



**QUOTE OF THE MONTH:** "The real danger is not that computers will begin to think like men, it's that men will begin to think like computers." ~ *Sidney Harris*

### KNOW YOUR MISTLETOE!

Kissing under the mistletoe is a custom that has spawned any number of popular songs, love affairs, and slaps across the faces of unwanted suitors. The origins of the tradition are unknown.

Here's one story: In Viking mythology, the god Baldr was killed through the trickery of Loki, who caused Baldr's blind brother to shoot him with a poisoned dart made of mistletoe. Baldr's mother, Frigga, the goddess of love, was stricken with grief. When her tears fell on a mistletoe plant, the berries turned from red to white (mistletoe has both red and white berries). This brought her son back from the dead. Because Frigga was so grateful to have her son restored, she kissed everyone who walked beneath the mistletoe.

The berries are important to the tradition. According to etiquette, a man who kisses a woman under the mistletoe is supposed to remove one berry for each kiss. When the berries are gone, no more kisses are allowed.



### BUMPER STICKER HUMOR

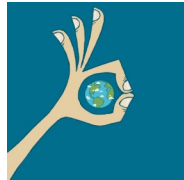
**IF YOU CAN SMILE WHEN THINGS GO WRONG, YOU HAVE SOMEONE IN MIND TO BLAME.**

### Be A Do-Gooder Responses!

Last month we asked our readers to send their ideas about small ways to brighten someone's day.

We got some pretty good ones!

- "A sincere, genuine smile and kind word can really light up the world of someone else. I am thinking of clerks, office people especially." ~ Billie Pearcy
- "Hand out coffee gift cards (\$5 each) to the emergency room personnel at your local hospital on Christmas Eve." ~ Darian Christie
- "Buy lunch for the person behind you in the drive thru line." ~ Dee Anne Mosman
- "Deliver home baked goodies to a nursing home." ~ John Faw
- "The person delivering your weekend paper is often doing it as their SECOND job. Treat them to something special to show your appreciation." ~ Shelly Wilson



## Customers for Life!

### Inspire loyalty through service:

Prospecting is short term, but maintaining the account, continually meeting your commitments and exceeding expectations is the way to success. There is a fine line between selling and servicing. Selling and servicing are not independent variables. Instead, they are two sides of the same coin—one drives the other and each is of equal importance.



### Develop Lifetime Relationships With Your Customers Facts:

1. Your customers are aggressively prospected
2. Their loyalty cannot be taken for granted
3. Relationship building and follow-on service promotes customer retention and growth.

### Customers describe quality service:

1. In terms of attention to detail
2. In terms of responsiveness

### Top two customer complaints:

1. Unreturned phone calls and e-mails
2. Failure to keep promises and commitments

Lyndon Johnson once pointed out, "It's easier to throw a grenade than to catch it." Likewise, it is hard work to earn the right to sell to your customer, but it is harder work to earn the right to sell them more.

--Source: Some excerpts printed from John Boe's Web Page

### Making a List

As a little girl climbed up onto Santa's lap, he asked the usual question, "What would you like for Christmas?"

The girl gasped, open mouthed, and exclaimed, "Didn't you get my e-mail?"




## December Events

- 12/04 - Holiday Open House - Ontario Office - 3:00 p.m. to 7:00 p.m.
- 12/06 - Happy Birthday Ellen Martinez!
- 12/06 - Happy Birthday Carol Eldred!
- 12/07 - All Employee Meeting - 8:00 a.m.
- 12/08 - Happy Birthday Ken Freese!
- 12/14 - Insurance Personal Lines Meeting - 8:00 a. m.
- 12/21 - Insurance Commercial Lines Meeting - 8:00 a. m.
- 12/23 - Happy Birthday Scott Lamb!
- 12/24 - Christmas Eve - All Offices Close at 3:00 p.m.
- 12/25 - Merry Christmas! All Offices Closed!
- 01/01 - New Years Day! All Offices Closed!





**Travel Tip**  

 For your next trip, purchase some inexpensive carabineers (D-ring snap-on clips), found in the sporting goods section of large retailers. You can snap them onto your carry on bag or backpack. Clip items like water bottles, small toys for the kids, or a hat onto the clip to keep them at your fingertips.

**MOST DANGEROUS GAME: A LOOK AT THE NUMBERS**

Some jobs, obviously, are more dangerous than others. The most hazardous, in terms of on-the-job fatalities, are those with a lot of car travel.

