

## Quote of the Month:

"A successful man continues to look for work after he has found a job."

~ Anonymous

## All Apologies

"I'm sorry" is more than just words

By Lance Frazer

Apologies are a part of life, and they're a part of business. While a successful apology shows an acknowledgment of, and responsibility for, a problem, all too often we get them wrong.

Roy Lewicki, professor emeritus of management and human resources at Ohio State University's Fisher College of Business, tells the *Connection* there are six components to any good apology: an expression of regret, an explanation of what went wrong, an acknowledgment of responsibility, a declaration of repentance, an offer of repair, and a request for forgiveness. The more of them you include, the better your odds of mending or preserving a relationship.

In an experiment Lewicki and his colleagues tested how more than 700 people reacted to apologies that contained from one to all six of these components. "We were interested in what makes apologies more or less effective, so we constructed a hypothetical scenario with apologies containing one or more of the key components and asked [test subjects] to judge their effectiveness," he says.

What they found was that the more components the apology included, the more effective it was judged, the two key components being an acknowledgment of responsibility and an offer of repair.

But, cautions Lewicki, the components were not weighted equally, and language was key. "We're so used to hearing political doublespeak involving too many words without meaning, where it gets in the way of the message and minimizes the apology," he says.

One kiss of death for an apology? "The phrase 'I'm sorry if anyone was offended by what I said/did,'" Lewicki tells the *Connection*. "That phrasing is completely empty, conveys a meaning that is both underhanded and cynical, and show neither empathy nor sincerity."

Empathy and timing are vital elements, he feels: "The closer to the offense that you apologize, the more effective it is. If you wait too long, it only gives the offended more time to stew in that juice, and makes the apology less meaningful and less effective."

Lewicki ends with a warning: "The bottom line in all of this is that, from Washington to Hollywood to the sports world, there are so many people apologizing for so much that the overall efficacy of the apology is being diminished unless it's a really finely crafted, empathetic apology."

Source: *Costco Connection* February 2020

## 5 Insurance-Buying Mistakes to Avoid

Buying insurance can be confusing, but when the unexpected happens—a house fire, a fender bender or a broken bone—it's a relief to know that some of those financial losses will be covered. But how do you know how much coverage you need? And what questions should you ask before buying a policy? Many consumers aren't sure. Insurance coverage is far from one size fits all, so here's a look at mistakes some consumers make when buying insurance.

**1. Assuming insurance is out of reach.** ...In some cases, consumers skip insurance because they think it's out of their budget. Often, that's not the case, according to Marvin Feldman, president and CEO of the LIFE Foundation, a nonprofit organization that educates consumers about financial planning and insurance...

When buying health insurance or property and casualty insurance, ask about potential discounts. "Two-thirds of consumers don't realize they can get financial help if they buy their own health insurance, and they can get financial help if they go and buy in these health insurance marketplaces," says Lynn Quincy, senior policy analyst with Consumers Union, a division of Consumer Reports... While health insurance discounts are often income-based, homeowners and auto insurers offer discounts for everything from being a member of groups like AARP, to being a good student or a good driver, to having a home security system.

**2. Relying on assumptions or outdated figures.** Changing economic conditions mean you might need more insurance coverage than you had in the past. ...In the past, consumers might have based their life insurance coverage on their current income, but "if something happens and you're no longer around, you need more capital at work to provide the same income [to your beneficiaries]," Feldman says. Disability and long-term care insurance are even more complicated than traditional life insurance... "That's where you need to speak to somebody to get some guidance."

In the case of homeowners insurance, your home could be underinsured if you've renovated or if the cost to build a home has increased due to higher material costs or other factors. That's why experts recommend reviewing insurance coverage once a year to make sure it still fits your needs...

**3. Shopping on price alone.** Comparing insurance policies can be confusing, but resist the urge to simply choose the policy with the lowest premium. Consider the company's reputation and the coverage you'd get for that premium. "As a general rule with health insurance, the higher the premium, the lower the amount you pay when you go to the doctor," Quincy says. Private health insurance plans must provide coverage examples showing what your estimated out-of-pocket costs would be for, say, having a baby or managing Type 2 diabetes...

