

Quote of the Month:

“Nothing will work unless you do.”

~ John Wooden

Take Advantage of Medicare Open Enrollment 2019

Medicare Open Enrollment allows people who qualify for Medicare Parts A and B to enroll in Medicare plans with or without drug coverage regardless of health conditions.

Medicare Open Enrollment 2019 will occur from **October 15, 2018 to December 7, 2018**. While Open Enrollment does not apply to Medicare supplements, this is the time to review your Medicare Advantage plan and/or your Medicare prescription drug plan.

- ⇒ Medicare Advantage Plans may have coverage changes, provider network changes, as well as premium changes.
- ⇒ Medicare drug plans may have formulary changes as well as premium changes.
- ⇒ In some cases your present plan may not be available. In that case you would not only have Open Enrollment to choose a new plan but would also have a special election period.
- ⇒ Members should choose a plan that fits their needs for coverage, providers, formulary, and budget.



Mike Ward, LUTCF,
Manager - Benefits
and
Trisha Seese, Benefits
Waldo Insurance,
Inc.
208-780-1151

While you can find an enormous amount of information on the internet, here at Waldo Insurance we like to talk face to face to assist you in finding the plan that is right for you.

There are some tidbits of personal information that it is best to never share online, here are ten of them:

- 1. Your Full Birthdate** Having your birthdate posted on your profile may provide scammers and identity thieves with one of the key pieces of information needed to steal your identity and open up accounts in your name.
- 2. Your Current Location** Many people don't realize that when they post a status update or a tweet, they may also be revealing their current location. Giving out your location information can be dangerous because it tells potential thieves that you might not be at home.
- 3. Pictures of Your Children or Your Friends' Children Tagged With Their Names** You can never be sure that only your friends are seeing these pictures. What if your friend has their phone stolen or logs into Facebook from the library and forgets to log out? Assume that everything is public and don't post anything that you wouldn't want the world having access to. If you must post pictures of your children, remove any geotag information, and avoid using their real names in the picture tag or description. If in doubt leave the tag out.
- 4. Your Home Address** Again, you never know who might be looking at your profile. Don't post where you live as you are making things easy for the bad guys.
- 5. Your Real Phone Number** While you may want your friends to be able to contact you, what if your real phone number falls into the wrong hands. It's possible that your location could be narrowed down by someone using a reverse phone number lookup tool which are freely available on the Internet.
- 6. Your Relationship Status** Want to give your stalker the green light they've been waiting for while simultaneously letting them know that your more likely to be home alone? If you want to be mysterious, just say "It's Complicated".
- 7. Pictures With Geotags** There's no better road map to your current location than a geotagged picture. Your phone might be recording the location of all pictures you take without you even knowing it.
- 8. Vacation Plans** Wait until you are safely home before uploading your vacation pics or talking about your vacation online.
- 9. Embarrassing Things You Wouldn't Want Shared With Your Employer or Family** Before you post anything online, think to yourself, would I want my boss or family to see this? If not, don't post it. Even if you post something and delete it, doesn't mean that someone didn't take a screenshot of it before you had the chance to remove it.
- 10. Information About Your Current Job or Work-related Projects** Even an innocent status update about how mad you are about missing a deadline on a project could provide valuable information to your competitors that they could leverage against your company.

Source: Excerpts from *10 Things You Should Never Post on Social Networks*, [https://www.lifewire.com/things-you-should-never-post-on-social-networks-2487415?](https://www.lifewire.com/things-you-should-never-post-on-social-networks-2487415?utm_source=emailshare&utm_medium=social&utm_campaign=shareurlbuttons)

[utm_source=emailshare&utm_medium=social&utm_campaign=shareurlbuttons](https://www.lifewire.com/things-you-should-never-post-on-social-networks-2487415?utm_source=emailshare&utm_medium=social&utm_campaign=shareurlbuttons)



September Events



- 9-3 Labor Day - Office Closed
- 9-15 HAPPY BIRTHDAY Kim Speelman!
- 9-21 HAPPY BIRTHDAY Kristie York!
- 9-22 HAPPY BIRTHDAY Brad Waldo!

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



New Listing!

What People Are Saying...

This home is loved, and it shows. Beautiful 3 bdrm, 2 bath, open floor plan, lots of original hardwood floors. Kitchen is open with large island and open to family room. Master bath has walk-in closets. Patio doors take you to a fully fenced backyard with large mature shade trees.

