

Quote of the month: When everything seems to be going against you, remember that the airplane takes off against the wind, not with it.
- Henry Ford

Wacky Warning Labels

Every year, the Michigan Lawsuit Abuse Watch (M-LAW) organization holds a contest to find the wackiest warning labels on products, intended to highlight the potential for frivolous lawsuits. In recent years, companies have been coming up with more and more warnings on their products in the hopes of protecting themselves from lawsuits by consumers who have used their products in ridiculous ways. Since 1997, they've been collecting submissions for their Wacky Warning Label Contest, with submissions including the funniest warning labels around. Here is a sampling of some past winners:

1. On a bottle of drain cleaner: "If you do not understand, or cannot read, all directions, cautions and warnings, do not use this product."
2. On a 12-inch-high compact disc storage rack: "Do not use as a ladder."
3. On a carpenter's electric router: "This product not intended for use as a dental drill."
4. On a baby stroller: "Remove child before folding."
5. On a package of sleeping pills: "Warning: may cause drowsiness."
6. On a public toilet: "Recycled flush water unsafe for drinking."
7. On a snow blower: "Do not use snow blower on roof."
8. On a dishwasher: "Do not allow children to play in the dishwasher."
9. On a container of underarm deodorant: "Caution: do not spray in eyes."
10. On a household iron: "Never iron clothes while they are being worn."



Make Sure Your Car Accident Isn't Insurance Fraud

Insurance fraud is increasingly common these days. It takes many forms, but one of the most disturbing is "staged" accidents. These accidents, also called accident fraud, are exactly what they sound like.



You're in a seemingly random collision that turns out to be not so random. Now, you might be thinking, who in their right mind would stage a car accident just to get a bit of insurance money? You have to understand it's not a 'bit' of money -- or at least, it won't be once they're done. These criminals have all sorts of ways to amp up their accident fraud until insurance companies are paying through their teeth -- and trust me, your premiums will reflect it.

How it works and what to watch for.

There are a number of common insurance fraud cases and scenarios, along with some warning signs that the so-called victim is taking you for a ride -- figuratively speaking, of course. Unfortunately, it's difficult to prove insurance fraud. But if you're suspicious, definitely bring it up to your insurance adjuster. Believe me, they'll want to know.

Here are some warning signs of accident fraud and staged accidents.

1. A driver motions for you to merge into a lane, then speeds up and hits you. They promptly deny that they motioned you forward, possibly to the point where you even doubt yourself.
2. The so called victims claim excessive amounts of injuries. Often there will be a number of people in the car, and they will all suffer from whiplash, time off work, mental trauma, and a host of other ailments that leave you and your bruised shoulder completely in the dust.
3. Convenient tow trucks, doctors, or lawyers just happen to arrive on the scene, even though no one's called them.
4. The victims pressure you to use specific doctors, sometimes going so far as suggesting they'll refuse to cooperate or sue you if you don't. Often these doctors will encourage you to file injury claims even if you're not hurt.

Unfortunately, many staged auto accidents take advantage of driver carelessness as well, or are not as easy to spot as these insurance fraud schemes. For example, the criminal may have a partner who 'cuts him off,' forcing him to slam on the breaks while the partner speeds away. Since no one knows who caused the accident, you're to blame.

Other scams involve having accomplices watch carefully for a moment of distraction before telling the driver to hit the brakes. We're all distracted sometimes -- but if you're talking on your cell phone, constantly fiddling with the radio, or applying makeup while you drive, you're wearing a big sign inviting these criminals to target you.

Unfortunately, this is a fast growing crime. Drive carefully and watch for the warning signs of staged accidents, and you may be able to prevent insurance fraud from damaging your own premiums. - Source Unknown



March is Red Cross Month

The international Red Cross movement began by a chance occurrence. In 1859, a Swiss businessman, Henry Dunat, traveled to northern Italy to obtain a business document. In Italy, he happened to witness a one-day battle between Austrian and French armies outside the town of Solferino. He was horrified to see that 9,000 wounded soldiers were left without any medical attention, and he organized local villagers to help care for the wounded.

After returning home to Geneva, Dunant could not forget what he had seen, and, in 1862, he published his memoir of the event titled "A Memory of Solferino". The book was a huge success and influenced a Geneva charity society to join with Dunant to form International Committee of the Red Cross (ICRC), which met for the first time in February 1863.

