

**Quote of the month:**  
**Failure is not fatal,**  
**but failure to change might be.** —John Wooden



Submitted by John Forsyth,  
Commercial Insurance  
Producer

### “Office Printers Provide Opportunity for Data Theft”

Printers, copiers and fax machines are no longer “dumb” pieces of computer hardware. In an effort to make things more efficient for users, manufacturers have started building their office machines with integrated flash memory and sometimes hard drives. When you press “print”, a copy of the document is stored on the hard drive for future reprinting. Hmm, this could cause a problem if your printer is networked and anybody who can

connect has the potential to access stored data and you were printing confidential documents. To add to the problem, printers and copiers are often in break rooms and areas open for visitor access, which creates tempting bait for data thieves. A data thief may prefer to steal your printer than work on taking a hard drive out of a safe. If your printer is stolen, you have more than just a property loss, you now have a potential data loss which may include personal information.

### Solution:

**Relocate the devices** – no public access.

**Know your capabilities** – read the manual, learn the features and learn how to secure them.

**Enable security options** – Almost all printers with internal storage have security options, requiring passwords to access stored documents. Turn on these features and test them over the network and also from the physical printer interface.

Printers and scanners are now prime targets for data thieves, and the only way to truly combat that threat is through employee awareness and training. Now you know. The next step is to take action. *Source~ Neal Custer — Idaho Statesman*

### “NOMOPHOBIA”



Short for “no-mobile-phobia,” nomophobia is the fear of being without phone. Sixty-six percent of users in the United Kingdom recently surveyed said they suffered from nomophobia. We’d guess the percentage would be even higher in America. *Source—The Los Angeles Times*

### SILENCE THE SELF-DOUBT RUMBLING IN YOUR HEAD

Do voices in your head talk you out of success or discourage you from trying anything new? It’s not schizophrenia: Lack of self-confidence can sabotage your efforts. You can silence those mental words of doubt with these strategies:

• **Be fully prepared.** Self-doubt can take control when you’re not 100 percent on top of what you need to know. Do your homework thoroughly. Anticipate questions and obstacles so you can plan a response. Look for gaps in your knowledge, and fill them until you’re more informed than anyone else on your goals.

• **Visualize success in detail.** When you know exactly what you want to accomplish, you’ll be better positioned to bring your goal to life. Nail down the specifics: What does your idea look like, inside and out? What will it do, and not do? What impact will it have? Before every meeting or presentation, spend some time imagining exactly how you want things to go. With a clear script in your head, you’ll be less prone to get distracted by nerves or fear.



• **Confront your doubts.** Listen to your negative thoughts. Are they telling you something you need to know? Though you don’t want your fears to overcome you, you shouldn’t dismiss them out of hand. Address the issues as they bubble up in your mind. You can remove their sting by facing them directly.

### FAMILY FINANCES, LIES, AND WARNING SIGNS

We expect a certain amount of discretion when discussing financial matters: How much money you make, how much you paid for those earrings, and so forth. But there should be no secrets between spouses, right?

Well, sometimes there are. A survey by the Denver-based National Endowment for Financial Education found that among couples, 31% have deceived their partner about money. More than 50% admit to hiding cash or minor purchases, and 34% said they’d lied about either their income or their debt. The consequences can be severe: 16% of survey participants said their dishonesty about money resulted in divorce. NEFE advises partners to watch out for these warning signs:

- Reluctance or anger around discussing finances
- Major purchases made without discussion
- Bills or charges for purchases you weren’t aware of
- Lines of credit secretly opened in your partner’s name—or yours

## September Events

- 09/03 - Labor Day! All Offices Closed!
- 09/07 - All Employee Meeting - 8:00 a.m.
- 09/11 - Happy Birthday Tawni Maxwell!
- 09/11 - Malheur County Board of Realtors Meeting
- 09/14 - Insurance Personal Lines Meeting - 8:00 a.m.
- 09/15 - Happy Birthday Kim Speelman!
- 09/18 - Real Estate Office Meeting
- 09/19 - Payette County Board of Realtors Meeting
- 09/21 - Insurance Commercial Lines Meeting - 8:00 a.m.
- 09/22 - Happy Birthday Brad Waldo!



