

Quote of the month:

If you don't think about the future, you won't have one. -Henry Ford

Take A Smart Approach To Social Networking For Kids



You can't escape social networking these days: Facebook, LinkedIn, Google Plus, and all their online cousins are everywhere. If you've got kids, chances are they're eager to join all their friends in cyberspace.

Worrying about their safety is natural, but hoping social networks will go away isn't very realistic.

You're better off working with your children so they don't hide their online activities from you. Take these steps to help them enjoy social networking safely:

- Start with kid-friendly sites. Facebook is far from the only place for people to go. A quick Internet search will help you locate lots of sites just for children. You'll want to investigate them thoroughly, of course, but they can serve as a good introduction for your children to the world of online networking.
- Talk about privacy. Have a serious discussion with your kids about guarding their personal information online. They should understand that data like their full names, address, phone number, school, and birth date should be kept private for their own protection. Emphasize that once something is posted online (a message or a photo), they can't remove it entirely even if they delete the information from their profile.
- Choose a secure password. A password that your child can remember easily may be simple for a hacker to guess. Come up with a password that includes a mix of letters, numbers, and capitalization so it's less vulnerable to attack.
- Encourage children to talk to you. Tell your children to let you know if someone online does anything to make them feel uncomfortable. If necessary, report the person to your site's administrator. At the same time, talk about the need for your children to treat everyone with respect, online as well as in the real world.

Waldo Milestone

"Waldo Agencies is so pleased to have had Dawna Runnels on our staff for 15 years." Dawna says, "I have worked in the Nyssa branch of Field Waldo Insurance Agency for the past 15 years. I started out as the receptionist. Answering and transferring calls and eventually became an agent. I have experienced numerous learning opportunities which have helped me grow in the insurance business. I have enjoyed working with our clients, the staff and my employers."



NEVER, NEVER, NEVER forget that price involves a great deal more than money! The **BIG** difference is the sales person and the service he can provide.

Excerpts from Zig Zigler, "Sellin 101."

"Watch out for white horses in a snow storm" ~ submitted by Scott Lamb

Which makes for a Better Presentation, YOU or Technology?

What is the 21st Century sales error? Saying to a prospect "go to our web site."

You are the salesperson: It is important for you to be proactive, make calls (don't expect prospects to call you back-you are the salesperson), download and print pages from your Web-site and get them to the prospect to ensure that they are viewed. Don't make your prospect do the work!

Technology is a tool to be used as a support and backup for your sales effort. It doesn't replace your personal sales activity. It never will.

Sales will always require a "high touch" mentality. Even highly successful online efforts have buttons to call for help and ask to talk with a human being!

Don't expect prospects to call you "on your cell". If you are going to be difficult to contact, make the effort to use your cell phone to call the prospect. Don't expect them to call you. You need to actively return phone calls, and to do that in a timely, urgent way. Prospects wait for no one-including you or me.

In the sales profession it is the responsibility of the salesperson to place himself or herself in front of a qualified prospect. Not to rely on technology to carry the message or hide behind technology to deliver your sales message. It also doesn't mean that you urge them to learn about your message themselves ("go to my web site")

Technology is not designed for a substitute for hard work, difficult discussions, effective presentations or your knowledge. *Excerpts from Bill Brooks CSP,CPAE,CMC,CPCM*



IS YOUR BACKPACK GIVING YOU A PAIN?

A heavy or poorly adjusted backpack can cause back and neck pain. If you or your kids carry a backpack for work or school, you might want to take these precautions:

- Use both shoulder straps. Flinging your pack over one shoulder puts all the weight on one side.
- Your backpack should not weigh more than 10-15 percent

of your body weight. An overloaded pack can cause you to lean forward or sideways, or make you arch your back—all of which can cause pain.

- If you must carry more weight, buy a sports backpack with padding and a belt to help support the weight. Choose one with lots of compartments to help distribute weight evenly.

"Winter is the time for comfort - it is the time for home." ~ Edith Sitwell

January Events

- 01/02 - Happy Birthday Tony Kahmann!
- 01/06 - Happy Birthday Robyn Kocczynski!
- 01/06 - All Employee Meeting- 8:00 a.m.
- 01/07 - Happy Birthday John Forsyth!
- 01/10 - Malheur County Board of Realtors Meeting
- 01/13 - Insurance Personal Lines Meeting - 8:00 a.m.
- 01/17 - Real Estate Office Meeting
- 01/18 - Payette County Board of Realtors Meeting
- 01/20 - Insurance Commercial Lines Meeting - 8:00 a.m.
- 01/26 - Happy Birthday Mike Ward!





