

Quote of the Month: "So we shall let the reader answer this question for himself: Who is the happier man, he who has braved the storm of life and lived or he who has stayed securely on shore and merely existed?"

~ Hunter S. Thompson

Our April CONGRATULATIONS

Congratulations on 20 years, Scott!

I joined Field-Waldo Insurance as part of the Account Management Service Team in the Commercial Lines Department in February 2001. I enjoy the family atmosphere of the organization and appreciate how they have made me feel like a part of the family. The past 20 years have flown by with my kids growing up. The Waldo family was gracious enough to allow me time off over the years to spend with them at school functions and sporting events. Hopefully the next 20 years will bring the same enjoyment. My youngest daughter KimberLeigh was 1 year old when I started here and it is with great pride that I announce she is now part of the Waldo Team.



Congratulations on 5 years, Rebekah!

The average person stays at his or her job less than five years. Some of the top reasons for the exit are lack of pride and satisfaction with the organization, not feeling appreciated, absence of challenging work, as well as little trust or teamwork amongst co-workers.



After five years of employment here at Field-Waldo, I can confirm that none of the above reasons apply! This is a top-notch place that not only takes care of me as an employee, but also prioritizes its customers and its surrounding community. What I most appreciate about my job is an office culture where we genuinely enjoy each other and therefore pass along that same positivity to others who come in.

This past year was tough for everyone, but Field-Waldo chose to go above and beyond to provide us and our families with amazing support and a commitment to carrying on as normally as possible. It was the agency's goal to keep us safe and happy, while continuing to offer clients seamless customer service.

I have now been in insurance for seven years' total and am able to assist with personal lines, as well as service policies for commercial, farm, and crop insurance. Thanks to ongoing training and education opportunities through the agency, my knowledge and understanding of this ever-changing industry continues to grow and expand. I look forward to what the upcoming years have in store.

Welcome, Tessa Harnden!

I have been passionate about taking care of people since my earliest years. I always knew that I wanted to chart a path in helping others and began that calling in 2003 as a veterinary assistant which eventually led to a nursing career. I have actively been practicing as a nurse for the past 11 years. Now I would like to further that calling of helping others by embarking on a career in real estate, serving my clients and guiding them through one of the biggest investments of their lives. Born and raised on farms and ranches in Willamette Valley and Central Oregon, I learned at an early age the importance of an excellent work ethic. My mother, a real estate broker, inspired me to one day sell properties as well. As an Oregon native, I know the area well and have developed a great love for the area and the people. As a registered nurse by trade, I am naturally a caring and honest person. I take those two qualities into my real estate business. With my "go getter" attitude, caring demeanor, and love of people, I will be committed to you from start to finish on your real estate transactions.





April EVENTS

| | |
|------|--|
| 4-4 |  Happy Easter! |
| 4-4 | HAPPY BIRTHDAY Lee! |
| 4-21 | HAPPY BIRTHDAY Phaedra! |
| 4-23 | HAPPY BIRTHDAY Dawna! |
| 4-30 | HAPPY BIRTHDAY Jeremy! |

New Listing!

Beautiful 3-bedroom, 2 bath home on a corner lot. Open floor plan, lg master bedroom with walk in shower, extra wide doors, ramp to front and back doors, landscaped yard with vinyl fencing and 2 car garage. \$199,900. #488-21

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/>

Waldo Real Estate

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



What People Are Saying...

"Carla was amazing!! She really did go the extra mile especially regarding a snag that came up."

~ Michelle & Josh Meyer



Carla Bourque
Sales Associate, ID

Local
Friendly
Professional



How much do you know about women in history?

Take this quiz and learn something about the role of five popular women in U.S. history:

1. Which mother led a 125-mile march of child workers from the mills of Pennsylvania to President Theodore Roosevelt's vacation home on Long Island?
2. What did Dolores Huerta do for farm workers in the United States?
3. Which Asian-American physicist disproved a fundamental scientific law?
4. Who led the movement to improve conditions of poor immigrants?
5. Her 1939 Easter Sunday concert drew a crowd of 75,000 on the steps of the Lincoln Memorial. Who was she?

Send responses to Barbara at bjwaldo@waldore.com by 4-5-2021 to be entered in a drawing for a \$10.00 Subway gift card.

