

Radon

Quote of the month:

"Being powerful is like being a lady: If you have to tell people you are, you aren't." Margaret Thatcher

Fourth of July!



History of Fireworks

- ☆ Originated in China about 2,000 years ago.
- ☆ Fireworks were accidentally discovered by a Chinese cook who mixed charcoal, sulphur, and saltpeter together.
- ☆ This mixture burned and exploded when compressed into a bamboo tube.
- ☆ Settlers brought fireworks to the U.S. during the 1600s.
- ☆ Then and now the Chinese believe that the fireworks scare off evil spirits and ghosts.
- ☆ Fireworks became popular in England during the reign of Queen Elizabeth I.

Source: <http://www.fireworks.com/fireworks-university/history-fireworks/>

- Radon is a radioactive gas that has been found in homes all over the United States. It comes from the natural breakdown of uranium in soil, rock, and water and gets into the air you breathe. Radon typically moves up through the ground to air above and into your home through cracks and other holes in the foundation. Radon can also enter your home through well water. Your home can trap radon inside.

- You cannot see, smell, or taste radon. But it still may be a problem in your home. When you breathe air containing radon, you increase your risk of getting lung cancer. In fact, the Surgeon General of the United States has warned that radon is the second leading cause of lung cancer in the United States today. If you smoke and your home has high radon levels, your risk of lung cancer is especially high.

- Any home can have a radon problem. This means new and old homes, well-sealed and drafty homes, and homes with or without basements. In fact, you and your family are most likely to get your greatest radiation exposure at home. That is where you spend most of your time.

- Testing is the only way to find out your home's radon levels. EPA and the Surgeon General recommend testing all homes below the third floor for radon.

- If you find that you have high radon levels, there are ways to fix a radon problem. Even very high levels can be reduced to acceptable levels.

- Nearly one out of every 15 homes in the United States is estimated to have an elevated radon level (4pCi/L or more). Elevated levels of radon gas have been found in homes in your state. Contact our source, the EPA's main radon page, <http://www.epa.gov/radon/index.html> for information about radon in your area.



We're going to miss you..

After 15 years of working at Waldo Agencies, I am retiring. 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.

My husband, Kevin, and I are looking forward to camping, fishing and spending more time with our family. We also have many home and yard projects that need our attention!

Barbara has been the nicest boss, understanding the importance of family, and allowing flexibility when I needed to be with my kids that are out of state. I am going to miss all the people I have worked with, especially the girls in the New Plymouth office, Lori Hysell and Barbara. Thank you for a great 15 years!





A QUICK LOOK AT TWITTER USERS

Who are all those people using **Twitter** to broadcast their every thought and retweet everyone else's musings? A study of 36 million Twitter profiles by Beevolve came up with this look at

users:

- **GENDER.** Most are female—53 percent, vs. 47 percent male.
- **AGE.** They appear to be young, although only 0.45 percent actually share their age in their profiles. Still, among those who do, 73.7 percent are 15-25.
- **FOLLOWERS.** Movie stars aside, most regular Twitter users don't have massive followings: 81.1 percent have 50 followers or fewer; 6.3 percent have 50-100, and 9.2 percent are followed by 100-500 people. Likewise, most follow fewer than 50 people.
- **ACTIVITY.** The average female has tweeted 610 times; the average male, 56.

COMPUTER HOTLINE

- Helpdesk: What kind of computer do you have?

Female customer: A white one...

- Helpdesk: Click on the 'my computer' icon on to the left of the screen.

Customer: Your left or my left?

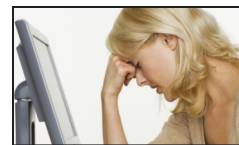
- Helpdesk: What's on your monitor now ma'am?

Customer: A teddy bear my boyfriend bought for me.

- Customer: Hi this is Martha, I can't print. Every time I try it says 'Can't find printer'. I've even lifted the printer and placed it in front of the monitor, but the computer still says he can't find it...

- Helpdesk: Your password is the small letter a as in apple, a capital letter V as in Victor, the number 7.

Customer: Is that 7 in capital letters?



Survey: 27% of Americans Have No Emergency Savings

If an emergency situation were to occur, more than a quarter of Americans said they have no extra savings to cover expenses, according to a recent Bankrate survey conducted by Princeton Survey Research Associates International.

