

Quote of the month: "It's not that some people have willpower and some don't. It's that some people are ready to change and others are not." ~James Gordon, M.D.



GET AN INSURANCE CHECKUP

Just as your body needs a checkup once a year, you should consider giving your insurance the once over occasionally as well. People's lives can change very rapidly. But one thing many of us forget is to adjust our insurance coverage along with these changes. If it has been several years since you've sat down and reviewed your insurance coverage, now is the perfect time.

Start with your life insurance. If the number of dependents you have has increased due to a new birth or a marriage, you will need to consider both the amount of life insurance you have, and who is named as beneficiary. If your children have grown, you may find that you no longer need the same type of insurance that you had before. If you are approaching retirement or are already retired, consider sitting down with an insurance professional to determine whether you have the right coverage for you. You may find that the type of insurance you have is no longer necessary.

Next, take a look at your auto insurance. You probably obtained collision insurance when you bought your new car. It makes sense to carry this type of insurance on newer models of cars. But as your car ages, this type of insurance may no longer be necessary. The value of a car decreases as time goes by. To gauge whether this type of insurance makes sense, compare the value of the car, and the cost of repairing it, to the cost of the collision insurance premiums. The most cost effective solution may be to assume the risk of repairing your car yourself.

While evaluating your renter's or homeowner's insurance, be sure to consider whether you have added any items of monetary significance to your home in the past few years. If you have purchased expensive jewelry, furs, or other big-ticket items, you may need to add some insurance coverage for these items.

Make it a habit to review your insurance coverage whenever a policy comes up for renewal. You will save yourself from being underinsured in certain situations and will save money by eliminating unnecessary coverage in others.



GET
OUT

Phoning it in?

The boss hired a new assistant, but after the first few days he grew annoyed with the man. One day he walked into his office to see the assistant playing Angry Birds on the computer while the phone next to him rang and rang.

"Aren't you going to answer that?" the boss asked.

The assistant shrugged. "Why bother? Nine times out of 10, it's for you."

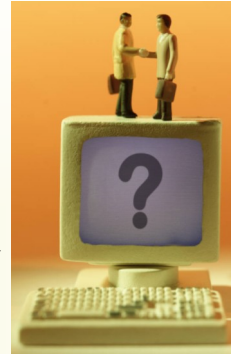


What happens to your "digital assets" after you die?

Source and excerpts from: Idaho Statesman 12/20/11 article by Claudia Buck, McClatchy Newspapers

For true cases of online life after death go to this article in the Idaho Statesman or contact Barbara for a copy of the paper.

When most people think about bequeathing their belongings, it's the obvious: the house, the car, bank accounts, and the family mementos. But what about our online "stuff"? "Go through a day and think about how many things you do on the internet. ... What happens to that virtual life when real life ends?" said Amy Holoran, a Sacramento estate planning attorney.



It's a question that's becoming increasingly relevant in a digital age. When it comes to writing a will or a living trust, these so called "digital assets" often get overlooked. Yet dealing with them can be just as crucial as deciding who gets the family silver. "We're seeing these issues with increasing frequency," said Mark Drobny a Sacramento estate planning attorney. "If something were to happen to you tomorrow, who would you want to access your accounts?"

The solution can be as simple as writing out a list of your online accounts with user names, passwords, and the designated person to handle them or as formal as inserting your online wishes into a legal document, such as a will, a living trust or a power of attorney form. BUT, unless these companies are officially notified of a death, the deceased person can continue to "live" online.

In the past few years, a new crop of businesses have sprung up to help people designate a "digital executor," someone who gets access to everything from your Facebook page to the 6,300 travel photos you've stashed on photo-sharing websites. They are given authority to execute your wishes on what accounts stay open, get transferred to someone else or get deleted forever.

Ideally, we all leave instructions for where we want our online accounts to go after we're gone. If not, following are some of the requirements to close an online account: Death Certificate, Power of Attorney document, birth certificate, death notice, deceased's e-mail address including "headers" that show email tracking details, copy of your driver's license, email, and address. If your request is ultimately denied, Google warns due to privacy concerns, "we will not be able to share further details...or discuss our decision."

