - 1/2 teaspoon salt
 - 1/2 teaspoon pepper
- Combine all dressing ingredients, shake well and set aside.

Salad:

- 1 can black beans, rinsed and drained
- 1 can Mexicorn drained (shoepeg or white corn)
- 1 medium sweet red pepper, julienned
- 1/3 cup sliced green onions
- 6 cups torn romaine lettuce or lettuce of your choice
- I add tomatoes, cucumbers, avocado, etc.
- 1 1/2 cups cooked chicken strips

In a bowl, toss beans, corn, red peppers and onions. Set aside. Arrange lettuce on individual plates. Top with bean mixture and rest of the ingredients. Top with chicken. Drizzle with dressing. I sauté my chicken strips sprinkled with a combination of dry ranch dressing and chili powder. If you use this combination do not use salt.

Take Notes. Remember the details. Do better business.

PART 2:

5 Things You Should Always Write Down

Unless you're a court reporter, there's no need to transcribe interactions verbatim. Not every word is worth jotting down. Besides, you still have to hold up your end of the conversation! That said, there are certain details that are always worth your attention.

1. **Personal details** — In business, we try to keep small talk to a minimum, but it can often be a godsend. A time-filling remark about the weather can prompt "Carrie Client" to mention her summer vacation plans. The next thing you know, you're discussing Carrie's husband Ron (he's a carpenter) and her daughter Debbie, who plans to go to Berklee College of Music. Write this stuff down and refer back to it before your next conversation — you'll never have to mention how much rain we've been having again!
2. **Problems** — If a client has a problem, document it for future reference. This is especially useful if you're sharing the client with teammates. Plus, if patterns develop, you can react accordingly. For example, an HVAC service pro who notices clients asking the same questions about maintenance each spring can respond by sending out a pre-emptive newsletter addressing those topics.
3. **Solutions** — If you take action to solve a problem, make a detailed note. If the solution fails, you have a point of reference from which to determine the next best course of action. And if it works, you may want to reference your notes to repeat the action elsewhere.
4. **Decisions** — Decision-making can be a struggle for clients and colleagues alike. When a decision is made, it's best to have a detailed record for future reference, especially if something goes awry.
5. **Expected actions** — There's a lot to be said for the old-fashioned to-do list. Document what needs to happen next, making note of any time-sensitive actions, and create a checklist to guide the follow-up process.

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

Try these creative practices

Creative people—artists, writers, poets, inventors—do things differently from most of us. You can do the same things, and tap into your deepest creative impulses. Here are some tactics to practice:

- **Observe everything.** Pay attention to everything you see around you. Keep a notebook to record sights odd and ordinary. The more you write down, the more material you'll have when looking for ideas and solutions.
- **Give yourself some space.** Spend some time by yourself, just thinking or daydreaming. Too much noise and distraction can keep your mind from roaming freely. Instead of reacting to what's around, look inward and listen to your unconscious voice.
- **Ask big questions.** Instead of, "How can we do this," ask, "Why should we do this?" Look around you and question the status quo. You may not find any answers, but you'll open your mind to new goals and new ways of achieving them.



Waldo Spotlights



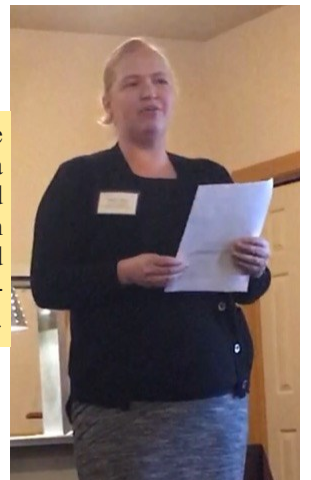
Our annual Women in Business Luncheon was well-attended. The presenters and food were enjoyed by all.



The 2018 featured woman in business, Cheryl Cruson, presented a nice display and information about her business Oregon Trail Hobbies and Gifts.



Our 2018 keynote speaker, Malia Miller, shared person insights on leadership and balancing day-to-day life.



Kristie, Dee Anne, and Dawna demonstrate newly-acquired fire extinguishing expertise.



Waldo Agencies fire extinguisher training was informational and FUN thanks to Frank's Fire Extinguisher Service.

