

# Waldo Connection

## Quote of the Month:

"The best six doctors anywhere, and no one can deny it, are sunshine, water, rest, air, exercise, and diet."  
~ Wayne Fields

## Welcome, Kimberly!



Hi everyone! My name is Kimberly Lucero and I was born and raised in Nyssa. I am in the process of finishing a degree from Eastern Oregon University in business administration with an emphasis in accounting and will be done in December. I recently moved to Boise and love the city and all of the activities that it offers. I live there with my fiancé, Ryan, and my two kids, Nathan (6) and Emily (4). We are always pretty busy, but we love biking, hiking, and playing tennis. Our favorite thing is spending weekends in McCall when our schedule allows. In my down time I love to read and go running. I worked for six years in accounts payable and payroll at my previous job. I feel very fortunate to be able to take on a new challenge and expand my knowledge. I am so excited to be a part of the Waldo Agencies team!

## Millennials Struggle to Buy Their First Home

Millennials planning to buy their first house are resorting to all sorts of tactics, according to the Market-Watch website. To fund their down payment and closing costs, 13% are dipping into their retirement savings, 14% are saving money by moving in with family or friends, and 12% are selling personal items, according to a Bankrate survey of 2,852 adults.

Furthermore, millennials' most common funding sources for home-buying include saving their own money (53%), gifts from family or friends (33%), and using a down payment assistance program (33%).

Here are some savvy tips for financing your first home purchase:

- 🏠 **Leave retirement savings alone.** Your 401(k) and other retirement accounts are your ticket to a comfortable retirement. Sacrificing these should be a last resort.
- 🏠 **Figure out how much house you can afford.** You don't have to buy a mansion right out of the gate. Look at the monthly payment on whatever mortgage you're considering, and make sure you can handle it along with all your other monthly expenses.
- 🏠 **Watch your credit report.** This can help you determine what kind of loan programs you're eligible for. Doing this early in the process will let you keep your credit score healthy.
- 🏠 **Create a separate savings account.** Open an account that's only for home-buying expenses, and keep it separate from your emergency savings. Be patient: Millennials in the survey cited above, need about three years to save up for the down payment and closing costs.

## The Health Benefits of Playing Cards

Stress has a negative impact on everyone's health. One way to ease the stress in your life? Play a game of cards. That's—unsurprisingly—what Bicycle Cards advises. Here's how playing cards with friends can help:

- ♥ **Conversation.** A card game isn't just about counting up points. It's a good path to friendly and lively conversations that can help you relax.
- ♣ **Laughter.** Conversation usually leads to laughter, which can reduce tension in your mind and body.
- ♦ **Low pressure.** Assuming you're not playing high-stakes poker with your life savings on the line, a nice game of hearts or gin rummy offers entertainment without pressure. It doesn't matter if you win or lose as long as you're having fun.
- ♠ **Brain exercise.** Strategizing, keeping track of the play, and calculating your points at the end of the game helps keep your mind fresh.
- ♥ **No technology.** You can play blackjack on your smartphone, but a few hands of pinochle with friends lets you detach from technology for a while and reconnect with the rest of the world.



**DECEMBER EVENTS**

12-6	HAPPY BIRTHDAY Ellen!
12-16	HAPPY BIRTHDAY Kimberly!
12-23	HAPPY BIRTHDAY Scott Lamb!
12-24	Christmas Eve—Office Closes at Noon
12-25	Merry Christmas—Office Closed
12-30	HAPPY BIRTHDAY Amy!
12-31	New Year's Eve—Office Closes at 3:00
1-1	HAPPY NEW YEAR—Office Closed



# New Listing!

Great home with 6-bedrooms, 2 baths. Home has lots of built-ins, new windows throughout. Large yard, across the street from TVCC. \$215,000. Call Anthony or John. #452-19

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

## Waldo Real Estate

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



## Use the right words with kids

Your words have a unique power over your children. What you say to them shapes their personality and guides them as they grow up. The *Inc.* magazine website highlights these phrases that parents should use to help kids grow into well-adjusted adults:

