

In the early days of filmmaking the people working the sets were called movies and the films were called motion pictures.

★

**Quote of the month:** In preparing for battle I have always found that plans are useless, but planning is indispensable.  
—Dwight D. Eisenhower

The Snickers bar, introduced in 1930 by M&M/Mars, is named after the Mars family's favorite horse, Snickers.



**Tony Kahmann**  
Benefits Planning  
Specialist

## WALDO AGENCIES LAUNCHES A NEW WEBSITE!

We recently launched a new website, [www.udrivebenefits.com](http://www.udrivebenefits.com). While we have been offering insurance and consulting services for health benefits for many years, this new website focuses exclusively on health-related challenges and solutions. Here are some frequently asked questions and answers, which provides a quick introduction to our new website.

### **What is one of the biggest risks facing employers today?**

In talking with many employers, the biggest risk they tell us that they face is that health plan costs are consistently increasing at higher rates than their budgets, which results in cutbacks in benefits and more cost-shifting to employees. With either reductions in or loss of group health plan benefits, such "employee *benefits*" risk becoming "employer *liabilities*".

### **What is UDrive Benefits™?**

UDrive Benefits™ is the name we developed which connotes the idea that employers can actually manage and/or control the cost of their group medical plans. We assert that you can be "in the driver's seat" in managing or controlling

your health plan costs.

### **How can both employers and your employees save money with UDrive™?**

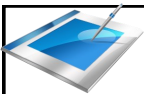
By partially self-funding a modest amount of financial risk, utilizing a "hybrid" medical plan (combining a high deductible health plan with group Health Reimbursement Accounts), and managing their health risks.

### **One of the primary objectives with UDrive benefits™ is to reduce annual premiums. How exactly is that accomplished?**

Employers that offer a partially self-funded plan do so with the objective of reducing health plan costs. This can only be accomplished and sustained, long-term, if employee behaviors change and health improves. If an employer is open to accepting some risk, there is no point in doing so unless health risk can be improved! To reduce health risk we use wellness and incentive programs that help employees and their families to change behavior and become healthier. As employees' health improves, only if the employer is partially self-funded can it get a "return on investment" (ROI) from wellness programs. *Submitted by Tony Kahmann*



**How can you use the whole lemon without waste?** Simple...place the lemon in the freezer section of your refrigerator. Once the lemon is frozen, get your grater, and shred the whole lemon (no need to peel it) and sprinkle it on top of your foods. Sprinkle it on your whiskey, wine, vegetable salad, ice cream, soup, noodles, spaghetti sauce, rice, sushi, fish dishes. All of the foods will unexpectedly have a wonderful taste, something that you may have never tasted before. Most likely, you only think of lemon juice as vitamin C. Not anymore. Now that you've learned this lemon secret, you can even use lemon in instant cup noodles. What's the major advantage of using the whole lemon other than preventing waste and adding new taste to your dishes? Well, you see lemon peels contain as much as 5 to 10 times more vitamins than the lemon juice itself. And yes, that's what you've been wasting. But from now on, by following this simple procedure of freezing the whole lemon, then grating it on top of your dishes, you can consume all of those nutrients and get even healthier. Lemon peels are health rejuvenators in eradicating toxic elements in the body. So place your lemon in your freezer and then grate it on your meal every day. It is a key to make your foods tastier and you get to live healthier and longer! That's the lemon secret. *~ Submitted by Lucy Field*



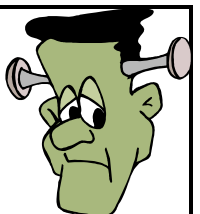
### **The tablet is taking over on college campuses**

Remember when a "tablet" was something you took for a cold? Today's college students may not. Tablet computer ownership among young people has tripled in the past year, according to the Pearson Foundation, an independent nonprofit organization that promotes literacy and learning.

Ninety percent of the 1,400 students in the survey say that tablets like the iPad are useful for educational purposes, with 60 percent claiming they aid studying and help them perform better in class. And 60 percent of college and college-bound students expect tablets to replace textbooks in just five years, as digital works become more dominant.