Later that year, the committee held an international conference to bring together governmental and private aid organizations. (This combination of public and private support became an essential element of the Red Cross.) The 1863 conference led to ten resolutions that outlined the goals and organization of the ICRC.

The ICRC wanted every country to form its own Red Cross committee to address their needs and to work in concert through the ICRC. The first Red Cross societies were created in Belgium, Prussia, Denmark, France, Italy, Spain, and other European countries in 1863. The American Red Cross was founded by famous Civil War nurse Clara Barton in 1881. Almost every nation in the world has formed its own Red Cross organization. Each national group supports the fundamental principles of the movement, which are humanity, impartiality, neutrality, independence, voluntary service, unity, and universality.

Many of these principles are at the heart of the Geneva Convention of 1864 (also known as the Treaty of Geneva), created by the ICRC. This document mandated that hospitals and medical personnel be treated as neutral parties during war and that wounded must be cared for, regardless of nationality. The Geneva Convention was the start of international humanitarian law and has had enormous influence around the world. ~ Source - Yahoo

March Events

- 03/02 - All Employee Meeting - 8:00 a.m.
- 03/09 - Insurance Personal Lines Meeting - 8:00 a. m.
- 03/11 - Happy Birthday Kim Stipe!
- 03/11 - Daylight Savings - Spring Ahead!
- 03/12 - Happy Birthday Ray Waldo!
- 03/13 - Malheur County Board of Realtors Meeting
- 03/16 - Insurance Commercial Lines Meeting - 8:00 a. m.
- 03/19 - Happy Birthday Amber Kinkade!
- 03/20 - Real Estate Office Meeting
- 03/21 - Payette County Board of Realtors Meeting





“Ways To Improve On-The-Job Relationships.” Here are next the 4 in the series.

- #5. **Become** more persuasive by replacing “Why don’t” with “How about”. Example: Instead of “Why don’t we cut these two paragraphs out of the summary?” say “How about cutting these two paragraphs out of the summary?”
- #6. **Instruct** those who seem distracted, busy or upset by first asking them to shift to a listening mode. Ask questions like these: “Can we talk about some priorities?” “Are you ready to discuss solutions?”
- #7. **Improve** your chances of persuading others to do what you want , by disguising assertive statements as questions. Instead of stating “I want you here next week, “ say “Could you be here next week?”
- #8. **Inoculate** yourself against e-mail-itis, a malady that leads you to send all in-house messages electronically. That “disease” can limit your human-contact network, so force yourself to deliver some messages in person. ~ Source Communication Briefings Special Issue 2009

FEED THE BIRDS

Kids Corner

Inauguration Trivia

YOU WILL NEED

1. Wild bird seed mix
2. Pinecones
3. Creamy peanut butter
4. String, thread, or twine
5. Newspaper



HERE'S HOW

1. Pour a pile of bird seed onto the newspaper.
2. Using a dull knife, fill the spaces in the pinecone with peanut butter.
3. Roll the sticky pinecone in the bird seed and push the seeds into the crevices with your fingers. Make sure you fill it up with seeds.
4. Tie the string onto the top of the pinecone. Cut the string, leaving it at least six inches long.
5. Hang the pinecone from a tree outside as a treat for wild birds.

1. Who usually travels with the president elect to the inaugural ceremony.
2. Where was George Washington inaugurated?
3. William Henry Harrison was inaugurated during a snow storm. How long did he serve as president?
4. Who had the first televised inauguration?
5. When was the first inaugural parade held?
6. Who was the first president to be inaugurated at the capitol building?
7. When was an inauguration first broadcast on the internet?
8. Which president had the most inaugurations?
9. What day is inauguration day?
10. Who swears in the new President?

Submit your answers to Barbara at bjvaldo@waldore.com by March 9th to win a \$20 gift card to Kohl's.



Scott Lamb
Real Estate Broker

“Thank you so much for assisting us in the sale of our home and the purchase of another. It has been a real pleasure working with both of you and we truly appreciate your integrity, professionalism, experience and knowledge of the local real estate market. We feel you both did an outstanding job listening to our needs and keeping us informed of what was going on throughout the whole process. We will definitely recommend you to anyone who has a real estate need.”

~ Tom and Barb Kuhlman.