Peppermint Brownies

- 2/3 cup oil
- 2/3 cup Dutch-process cocoa powder
- 1/2 cup all-purpose flour
- 1/4 teaspoon salt
- 1/4 teaspoon baking powder
- 3 large eggs
- 1 1/3 cups powdered sugar
- 2/3 cup dark brown sugar
- 1/8 teaspoon peppermint oil
- 3 candy canes, crushed

Heat oven to 325°. Grease a 9x9 baking pan and line the bottom with parchment paper, allowing some to hang over the sides.

Heat the oil in the microwave until warm, then add the cocoa powder and whisk until combined. Set aside. Place the flour, salt, and baking powder in a small bowl. Set aside.

In a larger bowl, beat the eggs and both sugars until light and airy. Stir in the peppermint oil. Add the cocoa mixture and dry ingredients, alternating in two to three additions until all ingredients are fully combined and the mixture is smooth.

Transfer to the prepared baking pan and bake for 15 minutes. Remove from the oven and sprinkle the crushed candy canes on top, then bake for another 10 minutes, until the brownies start to pull away from the edges. (FYI: A knife inserted in the middle will not come out clean.)



How to make your Kitchen Healthier

- **Use an Induction Cooktop, Not Gas** Gas stoves raise indoor nitrogen dioxide levels. This chemical irritates children's breathing passages, especially kids with asthma. ...induction cooktop(s) don't emit any chemicals into the air... The smooth surfaces make them a snap to clean, too.
- **Ventilate Your Kitchen** Whether your oven is gas or electric, cooking at high temperatures or using the self-cleaning function can release harmful fumes into your home. ...Use your range hood fan, open a window, or flip on a ceiling fan when you cook at high temps or clean your oven.
- **Nonstick Cookware Cautions** The coatings on nonstick pans may contain chemicals that could raise the risk for some cancers and for thyroid and immune problems. High temperatures can release these harmful substances into the air that you, your family, and your pets breathe. Reserve these pans for use at low to medium heat. And get rid of scratched ones. The coating can flake into your food. For safe cooking at all temps, use cast iron, enameled cast iron, or stainless steel.
- **Install a Water Filter** Some water sources have unhealthy chemicals or metals like lead in them. A filtration system helps reduce these contaminants in your tap water. Choose a point-of-entry system that treats water where the outdoor pipe enters your house. Pitchers or refrigerator filters may change water's taste but not make it safer to drink.
- **Store in Safer Plastics** Bisphenol A (BPA), a chemical in some plastic containers, could harm brain health in babies and children and raise blood pressure in adults. Look for recyclable plastics with safe, BPA-free codes 1, 2, 4, or 5. Containers with codes 3, 6, or 7 may contain BPA, vinyl, or other unhealthy chemicals.
- **Check Your Fridge Thermometer** Some people set their fridge at temperatures too warm to prevent bacteria from growing on their food. Make sure yours is set no higher than 40 degrees Fahrenheit. Set your freezer to zero to protect frozen foods.
- **Renovate With Healthy Materials** ...Some composite wood cabinetry contains toxic formaldehyde, which may play a role in cancer risk. Choose cabinetry with no added or low-emitting formaldehyde. Granite, slate, or salvaged wood countertops are safer than laminate, which may emit formaldehyde.

Source: Excerpts from https://www.webmd.com/food-recipes/ss/slideshow-healthier-kitchens?ecd=wnl_spr_011221



April is National Garden Month

Nothing says springtime more than the sprouts and shoots of a garden. Remember that gardens are not just for the enjoyment of people. They are important habitats for pollinators like bees, bats, birds, beetles, butterflies, and other animals.

3 Reasons You Need Life Insurance in Retirement

You may think you do not need life insurance after you retire because your children have grown up and moved out and your spouse has enough money from savings and/or Social Security to live on.

But thinking that would be a mistake. Life insurance is important at every stage of your life. Here are three reasons you need life insurance in retirement.

Life insurance can help cover final expenses. Funerals can be costly, and you probably do not want your family to bear the cost. A small life insurance policy can cover these final expenses.

Your dependents may need you more than you think. Your spouse may be self-sufficient and your children may have grown up and moved out, but in the future, a dependent could find that he or she does not have enough money to live on after you pass away. This could occur for many reasons.

