

Quote of the month:

No society ever **thrived** because it had a large and growing class of **parasites** living off those who **produce**. —Thomas Sowell

More than Half of Americans Think Home Prices Will Rise in Year Ahead

More than half of Americans now expect the country's home prices to climb within the next year, illustrating a growing optimism toward the health of the housing industry, according to Fannie Mae's April 2013 National Housing Survey.

The share of people who say home prices will go up in the next 12 months hit a survey high of 51%, while those who believe home prices will go down remained at the survey low of 10% for the fourth month in a row.



By comparison, at the same time last year only 32% expected an increase in home prices.

"Crossing the 50% threshold marks a significant milestone as most Americans believe a housing recovery is truly occurring throughout the country," said Doug Duncan, senior vice president and chief economist at

Fannie Mae. "Reflecting that increased optimism toward housing, the share of Americans who think it is a good time to sell has doubled during the last year. Many homeowners who have been underwater are gradually returning to positive equity, and selling is now becoming an available and attractive option again."

The share of respondents who say now is a good time to sell climbed 4 percentage points in April to 30%, compared to 15% at the same time last year.

Americans' increasing optimism toward the selling market may bode well for continued improvement in housing activity, as recent market data suggest that five out of eight people who buy a home first have to sell, Fannie Mae reports.

The survey also found:

- The average 12-month home price change expectation held steady at 2.7%.
- The share of respondents who say mortgage rates will go up fell 3 percentage points to 43%, while those who say they will go down increased slightly to 7%.
- The share of respondents who said they would buy if they were going to move increased slightly to 65%.

Source: <http://www.houselogic.com/news/home-thoughts/more-half-americans-think-home-prices-will-rise-year-ahead/>



August Events

- 08/02– Happy Birthday Lori Hysell!
- 08/13– Happy Birthday Cathy Myers!
- 08/14 - Malheur County Board of Realtors Meeting
- 08/20 - Real Estate Office Meeting - 8:30 am

PLEASE VISIT:

www.waldore.com

www.waldoagencies.com

www.udrivebenefits.com

Setting a New-School Years Resolution



At the beginning of every year millions of people across America set New Year's Resolutions. Many resolve to exercise, to spend more time with family, to get more sleep – all kinds of things.

This month is the beginning of a new school year for many families. Have you ever thought about encouraging your kids to set New School Year Resolutions? What would they be? Undoubtedly, the new school year brings new hopes and fears. Getting the school year started off on the right foot could go a long way towards making the school year successful.

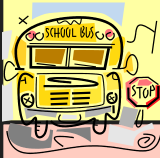
Think about asking your student for 1 or 2 resolutions for the new school year that will lead to a successful year. When considering something new, I know I'm always looking for good ideas. Here are some of the best ideas I've heard so far – I hope they will help you brainstorm with your kids:

- I resolve to finish each day's work before I go to bed.
- I resolve to make one new friend each month of the school year
- I resolve to read one (fun? extra?) book a month
- I resolve to not procrastinate when it comes to getting my work done

I'm sure there are many more great ideas out there. The best ones will probably come from your own student. So ask them to come up with their own resolutions and to write them down in a notebook, put them on a poster, or any central place that will help them keep their goals front and center.

Simple resolutions could really help get your student started off on the right foot. Let the good ideas flow!

Source: <http://www.mutualofenumclaw.com/insurance-news/2012/10/15/setting-a-new-school-years-resolution>



Have a Great Garage Sale

August 10th is National Garage Sale Day. Having a garage sale can be a lot of work, but these tips will help your day go smoothly and can help you make more money.



1. Advertise well.

You can put an ad in the paper, submit your information to Craigslist, upload notice of your sale to Facebook, and tell all your friends. Don't forget to put lots of signs out in your community directing people to your home.

2. Get your neighbors to join in.

If you can find willing neighbors, hold garage sales on the same day. You will enjoy extra traffic and people are more likely to stop and get out of their cars if they think there is a lot of stuff to rummage through.