# October Events

- 10/05 - All Employee Meeting - 8:00 a.m.
- 10/09 - Malheur County Board of Realtors Meeting
- 10/12 - Insurance Personal Lines Meeting - 8:00 a.m.
- 10/15 - Happy Birthday Carla Bourque!
- 10/16 - Real Estate Office Meeting
- 10/17 - Payette County Board of Realtors Meeting
- 10/19 - Insurance Commercial Lines Meeting - 8:00 a.m.
- 10/31 - Happy Halloween!



## Local Attraction

### Idaho Botanical Gardens



The Idaho Botanical Garden is a living museum providing visitors with a stimulating experience in nature. Garden features include native and exotic plant communities, theme and display gardens, and education programs. The Mission

of the Idaho Botanical Garden is to provide a full garden experience for all ages that enhances community quality of life through plant collections, our education programs, and our entertainment, cultural and community events. *More information at [www.idahobotanicalgarden.org](http://www.idahobotanicalgarden.org)*



#### DATES AND TIMES TO VISIT.

March 14-November 15  
Monday-Friday: 9 a.m. to 5 p.m.  
Saturday & Sunday: 10:00 a.m. to 6 p.m.

Summer Evening Hours New  
Tuesday, May 1 - Tuesday, October 30  
Tuesdays and Fridays open until dusk or 9 p.m.\*

Stroll for the Heart and Soul  
Tuesday and Thursday mornings  
May 1 - October 31  
7:30 a.m. - 9 a.m.  
Free admission

November 16-March 13  
Monday-Friday: 9 a.m. to 5 p.m.  
Saturday & Sunday: CLOSED

#### Repurposed Pumpkin Patch

Steve left his big city investment firm to start a new life in the country. He bought a farm with a pumpkin patch growing next to the old farm house. He decided he knew what was best for that little plot of land and decided to go into the chicken business. He went to a nearby poultry farm and bought 50 chickens.

"That sure is a lot of chickens for that little bit of land," remarked the poultry farmer.

"Don't worry. I am used to big business. I've done it all my life. I'll do fine," replied Steve.

A week later, Steve returned to the poultry farm.

"I need another 50 chickens," he said to the chicken farmer. "Wow, you sure are serious about this chicken raising," commented the farmer. "Well, yeah, I just need to iron out a few problems with these new chickens," Steve replied. Problems?" asked the farmer.

"Uh huh," answered Steve. "I'm pretty sure I planted the first batch too close together."



#### Clothes Dryer Fires Cost \$35 Million a Year ~ Source: USFA

An estimated 2,900 clothes dryer fires in residential buildings are reported to U.S. fire departments each year and cause an estimated \$35 million in property losses, according to a new government report. The report by the U.S. Fire Administration (USFA) said:

1. 84 percent of clothes dryer fires took place in residential buildings.
2. Clothes dryer fire incidence in residential buildings was higher in the fall and winter months, peaking in January at 11 percent.
3. Failure to clean (34 percent) was the leading factor contributing to the ignition of clothes dryer fires in residential buildings.
4. Dust, fiber and lint (28 percent) and clothing not on a person (27 percent) were, by far, the leading items first ignited in clothes dryer fires in residential buildings.
5. Damaging fires can occur if clothes dryers are not properly installed or maintained.
6. The report notes that lint, a highly combustible material, can accumulate both in the dryer and in the dryer vent. Accumulated lint leads to reduced airflow and poses a fire hazard.
7. Reduced airflow can also occur when foam-backed rugs or athletic shoes are placed in dryers.
8. Small birds or other animals nesting in dryer exhaust vents is another hazard. A compromised vent will not exhaust properly.

We at Waldos interviewed Justin McKerrow, local business owner of Freedom Cleaning Services, about their dryer vent cleaning service and this is what we learned from him. "Do your clothes take forever to dry? Do you feel your dryer has overheating or performance issues? Do you often receive high electric bills? Most people assume it's the dryer. But it may not be your dryer. It may be your vent! Freedom Cleaning Services handles all types of accounts, from concerned homeowner, to very large apartment buildings that may have multiple dryer units. We proudly service the Treasure Valley area. We will provide quality dryer vent cleaning, vent solutions and answers to any of your questions or concerns."

