

Quote of the Month:

"Your future depends on many things, but mostly on you."

~ Frank Tyger

45 YEARS - CONGRATULATIONS, ELLEN!

It does not seem like that long ago I was traveling along side of my father Nolan Field, aka his sidekick. In the summers when out of school, it was 5 days a week unit his last appointment of the evening. As I grew older Dad and Mom would put me to work in the office to do "little things" they called them! Then as a teenager the little things grew into bigger things in the agency.



Wow, 45 years have passed since I realized I wanted this as an occupation. I have met and worked with so many wonderful people through the years. It is a privilege to sit in folks' homes or in their places of business and have them feel I have listened and asked questions that make it possible to identify their exposures and needs. I hope to have left them understanding insurance a little more and what they are paying a premium for.

Our agency has a great group of people to work with. We keep customer service a priority by having licensed agents who are keeping up with current education in our service teams. When I am out and about, I am confident my clients will be taken care of.

Once said by my father, "Your insurance is only as good as your agent." I strive to make this a true statement in my everyday dealing with my clients as they have entrusted me to protect them in their time of need.

I want to thank all my clients and all of those in the agency for a wonderful satisfying 45 years in this business. I look forward to coming to work each morning and that is due to YOU!

CAUTION! Are you a drone owner?

Aviation exclusion shields insurer from covering drone accident

A drone is still an aircraft, even if it does not carry passengers or cargo, says a federal court in ruling a Tokio Marine Holdings Inc. unit is not obligated to defend or indemnify a photography firm whose drone injured a wedding guest's eye under an aviation policy exclusion.

A guest who attended a 2016 wedding that was photographed by Corona, California-based Hollycal Production Inc. using a drone allegedly lost use of her eye when the drone made contact with it, according to Friday's ruling by the U.S. District Court in Santa Ana, California, in Philadelphia Indemnity Insurance Co. v. Hollycal Production Inc. et al.

The injured woman filed suit in state court against Hollycal, its owner and an employee. Tokio Marine unit Philadelphia Indemnity, which is based in Bala Cynwyd, Pennsylvania, agreed to defend the company under a reservation of rights.

The insurer then filed suit in the U.S. District Court, seeking summary judgment as to whether Hollycal was entitled to coverage under its insurance policy.

The court ruled it was not. The firm's policy includes an exclusion for bodily injury or property damage involving any aircraft it used, said the ruling.

The firm had argued the drone did not fall within the exclusion because a "drone equipped with a camera is not capable of transporting persons or cargo," but it rather is "unmanned and operated remotely."

The drone is still an aircraft, said the ruling, however. "The ordinary definition of an aircraft does not require the carrying of passengers or cargo. Additionally, that a drone is unmanned and operated remotely does not make it less of an aircraft," said the ruling, in holding the insurer does not have a duty to defend or indemnify the defendants.

Source: by Judy Greenwald, [https://www.businessinsurance.com/article/20181212/NEWS06/912325628/Aviation-exclusion-shields-Philadelphia-Indemnity-Insurance-in-drone-accident?](https://www.businessinsurance.com/article/20181212/NEWS06/912325628/Aviation-exclusion-shields-Philadelphia-Indemnity-Insurance-in-drone-accident?utm_campaign=BI20181212DailyBriefing&utm_medium=email&utm_source=ActiveCampaign)

[utm_campaign=BI20181212DailyBriefing&utm_medium=email&utm_source=ActiveCampaign](https://www.businessinsurance.com/article/20181212/NEWS06/912325628/Aviation-exclusion-shields-Philadelphia-Indemnity-Insurance-in-drone-accident?utm_campaign=BI20181212DailyBriefing&utm_medium=email&utm_source=ActiveCampaign)

Print Books Remain in the Lead

Books are alive and well in the digital age, but we're consuming them differently from the way we have in centuries past. The Pew Research Center reports that 74 percent of Americans say they've read a book in the past year, a figure that's remained fairly constant since 2012.

We're not all "reading" the same way, though. Print books may be the most popular format, with 67 percent of Americans reporting they've read one in the past 12 months, but the share of Americans consuming audiobooks has increased from 14 percent to 18 percent since 2016.

E-books are also a factor in our reading choices, though they're not taking the place of paper for now. Thirty-nine percent of readers say they read only physical print books, although 29 percent say they read both print and digital books. Just 7 percent report reading books exclusively in digital format and say they haven't read any dead-tree books in the past year.



February Events

- 2-12 HAPPY BIRTHDAY Barbara Waldo!
- 2-14 HAPPY VALENTINE'S DAY!
- 2-18 Presidents' Day - Office Closed





New Listing!

What People Are Saying...