- **"Your practice is paying off."** Instead of saying, "Great job!" recognize the work that went into an accomplishment. This teaches children the importance of effort in achieving their goals.
- **"I don't know."** Admitting that you don't know something shows children that it's OK to show some vulnerability. It also demonstrates the value of being honest.
- **"Is that really true?"** This question can help children analyze information. Instead of just saying, "You're wrong," encourage them to challenge their assumptions and take other perspectives into account.
- **"I'm sorry."** Apologizing is necessary to developing healthy relationships. When you say, "I'm sorry," you show kids that it's all right to admit mistakes and ask for forgiveness.
- **"What do you think?"** This tells children that you value their opinions. It helps them analyze what they believe, and it could lead you to learning a thing or two.
- **"I hear you."** Children want to be heard and respected—just like all of us. Even if you disagree, validating their feelings shows that you trust them, and it teaches patience when they don't understand or when they disagree with someone else.

# What People Are Saying...

"This house purchase was my sixth... Cathy is impeccable at her job. She didn't miss a thing... Cathy kept us on task, on time, and worked wonderfully and professionally with our lender. I would and will recommend her to everyone that asks for realtor/broker info... Please recognize Cathy Myers for her outstanding efforts and professional and efficient business ethics."

~ Greg & Suzanne Evans



Cathy Myers  
Sales Associate, ID

Local  
Friendly  
Professional



## Choose your friends wisely

Two friends were walking into a forest, enjoying the beauty of nature. Suddenly they saw a bear coming at them. They became frightened.

The first friend ran to a tree and scrambled up quickly. He didn't think of his friend, who had no idea how to climb trees.

The second friend thought for a second. He'd heard animals don't eat dead bodies, so he fell to the ground and held his breath. The bear sniffed him, then whispered something in the man's ear before going on its way.

The first friend came down from the tree and asked, "What did the bear whisper into your ear?"

"He told me to keep away from friends like you," the man said before walking away.

## Inventive Women from History

Some of the most common things we use every day were invented by creative women. Here are a few, gathered by the Mental Floss website:

- **Circular saws.** Tabitha Babbitt, a weaver in a Shaker community, suggested that instead of a two-man pit saw that worked only when being pulled forward, a circular saw would be more efficient. She attached a prototype to her spinning wheel in 1813 and filed a patent thereafter.
- **Paper bags.** Margaret Knight created the modern, flat-bottomed paper bag in 1868. Before then, paper bags looked like envelopes. A man tried to steal the idea and file a patent, but Knight filed a lawsuit and won the rights to her creation.
- **Windshield wipers.** Mary Anderson invented the first manual windshield wipers in 1903. They didn't take off because most drivers thought it was safer to simply drive through rain and snow than keep pulling a lever to clear it. Another woman, Charlotte Bridgwood, invented an automatic version in 1917, but it wasn't accepted either. Still, by 1920 windshield wipers were everywhere, starting with Cadillac, which began installing them on all its cars.
- **Liquid paper.** A secretary named Bette Nesmith Graham corrected her typing mistakes with white tempera paint. After years perfecting the formula in her kitchen, she patented Liquid Paper in 1958. Gillette bought her company in 1979 for \$47.5 million.
- **Kevlar.** This lightweight material will stop a bullet. It's five times stronger than steel. A chemist named Stephanie Kwolek discovered it by accident in 1966 as she was trying to develop a lightweight fiber for car tires.







## December is National Tie Month

December is the month to honor the most required yet maligned strip of cloth that's an essential part of business attire—the necktie. Neckties give people the chance to add a little spice to their classy, professional look. A nice necktie speaks volumes about a person's sense of style and even gives people a little look at his or her personality. So this month, give a little extra respect to the people who are professional, classy, and trendy in their favorite ties.

A 1st grade school teacher had twenty-six students in her class. She presented each child in her classroom the 1st half of a well-known proverb and asked them to come up with the remainder of the proverb. It's hard to believe these were actually done by first graders.

1. Don't change horses... until they stop running.
2. Strike while the... bug is close.
3. It's always darkest before... Daylight Saving Time.
4. Never underestimate the power of... termites.
5. You can lead a horse to water but... how?
6. Don't bite the hand that... looks dirty.
7. No news is... impossible.
8. A miss is as good as a... Mr.
9. You can't teach an old dog new... math.
10. If you lie down with dogs, you'll... stink in the morning.
11. Love all, trust... me.
12. The pen is mightier than the... pigs.
13. An idle mind is... the best way to relax.
14. Where there's smoke there's... pollution.
15. Happy the bride who... gets all the presents.
16. A penny saved is... not much.
17. Two's company, three's... the Musketeers.
18. Don't put off till tomorrow what... you put on to go to bed.
19. Laugh and the whole world laughs with you, cry and... you have to blow your nose.
20. There are none so blind as... Stevie Wonder.
21. Children should be seen and not... spanked or grounded.
22. If at first you don't succeed... get new batteries.
23. You get out of something only what you... see in the picture on the box.
24. When the blind lead the blind... get out of the way.
25. A bird in the hand... is going to poop on you. And the **WINNER** and last one!
26. Better late than... pregnant.

