

Quote of the Month:

"The broadest, and maybe the most meaningful definition of volunteering: Doing more than you have to because you want to, in a cause you consider good."

~ Ivan Scheier

WELCOME, BRITTANY!

I have lived in Idaho my whole life and love everything it has to offer. Some of my hobbies include kayaking, hiking, camping, and spending time with my lab, Addie Jo.

I am attending Boise State University pursuing a degree in Elementary Education with an emphasis on Literacy and have earned an endorsement as a Reading Specialist. I am very excited to graduate in December and plan to continue my education by pursuing a Master's degree in Curriculum and Instruction.

I have worked in insurance for 6 years now with my primary knowledge being personal lines. I am enjoying the transition to commercial lines quoting and have appreciated the opportunity to continue learning and expanding my knowledge at Field-Waldo Insurance Agencies.



Women's Brains Age More Slowly Than Those of Men

Good news for women: Your brains age more slowly than males'. According to an article on the NPR website, researchers have found that the metabolism of women's brains remains healthier and more youthful than that of their male counterparts, making women better equipped to be creative during the later years of their lives.

The findings come from a study of 205 brain scans of people ages 20-82. At first scientists studied brain metabolisms to determine a person's age. Then they observed a significant difference between the age of some people's brains and their chronological ages, leading to the discovery that older women's brains, on average, were about four years younger in terms of metabolism than men's brains. The reason is unknown, but the scientists say a higher brain metabolism may give women an advantage in learning and creativity as they age.

Don't get caught upside-down

Car owners often assume that if their car is totaled, it'll be replaced at the amount they paid, or at least the amount they owe. However, that's not always the case—learn why and what you can do to protect yourself.

AVOID THE FINANCIAL RISK

Since a new car's value drops significantly the minute you drive it off the lot, if you're involved in an accident that totals your vehicle, you may find yourself owing the finance company more than your vehicle's actual value. Gap insurance provides for the "gap" between the two amounts, guaranteeing that you don't get hit by a big financial surprise too.

IS GAP COVERAGE RIGHT FOR YOU?

Guaranteed asset protection, or gap insurance, is an optional automobile coverage that helps you transfer the financial risk if you're involved in an auto accident and you owe more for your vehicle than the amount that it's worth. This is referred to as being "upside-down."

HERE'S SOME BASIC INFORMATION ON GAP INSURANCE:

- **New vehicle financing options:** If you took advantage of a zero-percent-down payment deal, put a small amount of money down or stretch the life of your loan past 3 years, gap insurance is most likely a good idea. That's because the vehicle typically depreciates considerably faster than you have paid down the value on your vehicle's load.

- **Used vehicles:** Gap insurance isn't typically available for used vehicles. To cover your risk, it's wise to put down an ample down payment and finance the vehicle for the shortest possible timeframe.

- **Cost versus benefit:** Gap insurance is offered for a nominal fee, which makes it a great value for anyone who finances or leases a new car.

- **Leased vehicles:** For those who lease a vehicle, gap insurance is considered an essential coverage because typically there's no trade-in and little cash put down to lease the vehicle. Similar to purchasing a vehicle, if the car is a total loss, you'll owe the difference between what you have paid and what you owe on the balance of the lease.

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THE HAPPIEST STATE Where you live may determine how happy you are. The WalletHub website examined data on such factors as economic, emotional, physical, and social health to find the states where people are happiest. Money, it turned out, wasn't the most significant factor. The data showed that happiness increases with wealth only up to an annual income of \$75,000.

The 10 happiest states?

1. Hawaii
2. Utah
3. Minnesota
4. North Dakota
5. California



6. IDAHO!!!
7. Maryland
8. Iowa
9. South Dakota
10. Nebraska

The *unhappiest* state?

West Virginia



6-4
6-7
6-16

June EVENTS

HAPPY BIRTHDAY Scott Bahem!

HAPPY BIRTHDAY John Faw!

HAPPY FATHER'S DAY



A V O C A D O S

New Listing!

Beautiful custom-built home on 39 acres of prime farmland with Old Owyhee water rights. 6 bedrooms, 3 baths and a loft. The main level has vaulted ceilings with knotty pine sheeting and lots of natural light. Central vacuum for easy cleaning. \$645,000.

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.waldo.com/>

Waldo Real Estate

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



What People Are Saying...



John Faw
Principal
Broker, GRI,
OR/ID

"John and Anthony were very helpful through the whole process. Definitely will recommend and come back for any other needs! Thank you!"