In 2011, nearly **700 workers died on the road**, most of them salespeople and truck drivers. The second-largest number of fatalities occurred among farmers and ranch workers—300 deaths. Law enforcement came in third, with 133 work-related deaths.

Here's how risk of death at work stacks up according to occupation (figures from the U.S. Bureau of Labor Statistics):

<b>Jobs</b>	
<b>* Deaths per 100,000 workers</b>	
Fishing	* 116
Logging	* 91.9
Aircraft pilots/flight engineers	* 70.6
Farmers/ranchers	* 41.4
Mining machine operators	* 38.7
Roofers	* 32.4
Refuse/recyclable collectors Drivers	* 29.8
Industrial machinery workers	* 20.3
Police/sheriff's patrol	* 18

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**20 REASONS YOUR CO-WORKERS DON'T LIKE YOU**



Pretty much anyone with a pulse is going to land somewhere on this list, but awareness of any fault is the first step to recovery, right?

"It's just a popularity contest!" People who say these words scornfully are usually very unpopular. Of course it's a popularity contest - even in the workplace. How else are we supposed to make decisions? Being likable is important to your career success. Look, I'm sure you're really good at your job, but lots of people are really good at their jobs. There are few out there who are so awesome at what they do that they don't have to be likable.

All things being equal, it's the likable folks who get hired and who get spared when it's time to let people go.

So, do your bosses and co-workers like you or do they dread your arrival and make fun of you in the break room?

**Here are the first 5 reasons your colleagues might dislike you.**

- 1. You're lazy:** Never one to come forward with an idea or offer to pick up the extra work, you coast by, letting others take the reins. Last in, first out. It's never your job, always someone else's. Everybody dreads getting stuck with you on joint projects.
- 2. You complain:** It's always raining, either literally or metaphorically. You've got too much to do, the coffee in the machine is gross, Marvin in the next cubicle breathes too loudly, it's too cold, your chair swivels too much. Everyone hates a whiner.
- 3. You're a Pollyanna:** Guess what. Not complaining enough or always looking in the bright side can also drive folks batty. When the fire alarm is going off all day and everyone has a headache, don't be the jerk who keeps insisting that people "should be happy it's not a real fire!"
- 4. You gossip:** Talking behind people's back is bad. It makes you look petty and untrustworthy. And trust no one; the same person who appears to share your distaste for Sheila in HR is fairly likely to go tell Sheila what you said about her, over drinks, because they're buddies.
- 5. You don't gossip:** Never engaging in such chat, however, can make you seem self-righteous and aloof. It's a fine line. I recommend erring on the side of non-gossip, even though the gossips-and they are plentiful and often powerful-will not like you.

~ Source - [www.ragan.com](http://www.ragan.com)—Elizabeth Bromstein  
 .....to be continued



**Tony Kahmann**  
Benefit Planning Specialist


**MAINTAIN, DON'T GAIN**

Waldo Agencies is entering the holidays "on a mission" to "Maintain, Don't Gain" any weight from November 1, 2012 through January, 2013. It's a fun challenge, made more challenging because it is a wellness program that runs through the holidays. We had some great successes last year, and look forward to more this year!

Our wellness programs are almost 24-7, in that we try very hard to maintain a culture of good health, and a daily consciousness about getting healthier or staying healthy. After our Maintain, Don't Gain contest (by the way, there are some cool cash prizes), we'll kick back for a week or two before we embark on another virtual walk to some city in the region. Last year it was Portland (385 miles from Nyssa); this year, who knows? While the destination has not yet been finalized, I suspect it will be a more challenging distance, maybe Medford (435 miles) or Seattle (454 miles). We could even head more southwest, to Reno, NV (413 miles) or San Francisco (631 miles). For me, I'd prefer eating some virtual seafood in San Francisco on a virtual Fisherman's Wharf, rather than doing some virtual gambling in Reno! Stay tuned...we'll reveal more in January.



~ submitted by Tony Kahmann

**Take a Firm (Clean) Hand Against Disease**  

 It's a good time to remind people that the best way to cut down on disease is by washing your hands thoroughly throughout the day. Remember these important principles of "hand awareness," from the Henry the Hand website:

- Wash your hands when they're dirty, and always before eating.
- Don't cough or sneeze into your hands.
- Don't put your fingers in your eyes, nose, or mouth.

