

Waldo Connection

Volume 6 Issue 3

Quote of the month: Failures do what is tension relieving, while winners do what is goal achieving. - Dennis Waitley

Which country is online most? It may surprise you!

Your teenager—or your grandmother—may seem to be on the Internet 24 hours a day, but overall, Americans aren't the biggest Internet users. According to one study reported by Reuters, 68 percent of Canadians are regular Web surfers, making Canada the country with the highest proportion of Internet visitors. Canada is trailed by France and Britain (62 percent each), Germany (60 percent), and then by the United States, where only 36 percent go online on a regular basis.

Our neighbors to the north spend an average of 42 hours a month online, up from 40 hours in 2009. They look at an average of 147 videos a month. Approximately 51 percent of Canadians have Facebook accounts. The study offered no explanation for the preponderance of Canadians inhabiting cyberspace.



Waldo Agencies is pleased to recognize the following employees for their years of service.



5 YEARS! Billie Pearcy

"I have worked at the Nyssa office of Field Waldo Insurance for the last 5 years. After selling our trucking company and traveling for a couple of years, I decided to go back to work. Learning about insurance has been a challenge and I really appreciate the help and support of management, my co-workers and our clients."



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15 YEARS! Scott Lamb

"15 years behind me in the Real Estate Business. WOW! I never dreamed I would encounter so many different pieces of the whole puzzle. I must admit, I didn't understand the Real Estate puzzle. But with lots of work, experience and a great support system with the Waldo Real Estate

crew.... I'm still here! It has been a great career and I look forward to many more puzzles."



20 YEARS ! John Faw

"Wow, it has been 20 years. I entered the field of Real Estate in April of 1992, the day that we opened the office in Ontario with the help of Barbara Waldo and Chris Farmer. Dave asked me then what I thought about starting a new office. Just being just off the farm, I did not

know any better and said, "Great, bring it on." I have seen our documents go from a 1/2 page with carbon paper to sometimes over 10 to do the same thing. We have had a great run and I am looking forward to what and who comes next."

Telling the Truth (It's easier to remember) Someone did a study at a university recently on

the issue of exactly how many "white lies" the average person tells during the course of a day. What were the results? The answer came out to be approximately 200. That's a lot of lying! And

that's only the average! This of course, includes what we classify as the harmless social "falsehoods" like "I'm glad you could come by today," when in fact you weren't so glad. Social conventions and pleasantries are one thing-misleading the customer about your ability to meet a deadline or deliver quality is quite another.

What we are talking about is telling the truth to your client. A salesperson's credibility is a precious asset Salespeople are bridge builders Salespeople are relationship-oriented Salespeople build relationships on trust and personal contact Salespeople live and die on the strength of

those relationships

Don't attempt to build a new relationship with a potential customer by deliberately misrepresenting your ability to solve his problem to his satisfaction. When things go crazy later on, the customer is only going to remember that you said you could meet a deadline or deliver quality, and now you can't. At that stage, you will no longer be regarded as a problem-solver. You will be regarded as a problem: a salesperson who promises more than can be delivered. This is not the stuff of which repeat sales are made.

If you make a habit of telling everyone what they want to hear, you're eventually going to run into a serious problem: you won't be able to keep your story straight. It will only be a matter of time until you become hopelessly muddled...and slip up disastrously.

Don't risk it. Tell the truth; it's easier to remember.

Excerpts from Stephan Schiffman "25 Sales Habits for Successful Salespeople"



04/06 - All Employee Meeting - 8:00 a.m.

04/08 - Happy Easter!

- 04/10 Malheur County Board of Realtors Meeting
- 04/13 Insurance Personal Lines Meeting 8:00 a.m.
- 04/17 Real Estate Office Meeting
- 04/18 Payette County Board of Realtors Meeting
- 04/20 Insurance Commercial Lines Meeting 8:00 a.m.
- 04/23 Happy Birthday Dawna Runnels!

04/01/12



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

9. Vary the ways you explain to employees what you want them to do. Behavioral scientists say continued exposure to the same stimuli leads to "adaptation" - meaning workers will pay less attention to you.

#10. View your phone voice as a handshake: A limp greeting could make callers view you - and your organization - as weak. Always use a strong voice tone and offer a sincere welcoming phrase.

#11. Rework your voice-mail message to strengthen your first impression. Instead of weakly saying "I'm sorry I'm not in right now" tell callers: "I appreciate your call. I will be back in my office at 3 PM. Please leave a message."