3. Price things to sell.

If you are looking to make a good profit on your goods, maybe a garage sale is not the way to go. This is the time for you to quickly move things that will be donated if you don't sell them, so price low enough to compel people to buy.

4. Price everything.

Although it seems like a lot of work, place a price tag on every item. People sometimes won't bother to ask for prices if most things are unmarked. Make it easy for buyers to make a quick decision about your goods.

5. Keep things tidy.

A neat and organized selling space will lead to more sales. If your buyers can see your items easily, you'll sell more. Try also to group like items together—toys in one section, kitchen goods in another, and all the clothing in another.





BACK TO SCHOOL: BIKE SAFETY TIPS

THE HARD FACTS

- MORE CHILDREN AGES 5 TO 14 ARE SEEN IN EMERGENCY ROOMS FOR INJURIES RELATED TO BIKING THAN ANY OTHER SPORT. HELMETS CAN REDUCE THE RISK OF SEVERE BRAIN INJURIES BY 88 PERCENT – YET ONLY 45 PERCENT OF CHILDREN 14 AND UNDER USUALLY WEAR A BIKE HELMET.

TOP TIPS

- WE HAVE A SIMPLE SAYING: "USE YOUR HEAD, WEAR A HELMET." IT IS THE SINGLE MOST EFFECTIVE SAFETY DEVICE AVAILABLE TO REDUCE HEAD INJURY AND DEATH FROM BICYCLE CRASHES.
- TELL YOUR KIDS TO RIDE ON THE RIGHT SIDE OF THE ROAD, WITH TRAFFIC, NOT AGAINST IT. STAY AS FAR TO THE RIGHT AS POSSIBLE. USE APPROPRIATE HAND SIGNALS AND RESPECT TRAFFIC SIGNALS, STOPPING AT ALL STOP SIGNS AND STOPLIGHTS.
- TEACH YOUR KIDS TO MAKE EYE CONTACT WITH DRIVERS. BIKERS SHOULD MAKE SURE DRIVERS ARE PAYING ATTENTION AND ARE GOING TO STOP BEFORE THEY CROSS THE STREET.
- WHEN RIDING AT DUSK, DAWN OR IN THE EVENING, BE BRIGHT AND USE LIGHTS – AND MAKE SURE YOUR BIKE HAS REFLECTORS AS WELL. IT'S ALSO SMART TO WEAR CLOTHES AND ACCESSORIES THAT HAVE RETRO-REFLECTIVE MATERIALS TO IMPROVE BIKER VISIBILITY TO MOTORISTS.
- ACTIVELY SUPERVISE CHILDREN UNTIL YOU'RE COMFORTABLE THAT THEY ARE RESPONSIBLE TO RIDE ON THEIR OWN.

SOURCE: [HTTP://WWW.SAFEKIDS.ORG/BIKE](http://www.safekids.org/bike)



What People Are Saying....



Carol Eldred
Principal Broker,
OR/ID

"We couldn't ask to work with a better realtor. Carol Eldred is the best realtor we have ever worked with! She works long hours and won't stop until she gets your property sold for you. Waldo Real Estate is lucky to have her! Thank you so much."
- Margo Denise Maust



**Local
Friendly
Professional**

Protect co-workers—and yourself—by washing your hands

The workplace can be an incubator for disease and infection. Pack a lot of people into a small area, and germs and bacteria can spread like wildfire at any time of year.

No one wants to lose time at work to an illness, or let the team down by staying home sick. Wearing a Hazmat suit to the office isn't very practical, but you can protect yourself and your co-workers with a simple precaution: Wash your hands more often.

Experts recommend washing your hands before and after preparing food, handling an animal, blowing your nose (or sneezing or coughing), touching garbage, and of course after using the restroom. A 2010 study of hand-washing habits by the American Society for Microbiology and the American Cleaning Institute found that 85 percent of people wash their hands after a visit to the bathroom, up from 77 percent in 2007.

Though 77 percent of respondents to a survey said they always clean their hands before touching or eating food, only 39 percent reported that they always wash their hands after coughing or sneezing.