To protect yourself and your loved ones, pick a "digital executor", someone who'll have access to your accounts and passwords.

February Events

- 02/03 - All Employee Meeting - 8:00 a.m.
- 02/10 - Insurance Personal Lines Meeting - 8:00 a. m.
- 02/12 - Happy Birthday Barbara Waldo!
- 02/13 - Happy Birthday Myra Attebery!
- 02/14 - Malheur County Board of Realtors Meeting
- 02/14 - Happy Valentines Day!
- 02/15 - Payette County Board of Realtors Meeting
- 02/17 - Insurance Commercial Lines Meeting - 8:00 a. m.
- 02/20 - Presidents Day - All offices closed!
- 02/21 - Real Estate Office Meeting





In upcoming issues of **Waldo Connection** we will be offering "Ways To Improve On-The-Job Relationships." Here are the first 4 in the series.

- #1. **Show** co-workers you take them seriously by writing down suggestions as they offer them.
- #2. **Speak** precisely to avoid confusion. Some people may take you literally if you say "Don't worry about the XYZ project." Instead, say "The XYZ project is not due until next Wednesday."
- #3. **Keep** track mentally of how many times you remain silent in your next conversation with a co-worker. If you note only a few, you may need to give others more chances to offer their ideas, ask questions and show they understand what you say.
- #4. **Breed** cooperation by using "we" instead of "why". Example: "We need the Reed report today," not "Why haven't you finished the Reed report?"

Source Communication Briefings Special Issue 2009

Kids Corner

Which baby is born under the snow? Polar bear cubs are born in an underground den, which their mother digs deep in the snow. Warm air is trapped inside the den, making it surprisingly snug place to spend the winter months.



Source ~ Jenny Wood "I Wonder Why"

What people are saying....



Scott Lamb
Real Estate Broker

..."In the past 10 years we have used at least 6 different Real Estate Firms and by far Waldo is the Best. Keep up the good work."
~Adeline Everman



DeeAnne Mosman
Real Estate Broker

"This process was new to us and working with a person like Myra makes us think we need to do this again. If we do, guess who we will get? Waldo Real Estate's way of getting the word out and working with other realtors was excellent!"
~ Robert and Ruth Keller



Myra Attebery Sales
Associate ID/OR

Trivia

In each of these puzzles, a proverb is written with exactly one letter of each word replaced with another. Can you figure out what the original proverb is?

Wetter mate that fever.

Won't kook I lift horde is she couth.

So is a sap, nor is a no.

Take hat white she sin whines.

If as dot oven mill she far lazy sines

So thing owl heard by tree.

I pool ant has honey ale boon panted.

Won't pit oft pill gomorrow whet yon tan go toddy.

Won't budge I took my ids covet.

Submit your answers to Barbara at: bjvaldo@waldore.com on or before Feb. 10th to win a \$20 gift certificate to Target.

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



Dress Your Kids Warmly As Winter Trudges Onward

Winter is far from over, and that means you need to watch out for your children when they're outside in cold weather. Whether they're walking to school, waiting for the bus, or playing in the snow, protect your kids with this advice:

- Dress in layers. The more layers your children wear, the more effectively they'll retain heat. Tip: Choose layers with varying thicknesses. This will make it easier to stay cool, or warm, as necessary throughout the day.
- Keep extremities covered. Any uncovered body area will lose heat rapidly in cold weather. Outfit your kids with warm gloves, socks and boots, and a good hat. Hats should have earflaps or other protection. Boots shouldn't fit so tightly that they cut down on circulation in the feet.
- Use sunscreen. Sunburn isn't limited to hot-weather days. When temperatures drop, remember that the sun's rays remain strong. Apply sunscreen with an SPF rating of 15 or higher to prevent a burn on exposed skin, even in the winter.