National Blood Donor Month. Bad weather, busy post-holiday schedules, increased cold and flu symptoms, and even the winter blues are common excuses for not donating blood during the winter months. January has been observed as National Blood Donor Month since 1970, and the need is just as important now as it was then.

Thyroid Awareness Month. Up to 59 million Americans have thyroid problems, and many remain undiagnosed and untreated, in part because patients and their doctors are unaware of the signs, symptoms, and risk factors of a thyroid condition. Get checked out soon.

Raw Vegetables vs. Lightly Cooked

Raw vegetables have some significant health advantages compared to cooked vegetables, mainly that the enzymes, vitamins and other micronutrients are intact. However a 100% raw diet is difficult to maintain, and is certainly not the best diet for everyone.

Interestingly traditional practicing Taoists who have achieved long lives for thousands of years, recommend lightly steaming their vegetables. I note in Grow Youthful that cooking destroys the anti-nutrients present in a few vegetables such as potatoes and turnips. It lists a range of foods which should always be cooked rather than consumed raw.

Now some research suggests another reason for light steaming - it seems to improve the cholesterol-lowering capability of several vegetables. In this study, when beets, carrots, eggplant, okra, green beans, asparagus, and cauliflower were lightly steamed, something interesting happened. The steamed veggies did a better job of binding to bile acids than the raw veggies. Your liver uses "bad" LDL cholesterol to make bile, so the process tends to mop up some of the LDL circulating in your body.

In Grow Youthful I emphasize that cholesterol is not "bad". It is essential for numerous processes in your body, and is the raw material used to make many steroid hormones. Up until ten years ago, I had been on a low cholesterol diet for many years. I felt stressed and angry. Getting back onto a diet with sufficient cholesterol improved both my physical and mental health. So lowering your cholesterol levels is not necessarily a good thing - instead, your focus should be on inflammation and oxidization. ~ Source ~ growyouthful.com

"I don't know what it is, doc," the young man said. "I just don't feel good."

The doctor examined him and ran some tests. Then she talked to her nurse and came into the examination room with three bottles of different-colored pills.

"OK," the doctor said. "I want you to take one blue pill with a large glass of water every two hours. I want you to take a green pill with a large glass of water every three hours. And then take one of the yellow pills, with a large glass of water, every four hours."

"Geez, that's a lot of pills," the patient said. "What's the matter with me?"

"You're not drinking enough water."



PLEASE VISIT:
www.waldore.com
www.waldogencies.com

A Quick Nap Can Improve Your Memory!

Submitted by Dave Waldo

How much easier could it get? People who take short daytime naps do better than non-nappers on memory exercises. As little as six minutes is enough to make a difference

How does a quick snooze improve your memory? It seems that the act of falling asleep triggers a brain and memory-boosting process that remains effective regardless of how long you nap

So the important thing is that you lie down and relax to the point where sleep processes start. Your muscles relax, breathing and heartbeat slow, and numerous body processes and chemistry change

The researchers did not study the effect of meditation, but I would be willing to bet that they would have found many of the same effects after a short meditation

Other important ways to maintain your memory:

- Use it. Do memory exercises, make an effort to remember names and lists. Play memory games
- Eat folate-rich foods like asparagus, oranges, Brussels sprouts, whole grains, and especially, leafy green vegetables like spinach
- Socialize. Research shows that social interaction is vital to maintain your memory as the years go by.

Source ~ www.growyouthful.com



Sometimes A Hug Trumps A Fight

The next time your small child throws a temper tantrum, try giving him or her a hug instead of a lecture. You might be surprised at how effective a hug can be in quieting a child in the midst of a meltdown.

Hugs can defuse a child's hurt or anger, making it easier for him or her to listen to what you have to say. Once calm, your child can take part in a larger discussion about the problem and his or her behavior. Children do better when they feel secure and loved, no matter what.



Be A Great Host!

Research your guest: Contact the person's assistant to find out whether your guest prefers or avoids certain types of food.

Smooth arrivals: Choose a restaurant with easy parking nearby. Arrive 15 minutes before your guest.

Reserve a quiet table: When you arrive ask the hostess or host for a quiet spot. Explain that it is a business meal and request the best server. Be prepared to tip well.

Clear the check: Talk with the server before your meal arrives to explain that you will be paying the bill. *Source: From "Managing a Blended Workforce", Brenda A. Lautsch & Ellen Ernst Kossek*



Apologize clearly when you make a mistake. Don't bury your apology in with another message. Say what you did, that you are sorry and how you will resolve the situation that resulted from your error.

Source: From "Anatomy of an Apology" Kevin Eikenberry, Leadership & Learning.