Great 7-bedroom, 3 bath home with 2 car garage. Home has lots of storage, living room, rec. room, formal dining room and breakfast nook area. Hot tub, storage shed, underground sprinklers and room for RV parking. \$227,900.

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



Dee Mosman
Broker, GRI,
OR/ID

"Dee Anne took care of all the stuff that was not familiar to me. She reached out to the sellers' agent. She dealt with the title company. She even went to the city for me! Above and beyond! Service is what we got! A+ PLUS Dee & Waldo Agencies!"

~ *Kenneth & Niki Enders*

**Local
Friendly
Professional**



9 Hard Truths About Clutter You Need to Hear

1. NOTHING YOU OWN IS EVER REALLY GONE; IT WILL CONTINUE TO EXIST... SOMEWHERE

This truth is motivation for me to be judicious about what I buy.

2. THE BEST WAY TO CLEAR CLUTTER IS TO REDUCE WHAT YOU BRING IN

Set a goal to not only get rid of more but to buy less.

3. ARE YOU SHOPPING TO ESCAPE YOUR FEELINGS?

Shop less, allow yourself to feel your feelings, and live with less clutter.

4. THERE'S A DARK SIDE TO DONATING

If the above weren't reason enough to limit your consumption, how about this—

"By one estimate, used clothing is now the United States' number one export by volume, with the overwhelming majority sent to ports in sub-Saharan Africa." The Afterlife of Cheap Clothes, Slate "African textile industries are closing their factories and laying people off because they cannot make clothes as cheaply as those American items found in the bend over markets." The Truth About Where Your Donated Clothes End Up, ABC News .

5. EVERYTHING YOU OWN IS SOMETHING YOU HAVE TO TAKE CARE OF
"The things you own in life end up owning you." Tyler Durden.

6. CLUTTER HAS BEEN LINKED TO DEPRESSION

Clutter accounts for a significant, unseen portion of your mental load.

7. THE LONGER YOU KEEP SOMETHING, THE MORE ATTACHED YOU BECOME

So... Consider yourself warned.

8. EVENTUALLY SOMEONE WILL HAVE TO DECIDE WHAT TO DO WITH EVERY ITEM YOU OWN

Less is more.

9. YOUR STUFF IS GETTING IN THE WAY OF THE BEST STUFF

Imagine what it would feel like to walk into your home and be greeted by belongings you love—and nothing more.

Imagine what you could do differently with your time if you're spending a fraction of it managing your stuff.

Imagine yelling at your kids a lot less because they have half as many toys cluttering up your living space.

Source: Excerpts from <https://ericalayne.co/9-hard-truths-about-clutter/>



February ~ the shortest month of the year

Have you ever wondered why there are only 28 days in February? The answer dates back to ancient Rome. It is believed that Numa Pompilius, who reigned around 700 B. C., wanted to more accurately synch the 10-month Roman calendar with the annual lunar cycles. He added the months of January and February to fall between the months that ran from March through December.

The addition of these two months became a bit of a problem, because Romans were very superstitious. Even numbers were considered unlucky, and the lunar year was 354 days. In order to keep the days of the year at an odd number, the king made the new calendar 355 days. January was given 29 days and February 28 to achieve this number. Because February was now the unlucky month of the year, it was observed as a time when the Romans performed rites of purification and honored their dead.

Hundreds of years later Julius Caesar would make more changes to the Roman calendar. Around 45 B.C., Caesar added 10 additional days to the calendar so that it more closely resembled the solar-based Egyptian calendar. At that time, an extra day that would occur every four years was added to the month of February, giving us the leap year.

Stay Focused with the '24-hour rule'

Renowned pro football coach Don Shula's successful career was based, in part, on a policy of looking forward to the next challenge instead of dwelling on his previous victories or failures. Shula's "24-hour rule" exemplified that.

The coach allowed himself, his fellow coaches, and his players 24 hours at the maximum to celebrate a victory—or agonize over a defeat. Shula encouraged them to feel the emotions of success or failure as deeply as they could. After 24 hours, though, the team was expected to stop talking and thinking about the experience and focus their concentration and creativity on preparing for the next game.

The lesson? Keep your failures and victories in perspective, and you'll do better over the long run.





WARNING - BEWARE OF WIRE FRAUD

One of the fastest growing methods of hackers today is to pose as a trusted mortgage professional or escrow agent through email. The email will contain the proper logos and images of the individual to convince you to perform a wire transfer for your mortgage transaction. **DO NOT WIRE FUNDS to anyone without contacting them to confirm the transaction over the phone.** Do not use the phone number on the email. Only call people with knowledge of the transaction using their business card or a search on the internet. This fraudulent activity is not limited to real estate-type transactions only - ANY wire transaction could be phony.