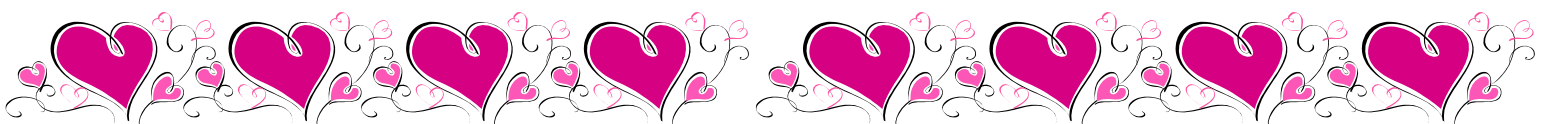
Books: NOT An Endangered Species

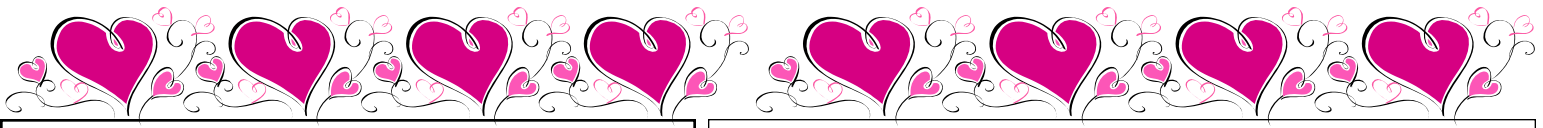


E-books are growing in popularity, but regular print books aren't going the way of buggy whips and eight-track tapes. A survey from Simba Information found that about one in five U.S. adults have some kind of e-book reader like a Kindle or an iPad. They're not necessarily forsaking physical books, though. Forty percent of iPad owners, for instance, have never purchased an e-book, and 39 percent of e-book owners haven't bought any virtual volumes in the past 12 months. That's down from previous survey (June 2011), which found that 31 percent of e-book users hadn't purchased any digital titles in the past year.

National Grapefruit Month.

Grapefruit juice is naturally loaded with the antioxidant vitamin C, which boosts the immune system, as well as Lycopene, a powerful antioxidant that may help prevent certain types of cancer, heart disease and stroke.





Tip For Staging Your Home To Sell

Decluttering has financial upside

Today's buyers are looking for turnkey homes. That is, they want to move right in without having to do a lot of work. Buyers with busy lifestyles pay a premium for listings that are in prime condition. Staging can make the difference between a listing selling or not, the time it takes to sell, and the ultimate sale price. Sellers who are financially strapped often have a hard time accepting that they'll need to invest in preparing a house for sale even though they may sell for less than they paid. Fix-up costs can mount up; your agent can help you prioritize so that you don't waste money. It's important to keep your goal in mind, which is to sell your house in a difficult market.

Recently, a home in Piedmont, Calif., an affluent city neighboring Oakland, came on the market in "as is" condition. It had been lived in for decades without much upgrading. Although located in a desirable area, the listing was vacant, dark and showed poorly. The sellers refused to do any work to improve its appeal.

After months on the market with no significant interest, the sellers pulled the house off the market and made improvements. The wall-to-wall carpet was pulled up to reveal hardwood floors that were then refinished. Painters lightened the interior and a professional stager was hired to bring in furniture, artwork, house plants and accessories. The listing was put back on the market with a fresh look and sold right away.

Source~ Inman News

BRAVE NEW WORDS

How does a word get into the venerable Oxford English Dictionary? Wide, long use is key. New-words editor Fiona McPherson enlists a small army of readers to comb through books, magazines, newspapers, and various online sources. Fresh words or meanings (such as those below) are added to a database; their usages are tracked for up to ten years. If "cankle," for instance, pops up often enough, it may be one of the 4,000 words—out of 6,000 considered—that make the cut each year. Then it will be there to stay. "The OED is unique," says McPherson, "in that we never remove a word once it has been included."