#12. End a phone call tactfully by offering one of these phrases: "Let's talk about what our next step should be" or "Here's what we need to do before we talk again."

Practice 'GOOD HOUSEKEEPING' On The Job

Good housekeeping isn't just for the home. Your workplace needs more than an occasional once-over or an annual spring cleaning. Enlist every member of your workforce in keeping the office (or store, or factory) clean and free of hazards.

PAY ATTENTION TO THESE AREAS:

- Walkways. Keep hallways, aisles, and stairs clear of obstacles.
- Lights. Replace burned-out bulbs immediately. Make sure all areas have
- adequate illumination.
- Floors. Clean up spills or moisture immediately. During winter months,
- place water-absorbent mats in high-traffic areas near your entrance.

• Trash. Garbage should go into trash cans and be disposed of regularly and often. Don't let waste pile up.

• Stacks. If you stack boxes, barrels, or other containers, make sure they're on a firm foundation and not likely to fall over and injure anyone.

• Equipment, Perform regular maintenance on all work-place tools and equipment. Train workers to put tools away securely when they're not in use.

• Kitchen. Food should be stored safely, and your kitchen and common areas cleaned often to eliminate dirt and germs.

Posted on Waldo Real ESTATE'S FACEBOOK PAGE:

"Waldo also does Insurance, they are VERY GOOD PEOPLE! If you need Life or Health Insurance and want excellent representation, contact Trisha Seese. She will be there for you every step of the way! She found our family great rates on our Life Insurance Policies! She was also very informative and helpful with the questions we had regarding our plans!" ---Matt and Amy Saylors



3-2-1 CAKE ~ VERY YUMMY AND QUICK!!

Mix together 1 box of Angel Food Cake mix and I box of any other flavor of cake mix you like. Store in a big ziplock bag. Whenever you are in the mood for cake, combine 3 tablespoons of the mixture with 2 tablespoons of water, stir well and microwave 1 minute. A small bowl produces a "cupcake" size cake. (One of the boxes MUST be an Angel Food Cake mix.) Submitted by Lucy Field

Monday is the Most Common Day of the Week for Heart Attacks



Mondays get a bad rap — Manic Mondays, Monday blues, case of the Mondays but where heart health is concerned, maybe it's deserved. Research has shown that more heart attacks occur on Mondays than any other day of the week. One 2005 study published in the European Journal of Epidemiology found that the incidence of heart attack was 20 percent higher in men and 15 percent higher in women on Mondays.

Some experts theorize that the spike has to do with the stress of returning to work after a relaxing weekend, while others correlate Monday heart attacks with the effects of boozy Saturday nights. Other popular heart attack days: Christmas, the day after Christmas, and New Year's. Source: Jamie Dalessio, Seniors Editor of Everyday Health

O: How did the Vikings send secret messages?

A: By Norse code!

Riddles for Kids:

Fun with History

Q: Why were the early days of history called the Dark Ages?

- A: Because there were so many knights!
- Q: What was Camelot?
- A: A place where people parked their camels!
- Q: How did Columbus's men sleep on their ships?
- A: With their eyes shut!
- Q: Where was the Declaration of Independence
- signed?
- A: At the bottom!
- O: What did Pony Express riders ride after dark?
- A: Nightmares!
- O: Where were English kings usually crowned?
- A: On their heads!



Leonardo da Vinci was born on April 15, 1452, in Vinci, Tuscany. To celebrate his birthday,

try your hand at this Leonardo trivia quiz. 1. How many paintings of Leonardo da Vinci survive today?

2. Leonardo was one of the first artists in Italy to use oil paints. What was in use before that?

3. How many times was Leonardo married?

4. What type of food did Leonardo not eat?

5. What part of Leonardo's body did anthropologists piece together?

6. The man who commissioned the Mona Lisa never received his painting. Why not?

7. Where is the Mona Lisa now?

8. What is unique about the way Leonardo wrote notes in his notebook?

9. What did Leonard do so that he could understand human anatomy better to create more lifelike works?

10. Leonard died in 1519 while being held in whose arms?

Submit answers to Barbara @ bjwaldo@waldore.com by April 6th for a \$20 gift card to Lowes.





Turn 'I Want' Into 'I Will'

Our achievements are based on how much effort we put into them-what we're willing to do. Most people wish they were richer, or thinner, but if you ask them what they're willing to do for their wish, their response is often a blank stare, or even an argument.