"Make sure you're shopping apples to apples and getting quotes based on the same coverage that you have," says Lori Conarton, a spokeswoman for the Insurance Institute of Michigan. Your property and casualty insurance may not cover things like food spoilage in the event of a power outage or stolen electronics worth more than \$1,000, so you may want to purchase extra endorsements to cover those possibilities, she adds.

With disability or long-term care insurance, prices can vary depending on the length of the elimination period—the amount of time you must wait before coverage kicks in—and whether the policy includes inflation protection, so consider these factors, too.

**4. Glossing over the details.** Make sure you understand what your insurance policy covers. For health insurance, it's cheaper to see doctors who are in-network and buy prescription drugs covered by the formulary, so Quincy suggests checking to see if your doctor is in-network and if your prescription drugs are covered before you buy a policy...

Read your insurance policy and contact your insurance agent if anything is unclear. "Unfortunately, a lot of people don't find out what coverage they should have had until they have a loss," Conarton says. "...some people don't know that flooding is not covered under a regular homeowners insurance policy."

**5. Setting your deductible too low.** Setting a low deductible typically means higher premiums, and in the case of property and casualty insurance, a greater likelihood of small claims that could ultimately raise your premiums. Insurance is designed to protect against losses you could not cover yourself, so if you can afford to pay the first \$500 or \$1,000 in losses yourself, you may not need a lower premium. "...How much of the risk are you willing to assume before you make a claim and the insurance company pays on your claim?" Conarton says.

Source: Excerpts from <https://money.usnews.com/money/personal-finance/articles/2014/01/27/5-insurance-buying-mistakes-to-avoid> by Susan Johnston Taylor, Contributor



## MARCH EVENTS

- 3-4 **HAPPY BIRTHDAY Dallas!**
- 3-11 **HAPPY BIRTHDAY Kim!**
- 3-12 **HAPPY BIRTHDAY Ray!**
- 3-17 **Happy St Patrick's Day!**





# New Listing!

Sit on the front porch and step back in time. Beautiful updated four bedroom, 2 bath Victorian home with all the old charm on 4.6 acres. \$469,800. #239-20

Cathy Myers  
Sales Assoc., ID  
208-695-7369 cell  
Carla Bourque  
Sales Assoc., ID  
208-409-5317 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...

"Anthony Hackman cares about us."

~ Justin & Melanie Sease

"Anthony is the best!! He went above and beyond for us. We now consider him a "friend" not just our realtor."

~ Tammy Hadley



Anthony Hackman  
Broker,  
OR/ID



## Cyber Risk—

### Employees are the Weak Link

"Don't pay when you are hit with ransomware! You're funding cyber terrorism, and you'll be their victim again because they know you will pay. If you do have to pay, you should fire your entire IT staff for not doing its job." [They should be backing up your data so the data can be restored without paying.]

Those were the words of cyber risk expert and IRMI expert commentator Mark Lanterman while keynoting the World Captive Forum in Miami a few weeks ago. He went on to explain how employees are the weakest link in cyber security. Hackers need help getting past technology safeguards, and they get it by duping employees into revealing credentials, sending them proprietary data, or wiring money to foreign bank accounts. The only effective way to defend against this threat is with training and vigilance...

I believe this is so important that we require our employees to take a 10-minute online cyber-security course every month. Each monthly course provides updates on a different security topic, like how to spot phishing messages or what constitutes a strong password, and includes quizzes to ensure the learning sticks. Our IT department also tests us periodically with phishing emails of their own and grades the company on how we perform. Will this make us invulnerable to attack? No—it only takes one mistake by one employee to expose us. However, it will make us far more resistant than many companies.