A quick rinse under the faucet isn't enough, though. To stay healthy and safeguard your colleagues' safety, remember these basic hand-washing tips:

- Use plenty of soap.
- Scrub your hands for at least 20 seconds (about as long as it takes to hum the "Happy Birthday" song twice).
- Wash everywhere, especially under and around your fingernails.
- Dry your hands with an air dryer or a clean, disposable paper towel.
- Use a paper towel to turn off the faucet so you don't pick up any germs all over again.
- A hand sanitizer provides some protection when a thorough wash isn't practical, but it won't kill every germ. Choose a sanitizer that's at least 60 percent alcohol, and use enough to make your hands feel damp for at least 10 seconds after application, giving it time to eliminate what germs and bacteria it can.



Kid's Corner

True, but funny facts:

- * Women blink nearly twice as much as men.
- * It is impossible to sneeze with your eyes open.
- * Almonds are members of the peach family.
- * A polar bear's skin is black. Its fur is not white, but actually clear.
- * The strongest muscle in the body is the tongue.
- * Americans on the average eat 18 acres of pizza every day.
- * If the population of China walked past you in single file, the line would never end because of the rate of reproduction.
- * Butterflies taste with their feet. Elephants are the only animals that can't jump.
- * A dragonfly has a lifespan of 24 hours.

Source: www.timmystutor.com

Take a Walk



New research from the George Washington University School of Public Health has shown that the simple act of taking a walk after a meal could reduce the risk of developing type 2 diabetes in older people. A walk after eating reduces spikes in blood sugar that follow a meal.

Exercising is a great way to combat the development of many diseases. This study shows that it might be beneficial to spread out the time you spend exercising instead of having one burst of activity—as long as that exercise is timed correctly. Instead of relaxing, sitting, and watching television after eating, which researchers found was the worst thing you can do, older people can get the most bang from their exercising buck by heading outdoors. In the study, it was found that three short walks after meals were as effective as one 45-minute daily walk.

The research showed that the benefits of this type of exercise were especially helpful for those in their 70s and 80s. Often people in this age range find long periods of exercise too difficult. It may be easier to incorporate intermittent physical activity in this way. Older people also are less able to control blood sugar after meals. The effects of taking short walks after eating were significant in reducing blood sugar for up to three hours after a meal. So, next time you get up from the dinner table, tie on your shoes and take a jaunt around your neighborhood instead of crashing in front of the TV.



Turn the Numbers Around for a Fresh Look

Sometimes you need to turn questions and problems around to generate new solutions. An article from the Inc. magazine website expresses this in an interesting way:

The equation $5 + 5 = \underline{\quad}$ has only one correct answer. But $10 = ? + ?$ has many different solutions—even though both equations produce the same result. Train yourself to turn problems around like this and you'll uncover new and exciting ways to look at the world and create fresh, surprising answers.



The Face is Familiar...

Flamboyant actor Douglas Fairbanks inspired a lot of stories. One hot day, Fairbanks was driving down an English road when he spotted an aristocratic-looking gentleman, obviously suffering in the summer heat. Fairbanks stopped and offered him a ride, and the two men drove back to Fairbanks' mansion, Pickfair, for a drink.

The man looked familiar, and he certainly knew a lot about Pickfair, Fairbanks, his friends, and the estate. After talking for a long time over drinks, Fairbanks made up an excuse to ask his secretary a question: "Who is this guy?" he whispered. "I just know he's Lord Somebody, but I can't remember his name."

The secretary whispered back: "That's the butler you fired last month for getting drunk."



Run the Right Race

In a village long ago lived a young boy who loved nothing as much as competing in athletic contests. Because he was fit and strong, he usually triumphed, and he grew to love the adulation he received from the villagers around him.

One day he challenged two other youths to a race from one end of the town to the other. The villagers all lined up to watch. The boy won, and the townspeople cheered wildly.

"Another race!" the boy demanded, greedy for more praise. "Who else will race with me?"