Source: Unknown



### Teamwork holds the Rolling Stones together

Even after playing together for more than 50 years, the Rolling Stones still understand the value of practicing together. According to the Scoro website, the band commits to two months of rehearsal before every tour.

The routine helps them reconnect with each other's rhythm until they can communicate and perform almost telepathically—Keith Richards knows what's going on just by watching Charlie Watts' left hand, for example. If the tempo of the show starts to sag, a single quick glance between the two sparks a pickup in the pace.

The group understands each member's distinctive roles: Richards is the band's spiritual leader, Watts is the backbone, Ronnie Wood is the mediator, and lead singer Mick Jagger is the CEO, in charge of everything.

"This is the secret to becoming an excellent team," the website says. "There is no substitute for the ongoing commitment and deliberate practice required to build better teams."

### TIME most important gift for your elderly relatives

Dear Abby:

This is a message about our senior population. Our children grow up, marry and have children. Each grandchild is special. We love them and adore being with them. Then the grandkids grow up and have little ones of their own. By this time we're too old and sometimes need help with housework, yardwork, or just would like to get out of the house to go eat or shop. But while it may not be intentional, it seems there is not time for the elderly.

We may say we're fine and don't mind being alone, but it IS lonely at times. No one calls to say hello or ask if we need anything. How long does it take to make a call? It would be nice if each family member called once a week or came by once a month. The love we've always had for family is still there and strong.

Children and grandchildren, please think about this and remember: The most important thing you can give your elderly relatives is your TIME. Time is the most precious gift of all and doesn't cost a thing. Someday you will be old, too!

- Wise Woman in North Carolina

### Tell This One to Your Doctor

Konrad Adenauer, chancellor of West Germany when he was in his 90s, was being examined by his doctor.

"I'm not a magician," the physician said. "I cannot make you younger."

"I haven't asked you to," said the chancellor. "All I want is to go on getting older."

### The Strange Origins of Common Devices

Some very common devices in our modern lives have surprising—even shocking—origins. The Cracked website shares a few:

- ♦ **The treadmill.** The exercise machine was originally designed by Sir William Cubitt in 1818 as a means to torture convicts. Prisoners would climb the equivalent of 11,000 feet per day as the "tread-wheel" pumped water and crushed grain.
- ♦ **Piggy banks.** The name has nothing to do with actual pigs. In the Middle Ages, jars used to save cash were made of an orange clay called "pygg" because metal was too expensive.
- ♦ **Matches.** The first friction match was created by a 19th-century apothecary stirring a mixture of chemicals with a wooden stick. When he tried to scrape off a dried glob of the compound, it ignited.
- ♦ **Escalators.** One of the first escalators in the world was set up at Harrods in London. The experience was so overwhelming to riders that the store offered smelling salts and brandy to help them calm down.
- ♦ **X-rays.** William Roentgen took the first X-ray in 1895, not fully understanding what he'd discovered. The first X-ray he took of a human body was his wife's hand. When she saw her bones, she said, "I have seen my death."



# Waldo Spotlights



Waldo Agencies enjoyed a delicious lunch following our November All Employee Meeting. Thanks to our benefits team for presenting the awesome 2020 employee benefits package.

John Faw and his beautiful GRANDDAUGHTER!



Christmas gnomes were created during a fun lunch at Waldo Agencies.



Merry Christmas  
and  
Happy New Year  
from all of us at  
Waldo  
Agencies



Waldo Agencies was well-represented at the TVCC Foundation Gala.



Thank You  
for your  
Service

Amelia Beery  
rode in this  
Korean era jeep  
with her parents  
and brother in the  
Boise Veterans  
Day Parade.

Ryan Beery playing at a coffee shop in Moscow.

