

Waldo Connection

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Contact the Waldo Connection at bjwaldo@waldore.com.

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Quote of the Month:

"Your body hears everything your mind says."

~ Naomi Judd

How to help a depressed teen

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The teenage years are tough, leading many teens to fall into a depression that feels hopeless and endless.

- Symptoms include:
- Irritability and angry outbursts.
- Fatigue and lack of energy.
- Aches, pains, or stomach issues.
- Less interest in regular activities, including spending time with friends or family.
- Deteriorating grades or lack of interest in school.
- Negative or critical self-talk.
- Talk about death, dying, or suicide.

The Healthline website offers this advice on helping a depressed teen:

* Ask questions. Choose a quiet time to raise your concerns. It's often best for just one parent to be present so the teenager doesn't feel ganged up on. Ask question like, "Why haven't you been spending time with your friends lately?" or What's bothering you these days?"

* Listen. Your job isn't to do all the talking. Choose a time and place where you can concentrate on what your teen says without interruptions or distractions. Don't break in or finish their sentences. Summarize what they tell you to make sure you understand them, and ask for clarification when necessary.

* Offer support. Don't let them feel like a burden. Let your teens know you're here for them. Don't downplay or invalidated their feelings — "That shouldn't be a big deal," or "You'll grow out of it." Take their issues seriously.

*** Discuss professional therapy.** Many teens can benefit from discussing their issues with a school counselor or a trained therapist. Don't force this on them, but talk about what happens in therapy so they have a better understanding of the process, which can make it less intimidating.

* Make changes in the household. You're all in this together. A teen's lifestyle can have a big impact on his or her mental health. Engage in more physical activity like hikes or bike rides. Make sure everyone is eating nutritious meals and getting enough sleep. Involve them in planning dinners and outdoor activities so they don't feel isolated or alone.



The Ins and Outs of Boat Insurance

Welcome aboard! The summer season is here; it's time to take a fresh look at your boat insurance policy. While your standard homeowners policy may cover some things related to your boat, it isn't sufficient to keep you covered during your summer adventures. Without watercraft insurance, you could be on the hook for costly repairs and damages to your boat and passengers. It's important to protect yourself both in and out of the water. Here are the basics of boat insurance.

Property coverage. Once your boat is out of the water, insurance coverage can change should something happen. Property coverage manages any physical damage that happens to your boat and equipment, radar systems and sporting equipment like water skis. This also involves transport of your vehicle. One example is if an automobile collides with your trailer on the way to your festivities.

Personal liability. This coverage is useful in the case that there's any bodily injury or damage to another's property. Additionally, medical payments coverage takes care of medical expenses incurred from any accident involving your covered boat.

Uninsured boaters. This insurance is also important, as it helps to cover expenses should you be involved in an accident with an underor uninsured boater in the busy summer season.

Exemptions. Losses and damages involving racing or stunts, failure to properly maintain your boat or damage that occurs from improper storage or animals like birds and rodents are typically not covered under a standard policy.

Questions to ask. It's important to discuss all the aspects of your policy with us, including how your boat will be valued should a claim occur, how repairs and claims are managed, how your policy deals with salvage coverage and towing reimbursement, and much more.

We can guide you through these questions and determine what's best for you. From land to open water, we can also help you save on your premiums by bundling your boat policy with your homeowners insurance.

AI helps paralyzed man text

Technology has enabled a paralyzed man to communicate on a computer screen almost as fast as someone texting on a smartphone, according to the Science Focus website.

A Stanford University team used artificial intelligence software and a brain-computer interface implanted in the brain of a man who had lost movement below his neck after a spinal cord injury. The interface consists of two chips, about the size of a baby aspirin, implanted in the man's motor cortex on the left side of the brain—the region that controls hand movements. The 100 electrodes in each chip send signals from the neurons through wires to a computer, where the AI software reads the motion of the patient's hands and fingers.