1990

5,000

J. R. Simplot Co.
3,000 - 5,000
 Albertsons
 EGG&G Idaho (then -INEL contractor)
 Hewlett-Packard
 Potlatch Corp.
 Micro Technology
1,500 - 3,000
 Amalgamated Sugar Co.
 Boise Cascade
 Idaho Power
 Morrison Knudsen

Grouped by employee count.

2000

6,000-10,000

Albertsons
 Bechtel BWTX Idaho (then - INEL)
 Micron Technology
3,000 - 6,000
 Hewlett-Packard
 J.R. Simplot Co.
 Potlatch Corp.
 Sears Roebuck and Co.
 St. Luke's
2,000-3,000
 Ricks College
 Saint Alphonsus

2011

7,000-8,000

St. Luke's
6,000-7,000
 Wal-Mart
5,000-6,000
 Micron Technology
4,000-5,000
 Albertsons (Supervalu)
3,000-4,000
 Battelle Energy Alliance
 (INEL Contractor)
 BYU Idaho (formerly Ricks College)
 J.R. Simplot Co.
2,000-3,000
 Saint Alphonsus
 Hewlett-Packard
1,500-2,000
 Fred Meyer (Kroger)

Source - IDAHOSTATESMAN.COM

Chuck Wagon Beans

2 cans (28oz each) baked beans
 3 cans (16 oz each) kidney beans, rinsed and drained
 2 cans (15 oz each) pinto beans, rinsed and drained
 1 lb. smoked kielbasa or polish sausage, sliced
 1 jar (12 oz) pickled jalapeno slices, drained
 1 medium onion, chopped
 1 cup BBQ sauce
 ½ cup spicy brown mustard
 ¼ cup steak seasoning (McCormick's Montreal Steak seasoning)
 In a greased 6-qt. slow cooker, combine all ingredients. Cover and cook on low for 8-10 hours or until heated through.

Yield: 24 servings (2/3 cup each)

Source: Country Woman April/May 2011 issue



Q: Why don't mountains get cold in the winter?

A: They wear snow caps!

Q: Why do birds fly south for the winter?

A: Because it is too far to walk!

Q: How do snowmen greet each other?

A: Ice to meet you!

Q: What kind of ball doesn't bounce?

A: A snowball!

Q: What kind of cake does Frosty like?

A: One with lots of icing and frosting!



Food Drive:

Waldo Agencies Staff collected 238 lbs of food for the Food Bank. On Friday the 16th Slade and Kadence Waldo and Dawson and Gage Mosman picked up the items at each of our offices and delivered it to the Food Bank. They were so excited as this was 118 lbs over last year. Thanks to all that participated!

WALDO WELLNESS NEWS

Wellness Wahoo! Shelly Wilson was chosen for this honor for the month of November. Tawni Maxwell submitted Shelly's name in a "**Wahoo For You!**" saying "Shelly usually brings her lunch and she always brings something healthy and brings it in portions. **WAHOO!**"

Another step in the right direction for health, no pun intended! The November accumulative steps taken by Waldo Staff was 1,743,682 which totals 746.3 miles. If you remember, last month we told you about our intention to walk to Portland and we are well on our way!

Homeowner's Insurance

Bradley Waldo, Insurance Planning Specialist, for Waldo Insurance Agencies

IT IS CRITICAL THAT BUYERS ARRANGE FOR HOMEOWNER'S INSURANCE EARLY IN THE PROCESS OF PURCHASING PROPERTY RATHER THAN WAITING UNTIL CLOSING TO GET INSURANCE. In recent years home insurance coverage has become very unprofitable for the insurance carriers. Underwriting has become extremely tight and premiums have increased to cover costs. The following are just a few common issues that face home buyers in buying insurance for their new home:



1. Updates to the home are very important. Insurance carriers are requiring homes built before 1940 to be fully updated. That includes, but is not limited to, wiring, plumbing, heating and roof. For example, insurance on a home that was built in 1938 could cost double what a home built in 1998 would cost. If you are buying a home that has not been updated it could cost double or triple in insurance premiums.

2. Claims history of the property may also affect the cost of homeowner's insurance or even its insurability. Most insurance companies use a data base service called the Comprehensive Loss Underwriting Exchange (CLUE) to track claims made on the property. Home owners can obtain a copy of the report for their property at www.C.L.U.E. The home Seller's Disclosure Report.com. The buyer can ask the sellers to provide them with this report.

3. The buyer's claim history and credit report may also be used to determine insurability.

What can we do at Waldo Insurance Agencies and Waldo Real Estate? We need to educate our clients to research this in advance to their home purchase. Buyers may want to make obtaining suitable homeowner's insurance a contingency of the sale. As an Insurance Planning Specialist, many times we have clients arrive the day before closing and need to have insurance in place. No research has been done and they are completely shocked (and stressed) when they find out what their home insurance premiums will be. If we can educate our clients in advance we can eliminate this surprise and help them with their home purchase budget.

