

Quote of the Month:

“Memory is a way of holding on to the things you love, the things you are, the things you never want to lose.”

~ Kevin Arnold

We look forward to seeing you at our

OPEN HOUSE

from 1:00 to 7:00

on Tuesday, February 13, 2018

at our new location:

378 W Idaho Avenue in Ontario, Oregon
(formerly the Farm Credit Services building)

Ribbon Cutting at 1:00

Who you want to be

A farmer on his way into town pulled over to pick up a young man thumbing for a ride.

The two men began to talk, with the younger man sharing his experiences of his solo hiking and camping adventures.

“So what do you plan to do when this is over?” the farmer asked.

The young man mapped out his plans of a university education, graduate school, a job with a fancy title and a huge salary, future board positions, his own company, and more money than he could spend in three lifetimes. “You know what they say,” the young man remarked. “You should dream big or not dream at all.”

“It’s a pretty big dream,” the farmer said, “but little more than that.”

The farmer continued, “It seems to me that if you wanted to accomplish any of those things you wouldn’t be hitchhiking through small towns. You’d be somewhere else working and building on the knowledge and skills required to help you achieve your goals.”

“Right now, I’m figuring out who I am,” the young man said.

“Why don’t you try figuring out who you want to be?” the farmer replied.

Why Do I Need Personal Umbrella Liability Insurance?

After a hectic work week, Jim Marshall was looking forward to a relaxing weekend with his wife and kids. He was just a few blocks from home when his cell phone rang. He glanced down to see who was calling. That split-second distraction was all it took for him to miss the approaching stop sign.

Jim plowed into the side of a passing car. The accident resulted in serious injuries to the driver and passenger of the other vehicle. Jim was sued, found at fault, and ordered to pay one million dollars for medical expenses, lost wages, and the “pain and suffering” of the injured parties.

Although he had auto insurance, the policy had a limit of \$300,000. That meant that unless Jim had another way to pay the remaining \$700,000, his assets (retirement savings and college funds for his teenage sons) were at risk of being garnished. Fortunately Jim was able to keep his assets because he had a personal umbrella liability insurance policy to cover the remaining balance. Just as an umbrella shields you from the rain, an umbrella insurance policy protects you from a downpour of that worst-case scenario where you could lose everything in a lawsuit. Even if your assets are few, umbrella insurance also protects your income; in some settlements, wages can be garnished up to 10 years.

In addition to extending the limits of your auto and homeowners policies, umbrella insurance also covers personal injury claims, including false arrest, libel and wrongful eviction, typically excluded by those policies. Dependent teenage drivers on your auto policy are also covered.

Why put your nest egg, retirement savings, and other hard-earned assets at risk? Umbrella insurance is an affordable layer of protection typically starting with one million dollars in coverage, with additional coverage available if your financial situation changes. Contact Waldo Insurance, Inc. today for more information.

Little Liars

Research by McGill University of Montreal found that by age 3, roughly 40 percent of children begin telling lies—even though they know it is wrong. The good news is that most tots aren’t great liars. Studies conducted in the United Kingdom, Japan, China, West Africa, and North America revealed that when pressed for more information, little ones will often betray their own deception with a smile or other facial expressions, or by uttering the truth. The bad news is that once these children turn 4 years old, 74 percent of them will engage in telling lies and become better at maintaining their falsehoods when questioned.

Researchers believe that children under 4 take their cues on honesty from parental examples. As they grow older, their attitude toward truth telling versus lying is influenced by the consequences attached to the information. An older child may be willing to rat out or accuse a sibling, but won’t own his or her share of the blame in a misdeed.

What can parents do? Start addressing the situation when your children are young. Share stories that have a moral with little ones so they have an example that is easy to understand and remember. Use positive reinforcements to stress the importance of honesty when they are communicating and sharing information with you—even when that information isn’t good. Finally, be a role model for honesty in your household, because your children are watching everything you do.

♥ February Events ♥

2-12 HAPPY BIRTHDAY Barbara Waldo!

Tuesdays & Wednesdays 8:00 A.M. - Agency Department Meetings



New Listing!

5800+ sq. ft. commercial building on a corner lot. There is a fire suppression system, commercial range hood, walk-in cooler and two bathrooms. The building is across the street from City Hall in Weiser Idaho.