beer jack • et \ˈbɪr ˈjɑːkət\
n : the supposed insulating effect created by being drunk

bub • bling \bʊb(ə)-lɪŋ\
n : Dutch house music genre

can • kle \ˈkɑːŋ-kəl n : thick ankle

drin • gle \ˈdriːŋ-gəl\
n : the watermark or stain left on wood or paper by a glass of liquid

du • nan • du • nate \dʉ-ˈnɑːn-də-nɑːt v : to overuse a word or phrase that has recently been added to your vocabulary

ear • worm \ˈɪr-,wɜːrm\
n : a catchy tune that gets stuck in your head

face palm \ˈfæs ˌpɑːm\
n : an expression of exasperation or disbelief



kiss and cry \ˈkɪs ən(d) ˈkriː\
n : the area where competitive figure skaters wait with their coaches to receive scores from judges

NSFW *adj* : not suitable for work

pep • pi • er \pe-pē-ˈyā\
n : a waiter whose sole job is to offer diners ground pepper, usually from a large pepper mill



pesce • tar • i • an • ism \ˌpes-kə-ˈtɛr-ē-ə-,ni-zəm\
n : the practice of being a vegetarian but still eating fish

sprum • mer \ˈsprə-mər\
n : spring-summer confusion caused by cold one day and heat the next

"Go Red for Women" Month.

Learn more at: GoRedForWomen.org



Submitted by Mike Ward ~ Manager-Life and Health Insurance
Source ~ National Geographic



A man was driving down the road when he saw a roadside fruit stand. As he approached the stand, he saw the woman working there taking down a wooden sign from the front of the stand. She took it around to the back and began painting it over. She finally noticed him and came to help him.

"Sorry about that," she stated. "I need to repaint that sign to say something else."

"Oh, are things changing?" asked the man.

"Well, no," replied the woman. "It's just that my boyfriend didn't like that old sign. He said I needed to reword it."

"What did it say?" asked the man.

"Local Honey Dates Nuts," she replied.

Pea Cashew Salad

- 2 lg. frozen green peas. (28 oz.)
 - 1 can whole cashew nuts. (14 oz.)
 - 2 bunches chopped green onions.
 - 1 lb. fried crumbled bacon.
 - Mayonnaise
- Thaw green peas-drain. Add nuts, onion and bacon. Add enough mayonnaise for salad consistency. Mix. Serve chilled.

HOW TO GET YOURSELF UNSTUCK

It doesn't matter if you're an artist, an inventor, or a shoe salesman. There are times when you're stuck, unable to move forward with a big project or something on your to-do list.

HERE ARE FOUR WAYS TO GET GOING:

1. Just start. It sounds simple, doesn't it? But you can't get moving until you start to move. It doesn't matter what you do; grab a pen, contribute a thought, start a conversation. The momentum will follow.
2. Get in touch. Sometimes, taking a deep breath and getting in touch with what you're ultimately trying to accomplish can help you identify the one thing that might be getting in your way.
3. Ask for help. Sometimes you need to get out of your own way to see things clearly. Ask the people around you for some advice on what to do first. Allowing yourself to detach from your own thinking and consider someone else's perspective may give you the shift you need.
4. Take a walk. Taking time away can open new ways of thinking. Go for a walk, outside if possible. Notice your surroundings, listen to nature, and recharge your brain.

Sometimes just one of these techniques will do the trick; other times it may take a combination. Whatever helps you get unstuck is fine. The point here is to take one step outside the space called "being stuck" and see what happens.





Housing Recovery is Beginning to Blossom

While admitting home sales “are still very low,” Paul Dales, chief economist at Capital Economics, says “it is clear that housing recovery is now well underway.”

Home Sales statistics from The National Association of Realtors (NAR)

- *Home sales posted a 5% increase in December
- *1.7% annual increase in existing home sales in 2011, a total of 4.26 million homes for the year
- *Distressed homes made up 32% of sales in December
- *Foreclosed home sales closed out at 22% below market rate in December (a discount 2% higher than a year earlier)
- *Investor demand remains steady with 21% of homes sold in December going to investors
- *Cash sales made up 31% of December’s existing home sales.
- *Purchases by first-time home buyers declined in December
- *Housing inventory is on the decline and fell to its lowest level since March 2005

Lawrence Yun, chief economist for the NAR says, “The pattern of home sales in recent months demonstrates a market in recovery. The inventory supply suggests many markets will continue to see prices stabilize or grow moderately in the near future.”
 SOURCE- KRISTA FRANKS LinkedIn Today 1/20/2012 website.