This is a must see! \$282,000.

Call **Carla Bourque**

Sales Assoc., ID

208-409-5317 cell

Cathy Myers

Sales Assoc., ID

208-695-7369 cell

See this property at

<http://www.waldore.com/>

Waldo Real Estate

129 Plymouth Ave
New Plymouth, ID
208-278-5252



Anthony Hackman
Broker,
OR/ID

"I am so very happy with John Faw and Anthony Hackman. They did a great job. I would recommend them to friends and family anytime."

~ *Christine Ziemer*



John Faw
Principal
Broker,
GRI, OR/ID

**Local
Friendly
Professional**



Amy brought the finished product into the office and it was a hit. *Enjoy!*

Chocolate Zucchini Cake

- 2 cups (400 g) sugar
- 3/4 cups (95 g) unsweetened cocoa powder
- 4 eggs
- 2 tsp (14 g) baking soda
- 1 tsp vanilla
- 1 tsp (4 g) baking powder
- 1 1/2 cups (335 g) vegetable oil
- 1/2 cup (350 g) chocolate simple syrup (see recipe below)



Preheat oven to 350°F. In a medium bowl, stir together the sugar, eggs, vanilla, vegetable oil. Add in flour, cocoa powder, baking soda, and baking powder. Mix well. Fold in zucchini until it is evenly distributed. Pour mixture into a prepared 9x13 pan. Bake 40-50 minutes. Remove from oven, pierce with a fork, and drizzle about 1/2 cup of chocolate simple syrup over top. Allow cake time to set.

Chocolate Simple Syrup

- 2 tbsp. unsweetened cocoa
- 1 c water
- 1 1/2 c granulated sugar
- 1/2 tsp. vanilla

Place a medium saucepan over medium heat. Add all ingredients to the pan and stir continuously with a whisk allowing the simple syrup to come to a boil, about 3-4 minutes. Remove from heat and let syrup cool to room temperature. Pour over cakes as needed.

Source: iambaker.net

Blonde at the Super Bowl

Of all the blonde jokes, this one has to be one of the best -- because it makes football make sense!



A guy took his blonde girlfriend to the Super Bowl game. They had great seats right behind their team's bench.

After the game, he asked her how she likes it.

"Oh, I really liked it," she replied, "especially the tight pants and all the big muscles, but I just couldn't understand why they were killing each other over 25 cents."

Dumbfounded, her boyfriend asked, "What do you mean?"

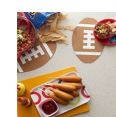
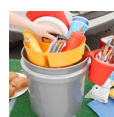
"Well, they flipped a coin, one team got it and then for the rest of the game all they kept screaming was... 'Get the quarter back! Get the quarter back!' I'm like... Helloooooo? It's only 25 cents!"

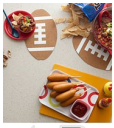
Source: *Unknown*

The Most Addictive Drug in the World was Created by Bayer

In 1892, Bayer chemist Heinrich Dreser launched the painkilling product diacetylmorphine as a non-addictive alternative to morphine. As cough suppressant, it was considered a wonder drug, and even marketed to children. By 1913 there were so many reports of heroin-related dependency - some people supported their habits by collecting and selling scrap metal, hence the name "junkie" - that it was finally prohibited.

Source: <http://content.ranker.com/crazy-facts-about-addiction-youve-never-heard-before/>





What People Are Saying...



Dawna Runnels
Licensed
Insurance Agent

“Thank you for being so easy to work with in a very chaotic time!”

~ *Aleta Mekuold*

Local
Friendly
Professional



September 1 is National Tailgating Day

The first Saturday of September is when we celebrate the return of football, sport our favorite team’s colors, and fill our bellies with food served off the grill by men and women who know how to party in a stadium parking lot.

Most loved brands by young adults, ages 18–29

RANK	COMPANY	RATING
1	YouTube	82%
2	Google	81%
3	Netflix	80%
4	Amazon	74%
5	Sony	72%
6	Pixar	71%
6	Hershey	71%
8	UPS	69%
8	Dollar Tree	69%
10	Colgate	68%
11	Kellogg	67%
11	Nike	67%
11	Warner Bros Entertainment	67%
11	Microsoft	67%
11	Home Depot	67%
11	Target	67%
17	Samsung Electronics	66%
17	Pillsbury	66%
19	Tostitos	65%
19	FedEx	65%
21	Dove	64%
21	Visa	64%
21	LEGO	64%
21	Subway	64%
21	Walt Disney	64%

Note: Each brand was surveyed, on average, 12,000 times from a pool of adults aged between 18 and 29 years old between January and March 2018. These adults were asked to rate their opinion of over 1,000 brands.