The scientists instructed the man to imagine he was writing with a pen on a sheet of paper. The writing interface translated the mental visualization of handwriting movements into text, ultimately reaching a writing speed of about 18 words per minute, with 94% accuracy.

More test of safety, longevity, and effectiveness have to be conducted before the technique can be used more widely.



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Try these numbers on for size

You think high school algebra was hard? Try wrapping your mind around these amazing numbers, courtesy of the Cracked website:

• A blue whale can eat up to 40 million small krill a day—about 7,900 pounds, which is more than the weight of a Hummer.



• LEGO manufactures 125 million

bricks a day, more than the number of banknotes the U.S. prints in a day (38 million).

• People send 205 billion emails every day. If you were to print out each one on a separate sheet of office paper-which would consume 25 million trees—the stack would stretch halfway around the equator.



Genetically modified mosquitoes released to fight disease

It sounds like the plot of a sci-fi disaster movie, but it's happening in real life: Genetically modified mosquitoes have been released in Florida in an effort to combat an invasive species from spreading disease. What could go wrong?

The Science News website reports that biotech company Oxitech bred the male mosquitoes and placed eggs in hexagonal boxes on private properties in suburban locations in April 2021. In May, monitors on the boxes showed that mature mosquitoes had flown off to start mating with females. The males possess genetic add-ons that prevent female larvae from developing after mating. Males, however, will carry the same genetic trait.

The project is designed to prevent the spread of dengue and Zika from a recent invasive species, Ae. Albopictus. After initial tests, Oxitech plans bigger releases to examine how well males fare and whether pest numbers decline. Oxitech may release up to 20 million mosquitoes in more tests during the fall.

"I just wanted to take a moment to say "Thank You!" When I showed up off the street, unannounced and unexpected, you were very kind and accommodating to me. It left a fantastic 1st impression on me. I haven't seen your level of kindness and hospitality in the valley, in a while. I am truly grateful."





Amy Haile Account Assistant

Labor saving?

According to an anecdote, Thomas Edison had a summer residence he was very proud of. He enjoyed showing visitors around the property, pointing out various laborsaving devices. At one point the visitor had to pass through a turnstile in order to take the main path back to the house, and considerable effort was needed to move the turnstile.

The visitor asked Edison why, with all the other clever gadgets around, he had such a heavy turnstile. Edison replied, "well, you see, everyone who pushes the turnstile around pumps eight gallons of water into the tank on my roof.

A bag of miseries

A rich man every night prayed the same prayer: "Dear God, I am the most unhappy man on the earth. Why have you made my life full of problems? I am ready to exchange my difficulties with anybody else. Can't you give me an opportunity to exchange my worries with somebody else?"

One night in a dream he heard a voice that told him: "Gather all of your miseries into a bag and bring them to the town hall." When he go to the town hall, the rich man saw that all his neighbors had also packed their miseries into big bags. He saw that some people were carrying much bigger bags than his. Even people he had always seen smiling on the street and saying nice things to each other were carrying bigger bags.

Inside the hall, the voice said, "Put your bags all around the hall." Everyone put their bags down, and the voice said, "Now you can choose any bundle that you like."

And everyone rushed to their own bags.

The rich man also rushed towards his own bag, afraid that somebody else might choose it. But everybody chose their own bag with great relief and happily carried their bags back to their homes. Even the rich man who had prayed for years to exchange his miseries was very happy. He walked home thinking, "Who knows what is in the other bags? At least we are aware of our own problems. And we have become accustomed to our own difficulties."

Moral: Solving your own problems is better than exchanging them with someone else.

Give 100 percent

A little boy and girl were enjoying a pleasant afternoon playing outside in their neighborhood together. The boy showed the girl his collection of beautiful, unique marbles. In turn, the girl showed the boy the handful of candy that she had just gotten for her birthday.

The boy proposed that the two of them switch—he would give her all of his marbles if she handed over all of her candy. The girl agreed, as she found the marbles to be beautiful as well.

The boy handed over all of his marbles, but kept one—the most exquisite one of the all—in his pocket. The girl kept her promise and gave the boy all of her candy.