#### Freedom Cleaning Services

Justin McKerrow  
208.921.3450



#### Kid's Corner Have a Happy Halloween!

What's a monster's favorite bean? A human bean.

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



## 65 WAS THE MAGIC NUMBER

*Submitted by Mike Ward ~ Life and Health Insurance Producer*

65 used to be the age we became eligible for maximum benefits under Social Security and became eligible for Medicare Benefits. Things do change and maximum Social Security benefits are not available until age 67 plus. Medicare Benefits still start at age 65 for most people. Special enrollment, prior to age 65, is available for disability and special needs. If you are not already enrolled in Medicare, you must take steps to enroll prior to age 65. You can enroll three months prior, the month of, and three months after your birth month of attaining age 65. If you do not enroll when you qualify, you may be subject to penalties upon enrolling at a later date. Enrollment in Medicare is not automatic. You must do an actual enrollment through Social Security at the local office or online. Here is a checklist to help understand the enrollment process.

#### 7-9 months before your 65th Birthday:

- Contact your local social security office. They can advise when to apply and what information you will need to do so. You may also apply online but make sure you fully understand the process first.
- Review your current Health policy to find out if it will continue past age 65. If you have group medical, will it allow you to waive Medicare until a later date?

#### 4-6 Months before your 65th Birthday

- Become familiar with Medicare part A, B, C, and D. Will you need coverage besides basic Medicare or instead of Medicare and what are your eligibility issues?
- Call me, Mike Ward, to review Medicare eligibility and options. I will provide a free, no obligations consultation to help you understand your options and avoid penalties and /or loss of eligibility.

It's always a good idea to learn about your eligibility options early when it comes to Medicare.

*For all of your Life and Health Insurance needs please contact agents*

***Trisha Seese and Mike Ward***  
*Of Waldo Agencies at 541.372.5301*

### Autumn Activities: Three Fall Fitness Ideas

As the temperature drops and days get shorter, we still want to enjoy the outdoors. There is no reason why we can't and there are some great activities we can do to get some exercise, all while having fun. The best part of exercising outdoors during autumn is that you don't get overheated. Remember, however, as days get cooler, dress more warmly to be sure you don't catch a seasonal cold.

The great thing about most of these activities is that they provide both strength and cardio benefits!

#### 1. Rowing, Canoeing, and Kayaking

If you live near water (lake, ocean, or river), try getting in some rowing or kayaking. Rivers aren't as full, which will make navigating more difficult terrain (white water and rapids) a bit easier. It is a great way to see the sites!

- **Targets:** Upper body strength and cardio. Rowing, however, provides a great lower body workout as well. **Calorie Burn:** You can burn up to 413, 502, or 561 calories an hour depending on intensity (numbers are reflective of light, moderate, and vigorous intensity respectively) for rowing; and 295 calories per hour for kayaking.

#### 2. Outdoor Boot camp

Some cities, such as Boston, have boot camp classes that go outbound in the nicer weather.

- **Targets:** Full body strength and cardio. **Calorie Burn:** You can burn up to 472 calories an hour.

#### 3. Golf

Golf is a game that can be enjoyed all the way through the fall. Don't rent the golf-cart, however, as walking will give you a lower body workout and some cardio.

- **Targets:** Upper and lower body strength. **Calorie Burn:** 207 calories per hour.

And, although these don't necessarily burn as many calories, don't underestimate the power of apple picking and pumpkin picking ... not to mention pumpkin carving! So, don't let the change of season slow you down—keep moving and enjoy! ~ Source - Sheer Balance.



