

## Quote of the Month:

"A leader is best when people barely know he exists, when his work is done, his aim fulfilled, they will say: we did it ourselves."  
~ David Rockefeller

## How to Safely Use Your Credit Card Online

Your credit card isn't safe anywhere, especially the internet. When you're shopping online with your credit card, it's important to follow some guidelines to avoid credit card fraud and identity theft.

**1. Only Use Your Credit Card on Websites you Trust** When you shop with your credit card online, it's important that you only go to websites you trust. Avoid clicking on email links, particularly in unsolicited emails, because these links could take you to a fake website that's set up for the sole purpose of stealing your credit card information. Instead, go directly to the real website by typing the URL in your internet browser.

**2. Don't Make Online Credit Card Purchases From Public Places** Public computers and networks are less secure so there's a greater chance that your credit card information can be stolen when you use it to make purchases on a public computer. These computers could have a keylogger software that will capture all your keystrokes, including your login information and credit card number.

You're not safe just because you're using your own computer on a public Wi-Fi. Hackers have access to the same Wi-Fi signal and can intercept information while it's being transmitted. That means no online ordering while you're using the Wi-Fi at your local coffee shop.

**3. Protect Your Computer From Viruses and Hackers** Make sure your computer is protected from hackers that could send your internet browser to a fake website by loading the most recent anti-virus and anti-spyware software onto your computer. Use only reputable anti-virus software, not anything you see in a pop-up advertisement or get as a link in an email.

**4. Check With the Better Business Bureau** If you're using your credit card online at a store you're not familiar with, check the Better Business Bureau or other consumer reports before entering your credit card information. Don't use your credit card at any website that has a poor customer service record with the Better Business Bureau.

**5. Use a Credit Card Online Instead of a Debit Card** Credit cards offer more protection against fraudulent charges than debit cards. With credit cards, your maximum liability for fraudulent charges is \$50. However, with debit card fraud, you could be liable for up to \$500.

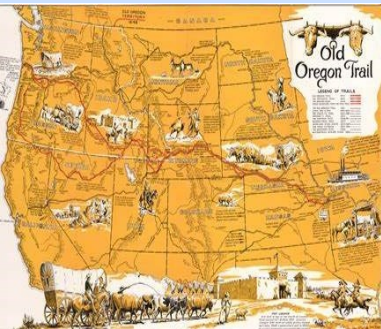
Not only that, if your debit card is compromised, you could lose access to all the money in your checking account until the bank sorts out the fraud. It could take days to get your funds back.

Meanwhile, your bills are coming due and you could face late penalties from the companies you owe. Fraudulent credit card charges don't take anything from your pocket and are easier to deal with.

**6. Make Sure the Credit Card Entry Page Is Secure** Only enter your credit card information on secure websites that will protect your information. You can check a website's security by checking the URL. On the page that you enter your credit card information, the URL in your browser's address bar should begin with "https://" and there should be a lock in the lower right corner.

**7. Print Your Online Credit Card Receipts** When you use your credit card online, always print a copy of your receipt or confirmation. Then, compare the amount on your receipt to the amount on your billing statement to make sure the totals match.

Source: By Latoya Irby, Updated Nov 20, 2019, [https://www.thebalance.com/how-to-safely-use-your-credit-card-online-960799?utm\\_source=emailshare&utm\\_medium=social&utm\\_campaign=mobilesharebutton2](https://www.thebalance.com/how-to-safely-use-your-credit-card-online-960799?utm_source=emailshare&utm_medium=social&utm_campaign=mobilesharebutton2)



## Hitting the Oregon Trail with Waldo Wellness

The staff of Waldo Agencies is walking the Oregon Trail from now through the beginning of 2021. The trek will 'begin' at Independence, Missouri and 'end' at Oregon City, Oregon. Participants will log their miles on the Oregon Trail map located in the main service team area of our office. As we take our journey walking beside our 'covered wagons', we will be posting photos and historical information regarding this famous trip our forefathers experienced. There will be prizes given along the way, and a grand prize at the end for all of those who participated in the Oregon Trail experience.

## FEBRUARY EVENTS

2-12 **HAPPY BIRTHDAY Barbara!**  
2-14 ♥ *Happy Valentines Day* ♥  
2-17 *Presidents' Day* Office closed



You are invited to follow our progress on our Waldo Agencies Facebook page and visit our office to view our map and postings.