In the survey,

- 27 percent of Americans reported having no emergency savings in their checking, savings, or money market accounts
- 23 percent held less than three months of savings to cover expenses, which means half have less than three months of funds to cover expenses.
- 45 percent of Americans said they have at least three months' worth of savings for future expenses
- 68.1 percent of homeowners who received a loan modification said loss of income (curtailment of income or unemployment) was the main hardship they faced.
- 72 percent of those who make more than \$75,000 had at least three months of savings compared to 35 percent for those making less.
- On the upside, Bankrate reported the share of employed Americans who feel job security has decreased over the last year hit a new survey low of 13 percent. At the same time, the share of those feeling about the same or more secure about their jobs represented 87 percent of Americans.
- When it comes to net worth (total assets including real estate minus debts), 26 percent said their net worth is higher compared to 17 who said their net worth has decreased.
- Americans who said they feel more comfortable with their debt compared to one year ago reached a new high of 30 percent compared to 18 percent for those who feel less comfortable.

Source:: 06/24/2013 DSNews.com BY: ESTHER CHO

Kid's Corner

Playful Penguin Pastimes

Between staying warm, raising chicks, finding food and avoiding predators, a penguin's life may not sound like much fun. But penguins have some playful pastimes -- many of which are surprisingly similar to human hobbies!

Tobogganing: Penguins lie on their belly and toboggan through the ice and snow. This helps them move quickly.

Surfing: Penguins are often seen surfing through the waves onto land.



Source: <http://www.kidzone.ws/>

MENTAL HEALTH DAY? MAKE IT COUNT

Sometimes you just have to take a "**mental health day**" to maintain your balance...

Your health, your work, and your family will benefit if you give yourself some time off every once in a while. But if you spend your day just doing work at home, you'll defeat your purpose. Don't miss your chance to rejuvenate. Here's how to energize yourself:

- **Ignore errands and chores.** Focus on yourself, not all the little things you need to do around the house. The dripping faucet or stack of bills will be there on the weekend, and you can fix them then. If chores are too tempting, get out of the house for several hours.
- **Focus on gratitude.** Turn your mind off work and onto the more meaningful things in life, such as your family, friends, and health.
- **Keep the TV off.** Television can prevent us from thinking and paying attention to ourselves. Simply be quiet and stay in the moment. Or pick up a book or magazine and read.
- **Assess your goals.** Sometimes work-related stress is a signal to pay attention to what's lacking in your job. For example, your frustration with your current duties may mask the fact that you want a position in a different department. Think about what you want and start developing plans to pursue your goals.



CEO PLUMBS THE DEPTHS OF THE 'WHATEVER IT TAKES' ATTITUDE

When Michael Feuer co-founded OfficeMax in 1988, everyone was overworked and money was tight. One day Feuer noticed a plumber visiting the office to repair a toilet. He realized that he'd seen the plumber several times before, for the same problem, and worried about how much money each visit was costing his business.

So Feuer followed the plumber into the restroom and asked what the recurring problem was. The plumber showed Feuer how to adjust the float ball in the tank so the toilet would flush properly. From then on, the plumber never came again, and Feuer, the boss, became the go-to guy whenever the toilet didn't work.

Feuer tells this story to illustrate a simple but powerful point: No matter how important you think you are, sometimes you've got to do whatever it takes to keep things running in business—and in life.



Is a Roth IRA Right for You?

Here's what Roths offer compared with traditional IRAs:

1. Easy access to your money, at any age. You are allowed to withdraw your personal contributions whenever you want, without paying taxes or penalties.
2. *Retirement income, tax-free. There's no tax deduction for the money you put into a Roth. Instead, the money you earn on your investments comes tax-free when you retire.
3. Tax-free wealth for your heirs
4. Opportunity to increase your wealth at older ages. You don't have to make withdrawals from your Roth
5. Potential savings on future Social Security taxes and Medicare premiums.
6. Larger annual contributions
7. An option to roll over any amount of money from a traditional IRA or 401K into a Roth. (Income Taxes may apply on the transfer)
8. A great gift for kids and grandchildren. You can start a Roth for them



* Specific rules apply please consult your licensed professional before making financial commitments.

Source: Excerpts from AARP Bulletin April 2013 "Is a Roth IRA Right For You?" By Jane Bryant Quinn

RULES FOR USING CELL PHONES AT WORK

Having your cell phone at work can be useful but it can also be very disruptive. Your friends and family can reach you anytime, anywhere, which can be annoying. **You aren't being paid to take calls on your cell phones at your employers expense.**

When you're on your own time, the choice to turn off your cell phone is entirely yours. When it comes to using your cell phone at work, however, you have to be mindful of your co-workers and your boss, not to mention your own ability to get your job done. Here are some rules you should follow if you have your cell phone at work.



