

Quote of the Month:

"A **hundred times every day** I remind myself that my inner and outer life are based on the labors of other men, living and dead, and that I must exert myself in order to give in the measure I have received and am still receiving ."

~ Albert Einstein

Homeowners Insurance Doesn't Cover All Catastrophes

You're a homeowner! With pride of this accomplishment, you've also quickly become familiar with all of the obscure yet critical details, responsibilities and laws it includes. Here's a primer on some items not covered by typical homeowners insurance and what additional policies might be needed.

Earth. Anything that can do the hokey pokey and move your home around; earth movement that lifts, lowers, shifts, sinks, expands or contracts your home is included in this category.

Water. The ultimate "other" category; damage not covered by a standard policy, including items such as sewer main blockages, stormwater and backups from growing tree roots. Also, while damage from an exploding water heater might be covered, you're responsible for the cost to replace the unit.

Maintenance. Become familiar with how insurance views "general maintenance"; items not covered are defined as "neglect" or "failure to properly maintain" your property. This can include rust, rot, mold and general wear and tear. Other notable items include damage from termites, insects, birds or rodents. Depending on your proximity to industrial or agricultural operations, damage caused by smog or smoke may also not be covered.

Prized possessions. Many standard policies only cover losses due to theft up to \$1,500. So on top of the emotional damage as an unfortunate victim of burglary, you'll also have to go through the process of replacing precious jewelry and other high-value items.

If you're a new homeowner or haven't updated your policy in years, it might be time for a second look. Give us a call today, and we'll help to make sure that you're pragmatically protected.

Defeat the Imposter Syndrome

Are you plagued by self-doubt no matter how much you accomplish? Many talented professionals in every field suffer from "imposter syndrome"—the worry that they'll be revealed as incompetent if they make a single mistake. You can overcome it with this guidance from the Training Zone website:

- **Ignore negative thoughts.** Learn to turn away from doubt in your abilities. When you think, "I can't do this," remember the times you rose to a challenge and succeeded. Refocus your worries into affirmations: "I can do this," "I've done this before," "People believe in me," and so on.
- **Look for support.** Surround yourself with people who are on your side. Pay attention to constructive critiques, but listen closely to people who know what you're capable of and who value your contributions.
- **Focus on your purpose.** Remember what you're trying to do in your career—not just making money, but helping people, creating better products, building a better society, supporting your family, and so forth. This will help you make clear decisions without needless worry.
- **Recognize your doubts.** Don't try to shove your worries down—they'll simmer in your subconscious and make problems

when you can't afford them. Confront your doubts openly. If you think you can't carry out an assignment, tackle the obstacles one at a time. Come up with a game plan for overcoming whatever might get in your way.

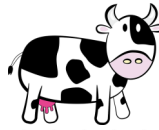
- **Don't procrastinate.** The longer you put off a task, the more time your doubts have to multiply. Tackle challenging jobs promptly. Completing them will reinforce your confidence.

june EVENTS



6-4 **HAPPY BIRTHDAY** Scott!
6-7 **HAPPY BIRTHDAY** John!
6-20 **Happy Father's Day!**
6-22 **HAPPY BIRTHDAY** Tessa!





New Listing!

Beautiful 4 bdrm, 2 bath home. New updates throughout from electrical, doors and trim, flooring, lighting, and paint. Yard has underground sprinklers and irrigation well with new pump. 2 car garage and 2 car carport. \$249,900. #499-21

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...

"We only had brief contact with Kristie when we came in person to sign. We are confident that she will handle any questions/concerns with very professional ability. We were referred to you by (one of your clients) who vouched for your great service!!"

~ Mary & Joe Johnson



Kristie York
Licensed Agent

Local
Friendly
Professional



The Health Benefits of Watermelon

☺ **Loaded With Lycopene** The cheery red color comes from lycopene, and antioxidant. Studies show it may help curb your risk of cancer and diabetes as part of a healthy lifestyle. Watermelon has more of this nutrient than any other fruit or veggie—even tomatoes. To load up on lycopene, choose a melon with bright red flesh rather than yellow or orange. And the riper, the better. Also, seedless melon tends to have more lycopene than those with seeds.

☺ **Healthier Heart** Watermelon is rich in an amino acid called citrulline that may help move blood through your body and can lower your blood pressure. Your heart also enjoys the perks of all the lycopene watermelon contains. Studies show that it may lower your risk of heart attacks. Of course, your whole lifestyle affects your heart health. So make sure you also work out, don't smoke, limit saturated fat, and keep up with your doctor's advice.

☺ **Protects Your Joints** Watermelon has a natural pigment called beta-cryptoxanthin that may protect your joints from inflammation. Some studies show that over time, it could make you less likely to get rheumatoid arthritis.

☺ **Easy on your Eyes** Just one medium slice of watermelon contains 9-11% of the vitamin A you need each day. This nutrient is one of the keys to keeping your eyes healthy. Foods are the best ways to get all the vitamins and minerals that your body needs.

☺ **Naturally Sweet Hydration** Juicy watermelon is 92% water, so it's a simple way to help stay hydrated. Every cell in your body needs water. Even a small shortage can make you feel sluggish. If you get really dehydrated, it can become serious enough that you need to get fluids by IV.

☺ **Soothes Your Skin** Vitamins A, B6, and C in watermelon help your skin stay soft, smooth, and supple. Because it's loaded with water, melon also makes a great face mask. Mix 1 tablespoon of watermelon juice with the same amount of Greek yogurt. Spread over your face and leave on for 10 minutes to slough off any dry, dull skin. Rinse and pat dry.