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## Navigating Short Sales: What to Do When the Sale Price Leaves You Short ~ Part 5 of 5

If you're thinking of selling your home, and you expect that the total amount you owe on your mortgage will be greater than the selling price of your home, you may be facing a short sale. A short sale is one where the net proceeds from the sale won't cover your total mortgage obligation and closing costs, and you don't have other sources of money to cover the deficiency. A short sale is different from a foreclosure, which is when your lender takes title of your home through a lengthy legal process and then sells it.

**5. Don't expect a short sale to solve your financial problems.** Even if your lender does approve the short sale, it may not be the end of all your financial

woes. Here are some things to keep in mind:

· You may be asked by your lender to sign a promissory note agreeing to pay back the amount of your loan not paid off by the short sale. If your financial hardship is permanent and you can't pay back the balance, talk with your real estate attorney about your options.

· Any amount of your mortgage that is forgiven by your lender is typically considered income, and you may have to pay taxes on that amount. Under a temporary measure passed in 2007, the Mortgage Forgiveness Debt Relief Act and Debt Cancellation Act, homeowners can exclude debt forgiveness on their federal tax returns from income for loans discharged in calendar years 2007 through 2012. Be sure to consult your real estate attorney and your accountant to see whether you qualify.

· Having a portion of your debt forgiven may have an adverse effect on your credit score. However, a short sale will impact your credit score less than foreclosure and bankruptcy.

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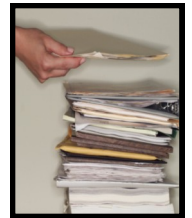
## CONQUERING THE PAPER PILE UP



Stephanie Culp, a professional organizer, recommends 12 steps to help you manage the paper in your life.

~ Submitted by Robert Curtis~  
President of Waldo Risk Consulting Group

1. Handle your mail. Get rid of the junk immediately and sort the rest.
2. Overcome information anxiety. You don't need to be informed about everything.
3. Be realistic. Clip what's important and throw the rest away.
4. Decide now— to read it, file it, pay or do it.
5. Make priorities— first things first.
6. Stop procrastinating.
7. Stay away from a copy machine.
8. Carefully select what you file, most of it you'll never look at again.
9. Keep filing systems simple.
10. Learn to let go of the past—save few mementos.
11. Clean out your files at least once a year.
12. Spend the last 10 minutes of each day taking care of the papers on your desk.



## KIDS CORNER ~ READ THIS!

It's back to school time again.

To help you stay safe and healthy, don't forget these important tips.

- Work with your parents to plan the safest route to school. Stay away from parks, vacant lots, and other places where there aren't many people around.
- Choose a buddy to walk or bike with—a brother or sister, a friend, or a neighbor.
- Know your phone number, address, and emergency numbers.
- Don't talk to strangers. A stranger is simply anyone who you don't know or trust. Never accept a ride or gifts from a stranger.
- If you must be home alone, check in with a parent or neighbor as soon as possible. Get permission first to do other things like playing with friends.

# FALL BULBS = SPRING FLOWERS

Planting bulbs in the fall to welcome their blooms in the spring is a pretty simple idea, but you've got to know how to do it right. For the greatest success, bulbs should be planted about six weeks before the ground freezes. When you plant the bulbs you also need to water them.