The truth is that if you want something, but

you're not motivated to do the work required, you'll live in a state of perpetual frustration. So, try this:

• Make a list of everything you want. Write it all down-don't leave out anything that you want, from becoming a CEO to getting a date. Then rate each item on a scale of 0-10. (10 means you want whatever it is very badly, 0 means you don't want the thing at all).

• Consider your investment. Examine each of the items on your list and ask yourself: "Am I willing to invest the time, energy and resources necessary to achieve this?" Rate the items the same way: From 10, which means you're absolutely willing, to 0 for items you're not committed to working toward.

• Make a decision. Look at your list and identify the items that you want the most with the highest score for "willingness." Then start working on a plan for success over the next three years.

The Young Mind: A Wonderful Thing To Grow

One of the best things you can do for your children is to help them expand their minds. Here is a list of ideas for helping kids of any age sharpen their thinking and grow intellectually:

- Read a newspaper every day
- Read magazines like National Geographic
- Observe wildlife in parks, zoos, and your own back yard
- Go to the library
- Research your family history
- Write a story, poem, or song
- · Learn how to play chess or other challenging board games
- · Go to a museum
- Attend a play
- Learn how to play an instrument
- Work on a crossword puzzle

April is National Pecan Month

Every pecan pie uses 1/2 to 3/4 pound of pecans. There are about 78 pecans used in every pecan pie.

- The pecan tree is the state tree of Texas.
- Pecans are the only tree nut that is truly native to the United States.
- Pecan trees are alternate-bearing trees, meaning that they produce nuts every second year.
- Georgia is the state that produces the most pecans.
- The United States produces about 85 percent of the world's pecan crop, with an annual production of about 200 million pounds.
- There are over 500 varieties of pecans today.
- Okmulgee, Oklahoma, holds the world's records for the largest pecan pie, pecan cookie, and pecan brownie.

In the 1970's, pecan halves were selected as the first and only fresh food eaten by astronauts headed to the moon.

Thinking of Making an Offer on a Short Sale? What You Need to Know ~ Part 2 of 3

If you're serious about purchasing a short-sale property, it's important for you to have assistance. Here are some people you will want to work with:

Experienced real estate attorney. Only about two out of five short sales are approved by lenders. But a good real estate attorney who's knowledgeable about the short—sale process will increase your chances of getting an approved contract. Also, if



you want any provisions or very specialized language written into the purchase contract, a real estate attorney is essential throughout the negotiation.

- A qualified real estate professional. You may have a close friend or relative in real estate, but if that person doesn't know anything about short sales, working with him or her may hurt your chances of a successful closing. Interview a few practitioners and ask them how many buyers they've represented in a short sale and, of those, how many have successfully closed. A qualified real estate professional will be able to show you short-sale homes, help negotiate the purchase when you find the property you want to buy, a smooth communications with the lender. (all MLSs permit, and some now require, special notations to indicate that listing is a short sale. There also are certain phrases you can watch for, such as "lender approval required.")
- Title officer. It's a good idea to have a title officer do an initial title search on a short-sale property to see all the liens attached to the property. If there are multiple lien holders (e.g., second or third mortgage or lines of credit, real estate tax lien, mechanic's lien, homeowners association lien, etc.) it's much tougher to get that short sale contract to the closing table. Any of the lien holders could put a kink in the process even after you've waited for months for lender approval. If you don't know a title officer, your real estate attorney or real estate professional should be able to recommend a few. Reprinted from REALTOR magazine with the permission of the NATIONAL ASSOCIATION OF REALTORS.



Last Payment to the IRS

A businessman on his deathbed called his friend and said, "Bill, I want you to promise me that when I die you will have my remains cremated."

"And what," his friend asked, "do you want me to do with your ashes?"

The businessman said, "Just put them in an envelope and mail them to the Internal Revenue Service and write on the envelope, 'Now you have everything."

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GET A BETTER OPEN RATE FOR EMAIL ATTACHMENTS

Horror stories involving computer viruses have made a lot of us afraid of opening any attachment that comes in an email, and that can be a problem when you've got



to send an attachment to a customer or a co-worker. The solution: Don't simply call it an attachment. Instead, specify the type of file you're sending and explain

why it's important: "Please take a look at this Word document to review the latest information," or, "The enclosed spreadsheet should answer your questions." Recipients will click on your attachment more reliably if they know what's in it and why they should open it.