\$145,000. #173-17

Call Anthony Hackman,
Broker, OR/ID
541-216-0101 cell
See this property at
<http://www.waldore.com/>

Waldo Real Estate
378 W Idaho Ave
Ontario, OR 97914
541-889-8160



What People Are Saying



Dee Anne Mosman
Broker, GRI,

"Dee was so patient with us while we looked for the perfect house! She was amazing. We definitely will use her when we are looking for another house."

~ Tiffany Britton

Local
Friendly
Professional



PRESIDENTIAL WISDOM

A college student sought part-time employment to support himself during the school year. On a Friday, he was offered a stenographer position. He accepted and explained to his new employer he'd be able to start the following Wednesday. The employer agreed, and the young man arrived ready to work on the appointed day.

"I like your promptness and enthusiasm," said the employer when the student arrived that morning. "But I do have one question. Why couldn't you start until today?"

"Well, you see, sir," replied the young man, "I had to find a typewriter and figure out how to use it."

That young man was Herbert Hoover, who later remarked: "No difficult or simple job ever gets done until someone decides right now to do what it takes to get the job done. Unfortunately, too many people stand by ready to carry the stool when there is a piano to be moved."

What makes Old Faithful so faithful?

Yellowstone Park's Old Faithful geyser erupts every 90 minutes, sending water and steam high into the air to the delight of spectators. According to the Science Magazine website, geophysicists have identified the origin of all that water. Listening to natural vibrations (instead of relying on seismic waves produced by explosives that would damage the park's environment), the scientists discovered a region of porous rock 200 meters across and 50 meters deep slightly to the west of the geyser. The underground tank contains hundreds of millions of liters of water heated by magma, so there's no chance of Old Faithful running dry soon.

Saying farewell to the family pet

Our animal companions are members of our families, offering us love and friendship while increasing our compassion and awareness of the world around us. Experiencing the death of a beloved pet can provoke feelings of grief that can be overwhelming at times. That's normal, especially for those who've raised an animal from its birth through its senior years.

Here are a few things you can do to cope with the loss:

- 🐾 **Don't criticize yourself.** It's not uncommon to wonder whether or not you made the right decisions or did everything possible to care for a sick pet. You can't change the past, so don't entertain those thoughts.
- 🐾 **Keep the memory alive.** Consider a small keepsake that will memorialize your pet in some way. A decorative rock with your pet's name chiseled on it can be placed in a favorite lounging spot in the garden. Making a photo album or scrap book devoted to your pet can help you remember the happy times and work through some of your sadness. Offer a donation to an animal shelter or rescue group to help others in need.
- 🐾 **Include your children in the process.** Don't forget to check in with younger members of the household to find out how they are feeling and what questions they might have about illness or death as a result of this event. Check with our local library for books that might help you explain this loss to children.
- 🐾 **Don't forget about your other pets.** Animals grieve the loss of their companions, too. Pay extra attention to the surviving pets in the household. They might stop eating or develop a habit of searching the property for their missing mate. Consult with your vet about helping your other pets manage their grief.

Real Estate 4th Quarter Market Statistics For 2017

Canyon County (Idaho)

Total Listed: 1243 Number Sold: 1203 Avg. Sale Price Sold: 211,241

Residential: Listed: 1228 Number Sold: 1196 Avg. Sale Price Sold: \$209,402

Farm/Ranch: Listed: 15 Number Sold: 7 Avg. Sale Price Sold: \$525,428

Malheur County (Oregon)

Total Listed: 56 Number Sold: 48 Avg. Sale Price Sold: \$1137,562

Residential: Listed: 44 Number Sold: 47 Avg. Sale Price Sold: \$134,851

Farm/Ranch: Listed: 12 Number Sold: 1 Avg. Sale Price Sold: \$265,000

Payette County (Idaho)

Total Listed: 85 Number Sold: 127 Avg. Sale Price Sold: \$172,640

Residential: Listed: 83 Number Sold: 127 Avg. Sale Price Sold: \$174,554

Farm/Ranch: Listed: 2 Number Sold: 0 Avg. Sale Price Sold: \$0

Washington County (Idaho)

Total Listed: 38 Number Sold: 44 Avg. Sale Price Sold: \$192,619

Residential: Listed: 37 Number Sold: 41 Avg. Sale Price Sold: \$166,994

Farm/Ranch: Listed: 1 Number Sold: 3 Avg. Sale Price Sold: \$542,833

Source: Intermountain Multiple Listing Service





SNACK TIME

When they realized they weren't as sharp as they used to be, an elderly couple decided that each of them would write down things they needed to remember on little notepads. One day, while they were watching TV, wife said, "I think I want a snack."