DeeAnne Mosman
Real Estate Broker

What people are saying....

Courtesy At Work: Don't Send Your Colleagues Into A Snit

Most of us work with relatively sane people who try to behave during the eight hours or so that they're in the office.

And we attempt to do the right things and avoid offending our co-workers as well.

But some people just don't get it. As part of a survey on workplace etiquette, the Robert Half organization asked employees to share some of the most outrageous workplace scenes they'd witnessed or heard about.

Here are some of the “winners”:

- “Someone was stealing other people’s lunches from the lounge area.”
- “A colleague purposely sneezed in the boss’s coffee cup.”
- “After asking me a question, a co-worker talked excessively for 30 minutes without letting me get in one word.”
- “I once heard an employee screaming at a customer.”
- “Someone thought he put a customer on hold and then used inappropriate language within earshot.”
- “Employees were walking around the office barefoot.”
- “A person took a cell phone into the restroom while still talking.”

Don't join this club. Here are some simple tips for proper workplace behavior:

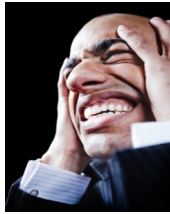
- **Watch your language.** Crude language, naughty jokes, and insensitive comments don't belong in the workplace. If you wonder whether something is safe to say, it probably isn't.
- **Don't criticize or complain in public.** Trashing a colleague, customer, or boss where others can hear makes you look petty and unprofessional. If you have a problem, deal with it in private.
- **Stay cool.** Take a moment to collect your thoughts and control your emotions before responding to a difficult co-worker or an annoying situation. If you gain a reputation for losing your temper, few people will want to work with you.





DIFFUSING ANGER - WHAT NOT TO SAY

Charlotte, NC, my hometown airport, is a very busy hub of US Airways. I get to the airport early enough to visit with my airport staff friends, have coffee, and leisurely board the flight. Not so with the majority of my fellow passengers who are making mad dashes to make connections.



On a recent flight to San Diego, I was lucky enough to get a complimentary upgrade to the first row in first class. It was impossible not to watch the boarding process. A business man entered the plane and was pleasantly greeted by the flight attendant. The man screamed, "I can't believe the incompetence of this airline!" The flight attendant looked directly at the man and firmly said, "Calm down." The passenger glared at the flight attendant and yelled, "Don't tell me to calm down. You haven't been sitting on the tarmac for an hour almost missing this flight!"

I was astonished at what I had witnessed, but not because of the man's fury at the airline. The flight attendant's response to this angry passenger demonstrated exactly what not to do. It added fuel to the fire. Instead, his response should have shown empathy. He should have smiled and said, "It sounds like you've had a bad experience but I'm glad you're here. Where are you sitting?" That response would have indicated to the passenger that he had been heard and then shifted the man's attention to the present.

Communication reminder: The most effective strategy to move a person through anger is to listen, empathize, and shift the conversation to the present. *Source ~ Emily Huling [emily@sellingstrategies.com] "What to Say" instead of "What Not to Say".*

Trade High Heels for Flats to Prevent Foot Pain

Even we YOU Docs (who think white lab coats are the height of fashion) are aware that women's heels have gotten taller than Heidi Klum. Upshot: Foot pain is rampant. It's not just bankers who are getting rich in this economy. Foot doctors are doing fabulously, too, though somewhat to their dismay. As the average height of fashion heels has gone from 3 inches to 5 to 6 inches, women's visits to podiatrists for foot problems and toe woes have soared an estimated 75 percent in the last few years. Eight out of 10 women say their shoes are painful. (Killer shoes aren't the only fashion hazard. These clothes could make you sick, fat, or both.)



Not surprised? Neither are we. For Carrie Bradshaw and other fans of Manolos, walking has become an extreme fashion sport -- what one foot surgeon calls "shoe-icide." Peek under the chairs in Dr. Oz's TV audiences and kicked-off shoes are the rule.

