

Waldo Connection

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Quote of the month: How we spend our days is, of course, how we spend our lives. - Annie Dillard

Waldo Agencies Food Drive

The Waldo Agencies will be collecting food for the Oregon Food Bank again this year. Last year the agencies collected 264 lbs of food and this year we hope to break the record! Donations can be dropped off at any of our four offices; Nyssa, Ontario, Vale and New Plymouth. The donations will be picked up on December 13th.

Congratulations, Myrall

REALTOR OF THE YEAR - 2013 The Payette Washington County Board of Realtors held their Annual Banquet for 2013 on November 1st. The evening was a wonderful combination of swearing in new Officers and Directors for 2014, honoring the Realtor of the Year for 2013 plus a raffle, auction, delicious meal and lots of fun.

Myra Attebery received the Realtor of the Year Award. Myra was recognized for involvement and participation on the Local Board as a Director for six years, Scholarship Committee Chairman for four years and constant volunteer for fund raising events for the Scholarship Program and Community Outreach Program.

Community Service is very important to Myra as a good way to give back to the communities where she lives and works.



12/6 - Happy Birthday to Carol Eldred! 12/6 - Happy Birthday to Ellen Martinez! 12/8 - Happy Birthday to Ken Freese! 12/17 - Real Estate Office Meeting - 8:30 am 12/23 - Happy Birthday to Scott Lamb! 12/24 - All Waldo offices close at noon 12/25 - All Waldo offices closed Mondays - Insurance Commercial and Personal Lines Meetings - 8:00a.m.

For Our Mutual of Enumclaw Insurance Customers

Source: www.mutualofencumclaw.com

Thoughtful Technology: A user review of our Mobile App

Can technology help our company provide an experience so rare and valuable that it can't be found anywhere else? Absolutely!

Our mobile app was recently tested by an employee and policyholder who is very passionate about delivering world class customer service. Mutual of Enumclaw President &

CEO, Eric Nelson needed to file an auto glass claim and took our mobile app for a test drive. Here is how he described his experience:



Cracking Up in Enumclaw

So I am driving along enjoying the day when all of a sudden BAM! A rock that must have had wings of some kind targeted my windshield and hit it so hard that not only did it take a divot out of the glass the glass cracked all the way across. No repairs here, this would require a replacement. Darn.

Now I needed to file a claim and while I could have taken advantage of "presidential status" and just walked down the hallway to our claims department I decided to test out our mobile phone app claims function.

So here I go... I turn on my phone, I select the Enumclaw logo icon and when the app comes up I touch the button labeled "windshield damage". Yes, even I could figure that out. It dials up the glass network who hooks me up with the local glass shop and Ta Da!... I have a new windshield the next day. Very Cool.

What was also very cool was that when the glass shop needed information like policy number, vehicle VIN number, deductible, etc... it was all right there on my phone. If you haven't checked out our mobile app recently I encourage you to do so.

I almost hope my car breaks down just so I can use the towing and roadside assistance button! Eric

When it comes to mobile apps, these days there's one for everything. We think the best apps are the ones that help us demonstrate that we are ready to serve at a moment's notice.





A: Stable tennis!

Interesting Fact

Tear newspapers vertically. You can only tear a piece of newspaper smoothly when you tear vertically because the newsprint is made up of tiny wood fibers which line up in the same direction, up and down, on the page. When you tear a newspaper from top to bottom, it tears evenly because you are tearing in the direction of the grain. Source: Unknown Moving Your Body Can Reduce the Risk of Breast Cancer

* In a public restroom: Toilet out of order. Please use floor below.

Recent studies have shown that any physical activity, even just walking, can substantially reduce a woman's risk of developing breast cancer. Although it has been known for some time that exercise can reduce the risk of many types of cancer, the exact reason for the reduction of breast cancer risk has not been completely understood.

A study conducted by scientists at the University of Minnesota has provided some intriguing new information. It found that the ratio of estrogen and estrogen metabolites, those substances formed when estrogen is broken down by the body, changed when women increased their physical activity. This change in the ratio resulted in a lower risk of developing breast cancer.



Of course, exercise is not a sure-fire preventer of cancer. Some women who dutifully walked every day still developed cancer, and others who never exercised did not ever develop the disease. But scientists are encouraged that any form of activity, including walking, can help reduce the risk. Since walking is accessible to most people, is simple, and is free, researchers hope that this news will encourage more women to take a step to better health.



