

Quote of the Month:

"Plenty of men can do good work for a spurt and with immediate promotion in mind, but for promotion you want a man in whom good work has become a habit."
~ Henry L. Doherty

FIELD-WALDO INSURANCE LICENSED SERVICE TEAM



- ◆ Our Customer Service Representatives (CSRs) are licensed insurance agents that manage all our incoming calls and customer inquiries.
- ◆ Our CSRs are genuinely excited to help customers, often putting themselves in our customers' shoes and advocating for them when necessary.
- ◆ Our CSRs identify and access our customers' needs and provide them with appropriate solutions and alternatives to achieve our customers' satisfaction.
- ◆ Our CSRs provide accurate, valid, and complete information by using the right methods/tools to ensure our customers' insurance needs are met.
- ◆ Our CSRs' target is to build a sustainable relationship and trust with our customers through open and interactive communication.

We congratulate our Customer Service Team for providing our customers with exceptional service.

Among their many services, they provide:

- | | | |
|---------------------------|-----------------------------|---|
| ✓ Any policy change | ✓ Auto identification cards | ✓ Answer coverage questions |
| ✓ Claim service | ✓ Answer premium questions | ✓ Certificate of insurance coverages |
| ✓ Add and remove vehicles | ✓ Answer billing questions | ✓ Proof of insurance for financial institutions |



4-21 **HAPPY BIRTHDAY** Phaedra Anderson!
4-21 **Happy Easter**
4-23 **HAPPY BIRTHDAY** Dawna Runnels!



Fruit Dip

8 oz pkg cream cheese, softened at room temp
Small jar marshmallow cream
1 tsp vanilla

Blend well & chill. Serve with fresh fruit.

Variation:

Use 8 oz of fruit yogurt instead of marshmallow cream and vanilla.



New Listing!

What People Are Saying...

Nice 5 bdrm, 3.5 bath home in Ontario. Large kitchen, separate dining, large living room. In a great neighborhood and across the street from Aiken Elementary School. \$199,900. #416-19

Waldo Real Estate
378 W Idaho Ave
Ontario, OR 97914
541-889-8160



Anthony Hackman
Broker, OR/ID
541-216-0101 cell
John Faw
Principal Broker, GRI, OR/ID
208-739-2925 cell
See this property at



"I had the best experience from start to SOLD! I felt like my 'brother' was taking care of me. Great professional service and friendly attitude through the whole process. I

was working with John Faw and Anthony Hackman on behalf of my father... The whole process was AWESOME!"

~ Susan Finn



Anthony Hackman
Broker,
OR/ID

**Local
Friendly
Professional**



John Faw
Principal
Broker, GRI,
OR/ID

Regrets About That First Home

Buying your first home can be an adventure—one that doesn't always have a happy ending. The Porch website asked 1,000 first-time homebuyers about their biggest mistakes starting out. Here's what they said, by demographic:

	Baby boomers	Gen X	Millennials
Buying too small	22%	20%	15%
Not saving enough money	11%	12%	15%
Underestimating expenses	14%	12%	14%
Not enough research	6%	9%	6%
None	12%	7%	3%

Once you've purchased your home, other expenses come into play. Here are the biggest expenses homebuyers experienced overall:

New appliances	16%
Replaced roof	13%
Furnace/AC	11%
Landscaping	10%
Floor	9%

Simple Math

"If I give you two cats, then two more, then another two, how many cats would you have?" the tutor asked.

"Seven," Tyler replied.

"No," the tutor said. "Let me repeat the question. Listen carefully. I give you two cats, and then two more, and then another two. How many cats are there?"

"Seven," Tyler replied again.

"Hmm," the tutor sighed. "Let's try something different. I give you two apples, then two more, then two more. How many apples do you have?"

"Six," Tyler replied.

"Very good," said the tutor. "Let's go back to that first math problem. I give you two cats, then two more, then two more. How many cats do you have?"

"Seven," Tyler replied.

"How do you come up with that answer?" the tutor asked.

"Because I already have a cat," Tyler replied.

Americans' Financial Situation Increasingly Precarious

The stock market goes up and down, but many Americans aren't sharing in the upswings. A survey by Bankrate of 1,004 adults found that just 44 percent have more money in their emergency savings than they owe in credit card debt—down from 58 percent in 2018. On the flip side, 29 percent reported more credit card debt than emergency cash, up from 21 percent last year, and the highest amount in nine years.

The survey found that just 40 percent of respondents said they could cover a \$1,000 financial emergency through their savings. One possible reason: Only 43 percent said they were working on increasing their emergency savings fund, down from 53 percent in the previous year.





April is National Straw Hat Month

As warmer weather arrives, Straw Hat Month reminds us to box up the knitted cap and felt hats for the cooler shade protection of straw hats.

These stylish lids come in a variety of styles. Since the natural product is readily available, ancient man wove straw hats both as protection from the elements and as a vessel to carry small goods,

HOW TO OBSERVE

Wear your favorite straw hat or purchase a new one. Use #StrawHatDay to share on social media.

HISTORY

The Headwear Information Bureau sponsored Straw Hat month to remind everyone to put away their cloth and felt hats in exchange for the airier straw hats for spring and summer.

Vet Bill

"It's my Kirby," cried Mr. Wilson to the veterinarian. "Something is terribly wrong. He hasn't made a sound all day."