The good news is there's now evidence (from global business analysts at IBM, of all places) that as the economy tiptoes up, heel heights inch down. While it used to be hemlines that tied fashion to finance, stilettos appear to be the new economic indicators. You may have already spotted your neighborhood fashionista skipping around in ballet flats. What's next? The return of kitten heels, which top out at 2", the height most foot docs agree is the maximum for happy feet. We can hear women cheering now. *~ Source-Real age.com By Mehmet C. Oz, MD, and Michael F. Roizen, MD*

Mothers all want their sons to grow up to be president but they don't want them to become politicians in the process.
- John Fitzgerald Kennedy

~ AND YOU THOUGHT INSURANCE WAS BORING~

Insurance is one of those topics that most people consider bland and boring. But not all policies cover things like water damage or auto collisions. Take a look at some of the more offbeat items that someone, somewhere, decided to insure (according to Bloomberg Business Week):

- **Bruce Springsteen's voice.** The rocker's voice is insured with Lloyd's of London for \$5.7 million.
- **Ilya Gort's nose.** Owner of the Chateau la Tulipe de la Garde winery in France, Gort insured his olfactory organ for \$7.1 million with a policy that prohibits him from skiing or boxing.
- **Gennaro Pelliccia's tongue.** Pelliccia, the chief taster of coffee for the U.K.-based coffee chain Costa, had his tongue insured for \$16 million.
- **America Ferrara's smile.** In a publicity stunt, Aqua Fresh White Trays took out a policy on the actress' smile for \$10 million.
- **Santa's beard.** Santa Claus performer Brady White insured his white beard for an undisclosed amount of money in 1992.
- **Troy Polamalu's hair.** The Pittsburgh Steelers player had his locks covered by Head and Shoulders for \$1 million.

Thinking of Making an Offer on a Short Sale? What You Need to Know ~ Part 1 of 3

Are you looking to buy a new home? Are you thinking that now's a great time to find bargains? That's true, but it pays to know a little about the seller's situation before you make an offer.



If a home is being sold for below what the current seller owes on the property-- and the seller does not have other funds to make up the difference at closing--the sale is considered a short sale. Many more home owners are finding themselves in this situation due to a number of factors, including job losses, aggressive borrowing against their home in the days of easy credit, and declining home values in slower real estate market.

A short sale is different from a foreclosure, which is when the seller's lender has taken title of the home and is selling it directly. Homeowners often try to accomplish a short sale in order to avoid foreclosure. But a short sale holds many potential pitfalls for buyers. Know the risks before you pursue a short-sale purchase.

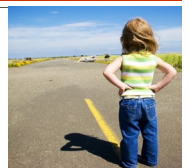
You're a good candidate for a short-sale purchase if:

- You're very patient. Even after you come to agreement with the seller to buy a short-sale property, the seller's lender (or lenders, if there is more than one mortgage) has to approve the sale before you can close. When there is only one mortgage, short-sale express say lender approval typically take about two months. If there is more than one mortgage with different lenders, it can take four months or longer for the lenders to approve the sale.
- Your financing is in order. Lenders like cash offers. But even if you can't pay all cash for a short sale property, it's important to show you are well qualified and your financing is set. If you're preapproved, have a large down payment, and can close at any time, your offer will be viewed more favorably than that of a buyer whose financing is less secure.
- You don't have contingencies. If you have a home to sell before you can close on the purchase of the short-sale property or you need to be in your new home by a certain time, a short sale may not be for you. Lenders like no-contingency offers and flexible closing terms.

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You may remember in December's newsletter, Waldo Agencies told you "we are **WALKING TO PORTLAND!**"

As of Feb 1, 2012 our accumulative miles as a company are.....drum roll please.....2,385!!!!!!!!!!!!!!!!!!!!!!
WOOT! WOOT!



New Listing!

Waldo Real Estate
129 Plymouth Ave. New Plymouth, ID
Office 208-278-5252



THE DEMANDING BOSS

The boss was adamant that everyone in his office start work precisely at 9 a.m. His employees were scared of getting fired, so they took great pain to make sure they arrived on time.

One day Johnson didn't show up until 10 a.m. He was bruised, bleeding, and his clothing was torn. The boss looked at him and said, "Johnson! What happened to you?"

"The elevator was out," Johnson panted, "so I took the stairs. I was almost here at 8:58 when I tripped and fell down all three flights. I was almost killed, but here I am!"

"And that took you a whole hour?"



National Future Farmers of America Week
Feb. 18-25

The week of George Washington's birthday was designated as National Future Farmers of America Week in 1947. FFA Week always runs from Saturday to Saturday, and is designed to educate the public about agriculture.