Useless Information

*A Virginia law requires all bathtubs to be kept out in the yard, not inside the house

*In Helsinki, Finland, instead of giving parking tickets, the police usually deflate tires

*In Kentucky, it is illegal to carry ice cream in your back pocket

*In Texas, it is illegal to put graffiti on someone else's cow

*In Singapore, it is against the law to urinate in an elevator

*In Idaho, a citizen is forbidden by law to give another citizen a box of candy that weighs more than fifty pounds

*If you live in Michigan, it is illegal to put a skunk in your boss's desk

Source: The Book of Useless Information by Noel Botham

Healthy Teeth as You Age

A new report by Oral Health America reveals that more senior Americans are seeing a decline in oral health. Over half of adults in the country get only "fair" or "poor" dental care access. This stems from a lack of dental insurance coverage, fewer dentists specializing in seniors' dental care conditions, and a lack of prevention programs.

Every day over 10,000 Americans retire. Only two percent do so with dental health coverage in place. Forty-two percent of states do not provide coverage or only offer emergency coverage through adult Medicaid dental benefits. Not having access to regular dental care can lead to a number of problems.

For many older adults, medications causing dry mouth can be a challenge. A dentist can help with strategies to reduce this problem and associated oral health complications. Gum disease leads to tooth loss, and seniors are especially susceptible to this. Many people do not know that gum disease also increases your chances of developing heart disease or stroke, as the bacteria from your mouth can cause blockages in coronary arteries.

Diseases such as diabetes can aggravate gum disease. Gum disease can in turn make symptoms of diabetes worse. A dentist can help with managing both of these conditions. There is also a benefit to regular dental exams, as your dentist will check for any signs of oral cancer, which if found early, can often be successfully treated.

How can a senior find available and affordable oral health care? Visit the website toothwisdom.org. Here you will find articles about oral health, as well as resources such as local dentists, community health centers offering dental care, caregiving support, social services, and help with transportation.

Questions to Ask REALTORS® during your Selection Process?

There are many REALTORS® and real estate agents that want to represent you and your upcoming real estate transaction. But how do you find the best one? How do you sift out those who claim to have experience but will turn out opposite to your expectations? How can you discover an agent that is efficient and effective in helping you secure your future home? You want someone of value to represent you. Below are several questions you can ask:

- How long have you worked in this neighborhood where I am buying or selling a home?
- How many years have you been in the business? How many properties have you sold in the last year, or in your career?
- Describe to me one of your recent sales? And attached to this question, how would your past clients describe you?
- What kinds of reports and research material can you provide? How is the material beneficial to me as a buyer/seller?
- List out the organizations you are a member of?
- What was the last continuing education course you took? What did you learn?

Source: Trulia Real Estate www.homelistingsfinder.com

7 Facts About Mucus, Phlegm, and Boogers

Mucus, snot, and boogers are the butt of many jokes because they're pretty gross, but learning facts about phlegm may change your thinking. *It's Snot Funny*

Snot's purpose is to keep the lining of the nose moist, the drier the lining, the more prone you are to infection. Think of mucus as a blanket that protects the surfaces of your nose and mouth and traps bacteria and allergens before they can hit your airways and cause symptoms. Snot

and phlegm are actually replete with all sorts of potent antiviral, antibacterial, and other protective chemicals that work to keep you healthy.

Everybody Boogies

Adults get an average of two to four colds a year, mostly between September and May, and young children catch an average of six



to eight colds a year, according to the American Lung Association. The body responds to the virus that causes a cold by making snot and phlegm -- and lots of it! Here's another fact about boogers: Snot that is dried by the air becomes a boogie.

Sneezes and Snot Travel Fast

Sneezes travel 30 to 60 miles an hour, and can fly 30 feet through the air. The good news is that most colds aren't transmitted by breath alone. Your risk goes up if you touch a surface with germs and then touch your face. Sharing the same air isn't going to make you catch a cold. But you do want to wash your hands regularly to avoid snot and illness it can lead to.

More Mucus Than Can Fill a Big Gulp

Your nose and sinuses make a liter of mucus a day. When you get a cold, it goes up even higher, and it takes longer to get rid of the extra mucus when you're sick. Here's why: Tiny, hair-like growths called cilia move back and forth to move the mucus out of the sinuses and the nose. This process usually takes 10 minutes, but when you are sick, the cilia are inflamed, and they slow down. More mucus plus slower clearance equals more cold misery and lots more tissues.

Don't Judge a Booger by its Color

If your boogers and snot are green, you have a bacterial infection, right? Wrong. When germs that cause colds first infect the nose and sinuses, we make clear mucus to wash them out. After two or three days, the immune cells fight back and the mucus changes to a white or yellow color. As bacteria in the nose come back, they may also be found in the mucus, which changes it to a greenish color. This is normal. When snot is watery and clear and stays that way, it's a viral process, even if it's yellow or green, it can still be viral. It's not just color. There is a constellation of findings that go into determining what is driving the symptoms. These may include fever or swollen lymph nodes. *Snot and Boogers Don't Always Respond to Antibiotics*

If you have green or yellow boogers, don't rush to antibiotics. Overuse of antibiotics is leading to resistance and super bugs, which means that these potent medications may not work for you if you do develop a bacterial infection and really need them. Antihistamines can also make things worse before they get better. They will make the mucus thicker and harder to drain. Instead try Mucinex, an over-the-counter drug that gets the mucus up and out.