"Like" Waldo Real Estate on Facebook at [www.facebook.com/waldoagenciesRE](http://www.facebook.com/waldoagenciesRE)

## What People are Saying



Myra Attebery  
Sales Associate

"Our agent was Myra Attebery and all of her dealings with us were in the "excellent" category. She was a joy to work with and "YES" we would work with her again in the future if the need arises."  
~ Rudy and Lelah Henggeler



John Faw  
Principal Broker

"John Faw made my first home buying experience a joy!"  
~ Lionila Solis

### RENT-TO BUY Schemes

Con artists who use the rent-to-buy scheme tell you to surrender the title to your house as part of a deal that allows you to stay there as a renter and buy it back later. They say that surrendering the title will let a borrower with a better credit rating get new financing and prevent the loss of the home. But the terms of these deals usually are so expensive that buying back your home becomes impossible. You lose the house and the scam artist walks off with the money you put into it. Worse, when the new borrower defaults on the loan, you're the one evicted.

In a variation, the scam artist raises the rent over time so you can't afford it. After missing several rent payments, you're evicted, leaving the "rescuers" free to sell the house.

In a similar equity-skimming scam, fraudsters offer to find a buyer for your home, but only if you sign over the deed and move out. They promise to pay you a portion of the profit when the home sells. Once you transfer the deed, they simply rent out the home and pocket the proceeds while your lender goes ahead with the foreclosure. The result: You lose your home—and you're still responsible for the unpaid mortgage because transferring the deed does nothing to transfer what you owe on the mortgage. *Source ~ FTC Facts For Consumers*



## Mushroom Soup

1 small onion (cut in small pieces)

2 stalks celery, diced

1 big carrot (cut in small pieces)

Butter

2 pints sliced mushrooms

1 tsp chicken base (or to taste)

cornstarch or flour

¾ cup Coffee Mate



Sauté onion, celery and carrot in butter until tender. Add mushrooms and sauté until tender. Put about 4 inches water in pot and heat. Add chicken base to hot water. Add all of the mushroom mixture and the Coffee Mate to the water. Take some additional hot water and additional coffee mate and mix with flour or cornstarch to thicken.

Add to the soup mixture until desired consistency. Heat thoroughly, but do not boil. Serve.

time for comfort food....

Submitted by  
Ellen Martinez  
Commercial Lines Producer





**FRAGRANT HOME**

To keep the air in your home fragrant during the autumn months, cut a length of panty hose, put your favorite spice blend inside, tie both ends and place it just inside a heating vent.



Or add some spices to the vacuum cleaner bag. This is a great way to use up kitchen spices that are older than six months and have lost their strength and pungency.

**New Listing!**

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



**\$330,000**



Breathtaking home with everything on your wish list. Walk in the front door to the kitchen of your dreams, to the large living room that overlooks Emmett, Squaw Butte and Bogus Basin, to the cozy dining room with pellet stove. Nice deck with evening shade. Here is the shop of your dreams. 36x36 with 2 overhead doors, covered RV area & 2 large garden sheds. Underground sprinklers for easy care. Some acreage is in new hay with lots of water shares.

Carla Bourque, Sales Associate, ID. Cell - 208-409-5317  
 Cathy Myers, Sales Associate, ID Cell - 208-695-7369

**Waldo Spotlights**



Waldo Agencies was pleased to host The Mentoring Network's summer picnic at the Waldo's farm. **Personal Lines Producer, Brad Waldo, is actively involved with the Mentoring Network.** The Mentoring Network, Inc. serves five rural school districts **Nampa, Caldwell, Parma, Homedale, Vallivue** offering school-based mentoring to at-risk students, grades 1st-8th. The goals of the mentoring program are to improve at-risk students' attendance, grades, and behaviors through friendship building with responsible, caring adults (18yrs. and older) who meet with their student one hour, once a week, on the school grounds, during the school year. The motto at **The Mentoring Network** is: "One hour a week and we can become a role model, a friend to some young kid that has no one else to look up to for support or help. Maybe, just maybe, we can break that cycle in their life."

For more information about The Mentoring Network go to: [www.mentoringnetworkid.org](http://www.mentoringnetworkid.org)  
 Thanks to all that attended and helped make this a successful evening.