~ *Abraham Miller*



Anthony Hackman
Broker,
OR/ID

**Local
Friendly
Professional**



8 Ways to Indulge in a Staycation

If you and your family has ever denied yourselves time-off because you couldn't line up a serious getaway, consider the advantages of a *staycation*. When it comes to taking a break from the work-a-day world, rocking your slippers at home (instead of shades on a beach) just might be one of the most underrated and worry-free ways to recharge. Here are eight ways to indulge on your next vacation from home:

Check out a community center class. There are a lot of community activities and engagement opportunities that are only available during standard work hours. Check out what's available in your community. You never know what new hobby you might pick up or what new friends you'll make!

Enjoy backroad scenery. On a day-to-day basis, you're probably taking predictable routes, seeing the same sites, and getting a little too comfortable with the familiar. Now's your time to head out for a drive, turn down a street you've never been on, and find a country road that begs for rolled-down windows and new discoveries.

Schedule nothing. Make time for spontaneity. If your life tends to be hyper-scheduled, an empty void in your calendar could feel threatening. Relax: Wake up when you're done sleeping, do whatever sounds like fun in the moment, and Indulge in not knowing what time (or day) it is.

Do something random. Take a chance on something you typically don't have time for. Make French toast for lunch, visit the 85-year-old widower across the street, wear something crazy, or shop at a store you haven't been to. Anything at all, really. You'll wonder what took you so long.

Rummage through a closet or attic. No need to wait for "spring cleaning," and no need to focus on the cleaning part. Settle in and see what you can find. Get lost in a shoebox of old photos, look through old yearbooks, or recharge with a full-on closet inventory. Whatever you find, it'll give you an opportunity to disconnect from every other day.

Get lost in a hobby. Seems like there's never enough time to immerse yourself in a hobby, so now's the time. Put responsibilities on hold and feed some passions. Bust out your paints, guitar, hiking boots, crossword puzzle, garden tools—whatever activity brings you joy.

Be a tourist in your own town. Look into the local visitor center or find a walking tour for a deep dive into known (and lesser known) attractions. Seek out unfamiliar parts of the city. Pursue your own corps of discovery to experience the local architecture, history, and art.

Turn up the tunes. Is that a dance party in your kitchen? It should be. And when was the last time you checked out the local music scene? Music, after all, is the food of love. By cutting loose and singing till your heart is full, you'll re-energize—and burn extra calories while you're at it.

Source: <https://pacificsource.com/WorkArea/DownloadAsset.aspx?id=10737420144>

AN EDUCATED GUESS

The students in a zoology class were shown a series of slides. Each picture framed only the legs of a rare and exotic bird. Correctly identifying each species was how the students would earn their final exam grade.

"This is ridiculous!" one student shouted as he marched up to the front of the room, slammed his incomplete final on the professor's desk, and headed toward the door.

The professor looked at the paper and noticed the student's name was not on it. "Wait, what is your name?" he asked.

The student turned around, rolled up the legs of his jeans, and shouted, "You tell me!"



A V O C A D O S



How to Survive a Workplace Shooting

It's every employee's nightmare—an active shooter in the workplace. Although workplace shootings are actually rare, no one wants to be caught up in such a frightening scenario. Here's some advice from the Department of Homeland Security and the Federal Emergency Management Agency on what to do if you're facing the threat of gun violence at work.

- ✓ **Run.** Don't stop to gather personal belongings or phone the police. Look for the quickest, safest route away from the shooter. Ideally, your employer should have an evacuation plan and run drills on emergencies like this. If not, do your own reconnaissance to make sure you know all the exits from your workplace.
- ✓ **Hide.** Maybe you can't safely run. In that case, lock your door (if you have one) and get on the floor, curling up into a ball and protecting your head with your arms. Stay quiet to avoid alerting a shooter to your location.
- ✓ **Fight.** This is a last resort if you're unable to escape or hide. Throw anything within reach, from a stapler to a fire extinguisher. You may not hit the shooter, but you'll slow him or her down. If you're with other employees, consider swarming the shooter. Your goal is to make him or her think defensively, giving you a better chance of surviving.
- ✓ **Stay calm when the police arrive.** Law enforcement probably won't know whom to look for when they enter your workplace. Don't scream or yell. Keep your hands visible at all times so police can see you're unarmed and not a threat.

Watch for These Mistakes Online

Protecting yourself online is crucial to your safety and security. The HuffPost website offers these tips from a real-life hacker on mistakes people frequently make online:

- 🚗 **New drivers.** Excited teens sometimes post a photo of their brand-new license. The problem is that the license contains all kinds of personal information that a criminal could use to cause mayhem.
- 🏠 **New homeowners.** Buying a new home is a big event. Posting a photo of your house keys, though, and geo-tagging the location of your new dwelling is risky, though. Thieves can duplicate a key from a photo, giving them the opportunity to get into your house.
- 💻 **Employees.** Taking selfies at work is fun, but be careful of what's in the background: A Post-It note with a computer password? Proprietary information on a computer monitor? These can offer thieves and hackers a gateway to your organization.