# New Listing!

Beautiful commercial building currently being used as a salon. Beautiful wood, lots of updates, main street frontage. Includes three 1 bedroom, 1 bath apartments.

\$250,000. Call Carla or Cathy. #237-20

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 N Plymouth Ave  
New Plymouth, ID 83655  
208-278-5252



# What People Are Saying...



Amy Wood  
Broker,  
OR

"Amy Wood was great.  
We would not want anyone  
else. We recommend her."

~ John & Kandys Shepard



## Chocolate May Be the Perfect Cough Medicine

Good news if you've got a cough you can't get rid of—especially if you're a chocolate lover. The Shape magazine website reports that an influential authority on respiratory medicine believes chocolate can do a great job of soothing coughs because it forms a protective coating inside your throat that shields the nerve endings that make you cough. Melted chocolate's viscosity permits a natural ingredient to defend those nerve endings and help them calm down.

The expert notes that drinking hot chocolate won't have the same cough-soothing effect because it's too diluted to have a long-lasting effect on throat nerves. You're better off sucking on a piece of chocolate and letting it melt down slowly to coat your throat.

**Terrorism** was originally defined in the Oxford English Dictionary as "government by intimidation."

Source: So, Now You Know... by Harry Bright & Harlan Briscoe



## Cherished Treasures

During medieval times, a Bavarian castle filled with riches came under attack. The invading army was fierce and soon claimed victory over the castle, its inhabitants, and its treasures.

Though the men of the castle accepted their defeat and were prepared to surrender, their wives had other plans. With their lives and their wealth at stake, the women decided to negotiate their own truce with the leaders of the invading army. Ultimately, it was agreed that the women would be guaranteed safe passage from the castle with whatever possessions they could carry with them.

When the gates opened the women walked out slowly. Their eyes fixed on the ground and their backs were bent under the weight of their most valued possessions.

At the sight of these brave wives, the soldiers of the conquering army were moved to tears. They knew that the women wouldn't be able to remove all of the treasures the castle held. Yet it never occurred to them what the women considered to be their true wealth.

Each wife had left behind all of her gold, jewels, and other material possessions—and carried out her husband.

## Real Estate 4th Quarter Market Statistics For 2019

### Canyon County (Idaho)

**Total Listed:** 1330 **Number Sold:** 1290 **Avg. Sale Price Sold:** \$280,884

**Residential: Listed:** 1323 **Number Sold:** 1287 **Avg. Sale Price Sold:** \$279,713

**Farm/Ranch: Listed:** 7 **Number Sold:** 3 **Avg. Sale Price Sold:** \$849,266

### Malheur County (Oregon)

**Total Listed:** 67 **Number Sold:** 58 **Avg. Sale Price Sold:** \$207,929

**Residential: Listed:** 54 **Number Sold:** 53 **Avg. Sale Price Sold:** \$171,602

**Farm/Ranch: Listed:** 13 **Number Sold:** 5 **Avg. Sale Price Sold:** \$641,800

### Payette County (Idaho)

**Total Listed:** 118 **Number Sold:** 128 **Avg. Sale Price Sold:** \$241,989

**Residential: Listed:** 114 **Number Sold:** 127 **Avg. Sale Price Sold:** \$242,029

**Farm/Ranch: Listed:** 4 **Number Sold:** 1 **Avg. Sale Price Sold:** \$237,000

### Washington County (Idaho)

**Total Listed:** 49 **Number Sold:** 48 **Avg. Sale Price Sold:** \$293,677

**Residential: Listed:** 40 **Number Sold:** 45 **Avg. Sale Price Sold:** \$183,033

**Farm/Ranch: Listed:** 9 **Number Sold:** 3 **Avg. Sale Price Sold:** \$1,953,333

Source: Intermountain Multiple Listing Service

## A Valentine Surprise

A woman awoke on Feb. 14 and said to her husband, "I just had a dream that you gave me a ruby necklace for Valentine's Day. What do you think it means?"

"I don't know," her husband replied with a wink. "Maybe you'll find out this evening."

That night, when her husband arrived home from work, he handed her a square box wrapped in red paper covered with pink hearts and a big red bow.

"What could this be?" the man's wife asked, trying to contain her excitement. She ripped off the bow and the paper and opened the box.

Inside was a book titled How to Interpret Your Dreams.





# What People Are Saying...

"Anthony was fantastic. He went above and beyond. He kept us informed every step of the way."