That night, the girl was happy with he exchange and peacefully went to sleep.

The boy, however, couldn't sleep, because he kept wondering if the girl had secretly kept some of her candy, just like he did with the marble.

If you don't give 100%, you will always assume your partner isn't giving 100% either.

Millennials rely on internet for health advice

Is the internet replacing traditional health care? Not entirely, but it's a useful research tool for many people, especially millennials. The WebMD website reports that a survey of 2,040 millennials (29-39) found that 69% have searched for medical and health advice online instead of going to a doctor. Twenty-five percent rely on Google to diagnose their symptoms. Even after getting advice from a physician, 83% do their own research, and 42% trust their research more than their doctor's guidance. Doctors aren't in danger of going out of business, though. Seventynine percent of millennials in the survey indicated that they have a primary care doctor, and that's up 3% from 2019. Twenty-eight percent found a new doctor during the COVID-19 pandemic. However, the p<mark>ercentage</mark> of millennials who had a physical exam in 2020 remained the same as the year before–65%.

Simple tips for saving money

Saving money doesn't have to be complicated. Try these strategies from the CNBC website:

\$ Go on a savings spree. For one month, save a dollar amount on the day that corresponds to the date. On the first day of the month, for example, save \$1; on the second, save \$2, and so on. By the end of the month you'll have save up close to \$500—and gotten in to the habit of saving.

\$ Match spending and saving. For every dollar you spend, put another dollar into savings. This will help you curb your spending as you consider whether or not you want to commit the same amount to savings.

\$ Increase your retirement by 1%. Bump up your contribution to your 401(k) or whatever plan you have by just 1%. You won't miss the money, but in time it will add up to a sizable amount for your retirement.

August is Children's Eye Health and Safety Month

Along with shopping for back-to-school clothes and supplies, it's time to make comprehensive eye exam appointments for the kids. Have your children's eyes examined during well-child visits beginning around age three. Your child's eye doctor can help detect refractive errors such as nearsightedness, farsightedness, astigmatism, and other diseases.

Get off to a good start in the morning

Are you as productive as you could be at work? It depends on how you start your day. To get off on the right foot, follow this advice from the Resume.io website:

*** Empty your mind.** Get rid of extraneous thoughts that might distract you up front. If necessary, write down any ideas or worries and then set them aside so you can focus on your first task.

*** Don't check your email right away.** Spend 30 minutes or so on something productive before looking at your emails. You'll avoid getting sucked into nonessential tasks.

***** Avoid meetings. Don't call a meeting first thing in the morning. We spend enough unproductive time in meetings as it is. Block out a meeting-free zone on your schedule, and attend only the most essential early morning meetings.

***** Stand up. Instead of settling into your chair first thing, take a short walk or use a standing desk for the first 10 minutes of your day. This can help you feel more energetic and empowered.

***** Use natural light. Open your blinds to let in the sunshine. It'll help you wake up and feel more alert. If that's not an option at your workspace, invest in a lamp that simulates sunlight.

***** Set—and share—deadlines. Let someone else know when you expect to finish an important task. Keeping it to yourself makes letting it slide too easy. Having someone in on it will help you feel accountable, even though it's just a co-worker with no authority over you.

***** Start one at a time. Don't try to accomplish several morning tasks at once, no matter how easy they are. Focus on just one, finish it, and move onto the next. Allocate blocks of time for specific tasks, with shorter spans in between for miscellaneous jobs.

Summer travel is back again

Lots of vacations got canceled last summer. According to the Travel Weekly website, a Harris Poll reports that 77% of Americans plan to travel this summer, up from 29% in summer 2020. As of early May, two-thirds have actively planned or booked a vacation—more than half of them traveling for the first time since the start of the pandemic.



Waldo Spotlights

Thanks to Dairylain Farms for hosting our 2021 Waldo Agencies field trip.



The hospitality and knowledge of our hosts were appreciated.





Robots are a large part of how Dairylain Farms runs smoothly and efficiently.