**Here are a few more tips to help you get those beautiful spring blossoms going in the fall:**

- **Plant your bulbs at a depth three times their height.** Increase this if you live in a cold climate to ensure survival over the years. If you're planting a group of bulbs, remember to plant each bulb at three times its width from the previous bulb.
- **When planting tulip and daffodil bulbs** (and other teardrop-shape bulbs) the pointy end should be up. If you can't tell (sometimes it's hard to distinguish), just plant the bulbs on their sides.
- To keep track of your bulbs, try planting at least one grape hyacinth (muscaris) in the middle of a grouping. This bulb will sprout leaves in the fall, so you won't accidentally dig into a planted bulb or group of bulbs.
- **Use a slow-release bulb fertilizer.** Sprinkle the fertilizer on the ground after planting, in the spring when you see breakthrough growth, and after the flowers are gone.
- **Try adding some sharp gravel in the hole where you plant.** It can keep away some underground dwellers who would like to make dinner of your bulbs.
- **Don't neaten up the dying foliage** after your bulbs have flowered. This browning of the leaves is a photosynthetic process and feeds the bulbs so that they can come back the following year.







# Local Attraction



No overnight camping sites are available within the park, but there are multiple free camping areas above and below the dam. Water is not available at these sites.

- The Swan Falls day-use area includes:**
- A picnic area
  - ADA accessible restrooms
  - A portage trail around the dam for boaters
  - The Swan Falls area is a favorite with outdoors enthusiasts and provides many recreational activities, including:
    - Fishing
    - Rafting
    - Boating
    - Mountain biking
    - Upland game bird and waterfowl hunting

Swan Falls Dam is on the Snake River about 40 miles south of Boise. Built in 1901 to provide electricity to nearby mines, it is the oldest hydroelectric generating site on the Snake River. Idaho Power built a new power plant in the mid-1990s. The old plant is decommissioned and is now a historical display. For security reasons, tours of the facilities may be available one week in advance and by appointment only. Arrange a tour by calling 208-736-3458.

# Swan Falls



## Sleeping as You Get Older

As we get older, our sleep needs can change. It is understood that children and adolescents need more sleep than adults, but surprisingly, older adults may also need to get more sleep. It is recommended that seniors get at least seven hours of sleep, but some need up to nine hours per night.

Unfortunately, many seniors struggle to get the sleep they need. Sleep disturbances can increase with age. Older adults often find it difficult to fall asleep, and they sleep less deeply. They also tend to wake up more during the night. Older adults also often find that they get sleepier earlier in the evening and if they do not shift their bedtime earlier, they can lose needed sleep time.

Why do seniors have these common sleep problems? As you age, your body produces less melatonin, the sleep hormone. You can also become more sensitive to environmental disturbances—temperature, sounds, and light. Finally, seniors have more medical problems, which can lead to unsettled sleep patterns. Poor sleep can lead to depression, decreased attention spans, memory problems, increased risk of falls, and greater use of over-the-counter sleep aids. This can all lead to a lower quality of life.

Many seniors depend on daytime naps to counteract the problems associated with diminished night sleeping. There are some treatments that can help. Your doctor can recommend ways to safely get the sleep you need. You should also make good nutrition and daily exercise a part of your life. These contribute to your general well-being, which promotes good sleep habits as well.

# HONEY TRIVIA



## September is National Honey Month

1. How many eyes does a honey bee have?
2. What is another name for honey wine?
3. How many sides does each honeycomb cell have?
4. How many wings does a honey bee have?
5. What are male bees called?
6. How many flowers does it take for honey bees to produce one pound of honey?
7. How far does a hive of bees fly to collect enough nectar for that one pound of honey?
8. True or False: Bees don't sleep.
9. How fast do bees' wings beat?
10. What is the average number of bees in a hive?

Submit your answers to Barbara @ [bjwaldo@waldore.com](mailto:bjwaldo@waldore.com) to win a \$20 gift card to Jolts and Juice in Ontario.

## Don't get too close!

### A long-range view of personal space

Science Personal space is . . . well, personal. We don't like strangers getting too close, and we're only comfortable allowing very close friends and family members to get really close. Although personal space varies somewhat in different cultures, most humans consider a bubble of about 18 inches to be "intimate space," limited to family, good friends, and pets.