Live Up Your Valentine's Day

Tired of giving a card and some candy? There are lots of creative ways to show your affection for your loved one. Consider trying these ideas this Valentine's Day.

Make a photo gift.

It is easy and inexpensive to have a photo put on a mug, t-shirt, key chain, or even playing cards. Choose one of you two together, enjoying each other.

Make something by hand.

Whether you make a cake, knit a scarf, write a poem, or cook an entire dinner, your loved one will appreciate the time you put into your gift.

Enjoy the outdoors together.

Taking a walk or hike together can be romantic and calming. It gives you and your honey a chance to connect and talk.

Get some petals.

Ask at your florist for some of the petals they trim off of their roses. These petals are usually fresh and lovely and are even sometimes free. Use them to decorate your dinner table, bed, or to float in a bathtub.

Get a photograph taken.

Arrange to have a professional photographer take pictures of you together. Not only is this an enjoyable activity, but you will also create a lasting memory.



Very charming, adorable, functional and easy maintenance home. \$174,900. 4 bed, 2 bath 2022 sq. ft. on 2.32 acres . A lot of county charm with the refinished hardwood floors, beautiful remodeled kitchen, gas stove making the family room cozy, 2 decks, hot tub covered patio, fire pit, gazebo, underground sprinklers for the lawn & pasture. 2 car garage, shop separate home office with amenities, mature tree's. Seller is a licensed real estate agent in Oregon and Idaho. Call DeeAnne Mosman, Broker, GRI: Cell# 208-707-4444 or Scott Lamb, Broker, GRI: Cell# 208-739-2119

Waldo Spotlights



Waldo Agencies took 2nd place in the Christmas Window Contest 2011. Shown here are: Trisha Seese ~ Life and Health, Amber Kinkade ~ Administrative Assistant, Dawna Runnels ~ Personal Lines, AND **Waldo**, who was part of the window design.

Cathy Myers, Sales Associate, took a trip to Hawaii with 17 members of her family, November 18th through the 27th. It was a fantastic trip as you can see by their itinerary below: Boarded “Pride of America” on Oahu & sailed to Maui; sailed to Kona, then to Hilo then to Kauai. Then back to Oahu where they enjoyed the tour of Pearl Harbor and the city. Then they returned home to the COLD! Cathy is pictured with her husband, Mom and sister at the Fern Grotto.



Lilla Christine McKerrow was born on November 12, 2011 to Justin and Jill McKerrow. Ray Waldo is the proud Grandfather! Congratulations to all!



“Waldo Real Estate welcomes Carol Eldred” ~ “Helping People Find Their Way Home”

Carol Eldred has an honest professional and caring approach to real estate. While Carol is focused on your real estate goals, she is committed to helping each of her clients achieve exceptional results. Carol has lived in the Treasure Valley area for 37+ years. Carol truly enjoys working with each and every one of her clients and meeting new people. She is knowledgeable in all aspects of real estate, specializing in small acreages. Carol’s free time is filled with caring for her family, quilting and feeding baby calves. Also during Spring and Summer months working in the flower beds and garden, which results in canning and freezing .



Principal Broker
OR/ID



Trisha Seese joined Waldo Insurance, Inc. in Nyssa Oregon in June 2005. Trisha recently started a new venture at Waldo Agencies in October 2011. Coming from our Administrative Department to join the Life & Health Department, she received her Life and Health license shortly after.

“It has been extremely rewarding working with our clients and future clients. My primary joy and purpose is helping people succeed and finding ways to put a smile on someone’s face. I enjoy listening to people’s ideas and thoughts, researching just about anything and everything and spending time with family and friends.”