The husband stood to his feet and said, "I'll get it. What do you want?"

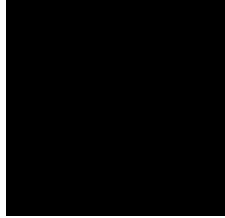
"I want a scoop of ice cream, with chocolate syrup, and chopped nuts," the wife said. "You better write this down so you don't forget."

"I won't forget," the husband replied. "I'll fix it now."

Thirty minutes later the husband returned to the room carrying a plate of bacon, scrambled eggs, and home fries.

The wife began shaking her head, "I told you to write it down," she scolded.

"What did I forget?" her husband asked.



February is National **Cherry** Month

3 delicious reasons to eat cherries (especially after a workout!) You may associate cherries with late spring and summer -- ahh, nibbling on cherries by the pool... we can't wait! But February is indeed National Cherry Month, and since they're super tasty and super good for you, there's no reason life can't be... well, a bowl of cherries right now!

We checked in with SELF contributing experts Willow Jarosh and Stephanie Clarke, registered dietitians and co-founders of C&J Nutrition, to get the health scoop on why you should be snacking on these delicious super treats.

👉 They're packed with antioxidants. Tart cherries, also called sour cherries, are rich in antioxidant compounds including anthocyanins and quercetin, which may play a role in reducing total body inflammation as well as fighting free radicals.

👉 They soothe sore muscles! Tart cherries have been getting a lot of attention lately based on new research suggesting that they may speed recovery and relieve muscle aches and pains after working out. In one study, one group of participants drank 12 ounces of tart cherry juice, two times per day, seven days before running a long race, while another group drank a placebo cherry-flavored drink. The group that drank the tart cherry juice reported significantly less pain following the race.

Clarke and Jarosh add that while tart cherry juice is the type that has been involved in the research so far, sweet cherries are also packed with other antioxidants and nutrition -- they just haven't been the subjects of as much research yet.

Many companies are selling tart cherry juice without added sugar, but it's pretty tart, say Clarke and Jarosh. But it's also sold as a juice concentrate, so you can choose to mix it into other foods (like a smoothie) to temper some of the tartness.

👉 They're rich in vitamins and fiber. Since cherries (both tart and sweet) are a good source of vitamins A and C and fiber, they're a nutritious fruit to include in your diet as another way to strengthen your body's defenses and improve overall health.

SOURCE: Excerpts from <https://www.self.com/story/its-national-cherry-month-3-de>, by April Daniels Hussar

8 Credit Score Myths Even Shrewd Home Buyers Fall For

That small balance you keep on your credit card? Not helping at all.

Forty percent of us think our credit score will climb if we carry a small balance (nope), and 52% don't realize bad credit can increase the amount needed for deposits on utilities (it does!), according to a NerdWallet survey.

"There are quite a few myths and misinformation about credit scores," says Ryan Greeley, author of the "Better Credit Blog." "This stuff isn't taught anywhere, so it's something you have to dig into yourself." The worst time to find out you've got a going-nowhere credit score is when you're trying to buy a home.

Unless you have us to dig for you, that is. Here are seven top credit score myths, and the reality behind them.

Myth #1: Always carry a small balance on your credit card.

Reality: The credit score gods want to know two main things: that you pay your bills on time, and that you don't constantly max out the credit you have.

And yes, one of the items they like to see you pay is your credit card bill — all of it. The only thing a running balance increases is the interest you owe. That's why Erin Lowry, who writes the "Broke Millennial" blog, believes banks and credit card companies probably perpetuated this myth to boost their profits.

Myth #2: It's OK to pay credit cards a day late if you pay them off in full.

Reality: "Missing a payment is the biggest way to hit your credit score," Lowry says. "If you pay a student loan a day late, your score can go down as much as 100 points." So much for that degree making you smarter.

To maximize your score, always pay your installment loans (like car loans and mortgages) on time and in full. You know, like you're supposed to. But also note that actual humans work for financial companies; if you need to pay late for a legit reason, call your lender — before the due date — and have a frank conversation. They'll often help out.

Myth #3: Closing old cards will erase any negative history.