Two more young men stepped up, and again the race was run. And once again the boy won, and he laughed in pride as the villagers cheered—though they were a little less enthusiastic than before.

"Who else?" The boy looked around. "Come on, are you all afraid?"

An old woman was watching the races, and she grew annoyed at the boy's arrogance. So she prodded two elderly men to challenge him. They could barely make their way to the starting line, but they seemed willing to compete.

"What's this?" The boy was puzzled. How could he win the applause he craved by beating two old men who could hardly stagger two steps?

The old woman walked up and whispered in his ear: "Do you want applause for this race?"

"Of course!"

"Finish together," the woman said. "Just finish together."

The boy did as he was told—and received the loudest applause of his life when the three of them reached the finish line, side by side.



Myths About Your Child's Eyes

August is National Children's Eye Health and Safety Month. While there is some great advice out there about how to keep your children's eyes healthy, there are also some misconceptions about what is dangerous and what is not. Let's take a look at these common myths.

Myth: The sun is not really that harmful for kids.

Many people believe that it is not important for kids to wear sunglasses because their eyes are not as responsive to harsh sunlight. But it may be surprising to many parents to learn that the lens in a child's eye lets in 70 percent more UV rays than in an adult eye. If you feel the need to wear sunglasses outdoors, you should place them on your children as well. You can find many styles of sunglasses that are great for youngsters, including ones with Velcro straps.

Myth: Most childhood eye injuries come from accidents with sharp objects, like scissors. In fact, most eye injuries in children come from sports and recreational events. Baseball is the sport responsible for most eye injuries in children under 14. Among those 15 to 24, basketball causes the most injuries. Overall, 72 percent of all sports-related injuries to the eyes are to those under the age of 26. To help prevent injuries, protective goggles or face masks should be worn.

Myth: Sitting too close to a TV will damage a child's eyes. Research has shown that sitting closely to a television or computer screen does not damage eyes. But it can cause headaches and temporary blurred vision. The real danger is in intellectual and social development. If you child does sit closely to the television or computer screen, however, you should get his or her eyes checked. While sitting closely does not harm vision, a problem with your child's vision could compel him or her to sit closely. So, rather than being a cause of poor vision, it might just be an early indicator of a problem.

Worth the Paper it's Printed on? A History of the Banknote

Governments print it, misers hoard it under their mattresses, rich people light their cigars with it—but where does the idea of paper money come from, anyway?

China, actually. The banknote apparently originated during the Tang Dynasty (7th century), to replace bulky copper coins carried by merchants. The coins were minted with rectangular holes in their center so they could be strung together on cords, but wealthy merchants found that lugging their coins around was difficult.

A system was born in which merchants left their coins with a trusted agent in exchange for a note stating exactly how much money was being held. The merchant could return the note at any time to redeem his or her coins, and in time paper money called "jiaozi" evolved.

In Europe, banknotes first came into use in the 14th century. The term "banknote" derives from nota di banco. The holder of a note could redeem it for an amount of silver or gold held on deposit with a bank.

In the New World, the Massachusetts Bay Colony was the first of the American colonies to circulate its own banknotes in the early 1690s, but all 13 colonies were issuing their own notes by the early 1700s.

The First Bank of the United States, chartered by Congress in 1789 shortly after the signing of the Constitution, was authorized to issue banknotes, but the U.S. federal government didn't start printing its own paper money until 1862.

Real Estate Quarterly Market Statistics For 2013 Residential

Canyon County (Idaho)

Total Listed: 1,723 - **Number Sold:** 953 - **Avg. Sale Price Sold:** \$135,208

Malheur County (Oregon)

Total Listed: 109 - **Number Sold:** 48 - **Avg. Sale Price Sold:** \$141,373

Payette County (Idaho)

Total Listed: 141 - **Number Sold:** 95 - **Avg. Sale Price Sold:** \$117,753

Washington County (Idaho)

Total Listed: 93 - **Number Sold:** 35 - **Avg. Sale Price Sold:** \$116,974

Source: Intermountain Multiple Listing Service

How to start a fight.