Your estate taxes may be higher than you think they will be. Most of us are not in a position to worry about significant estate taxes, but if you have a large estate, you may want to consider buying a life insurance policy to pay the estate taxes that will be due. That way, your heirs will not be stuck with the tax bill, which may be hard for them to pay, especially if your assets aren't liquid.

If you fall into one of these categories, you may want to consider life insurance in retirement. You have a number of options, including permanent and term, which come with different costs and benefits.

But life insurance can be complicated, so it is a good idea to get assistance if you want to review your policies or buy more.

The wonderful world of work

A few quick workplace jokes

☞ I asked the corporate wellness officer, "Can you teach me yoga?" He said, "How flexible are you?" I said, "I can make Tuesdays or Thursdays."

☞ When an employment application asks who to notify in case of emergency, I always write, "A very good doctor."

☞ I'm great at multitasking. I can waste time, be unproductive, and procrastinate all at once.

☞ Nothing ruins a Friday more than realizing that today is only Tuesday.

☞ Did you hear about the guy who got fired from the calendar factory? All he did was take a day off.

☞ There's a new trend in our office—everyone is putting names on their food. Just today, I ate a sandwich named Kevin.

☞ A clean desk is a sign of a cluttered desk drawer.

☞ If at first you don't succeed, redefine success.

☞ I thought I wanted a career. Turns out I just wanted a paycheck.

☞ I couldn't come into the office this morning because of an eye problem. I just can't see myself working today.

Multigenerational homes... A new trend?

During the last year, 18% of homebuyers between the ages of 41 and 65 purchased a multigenerational home—a home that will house adult siblings, adult children, parents or grandparents. "There are a variety of reasons that large families and extended families are opting to live together, one of which is that it's a great way to save money," said Jessica Lautz, NAR's vice president of demographics and behavioral insights. Also, in light of the pandemic, many grandparents and older relatives found that being under a single roof—quarantining with family rather than away—worked out better for them.

Homebuyers ages 75 to 95 were the second most likely to purchase a multigenerational home, and were most likely to purchase senior-related housing at 27%.


Source: Excerpts from a March 16, 2021 article and report from the National Association of Realtors. Read the full article at <https://www.nar.realtor/newsroom/millennials-dominate-buying-market-generation-z-now-active-buyers-says-nar-report>

DID YOU KNOW THESE THINGS HAVE NAMES?

1. The space between your eyebrows is called a glabella.
2. The way it smells after the rain is called petrichor.
3. The plastic or metallic coating at the end of your shoelaces is called an aglet.
4. The rumbling of stomach is actually called a wamble.
5. The cry of a newborn is called a vagitus.
6. The prongs on a fork are called tines.
7. The sheen or light that you see when you close your eyes and press your hands on them is called phosphenes.
8. The tiny plastic table placed in the middle of a pizza box is called a box tent.
9. The day after tomorrow is called overmorrow.
10. Your tiny toe or finger is called minimus.
11. The wired cage that holds the cork in a bottle of champagne is called an agraffe.
12. The 'na na na' and 'la la la', which don't really have any meaning in the lyrics of any song, are called vocables.
13. When you combine an exclamation mark with a question mark (like this: ?!), it is referred to as an interrobang.
14. The space between your nostrils is called columella nasi.
15. The armhole in clothes, where the sleeves are sown, is called armscye.
16. The condition of finding it difficult to get out of the bed in the morning is called dysania.
17. Illegible hand-writing is called griffonage.
18. The dot over an i or a j is called tittle.
19. That utterly sick feeling you get after eating or drinking too much is called crapulence.
20. The metallic device used to measure your feet at the shoe store is called Bannock device.

How many of the above did you already know?

Source: Excerpts from Unknown



Waldo Spotlights



Slayder sports his Waldo shirt as Waldo looks on :)



Brad Verigan's dog Zoey shows off after the final bird hunt of the season.



Scott Lamb proudly displays this beautiful steelhead that he caught from the Clearwater River outside of Grangeville, Idaho.



Jayce and grandpa Scott appear pretty comfortable with each other.



Proud aunt KimberLeigh snuggles her brand new nephew Jayce.



Kimberly, Ryan, Emily, and Nathan taking advantage of nice weather on their first bike ride of the year.



Brittany, Kristie, Brooke, and Matt enjoying their TopGolf excursion in Salt Lake City.



Dave accepts a plaque from our Mutual of Enumclaw representative Zach in appreciation of 50 years of partnership.