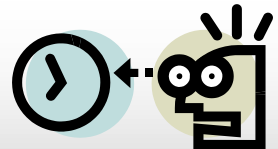


Beyond that, a personal zone extends from about 1.5 to 4 feet, where acquaintances and casual friends can enter. After that, a social space of 4 to 12 feet is where we feel comfortable with new people or strangers, and anything outside that zone is up for grabs.

All this space is apparently controlled by the amygdala, the region of the brain that recognizes and regulates emotions like fear. In an article on the Live Science website, Ralph Adolphs, professor of psychology and neuroscience at California Institute of Technology, explains that this belief stems from examination of a patient with lesions on her amygdala who felt no discomfort no matter how close anyone got to her.

So when someone gets in your face, maybe you can blame your instinct to clobber him on your amygdala.

## MEET THAT DEADLINE— WITH THESE GUIDELINES



The surest route to success is to earn a reputation for always meeting your deadlines—at work, in school, and in your personal life. When people know they can trust you to keep your promises on time, you'll be sought out and valued for your reliability and performance. Here are a few keys to hitting the mark:

- Give yourself some breathing room. Build a little more time than you think you'll need into each deadline. This will let you deal with interruptions and unexpected setbacks.
- Post visible reminders. Don't just jot down an end date on a Post-It note. Record deadlines on all your calendars, and place notes where they'll be visible so there's no chance you'll forget your commitment.
- Plan your work. Go backward from your end date to determine milestones and checkpoints you need to meet along the way. Know when and how you work best, and schedule your time around that so you'll be at your peak efficiency.





**DON'T TALK TO THE PARROT**

Sheila's dishwasher quit working. It was still under warranty, so the company sent a repairman named Oscar to fix it. Oscar showed up the next morning just as Sheila was getting ready for work. "OK" Sheila said. "There's the dishwasher. I have a dog named Spike, but he won't bother you. But whatever you do, don't talk to my parrot. That's very important."

"Got it," said Oscar. "Don't talk to the parrot." Sheila left, and Oscar got to work. Spike, a mean-looking Rottweiler, slept peacefully next to the refrigerator. But the parrot, whose cage hung in the kitchen window, talked the entire time. And his vocabulary seemed to consist exclusively of profanity and insults.

After a while, the constant stream of invective got on Oscar's nerves. He finally finished his work on the dishwasher and prepared to leave when the parrot said, "Lazy! Stupid! Jerk! Useless!"

Oscar snapped. "Shut up, you stupid parrot! Just shut up!"

To which the parrot replied, "Spike—get him!"

**New Listing!**

**Waldo Real Estate**  
 937 S.W. 30th St. Ontario, Or  
 Office 541-889-8160



**\$186,800**



Wow!! Attached by breeze way are two double car garages, four single garages and large covered carport to accommodate 6 more vehicles. .75+/- acres close to golf course and Ontario airport. Nicely landscaped with garden area, lots of flowers and berries, small pasture, apple trees. 1759+/- sq ft home with lots of windows to view garden and flowers.

*Carol Eldred, Principal Broker, e-PRO, OR/ID*  
 208-741-9977 Cell



**Annual Company Picnic**



On August 14th the Waldo Agencies company picnic was held at Dave and Barbara Waldo's home. A 60's theme provided lots of fun, including live oldies 60's music by Dan McGowen's band, 60's trivia game



(won by Christy Waldo), and the celebration of 3 employees that recently turned 60. The honored "oldies" received a package filled with "age" appropriate gifts. Kadence Waldo dazzled the crowd with her rendition of "My Country Tis of Thee". We played "Name That Tune" and gave gift cards to the winners. John Faw and Scott Lamb were in charge of barbecuing. They served up a delicious batch of chicken to accompany the dishes brought by guests.



Food, fun and entertainment.  
 It was a great evening!