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~ DISTRACTED DRIVERS ~



According to the National Highway Transportation Safety Administration (NHTSA), approx. 20% of injury crashes in 2009 involved reports of distracted driving. ß

Of those killed in distracted driving-related crashes, 18% involved reports of a cell phone as the distraction. It is estimated that 70% of distraction-related crashes are attributed to something inside the vehicle (e.g., adjusting the radio, other occupants, cell phone use, eating/drinking, etc.). The remaining 30% of distraction-related crashes are attributed to something outside the vehicle (e.g., accidents, billboards, construction). Although it is easy to become distracted by these and other events, all drivers should keep their eyes, hands, and minds on the most important task---driving the vehicle.

Source: EMC Insurance Companies Tech Sheet

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

'Congratulations! Where are you registered?'

Registering for wedding gifts is one of the essential steps most young couples take when they get engaged.

Here's a look at some of the numbers surrounding the practice, from The Knot Market Intelligence 2010 Bridal Registry Study:

• Eighty-eight percent of engaged couples

(about 1.5 million) set up a registry.

• They register at an average of three retailers. The top stores are Bed Bath & Beyond, Target, and Macy's.

• Couples register an average of six months before their wedding date.

• Couples register for an average of 151 items. The most popular are bakeware and kitchen appliances.

• Family members spend an average of \$146 on gifts from registry lists; friends typically spend an average of \$79.



Listin

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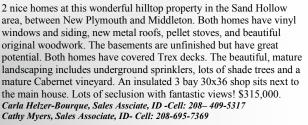
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Consolidate Your Insurance

One of the reasons to carry insurance is to allow you peace of mind concerning unexpected things that can financially affect you professionally and personally. Having the necessary insurance coverage is essential in our world of high costs and litigation.

There are a wide variety of policies available. Some are mandatory and some are convenient, however, it is almost impossible to anticipate the types of coverage you may need. Bringing your insurance needs under one roof allows that single insurance agency to more effectively insure and serve you.

Consolidating your insurance under one single agency roof, professional and personal, allows that insurance broker to more efficiently perform the following:

*Annual review of all your insurance needs

*<u>To have a better understanding</u> of your current business and personal insurance needs

*Making sure you are covered in all the necessary areas

*<u>Make recommendations</u> for current needs and future insurance exposures as your professional and personal insurance needs change

*Help you identify and measure the facts that impact your professional and personal insurance risk

Having the necessary insurance coverage is essential.....you simply cannot be without it. Excerpts from ~ Gladys Edmunds "Entrepreneurial Tightrope"

Waldo Spotlights

Carol Eldred, Real Estate Broker, just returned from the United States Bowling Congress. Here is what she has to say about her trip. "Every year the USBC Open Championship Bowling Tournament is held in a different state. We travel with a group of bowlers. This is the first time our son JJ was able to bowl.

What a great time we had!

It was in Baton Rouge, Louisiana. A fantastic city and state. Not only because of the beautiful 200-500 year old Oak trees, but also the people are very, very friendly. Then there is also the sea food. FANTASTIC!!!" GOOD JOB CAROL!!





"If you can laugh at it, you can survive it." - Bill Cosby

Stress affects everyone and has become one of the most serious health issues of our times. There are many ways to deal with stress, some more effective than others. One of the quickest and easiest ways to reduce stress is to find humor in your daily life. In fact, it turns out that laughing is good for your overall health. Researchers have found that people with heart disease were 40 percent less likely to laugh in humorous situations than those with healthy hearts. Laughter strengthens the immune system and lowers high levels of stress hormones. Business researchers have also recognized the benefits of laughter and humor in problem solving and creativity in business

environments. Workers who find their jobs fun perform better and get along better with co-workers than those who do not view their jobs as fun. It is easy to inject humor into your daily life. Take time each day to enjoy something funny. Read a book of jokes or talk to a friend who makes you laugh. Also, being able to laugh at yourself goes a long way towards reducing stress. Humor can keep you from taking yourself too seriously and can make dealing with others easier. It can also distract you from the situation that is causing you stress, allowing you to take a moment to see things in a different light.

So, next time you are feeling stressed out, take a moment for yourself. Take a deep breath, smile, and think a funny thought. Grab a bite to eat with a funny friend or watch your favorite sitcom. Although it doesn't get rid of the situation, you will be better equipped to handle your daily stress.