Source: Excerpts from IRMI Update; Risk and Insurance Commentary, Tips, and Tactics; Jack Gibson, CPCU, CRIS, ARM, President & CEO IMRI, CEO WebCE

## What is Worcestershire Sauce— and How the Heck is it Pronounced?

Worcestershire is incredibly tasty, incredibly weird, and incredibly hard to pronounce. Here's everything you need to know about the bizarre sauce:

### What is Worcestershire Sauce, Exactly?

...You'll be amazed (and horrified) to learn that its intense, umami flavor comes from a motley crew of ingredients: fermented anchovies, onions, garlic, vinegar, molasses, tamarind paste, salt sugar, and a seasoning mixture that can include anything and everything, from cloves to mustard seed.

The sauce is usually made by fermenting anchovies in vinegar for more than a year (yep, a year), then that fish puree is mixed with all the pungent ingredients listed above. *Yum.*

Worcestershire sauce is used to enhance all sorts of foods, from oysters to deviled eggs. In recent years, it has become a common topping for hamburgers and dipping sauce for steak. It's also an important ingredient in a Bloody Mary.

### Where does Worcestershire Sauce Come From?

Worcestershire sauce was invented in—you guessed it—Worcestershire, a county in England, in the 1830s by two chemists named John Weeley Lea and William Henry Perrins. From there, things get a little murky.

Lea and Perrins (whose names you might recognize from their sauce's label) allegedly told their factory workers the following story:

A nobleman from Worcestershire named Lord Sandys asked the men to recreate a flavor he had experienced in India while he was serving as the governor of Bengal, according to FoodBeast.

The sauce they created was extremely potent and almost inedible. Dejected, they left the sauce to ferment in a barrel. Months later, however, a (very brave and very weird) clerk happened upon the concoction and decided to taste it. Surprise, surprise! It was delicious.

There are other theories, including another that involves a Lord Sandys, but the sauce's exact origins will likely never be known.

### How is it Pronounced?

Contrary to popular belief, "Worcestershire" is not pronounced "wersherstersher." It's actually pronounced "woo-stuh-sheer." Like many British places (like Gloucester and Leicester), the "-cester" isn't said like it's spelled.

There's a linguistic phenomenon called a vowel reduction, according to Quick and Dirty Tips, that causes some unstressed vowels to be dropped. This is more common in British English than American English. For instance, Americans say "sec-re-tar-y," while Brits say "sec-re-try." This phenomenon is likely responsible for the confusion that surrounds Worcestershire's pronunciation...

Source: Excerpts from [https://www.myrecipes.com/how-to/cooking-questions/what-is-worcestershire-sauce?utm\\_source=emailshare&utm\\_medium=email&utm\\_campaign=email-share-article&utm\\_content=20200229](https://www.myrecipes.com/how-to/cooking-questions/what-is-worcestershire-sauce?utm_source=emailshare&utm_medium=email&utm_campaign=email-share-article&utm_content=20200229)

## If the person who named Walkie Talkies named everything...

Stamp - Lickie Sitckie  
Bumble bee - Fuzzy Buzzy  
Pregnancy test - Maybe Baby  
Socks - Feetie Heatie  
Nightmare - Screamy Dreamy

Defibrillator - Hearty Starty  
Bra - Breastie Nestie  
Fork - Stabby Grabby  
Hippo - Floatie Bloatie

Source: Unknown



## This is What a Flight Attendant First Notices About You

**You'll be surprised by how much a flight attendant can learn about you by simply greeting you at the door.**

People fly for all sorts of reasons, and because of this, their moods, their expectations, and their luggage can greatly differ. Flight attendants are certainly experts on the whole process of air travel. They know what to look for, and they know how to handle a variety of situations at a moment's notice. And as soon as you step onto the plane, you can bet that they're making some snap observations—it's just one of the things your flight attendant won't tell you.

### ➤ Are you friendly?

When you arrive on the plane, you're usually giving off some kind of energy, and flight attendants are in a special position to notice it since they're usually greeting passengers as they file into the aircraft. "If we are greeting at the door, we notice if we are acknowledged by a smile or a returned hello," says Avalon Irizarry, a flight attendant for American Airlines. And, unsurprisingly, if you do return their greeting, you're automatically going to make a better impression....