Boogers and Snot Lose Power Eventually

If you sneeze and then touch a surface such as a telephone or computer, a virus in your snot can live for up to 24 hours. If someone touches it and then touches their face, they can get sick. Avoid this by washing your hands before you touch your face and wiping down surfaces with a disinfectant. Be vigilant, and you could just escape falling victim to a booger-filled cold this season. *Source: By Denise Mann for http://www.everydayhealth.com*



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He Knows If You've Been Bad or Good A mother was putting her children to bed on Christmas Eve and helped them set out cookies and milk for Santa. She accidentally dropped one of the cookies, but picked it up and replaced in on the small plate. Her youngest son said, "Hey, you can't do that. It fell on the floor!"

The mother replied, "Oh don't worry, Santa won't know!" The little boy gave his mother a stern look and said, "You mean to tell me that Santa knows when I am good and when I am bad, but he doesn't know that the cookie fell on the floor?"

White Christmas Fudge

2 1/2 cups confectioners sugar 2/3 cup milk 1/4 cup butter or margarine

12 ozs white chocolate,

coarsely chopped 1/2 tsp. almond extract (optional) 3/4 cup dried cherries, cranberries, or apricots, coarsely chopped

3/4 cup toasted almond slices

Line 8-inch square pan with foil; grease foil. Mix confectioners sugar and milk in a heavy 3-quart saucepan. Over medium heat, add butter and bring to boil stirring constantly. Boil for another 5 minutes without stirring. Over low heat, add chocolate and almond extract. Stir then whisk until chocolate melts and mixture is smooth. Stir in dried cherries and toasted almonds. Pour mixture into prepared pan. Refrigerate 2 hours until firm. Invert pan, peel off foil and cut into 1-inch squares. Garnish as desired. Makes 36 Squares.

Quick Tips: Healthy Living Tip

If you have trouble starting to exercise when you get to the gym, just concentrate on the body part you deem most important first. Researchers have found that during a workout,

fatigue can diminish the effect of later exercises. So if you have a body area that needs constant work, be sure to target this first to maximize your workout effort.



Bumper Sticker Humor

- Where in the nursery rhyme does it say that

-You are only young once, but you can stay immature indefinitely.

-You know you are getting older when Happy Hour is a nap.

-Relish today-ketchup tomorrow.

-I'm an optimist, but I don't think it is helping.



Eddie and Amber Kinkade, Insurance CSR, recently celebrated the birth of a baby girl. Kerington Jadalee Jean Kinkade was born October 25th. She weighed 8 pounds 5 ounces. Congratulations!



Becky Benjamin, Real Estate Admin. Assistant, (far left) recently attended the National FFA Convention held in Louisville, Kentucky to compete in the Farm Business Management contest. She was on a team with Sage Stipe, Bailey Myers, and Joshua Rindlisbacher. The team placed 19th out of 43. While in Kentucky they watched races at Churchill Downs and went underground zip-lining in Louisville's MegaCaverns. They had a great time and can't wait to go back next year!

Billie Pearcy, Insurance Commercial Lines Agent, recently celebrated the birth of a granddaughter. Amelia June Pearcy was born October 19th. She was 5 lb 12 oz and 18 inches long. Her parents are Max Pearcy, CFO for Bardenay restaurants, and Amanda Vorhees Pearcy, a 3rd grade teacher at Ronald Regan Elementary in Nampa. This is the first child for Max and Amanda.

PLEASE VISIT:

www.waldore.com

www.waldoagencies.com

www.udrivebenefits.com

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On September 4th, the Ontario Recreation Department held a NFL Punt Pass and Kick competition. Orin Stipe, son of Real Estate Broker Kim Stipe, won his age division in Ontario with a score of 160 feet, 5 inches. From Ontario he advanced to Sectional Competition in La Grande in mid-October. He won again with a score of 199 feet, 11 inches. Orin will compete at the NFL Team Championships at Qwest Field during the Seattle Seahawks vs. Saints game, Monday, December 2nd.



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Congratulations to Trisha Seese's (Insurance Personal and Commercial Lines) sister and brother-in-law, Nichole and Kip Domby, on the birth of their beautiful new daughter! Paige \bigstar Olivia Domby was born September 18, 2013. She's their first baby, Trisha's fourth niece, and seventh grandchild to Trisha's parents.