I took my wife to a restaurant.
 The waiter, for some reason, took my order first.
 "I'll have the rump steak, rare, please."
 He said, "Aren't you worried about the mad cow?"
 "Nah, she can order for herself."
 And that's when the fight started...



By the Numbers: Tornadoes

- The tornado that struck Moore, Oklahoma, in May will cost insurers approximately \$3 billion in claims to cover personal, commercial, and industrial property losses.
 - In 2012 in the U.S., there were 939 recorded tornadoes, resulting in 70 deaths.
 - The United States averages about 1,100 tornadoes each year, leading the world in tornado activity. Canada is second with about 100 per year.
 - About 95 percent of all tornadoes in the United States are below EF3 intensity. Only about 0.1 percent reach EF5 status.
 - Texas leads the nation in tornado sightings, with an average of 126 per year. Kansas comes in second with an average of 96 annual tornadoes. Alaska, Rhode Island, Hawaii, and Vermont average less than one tornado a year.
- Source: NOAA

New Listing!

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

5 bed, 2 bath older farm home on 13.84 acres. Very well kept home with some upgrades. Has a beautiful rock fireplace with wood stove insert. 3 bay shop with concrete floor & 220 power. Live water runs along back of property. Fenced and cross fenced. Perfect for livestock. \$238,000

Cathy Myers, Sales Assoc, ID 208-695-7369 cell; Carla Bourque, Sales Assoc, ID 208-409-5317 cell

Bring a Light to People's Eyes

According to a story, Benjamin Franklin wanted people in the city of Philadelphia to adopt street lighting, but initially he couldn't get anyone interested. So instead of arguing, he simply hung a nice lantern on a long bracket in front of his door. He kept the glass polished, and every night he made a point of going outside to light it as the sun set.



Franklin's neighbors watched. And soon they began mounting their own lights outside their homes on their own. After a short while the entire city was brightly lit at night—without Franklin having to do anything more than demonstrate the usefulness of a light.
 Sometimes the best way to persuade is to set an example.

Bumper Sticker Humor

- No one is listening until you make a mistake.
- I used to have a handle on life, but it broke.
- I'm not a complete idiot-some parts are missing.
- If you ate pasta and anti-pasta, would you still be hungry?
- If all the world is a stage, where is the audience sitting?

Technicality

The teacher was teaching beginning grammar and asked the class for a volunteer to say a sentence beginning with "I". A student raised his hand and began, "I is the..."
 "Wait! Stop!" said the teacher. "You should never put 'is' after 'I'. Always put 'am' after 'I'."
 "Um, ok," replied the student. "I am the ninth letter of the alphabet."

Spelling Test

Summer vacation was over and school was back in session. The teacher asked her class to tell her about their trips over the summer.
 Little Suzie held up her hand and said excitedly, "We went to visit my grandma and grandpa in Minneapolis, Minnesota!"
 "That's wonderful!" replied her teacher.
 "Now, can you tell the class how you spell that?"
 Suzie thought for a moment and then slowly said, "Actually, we went to Ohio."



Waldo Spotlights



Dick & Dawna (Insurance CSR) Runnels, son Toby, daughter in-law Toni, grandson Brendan & friends recently went on a white water rafting trip up by Lowman, Idaho. They had a great time!



On July 18th, our Nyssa office celebrated Trisha Seese's 30th birthday with lunch at the Thunderegg Coffee Shop & afterwards cake at the office.

After 15 years our New Plymouth secretary, Shelly Wilson, has retired. On June 27 we had a retirement luncheon for her at Dave and Barbara Waldo's home.
 Shelly says: I was hired on Dec. 21st, 1998 as the administrative assistant in the New Plymouth office. During those years I have seen the real estate business go through many phases, 2005 & 2006 being the most incredible. Those were the 2 years that real estate exploded. I have worked for Dave and Barbara Waldo in the insurance side of their business also, as a receptionist at the front desk. My years at Waldo Agencies have been a fun and learning experience.
 We are missing her!