The vet used his stethoscope to listen for the heartbeat of the lifeless duck on the examination table. "I'm sorry to have to tell you this, Mr. Wilson, but Kirby is dead."

"How can you be sure?" the old man asked. "Shouldn't you take some blood, or do some sort of test? Isn't it possible that Kirby is in a coma or just in a deep, deep sleep?"

"You're right," the vet said. He stepped out of the room and returned moments later with a Labrador retriever. The dog stood on its hind legs with its front paws on the examination table. The Lab sniffed the duck, nudging it gently with his nose. The duck was unresponsive, and the dog sat on its haunches and began to whimper.

The vet walked the dog out of the room and returned carrying an orange and white tabby cat. He placed the cat on the table next to the duck. The cat tapped the duck's head three quick times. When the duck didn't stir, the cat meowed, jumped down from the table, and walked out of the room.

"I'm really sorry, Mr. Wilson," the vet said. "Kirby is no longer with us."

Mr. Wilson wiped a tear from his eye and then walked to the front desk to check out. When he saw his bill, he began to protest. "Is this for real—\$180 just to give me the sad news that my Kirby is gone?"

"I actually waived my fee for today, Mr. Wilson," the vet replied, adding, "but I have to charge you for the Lab report and the cat scan."

Avoid Alzheimer's with These Tips

Alzheimer's disease is the sixth-leading cause of death in the United States and the only one in the top 10 that cannot be prevented, treated, or cured. However, growing evidence indicates that people can reduce their risk of cognitive decline by making key lifestyle changes. From the Alzheimer's Association come these tips for keeping your mind healthy as you age:

- **Break a sweat.** Engage in regular cardiovascular exercise that elevates your heart rate and increases blood flow to the brain and body. Several studies have found an association between physical activity and reduced risk of cognitive decline.
- **Hit the books.** Formal education in any stage of life will help reduce your risk of cognitive decline and dementia. For example, take a class at a local college, a community center, or online.
- **Fuel up right.** Eat a healthy and balanced diet that is lower in fat and higher in vegetables and fruit to help reduce the risk of cognitive decline. Although research on diet and cognitive function is limited, certain diets, including Mediterranean and Mediterranean-DASH (Dietary Approaches to Stop Hypertension), may contribute to risk reduction.
- **Catch some z's.** Not getting enough sleep due to conditions like insomnia or sleep apnea may result in problems with memory and thinking.

Measure Your Commitment to Reaching Your Goals

Success depends on your commitment to your goal, whatever that goal may be. To evaluate your ability to commit, ask yourself these important questions:

- » **Can you be completely honest with yourself?** You can't afford to fool yourself about your strengths, weaknesses, and potential.
- » **Can you accept people for what they are, not as you'd like them to be?** You don't have to agree with them, or even like them, but to work with the people around you, put away your prejudices and judgments so you can focus on what's important.
- » **Can you put other people's needs ahead of your own?** It's a paradox, but you can reach your own goals more easily by helping others accomplish theirs. Don't be so single-minded in your pursuit of success that you ignore other people's needs.
- » **Do you know what you're great at?** A thorough, honest knowledge of what you do better than most people is essential to making the right choices about where to put your energy.
- » **Are you excited about your goals?** If you can't generate enthusiasm on your own, you won't persuade others to help you. And if you're not really excited by what you're trying to do, your commitment won't be very strong.

Verification

The tax auditor called the vicar of a church. "I'm contacting you to confirm that the church received a \$10,000 donation from a parishioner by the name of Tony Smith."

"Tony Smith, you say?" the vicar replied. "I'll have to consult our bank records, but I can assure you that if we haven't received a donation from him yet, we will by the end of the day."



Waldo Spotlights

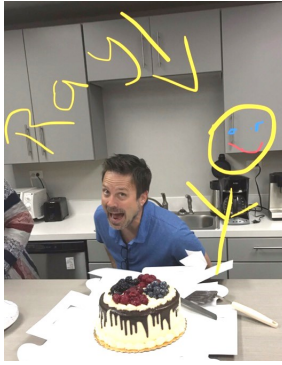


Field-Waldo's John Forsyth dons his **Construction Combine 2019** garb. Construction Combine is a 2.5 day training and hiring event where local contractors have the opportunity to interact with youth and military veteran job seekers. These job seekers demonstrate their skills and learn new ones by building storage sheds while rotating through various contractor training stations. The event will culminated with an NFL-inspired draft where contractors can offer jobs directly to the participants. The sheds that are built are donated to local veterans. Sounds like a great program for our community.

Construction Combine - Go Chukars!
Andrea Testi, Dr. Dana Young, & Cheryl Cruson



March birthdays were celebrated with a delicious chocolate cake. Ray was here in spirit as he was on vacation.



Dawna's grandson Mason recently received the Navy & Marine Corps Achievement Medal.



Catching crab off the dock at Newport, OR. Christy pulls in the pots, and Ray measures a crab.



Dellas & Patty enjoyed their honeymoon in Tahiti as is evident in these photographs.



Ty Bahem placed 2nd in the district and 5th in the state for wrestling in Heavy Weight Division.



"Morning Song" fairy house from Christy and Jessica Waldo's VistingVintageLane store on display at the Boise Flower and Garden Show.