### ➤ What are you wearing and carrying?

Flight attendants are also very aware of what you're carrying, paying attention to how many bags you have and how large. One of the reasons for this attention to detail is to ensure passengers are sticking to the rules of the plane. The flight attendants are the last "line of defense" against passengers who might try to board a plane with luggage too big to be a carry-on.

If you notice a flight attendant staring you up and down, chances are it's because they're addressing your clothing and accessory choices. "You'd be surprised at what people wear!" says Irizarry. When you're sitting for hours in a metal tube, it's interesting to see people sporting stilettos and complicated clothing that looks uncomfortable and impossible to adjust and remove when you need to go to the bathroom...

Irizarry also points out flight attendants' attention to flip-flops. "Flight attendants have this thing about covering your feet somewhat. They also look out for passengers walking around the cabin or going into the lavatory without shoes, because we know how dirty the ground is!"...

### ➤ Could you need some help...or special attention?

Had a few too many before boarding? Your flight attendant will likely pick up on that quickly. If someone boarding a plane seems like they may be drunk and disruptive, or even wasted and aggressive, it's important for a flight attendant to sniff out the signs right when the passenger boards the plane to avoid conflict.

But just as much as they are looking for potential aggravators or rule breakers for precautionary measures, flight attendants are also looking for anyone who might need extra help, like infants, the elderly, or someone with an injury. Flight attendants are also great about sussing out the "needy" passenger. "Sometimes, we already notice them at the gate talking to the agent, or they come on already asking for special treatment, or complaining," says Irizarry. "In first class, we notice the ones trying to catch your attention because they want their coat hung right away, even when it's difficult to get to during boarding."

Source: Excerpts from <https://www.rd.com/culture/what-a-flight-attendant-notices-about-you/>

[cmp=readuprdus&\\_ebid=readuprdus2282020&\\_mid=330976&chid=CF8BCF0487A6560C542617604B265A24E2F71067](https://www.rd.com/culture/what-a-flight-attendant-notices-about-you/)

## 40 OLD-FASHIONED SKILLS THAT KIDS NEED TO KNOW TODAY!

- |   |   |
|---|---|
| <input type="checkbox"/> How to write a letter                      | <input type="checkbox"/> How to make a budget                                   |
| <input type="checkbox"/> How to make a phone call                   | <input type="checkbox"/> How to wait and save for something                     |
| <input type="checkbox"/> How to take a message                      | <input type="checkbox"/> How to check tire pressure                             |
| <input type="checkbox"/> How to get to know an older person         | <input type="checkbox"/> How to ask questions to get to know someone better     |
| <input type="checkbox"/> How to play with a baby                    | <input type="checkbox"/> How to read a map                                      |
| <input type="checkbox"/> How to sew on a button                     | <input type="checkbox"/> How to find a book in the library                      |
| <input type="checkbox"/> How to make a genuine apology              | <input type="checkbox"/> How to seek counsel from someone more experienced      |
| <input type="checkbox"/> How to read slowly                         | <input type="checkbox"/> How to care for a pet                                  |
| <input type="checkbox"/> How to hammer a nail                       | <input type="checkbox"/> How to select a gift that the receiver will appreciate |
| <input type="checkbox"/> How to shake hands                         | <input type="checkbox"/> How to admit a mistake                                 |
| <input type="checkbox"/> How to introduce yourself                  | <input type="checkbox"/> How to set the table                                   |
| <input type="checkbox"/> How to take notice of needs around you     | <input type="checkbox"/> How to iron a shirt                                    |
| <input type="checkbox"/> How to make scrambled eggs                 | <input type="checkbox"/> How to give someone the benefit of the doubt           |
| <input type="checkbox"/> How to balance a checkbook                 | <input type="checkbox"/> How to weigh out the pro's and con's of a decision     |
| <input type="checkbox"/> How to see a job through to completion     | <input type="checkbox"/> How to have good table manners                         |
| <input type="checkbox"/> How to write a thank-you note              | <input type="checkbox"/> How to read a recipe                                   |
| <input type="checkbox"/> How to do laundry                          | <input type="checkbox"/> How to attend a concert or performance                 |
| <input type="checkbox"/> How to take care of a garden               | <input type="checkbox"/> How to do something well, even if no one is watching   |
| <input type="checkbox"/> How to fix something instead of replace it | <input type="checkbox"/> How to be KIND!  |
| <input type="checkbox"/> How to plan a healthy meal                 |   |
| <input type="checkbox"/> How to hang a picture                      |   |
| <input type="checkbox"/> How to wash dishes                         |   |