Source: *Morning Consult*

How Much Cigarette Smoke Decreases Resale Value

Smoking in a home can reduce that property’s resale value by up to 29 percent, according to realtor.com®. And home buyers who fall for a home that reeks of smoke shouldn’t assume the odor will go away as soon as the smoker moves out.

Tobacco-specific nitrosamines and nitrous acid can cling to walls and other surfaces within the house. “You could breathe in several hundred nanograms of these carcinogens long after the last cigarette burned out,” warns Joshua Miller, director of technical training at Rainbox International, a home restoration company.

Researchers at San Diego State University measured third-hand smoke pollutant levels in smokers’ homes after they moved out. They found that pollutants remained two months later, even after the homes had been cleaned and vented.

Sellers are not required to disclose that someone smoked inside a home. Buyers can detect a smoky smell themselves, or they may suspect a strong wave of air fresheners is masking an odor. A home inspector may be able to weigh in, too, or buyers can have their agent ask the seller’s listing agent directly.

Removing the cigarette smell from a home is not easy and sometimes removing entire systems is the only way to remove the stench quickly—the smoke will seep into everything.

“Clean the air ducts,” advises Richard Ciresi, owner of Aire Serv in Louisville, Ky. “Professional air duct cleaning is an effective way to eliminate odors that manifest when you turn on the furnace or AC.”

He also suggests changing the filter on your HVAC unit as frequently as every 30 to 45 days.

Miller recommends washing the walls and ceiling with a 3:1 vinegar-water mixture. “Ceilings can be the biggest culprit in a persisting smoke smell in a home, since cigarette smoke tends to travel upwards and latch onto the first surface it comes in contact with,” Miller says.

Repainting the walls may help but the smell will eventually come back if homeowners don’t first use an odor-neutralizing primer, such as Kilz, before repainting.

Fabrics can also hold smoke. “You can sprinkle a deodorizing powder like baking soda on carpets,” Miller suggests. Odors can cling onto lightbulbs as well, so be sure to insert fresh bulbs.

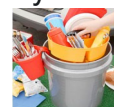
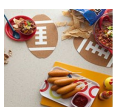
Source: REALTOR® Magazine, <https://magazine.realtor/daily-news/2018/07/31/how-much-cigarette-smoke-decreases-resale-value/#.W2HwL9KCBi0.email>



Study on eggs has positive news

Good news for egg lovers: A recent study has found that eating up to a dozen eggs a week doesn’t contribute to heart disease.

The U.S. News & World Report website reports that an extended study monitored 128 people for more than a year and found that eating eggs—as part of an overall healthy diet—doesn’t appear to raise cholesterol, blood sugar, or blood pressure, which are all cardiovascular risk factors for people with pre-diabetes or Type 2 diabetes. The study also found that eggs seem to be helpful in losing weight. Fried, poached, or scrambled, have an egg today.



Waldo Spotlights



Claire was 4H Champion Rabbit Showman. She went on to win a buckle for Champion Small Animal Round Robin.



Sadie won 4H Reserve Champion Sheep Showman.



Claire showed her cow/calf pair in the Malheur County Cattlemen's Heifer Replacement Program.



Claire won all blues on her breeding ewes.

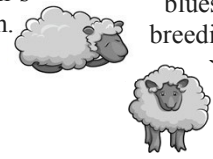


Claire was FFA Champion Rabbit Showman and her rabbit was Best in Show.



Claire & Sadie Wagster had fantastic success at the Malheur County Fair!

Sadie won Reserve Grand Champion market goat and 4H Grand Champion Meat Goat Showman.



Barbara was presented this beautiful hand-made apron (made by a talented member of the Agency) for her kindness in not only sharing a recipe during our recipe contest, but preparing it for lunch for the **WHOLE AGENCY!**



Brandon White of Ambassador Captive Solutions educates us on innovative ways to approach risk management for large businesses.



Dustin, Mae, Debi, & Phaedra in Waldo gear following School District Open Enrollment in Hillsboro, OR.



Brad Waldo presents useful commercial insurance information during August's All Employee Meeting.