Trivia

A word can be placed in the parentheses that has the same meaning as the words outside. What is it?

CONCEAL(_ _ _) SKIN

Good luck! Email your answers to Barbara at bjwaldo@waldoagencies.com by 1/14/12.

Winner gets a \$20 gift card to Walmart. Congratulations to Scott Bahem, winner of last months Trivia contest.

New Listing!

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



SUCCESS SECRET: MEASURE YOUR HUSTLE

As coach of the New York Knicks, coach Pat Riley wanted to fire up his team. The team kept the usual stats on scoring, assists, rebounds, and the like, but one year Riley decided to begin measuring hustle: how many rebounds players went for even if they didn't succeed; how many times a player would make an extra effort to snatch up a loose basketball; how often someone would make a grab in a steal attempt.

Riley posted his "Hustle Stats" in the Knicks' locker room after every game. Without any additional comment on his part, so the story goes, Riley's players became a top-level team.

Focus on results, yes, but keep an eye on your level of effort to reach the top.



Very spacious house, approx. 2588 sq. ft. , with approx. 2.05 acres of ground. Major kitchen remodeling was done in 2009 with new vinyl – windows & siding plus composition roof done at the same time. The kitchen / dining area has new Pergo floors, cabinets, counter tops & appliances. Covered deck is also wired for a hot tub. Call Myra Attebery, Sales Associate, ID/OR.
Cell # 208-740-9471

Make New Year's Resolutions As A Family

A new year represents a fresh start, an opportunity to set goals and reset your priorities. Don't just make New Year's resolutions for yourself—get your whole family involved. Consider collaborating on these resolutions for the year:

- Eat dinner as a family. Families seem to be busier than ever these days, so making room for consistent togetherness time is even more important. Think about cutting back on meetings (you and your spouse) and extracurricular activities (your kids) so everyone can eat dinner together most nights.
- Build confidence in children's strengths. Don't spend all your time pointing out your kids' mistakes and weaknesses. Children grow up to be successful and self-reliant because they're sure of their strengths. Give them the confidence to tackle anything.



Where Does Aspirin Come From?

(Aside from the medicine chest) "Take two aspirin and call me in the morning" is a medical cliché, but that doesn't mean that aspirin

is something to ignore. Even Hippocrates, the father of medicine, prescribed an early form of aspirin for patients suffering from minor pains.

Aspirin, known by its technical name of acetylsalicylic acid, belongs to a group of drugs called salicylates. It's commonly used for minor aches and pains, to reduce fever, and to relieve inflammation. Aspirin also inhibits the production of platelets in the blood, making it useful in preventing clots that may cause heart attacks and strokes. In addition, low doses of aspirin administered immediately after a heart attack can reduce the risk of a second attack or damage to cardiac tissue.

Hippocrates and other early physicians used extracts of willow bark or the plant spiraea (found in Europe and Asia) to treat headaches, pain, and fevers.

In 1853, a French chemist named Charles Frederic Gerhardt was the first scientist to create acetylsalicylic acid, but it wasn't until 1897 that chemists at Bayer AG first produced a version of salicin that was gentler on the stomach than pure salicylic acid. The new drug's name, "aspirin," was based on the word "spiraea." By 1899 it was being sold by Bayer throughout the world.

Following World War I, "aspirin" became a generic term, although Aspirin with a capital A remains a registered trademark of Bayer in Germany, Canada, Mexico, and more than 80 other countries.

Keep it Ethical... Be careful to present a true picture of your skills and expertise in all representations to the public.

Waldo Spotlights "Thanks to all that attended our Open House"



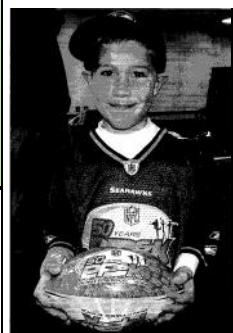
Debbie Gebert ~ winner of the \$50 door prize to Fiesta Guadalajara.

Poinsettias Winners

Stacy Woods ~ Alliance Title
Robin Cozakos ~ Guild Mortgage
JoAnn Vanderway ~ Capital Press



Family Activities



National Contender:
Orin Stipe, son of Broker Kim Stipe, placed 1st in the Punt, Pass & Kick for his age group. He performed in front of a Seattle crowd that boasted 66,007 fans. Way to go Orin!

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Student of the Month:
Dawson Mosman, son of Broker Dee Anne Mosman, was the October Student of the month. Dawson's teacher says, "I really enjoy having Dawson in my class. He is a great friend to his classmates." Good job Dawson!