★ ★ ★ "May your days be Merry and Bright...." ★ ★ ★



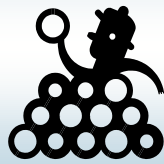




# Kid's Corner

## Word Games for Kids: Words in Words

You can sometimes make words using the letters in a larger word. For example, from the word "tube" you can make "be," "bet," "but," and "tub." Now onto a harder one: how many words can you make from the word snowball?"



## SMARTPHONES TAKING OVER THE WORLD, ONE TEEN AT A TIME

If every young person you see seems to be talking on a Smartphone, you're not imagining things. Fifty-eight percent of teens 13-17 told a Nielsen survey in July that they owned a Smartphone, a jump from 36 percent in July 2011; among young adults 25-34, just under 75 percent reported owning a Smartphone, up from 59 percent in the previous year.




## NO BAKE APPLE COOKIES

1/4 cup butter  
1 cup sugar  
1/2 cup grated apple  
1-1/2 tablespoons cocoa (less if desired)  
Boil hard, 1-1/2 to 2 minutes. Remove from heat and add the following and stir well:  
1-1/2 cups quick oats  
1/2 cup ground nuts  
1 tsp. vanilla

Roll in balls or drop from spoon on wax paper. May roll in sugar or nuts if desired. These take about a day to dry out. Turn a couple of times if necessary.



TRY THESE ALTERNATIVES TO PRICEY WRAPPING PAPER  
CONSIDER THESE OPTIONS FOR SAVING MONEY AND HELPING OUT THE PLANET...



- Newspaper. Last week's newspaper - especially the comics section with all its colors - can serve as a wrapping substitute. A few ribbons or bows can dress the package up.
- Recycled paper. Save the wrap after the present has been opened. Large sheets can be reused easily.
- Cloth. If you have scraps of old clothing lying around (clean of course), use those in place of paper for a homemade look.
- Gift bags. Save small paper bags with handles to stuff an assortment of gifts into it. Again, you can dress them up with bows, photos, or shapes clipped from colored paper you may have lying around the house.

# What People Are Saying

"Cathy Myers was great to work with. She was available at all times and even worked it out so I could paint before I signed. She showed us many properties and did not give up on us! I really appreciate everything she did. I wouldn't work with anyone else. Thank you so much!!"  
~ Shelby Goff



Cathy Myers  
Sales Associate /ID

## December 4th is National Dice Day

Each die has spots called "pips," with the numbers one through six on the sides of the cube. Each number added to the number opposite it will equal seven.



- Most dice are inclined to roll a six, since the 1 side is the heaviest side. This is because it has the fewest number of pips, with fewer indentions, giving more weight to that side. However, dice in Las Vegas and casinos around the world are specially manufactured to allow for even weight distribution. These are considered "perfect" or "precision" dice and provide for true randomness.
- Imperfect dice, available to the general public, are called drugstore or candy-store dice in the U.S. and shop dice in the U.K.
- The most common size of casino dice today is 3/4 inch but the size can vary, with 5/8 inch and 11/16 inch the next most common sizes.
- Most dice have rounded corners to allow them to roll easier.
- Plastic is the most common material used to manufacture dice, but they can be found in many other materials, including stone, glass, metal, and wood.
- Most Asian dice have a very large and deep 1-spot painted red. Chinese and Korean dice have a red 4-spot as well as the 1.
- The odds of rolling doubles with 2 dice is 1 in 6. The odds of rolling doubles twice in a row is 36 to 1. The odds of rolling 6 doubles in a row is 46,656 to 1.



**Super Storm Sandy** - One estimate shows loss of business will exceed the total dollar loss to property by 10 billion dollars. Is our business prepared for loss of income resulting from a catastrophe?

## By the Numbers: Skiing

- Sixty-one percent of all skiers and snowboarders wear helmets, with over 93 percent of children 9 years old or younger donning the headgear.
- There are over 60 million skier visits to U.S. ski resorts each year.
- There were 486 ski areas operating last season.
- New York has the most ski areas in the United States, with 52 in operation last season.
- Four states have only one ski area: Alabama, Maryland, Rhode Island, and Tennessee. Only 13 U.S. states have no ski areas.