Source: Excerpts from https://www.webmd.com/diet/ss/slideshow-health-benefits-of-watermelon?ecd=wnl_day_052521

Heavenly Chicken

I usually use boneless, skinless thighs, but breasts would work. Dredge in sour cream seasoned with garlic powder, salt, and pepper. Roll around in crushed Ritz cracker crumbs. Put on baking sheet. Drizzle with melted butter. Bake at 425 degrees for 45 mins.



Lunch date



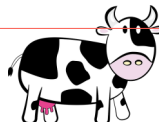
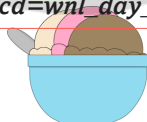
The geography teacher was lecturing on map reading. After explaining about latitude, longitude, degrees, and minutes, the teacher asked, "Suppose I asked you to meet me for lunch at 23 degrees, 4 minutes north latitude and 45 degrees, 15 minutes east longitude?"

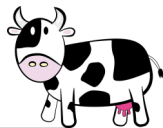
After a long silence, a student answered, "I guess you'd be eating alone."

New Clothing: Wash, then wear

Should you wash that new shirt or sweater before wearing it? Probably, especially if it's clothing for a child. Dr Jennifer Shu, a pediatrician who answers question on the CNN website, cautions that clothes have probably been handled by many different people in factories and stores before reaching store shelves.

In addition, clothing may have been sprayed or treated with chemicals to prevent bacteria growth or keep them smelling fresh. Wash new clothes, or at least air them out thoroughly, before letting them get close to any sensitive skin.





Charlie Chaplin once lost a Charlie Chaplin look-alike contest. He failed even to make the finals.

Source: That's A Fact Jack! By Harry Bright and Jakob Anser



June is National Dairy Month

Dairy products contain nine essential nutrients which may help you better manage your weight and reduce your risk for high blood pressure, osteoporosis, and certain cancers. Whether it's protein to help build and repair the muscle tissue of active bodies or vitamins A to help maintain healthy skin, dairy products are a natural nutrient powerhouse.

In keeping with National Dairy Month and because of our desire to learn about local businesses, Waldo Agencies will be visiting Chamberlain Dairy for our annual field trip. Watch for photos in the next issue of Waldo Connection.

Reflection

Long ago in a small village was a place know as the House of 1,000 Mirrors. A small, happy little dog learned of the house and decided to visit. When he arrived outside, he bounced happily up the front steps to the doorway of the house. He looked through the doorway with his ears lifted high and his tail wagging as fast as it could.

To his great surprise, he found himself staring at 1,000 other happy little dogs with their tails wagging just as fast as his. He smiled a great smile, and was answered with 1,000 great smiles just as warm and friendly. As he left the house, he thought to himself, "This is a wonderful place. I will come back and visit it often."

In the same village, another little dog who was not quite as happy as the first one, decided to visit the house too. He slowly climbed the front steps and hung his head low as he looked into the door. When he saw 1,000 unfriendly looking dogs staring back at him, he growled, and was horrified to see 1,000 little dogs growling back at him. As he left, he thought to himself, "That was a horrible place. I will never go back there again."

All the faces in the world are mirrors. What kind of reflections do you see in the faces of the people you meet?

Common Showering and Bathing Mistakes

Bathing Too Often Showering every day may be a habit, but unless you're grimy or sweaty, you may not need to bathe more than a few times a week. Washing removes healthy oil and bacteria from your skin, so bathing too often could cause dry, itchy skin and allow bad bacteria to enter through cracked skin. When you expose your body to normal dirt and bacteria, it actually helps strengthen your immune system. Plus, showering too often wastes water.

Using the Wrong Soap Antibacterial soaps can kill too much bacteria, including the good kind. This can allow bad bacteria that's resistant to antibiotics to move in. Harsh soaps can dry out your skin, so stick with mild soaps with added oils, gentle cleansers, or shower gels with added moisturizers. If you have eczema or sensitive skin, scented soaps can irritate your skin. Use fragrance-free soaps instead.

Not Washing Your Towel Often Enough Damp towels are a breeding ground for bacteria, yeasts, mold, and viruses. A dirty towel can cause toenail fungus, jock itch, athlete's foot, and warts. Yikes! To avoid this, change or launder your towel at least once a week and make sure it dries between uses. Hang it spread out on a towel bar rather than from a hook to help it dry quicker. Wash towels more often when you're sick and if your home is humid, like during the summer.

Not Cleaning Your Loofah Loofahs are great for scrubbing, but their nooks are the perfect hiding place for germs. You should clean your loofah weekly by soaking it in diluted bleach for five minutes and rinsing well. Although it's convenient to store your loofah in the shower, it's safer to shake it out and hang it somewhere cool where it will dry faster. You should replace a natural loofah at least every 3 to 4 weeks and a plastic one every 2 months.

A long, hot shower feels so good, especially in winter, but hot water removes your skin's natural oils and can leave you dry and itchy. Protect your skin by sticking with warm water and keeping your shower to 5 to 10 minutes. This is especially important if you have a skin condition like eczema or psoriasis.

Source: Excerpts from https://www.webmd.com/a-to-z-guides/ss/slideshow-shower-bath-mistakes?ecd=wnl_spr_060121_remail



Waldo Spotlights



Claire Wagster graduated from High School!
CONGRATULATIONS!



Emily Lucero graduated from Kindergarten!



John's grandson, Bryce, graduated from preschool!



Bristol placed 5th in beam & vault and 6th all around at state gymnastics—even after battling a broken finger this season!



Waldo Agencies hosted a CPR training for interested staff and their families. The instructor (not pictured) was Waldo Real Estate's very own Anthony Hackman.



Elijah joined with scouts from around his area to help prepare the memorial markers at Willamette National Cemetery in preparation of Memorial Day weekend.



May 28th was National Hamburger Day, so in the typically amazing Waldo Agencies fashion, BBQ hamburgers and all the fixings and sides were provided for a celebratory lunch.