Source: Kristen Berry of Synergy One Lending a Mutual of Omaha Bank Company

Real Estate 4th Quarter Market Statistics For 2018

Canyon County (Idaho)

Total Listed: 1237 **Number Sold:** 1215 **Avg. Sale Price Sold:** \$243,998

Residential: Listed: 1230 **Number Sold:** 1213 **Avg. Sale Price Sold:** \$243,794

Farm/Ranch: Listed: 7 **Number Sold:** 2 **Avg. Sale Price Sold:** \$367,500

Malheur County (Oregon)

Total Listed: 60 **Number Sold:** 60 **Avg. Sale Price Sold:** \$188,994

Residential: Listed: 50 **Number Sold:** 56 **Avg. Sale Price Sold:** \$172,137

Farm/Ranch: Listed: 10 **Number Sold:** 4 **Avg. Sale Price Sold:** \$425,000

Payette County (Idaho)

Total Listed: 123 **Number Sold:** 98 **Avg. Sale Price Sold:** \$229,564

Residential: Listed: 121 **Number Sold:** 96 **Avg. Sale Price Sold:** \$226,013

Farm/Ranch: Listed: 2 **Number Sold:** 2 **Avg. Sale Price Sold:** \$400,000

Washington County (Idaho)

Total Listed: 55 **Number Sold:** 36 **Avg. Sale Price Sold:** \$147,750

Residential: Listed: 53 **Number Sold:** 36 **Avg. Sale Price Sold:** \$147,750

Farm/Ranch: Listed: 2 **Number Sold:** 0 **Avg. Sale Price Sold:** \$0

Source: Intermountain Multiple Listing Service

Jack, a handsome man, walked into a sports bar around 9:58 pm. He sat down next to this blonde at the bar and stared up at the TV as the 10:00 news came on. The news crew was covering a story of a man on a ledge of a large building preparing to jump.

The blonde looked at Jack and said, "Do you think he'll jump?"

Jack says, "You know what, I bet he will." The blonde replied, "Well I bet he won't." Jack placed \$30 on the bar and said, "You're on!"

Just as the blonde placed her money on the bar, the guy did a swan dive off of the building, falling to his death. The blonde was very upset and handed her \$30 to Jack, saying, "Fair's fair... Here's your money."

Jack replied, "I can't take your money. I saw this earlier on the 5 o'clock news and knew he would jump."

The blonde replies, "I did too; but I didn't think he'd do it again."

Jack took the money.

All this technology is making us antisocial.



HOW TO PREVENT AN ANXIETY ATTACK

- Breathe deeply in through your nose and out through your mouth
- Slowly look around you and find...
 - * 5 things you can see
 - * 4 things you can touch
 - * 3 things you can hear
 - * 2 things you can smell (or 2 smells you like)
 - * 1 emotion you feel

This is called **GROUNDING** - it can help when you feel like you've gone too far in your head and lost all control of your surroundings.

Source: Unknown

I'm walking into 2019 with a clear heart and mind. If you owe me, don't worry about it. If you wronged me, it's all good, lesson learned. If you're angry with me, you won - I've let it go. If we aren't speaking, it's cool - I truly wish you well. If you feel I've wronged you, I apologize - it wasn't intentional. I'm grateful for every experience that I received. Life is too short for pent up anger, holding of grudges and extra stress or pain! Here's to 2019!!! Remember forgiving someone is for you so don't block your blessings. Make 2019 a year of positivity and a season of forgiveness.

Source: Unknown



Waldo Spotlights



Barbara Waldo presents Susan Barton with a gift certificate won during a drawing at the Waldo Conference Center Open House.



Wellness Winners

Dawna received a \$10 Subway gift card & Scott B. received \$10 for their excellent participation in Wellness Laps. Amy received a \$10 Subway gift card when her name was drawn from the participants of the Financial Wellbeing Questionnaire. Dellas won a tech gadget for finding Waldo.



Barbara presents Brad with the movie tickets he won for guessing the first day of at least 1/2 inch snowfall at the Ontario office.



Preventative Health screening in the Bistro. Waldo Agencies went above and beyond providing healthy snacks for participants.



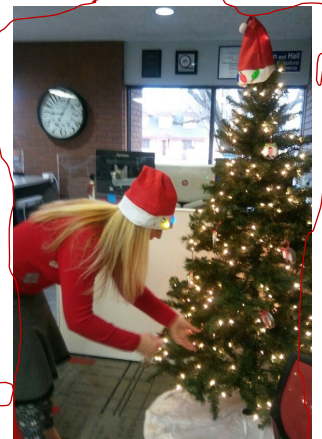
Another fun and successful lunchtime craft.



Amy enjoyed chocolate cheesecake during her surprise birthday celebration.



Dee, John, Dellas, and Brad playing/singing/enjoying Christmas songs at the office Christmas party.



Amy decorating the office Christmas tree.