Source: National Ski Areas Association



WALDO

**New Listing!**

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



Looking for unique and secluded? This is it! Horse and livestock set up on 29 acres. Land is in hay & triticale. Hay shed is 80x20, shop is 48x30. Home is an EARTH HOME with open design. Keeps cool in the summer and warm in the winter. 3 bedrooms, 1.5 bath, office, bonus room RV pad with dump and so much more! \$349,000.  
 Carla Bourque, Sales Associate, ID Cell — 208.409.5317  
 Cathy Myers— Sales Associate, ID Cell — 208.695.7369

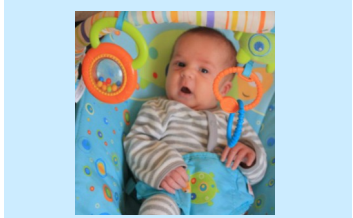


PLEASE VISIT:  
[www.waldore.com](http://www.waldore.com)  
[www.waldoagencies.com](http://www.waldoagencies.com)

“...And All Your Christmas's Be White!”

# Waldo Spotlights

Myra Attebery, Real Estate Sales Associate, has a new Grandson born on 10/2/12 to Justin and Christy Wall, Hendersonville, TN. William Wavlan Wall joins his sister, Lilly. **Congrats to all!!**



Ty Bahem, son of Scott Bahem, Commercial Lines Insurance, finished 2nd in State for Greco Roman and 5th in Freestyle Wrestling last spring. He was asked to wrestle for the Middle School this fall even though he is still in elementary school. He is holding his own and has won more matches than he has lost, wrestling against older kids. He finished 4th out of 13 at Middle School Tournament in Boise last week.

**Waldo Agencies Wishes You A Very Merry Christmas and Happy New Year!**

Slade Waldo, son of Brad and Dawn Waldo will be having surgery ("Nuss Procedure") at St. Lukes Hospital in Boise on the 7th of December. All of us will be thinking of you Slade. Cards can be sent to his home at P.O. Box 213, Fruitland, ID 83619.



Kadence Waldo, daughter of Brad and Dawn has been selected to perform in the Fruitland Honor Choir at Fruitland Elementary. Honor choir is for those who really want to sing. They will have concerts that involve solos and duets during the month of December. Way to go Kadence!

**Waldo Agencies Food Drive**  
 Waldo Agencies Staff collected 264 lbs of food for the Food Bank. On November 16th, Slade and Kadence Waldo and Dawson and Gage Mosman picked up the items at each of our offices and delivered it to the Oregon Food Bank. They were so excited as this was 26 lbs over last year. Thanks to all that participated!



Making a difference!

## Housing Market Uptrend Expected Through 2014

ORLANDO (November 9, 2012) - The housing market recovery should continue through the coming years, assuming there are no further limitations on the availability of mortgage credit or a "fiscal cliff," according to forecast presentations at a residential forum at the 2012 Realtors® Conference and Expo.

Lawrence Yun, chief economist of the National Association of Realtors®, said **the housing market clearly turned around** in 2012.

1. "Existing-home sales, new-home sales and housing starts are all recording notable gains this year in contrast with suppressed activity in the previous four years, and all of the major home price measures are showing sustained increases," he said.
2. With rising demand and an ongoing decline in housing inventory, Yun expects meaningfully higher home prices. The national median existing-home price should rise 6.0 percent to \$176,100 for all of 2012, and increase another 5.1 percent next year to \$185,200; comparable gains are seen in 2014.



3. "Real estate will be a hedge against inflation, with values rising 15 percent cumulatively over the next three years, also meaning there will be fewer upside-down home owners," Yun said. "Today is a perfect opportunity for moderate-income renters to become successful home owners, but stringent mortgage credit conditions are holding them back."

4. Yun said that four years from now there will be an even greater disparity in wealth distribution. "People who purchased homes at low prices in the past couple years, including many investors, can expect healthy growth in home equity over the next four years, while renters who were unable to get into the market will be in a weaker position because they are unable to accumulate wealth," he said. "Not only will renters miss out on the price gains, but they'll also face rents rising at faster rates."  
 Source: NAR website realtor.org. To view the complete article visit realtor.org.

## Multitasking



A woman was driving erratically down the highway when she was spotted by a police officer. He put on his lights and siren and pulled behind her, but she continued to drive down the road, weaving from lane to lane. The officer then pulled up beside her and could see that she was knitting as she was driving. Realizing that he had to get her attention, he lowered his window and used his loudspeaker to yell at her, "Pull over!" She looked up from her knitting at the officer, rolled down her window, and yelled back, "No, it's a scarf!"

Those who danced were thought to be quite insane by those who couldn't hear the music.



Angela Monet