PLEASE VISIT:
www.waldore.com
www.waldoagencies.com

SOMETIMES YOU SHOULD JUST LET GO!

When capturing monkeys for zoos, one technique that experts use is to place a small cage out in the wild and leave a bunch of bananas inside. They close and lock the cage and leave it on the ground, and then go off and hide. When a monkey spies the bananas, it reaches through the bars of the cage to grab one. But the bars are so close together that he can't pull the banana out. So the monkey stands there, trying to get the banana out, while the hunters run up to capture him.

Moral: Don't let yourself be trapped because you can't let go of something that's holding you back.



Approx. 38 acres of irrigated pasture ground with older comfortable home built in 1945 has 4 bedrooms, 2.5 baths, mud-room and covered patio. Large shop has many amenities - hoist, wood stove, plumbed for air compressor, 220 power, work bench, shelves, cabinets and enclosed storage room. More property features include dog kennels and run, chicken coop, tack room and silo. Two ponds on the property have crappie and large mouth bass. Per Payette Co. planning and zoning, two more residences may be built on this property. \$315,000. Myra Attebery, Sales Assoc. ID/OR. Cell- 208-740-9471

THE MOST BASIC SUCCESS TIP: GET OUT OF BED

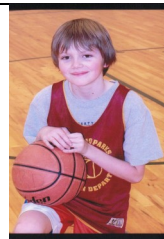
Early to bed and early to rise, as Benjamin Franklin pointed out, can make you healthy, wealthy, and wise. But the "early to rise" part is a problem for some people. But if you want to get a good start on the day, you can't sleep until noon. Follow these tips to get up and get moving toward success first thing in the morning:



- **Give yourself a good reason.** Before you go to sleep, think about what you want to accomplish tomorrow. Pick something you're passionate about to work on first. You'll find it easier to get out of bed when you've got something exciting to look forward to.
- **Get enough sleep.** Maybe you can get by on four or five hours of sleep for a while, but over the long haul your body and brain will rebel. Even if you do pull yourself out of bed, your efforts won't be worth much. Make a point of getting seven or eight hours worth of good sleep consistently.
- **Use a buddy system.** Enlist a friend to call you at a prearranged time, and alternate duties so you're each responsible for waking the other. Or make a regular date to work out or just take a brisk walk. Getting up will be easier when you know other people are depending on you.
- **Don't snooze.** Get up immediately when your alarm wakes up. If necessary, place your alarm across the room so you have to get up in order to shut it off. Drink a glass of cold water to get your system started right away.
- **Establish a routine.** Get up at the same time every day. Even if some mornings are more difficult to face than others, a consistent pattern will help your body wake itself up on time most days.

Waldo Spotlights

Slade Waldo, son of Brad Waldo, Insurance producer, joined 8 others to make up a co-ed basketball team for the Ontario Rec. Department. It was his first time trying basketball, he loved it and can not wait for next year! His team won all but 1 game! Good Job Slade!!



Congratulations! Ken Freese just completed and passed his Idaho Real Estate Licensing exam. To take this exam Ken was given extensive study material which included Finance, Real Estate taxation, business ethics, anti-trust, Real Estate law and rules, evaluation of property, and agency. He was licensed in Oregon in April 2011 and this is another step in furthering his Real Estate career.

TEENS NO LONGER ACHING TO DRIVE, BUT ELDERS KEEP MOTORING

The high price of gas and the ease of electronic communication may be responsible for the drop in the number of teenagers getting driver's licenses recently.

The University of Michigan's Transportation Research Institute reports that from 1983 to 2008, the percentage of 16-year-olds who got driver's licenses fell from 46.2 percent to 31.1 percent, and among 17-year-olds the percentage declined from 68.9 percent to 50 percent. For 18-year-olds, the rate fell from 80.4 percent to 65.4 percent.

Economic factors, along with the rise of cell phones and other devices that reduce the need for face-to-face interaction, may be behind the trend. But the TRI also notes that among the older population, the trend seems to be traveling in reverse: In the same time period, the percentage of drivers in the 60 to 64 age range rose from 83.8 percent to 95.9 percent; among drivers 65 to 69, license holders increased from 79.2 percent to 94 percent; and for adults 70 and older, the percentage increased from 55 percent to 78.4 percent.

Improved health and the need to continue working past the traditional retirement age may be driving the increase.