<https://frugalfun4boys.com>



## BAKED MONTEREY CHICKEN WITH ROASTED VEGGIES

Gloria Bradley

### Ingredients

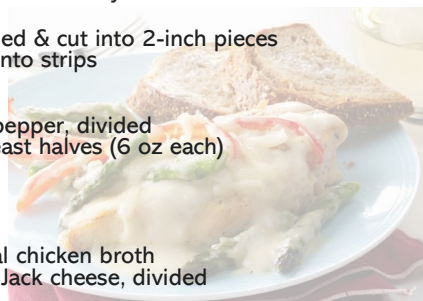
- 1 pound fresh asparagus, trimmed & cut into 2-inch pieces
- 2 large sweet red peppers, cut into strips
- 1 tablespoon olive oil
- 1-1/2 teaspoons salt, divided
- 3/4 teaspoon coarsely ground pepper, divided
- 6 boneless, skinless chicken breast halves (6 oz each)
- 5 tablespoons butter, divided
- 1/4 cup all-purpose flour
- 1 cup chicken broth
- 1 cup heavy whipping cream
- 1/4 cup white wine or additional chicken broth
- 1-1/2 cups shredded Monterey Jack cheese, divided

### Directions

- 1) Preheat oven to 400°. Place asparagus & red peppers in a greased 9x13 baking dish; toss with oil, 1/2 t salt, & 1/4 t pepper. Roast just until crisp-tender, 5-8 mins. Remove vegetables from dish.
- 2) Season chicken w/remaining salt & pepper. In a large skillet, melt 1 T butter over med heat; brown 3 chicken breasts on both sides. Transfer to the same baking dish. Repeat w/an additional 1 T butter & remaining chicken. Top chicken w/roasted vegetables.
- 3) In same skillet, melt remaining butter over medium heat. Stir in flour until smooth; gradually whisk in broth, cream, & wine. Bring to boil over medium heat, stirring constantly; cook & stir until thickened, 2-3 mins. Stir in 1 cup cheese until melted. Pour over chicken.
- 4) Bake, uncovered, until a thermometer inserted in chicken reads 165°, 25-30 mins. Sprinkle with remaining cheese.

Source: <https://www.tasteofhome.com/recipes/baked-monterey-chicken-with-roasted-veggies/>

[cmp=recipeoftheday&\\_ebid=recipeoftheday3132020&\\_mid=332910&chid=CF8BCF0487A6560C542617604B265A24E2F71067&os\\_chash=CF8BCF0487A6560C542617604B265A24E2F71067](https://www.tasteofhome.com/recipes/baked-monterey-chicken-with-roasted-veggies/)





# Waldo Spotlights

Barbara's area was decorated for her 70th birthday!  
70 looks FANTASTIC on her!!



John & Billie demonstrate their hula-hoop skills to earn points for a Wellness challenge.

John Faw poses in front of the house he helped build with part of the crew during his mission in Ensenada, Mexico.



Participants of our Pot Party pause before digging in to the deliciousness created with pots consisting of pressure cookers and air fryers.

## Oregon Trail Walk

Below: Barbara displays delicious covered wagon cookies made by Nana's Cookie Shop. Right: Participants represented by bitmojis & photos on pins. We have walked an accumulative 2,031 miles so far!