Reality: If it was that easy, we'd all be driving Teslas. Credit-reporting companies keep information on your file for seven years, no matter what.

And actually, the longer you've responsibly used a particular credit card, the better effect it has on your credit score. Remember, you're judged by how much of your credit you're using.

Closing a credit card makes that percentage change for the worse.

Myth #4: If you've never had credit, you have a perfect credit score.

Reality: There's no reason to save your credit virginity for that special something. If you've never used credit, it's anyone's guess how well you'll handle it once you do. Credit reporting agencies call it a "thin file," meaning there's not enough information on you to create a credit score. So if you're a newbie, get an itty-bitty card or loan, and starting fattening up that file.

Myth #5: Checking your credit score frequently will hurt your score.

Reality: How else are you supposed to keep track of the darn thing? It's true that several "hard" checks by companies can ding your score a few points. Hard checks generally happen when you are actually seeking a loan or line of credit, such as a mortgage or credit card. If you check your own, it's called a "soft" check, and it doesn't hurt your score.

So for Pete's sake, check your score and credit report at least annually. It's super easy these days, especially with websites like creditkarma.com, or use a banking app that lets you easily monitor your score. A sudden, unexplained dip could be a sign that identity theft or mistakes are hurting your credit (and keep hard checks to one or two a year).

Myth #6: Paying off a student loan or car loan early will hurt your credit.

Reality: Ah, no. Credit report companies definitely do not punish you for paying off loans early. They might even throw you a parade. (Not really. Put away your princess wave.) While responsibly paying installment loans may be good, paying off those loans is way better.

Myth #7: Your age, sex, and other non-money issues affect your credit score.

Reality: What century is it again? Federal law protects you from credit discrimination based on non-credit issues, like race, color, national origin, or sex. Sure, credit card companies or lenders can ask, but they can't deny you credit based on your answers. Income, expenses, debts, and credit history are what matters.

Myth #8: My credit score can hurt/help my chances of landing a job.

Reality: Actually, this one is partially true, depending on how fancy your job is. If it requires a security clearance or using a company credit card, an employer will want to know how you use credit, or if you're in a financial mess that may make you bribe-able, Lowry says. But don't worry, the employer will ask your permission before pulling your credit report, which is considered a soft pull and won't hurt your score.



Waldo Spotlights



Brad Verigan's adorable little grandson Austin, fully involved in peaceful slumber.



Proud new grandpa, Brad Verigan, lovingly holds his first grandchild, Austin Bradley, who was born November 16, 2017.



Kristie York found Waldo and received a prize of gum and batteries.



Scott Lamb on a successful winter pheasant hunt with his 7-year-old grandson.

Brandon, Donna, John, and Dustin Forsyth during a trip to Chile for a church convention.



Dawna Runnels' son Toby and granddaughter Bristol made this comical, antlered snowman.

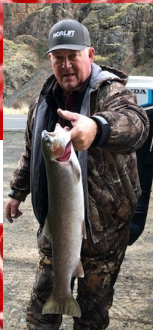


John and Donna Forsyth stayed right below this mountain at Huinacara while visiting Chile.

Dawna Runnels' grandson, AT2 Mason Folkman, was awarded the Marine Corps and Navy Achievement Medal and Junior Sailor of FY17 from Commanding Officer of Electronic Attack Squadron 135.



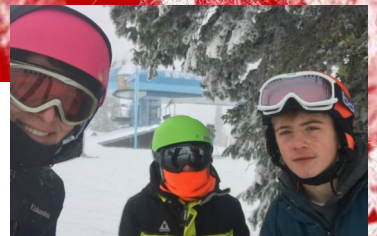
John Faw shows the spoils of a fishing trip.



Dave Waldo with his daughter, Dee Anne Mosman, enjoying the snow after Christmas



Dee Anne Mosman with her sons, Gage and Dawson, snowboarding after Christmas.



Rebekah Wagster's daughters each placed 6th in their classes at Arizona Stock Show in Phoenix over Christmas break. On the left is Sadie showing "Cheeto" and on the right is Claire showing "Black Ice".



Arizona Stock Show in Phoenix over Christmas break. On the left is Sadie showing "Cheeto" and on the right is Claire showing "Black Ice".



Scott Bahem's son Ty received a first place medal at the Mountain View High School wrestling tournament on January 6, 2018 for his excellent wrestling.