June is CALIFORNIA AVOCADO MONTH

Avocado toast lovers of the world will be in heaven this month as the season for California-grown avocados reaches its peak. To learn more about this nutrient-rich fruit, go to <https://www.californiaavocado.com/>.

California Avocado White Bean Salad serves 4

- 1 ripe, fresh California Avocado, seeded, peeled, & chopped
 2 cans white Northern beans, drained & rinsed
 1 c grape tomatoes, halved
- 1/4 red onion, sliced
 1 c chopped cucumbers

Dressing

- 1/3 c fresh lemon juice 1 T extra-virgin olive oil 1/4 t sea salt
1. Add avocado, white beans, tomatoes, cucumbers, & onion to medium bowl and gently stir.
 2. Whisk dressing ingredients
 3. Drizzle dressing over bowl mixture and gently stir.

Recipe Source: <https://www.californiaavocado.com/recipes/recipe-container/california-avocado-white-bean-salad>

✿ FLOWER POWER ✿

A dairy farmer in Japan, Toshiyuki Kuroki, found a novel way to help his wife, Yasuko, cope with her failing health. When complications from diabetes robbed her of her vision, he began planting shibazakura around their farm. It's a species of phlox and a hearty groundcover that blossoms March and April.

Though he knew his wife of 30 years would no longer be able to see the beautiful fuchsia-colored petals, he hoped the sweet fragrance of the flowers would lure her outdoors and out of her deepening depression. It didn't, for a while, and then something pretty wonderful happened.

As the farmer continued to plant more flowers, they thrived and spread across the farmland. People from surrounding areas, even tourists, began to visit the farm. Everyone wanted to see the beautiful pink fields and walk among the spring flowers. With so many new and different people showing up on their land, the farmer's wife began to wander outside and interact with the visitors. She was happy again.

For the past 25 years, the shibazakura fields that surround the home of Toshiyuki and Yasuko Kuroki have sparked joy and wonder in the hearts of many. The Kurokis receive about 7,000 visitors a year at the farm during March and April, and they no longer raise dairy cows.

Their story is a reminder that love and flowers are a powerful healing force.

Don't Let Loneliness Consume Your life

Long-term loneliness can have a significant impact on your health and mental well-being, experts say. If you feel lonely most of the time, try these suggestions from the CNN website for making connections:

- **Chat with cashiers and other workers.** You don't have to engage in a lengthy conversation. Just ask, "How's it going?" or, "Nice weather, isn't it?" Even a short interaction can bring a smile to other people's faces and yours.
- **Learn to enjoy your own company.** Being alone doesn't have to be lonely. Try meditation, yoga, or listening to TED talks to take your mind off your loneliness. Try keeping a "gratitude journal," listing and writing about the people and things you encounter each day that make you cheerful.
- **Take your time making friends.** Remember that most friendships don't spring up overnight. Join clubs or take classes to meet people, but don't expect an instant connection. Let relationships develop naturally instead of trying to force them.
- **Understand why you're lonely.** You may be nervous talking in groups or gun-shy because of past relationships that didn't work out. If you uncover the source of your loneliness—on your own or with the help of a therapist—you'll be able to develop strategies for getting past it.



Waldo Spotlights



Scott & Lindy Bahem with their graduate son, Ty.
CONGRATULATIONS!



Nyssa 8th grade graduates & friends:
Orin Stipe, Andrew Enders, Dawson Mosman,
Kano Flores, & Mason Thompson.
CONGRATULATIONS!



Billie & Hop Percy with their graduate grandson, Ryan Beery.
CONGRATULATIONS!



Kim Stipe's son, Orin, achieved a pole vault personal record at the height of 9'6". Nice job!



Ray & Christy Waldo's annual youth trip to Owyhee Reservoir was well-attended. Crappie fishing, swimming, eating, paddle-boating, & other fun activities were enjoyed by all.

Elijah Hawkins honored veterans by participating in a flag placement program for Memorial Day Weekend. Good job, Elijah and **THANK YOU, VETERANS!**



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The friendly faces of Dave, Phaedra, & Barbara (not pictured) welcomed visitors to the Udrive booth at the 2109 Annual Conference of the Oregon Association of Education Service Districts.



A healthy breakfast of oatmeal was enjoyed in Waldo Agencies' Bistro.



Our annual Walking All Employee Meeting took a new route to avoid mud from all the rain we had. We even had an **ADORABLE** pint-sized newcomer. :)



Delicious April birthdays celebration.