~ Steven & Wendy Romero



Anthony  
Hackman  
Broker,  
OR/ID

## Help Your Teens Get Along

If you're tired of taking on the role of referee for your squabbling teens, you might want to consider this advice: Instead of looking for the cause of the conflict between your kids, focus on the relationship you'd like them to have. This change of perspective may help you come up with strategies that will help you steer your teens toward a middle ground.

Compliment your teens when you find them being supportive of each other. Put your teens in situations where they have to work together to accomplish a task. Encourage them to spend time together engaged in activities that they both enjoy.

Arguments will still happen occasionally. Your teens are unique individuals with their own personalities. Your goal is to accentuate what's positive so your teens can begin to value one another for their differences and similarities.

**In ten minutes, a hurricane releases more energy than all the world's nuclear weapons detonated at once.**

Source: *So, Now You Know...* by Harry Bright & Harlan Briscoe

## Parenting in a Nutshell

### Newborns

"How can such a tiny person eat so often?  
Will I ever sleep again???"

### Toddlers

"If I turn my back for TWO seconds he's on top of the refrigerator  
—totally naked."

### Tweens

"You're too young to wear that. You're not old enough to watch  
that."

I don't care if everybody else is allowed."

### Teens

"Wake up...it's noon! Get off your phone.  
Why are there so many towels on your floor?"

### Young Adults

"Are you ok? When are you coming home? I miss you.  
This house it too quiet."

Source: unknown

## February is Wise Health Care Consumer Month

The American Institute for Preventative Medicine says consumers spend more time researching appliance and car purchases than they do gathering information that will affect their health care. Let's do a better job of making our health and wellness a priority this year, and getting our employees to do the same. Employers can download a toolkit at <https://healthylife.com/wise/> to get the process started.

## Co-workers With Colds Can Pose a Health Risk

One threat to your health at work may come from an unexpected source—your co-workers. The Human Resource Executive website cites an Accountemps survey that found 90% of professionals admitting they've come into the office with symptoms of a cold or the flu at least sometimes, with 33% of them saying they go to work regardless of how they're feeling. Another survey, from Office Pulse, found that almost 80% of employees believe they've caught a cold from someone at work.

Your office design may contribute to the problem. The survey also noted that people in larger offices were more likely to report catching something at work as a result of more people being packed into the same space, raising the chances of germs spreading throughout a workforce. Similarly, open-space floor plans may play a role—employees sharing cubicles are less likely to infect more than a handful of their colleagues.



If you're feeling sick, stay home to spare your co-workers. If you're a manager, encourage your employees to wait until they're better before returning to work.

## "Why Is This Happening to Me?"

Stress is a choice. Do you buy that? Some people have a hard time with the idea. They think it's the people and events in our lives that stress us out—management, colleagues, customers, the boss, traffic, weather, market conditions—but it isn't true.

Yes bad things happen: The economy sours, our business struggles, the stock market tumbles, jobs are lost, people around us don't follow through, deadlines are missed, projects fail, good people leave. Life is full of these. But still, stress is a choice, because whatever the "trigger event," we always choose our own response. We choose to react angrily. We choose to stuff our emotions and keep quiet. We choose to worry. (One client had a sign on his desk that said "I've had many problems, some of which came true!") Different people have different reactions to the same situation. Stress is a choice.

Stress is also the *result* of our choices. When we choose to ask a question like "Why is this happening to me?" we feel as if we have no control. This leads us to a victim mindset, which is extremely stressful. Even in cases where we actually *are* victims and our feelings seem justified, "Why me?" thinking only adds to our stress.

Source: *The Question Behind the Question What to Really Ask Yourself to Eliminate Blame, Complaining, and Procrastination* by John G. Miller, Chapter 6, pages 26-27





# Waldo Spotlights



Participants of the Financial Wellness Challenge with their jars of saved money.



Mike gives a 'thumbs up' while being serenaded during his birthday lunch.



Kim barbeques fruit kabobs for our post-Super Bowl pizza party.



Dawna and Kristie earned Snapshot Certification from Progressive.



On behalf of the Nyssa Class of 1990, Dallas warmly presented the Mel Calhoun Wall of Champions in Memory of Joe Paul DeLeon during a wrestling match in Nyssa. The title panel and panels proudly displaying names of past Nyssa wrestling champions will be attached to the gymnasium wall.