1. Turn Your Cell Phone Ringer Off

If you have your cell phone at work, it shouldn't ring. If you don't want to turn off your cell phone, at least set it to vibrate. The sounds of different ring tones going off all the time can be very annoying to others.

2. Use Your Cell Phone Only for Important Calls

If you have your cell phone at work, you should only use it for important calls. What classifies as an important call? The school nurse calling to say your child is ill and family emergencies that you must deal with immediately. Your friend calling to chat or your mom calling to tell you your cousin Tilly is engaged is not important.

3. Let Your Cell Phone Calls Go to Voice Mail

While you are at work, if you are in doubt about whether an incoming call is important, let voice mail pick it up. It will take less time to check your messages than it will to answer the call and then tell the caller you can't talk.

4. Find a Private Place to Make Cell Phone Calls

While it's okay to use your cell phone at work for private calls during breaks, don't stay at your desk. Find somewhere else to talk, where your conversation can't be overheard, even if what you're discussing isn't personal. You may be on a break but your co-workers have a job to do.

5. Don't Bring Your Cell Phone Into the Restroom ... Ever

This rule should apply to using your cell phone at work or anywhere. You never know who's in there; the person on the other end of the line will hear bathroom sounds; it is an invasion of your co-workers' privacy.

6. Don't Bring Your Cell Phone to Meetings

In this day cell phones have become an essential work tool and therefore this rule should read "Don't Bring Your Cell Phone to Meetings If You Are Going to Use It for Anything Not Related to the Meeting." It's likely you have your calendar on your phone and you probably use it to take notes. If you need to have it with you for those reasons, then you don't have much of a choice. Do not use it to text, read or post status updates, or play games. Don't bury your nose in your phone. Keep your eyes on whomever is speaking and stay engaged in the meeting. Doing anything else will be a clear signal to your boss that your mind isn't 100 percent on the business at hand. Source ~ Excerpts By Dawn Rosenberg McKay, About.com Guide

July Events

07/04 - Happy Independence Day!!
 07/09 - Real Estate Office Meeting - 8:30 a.m.
 07/12 - Malheur County Board of Realtors Meeting
 07/18 - Happy Birthday Trisha Seese!
 07/18 - Happy Birthday DeeAnne Mosman !
 Mondays - Insurance Commercial and Personal Lines Meetings - 8:00 a.m.



PLEASE VISIT:

www.waldore.com
www.waldoagencies.com
www.udrivebenefits.com

What People Are Saying...



Myra Attebery
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Local
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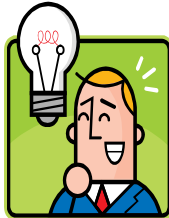
"Thank you for working with me. When the time comes to move, I will definitely use Waldo Real Estate again." Joe Wood

How to start a fight. My wife and I were sitting at a table at her high school reunion, and my wife kept staring at a drunken man swigging his drink as he sat alone at a nearby table. I asked my wife, 'Do you know him?' 'Yes,' She sighed, 'He's my old boyfriend. I understand he took to drinking right after we split up those many years ago, and I hear he hasn't been sober since.' 'My Goodness!' I said to my wife, 'Who would think a person could go on celebrating that long?'

And that's how the fight started.....



A SOLUTION TO LIFE'S BITTERNESS



A philosopher was sitting in the shade of a tree next to a small, beautiful lake when a troubled young man approached and introduced himself: "Sir, my name is Ben, and I'm miserable all the time. I've been searching far and wide for a wise person who can tell me why I'm always so unhappy. Can you help me?"

The older man thought for a moment. Then he asked his visitor to fill a cup with water from the nearby lake.

Ben took the cup and returned a few minutes later. The philosopher then took a handful of salt from his bag and sprinkled it in the water. "Drink this and tell me how it tastes." Ben managed a small swallow of the salty liquid. "It's terrible!"

The old man stood up with a smile and led Ben down to the shore of the lake. He dropped a handful of salt into the water, waited a moment, and then told Ben to drink from the lake.

"Do you taste the salt?"

"No," Ben said. "It dissolved in all the water."

The philosopher nodded. "The pain of life is like salt. It tastes the same no matter what, but how strong it tastes depends on what we put it into. To ease your pain, learn to expand yourself. Don't be the cup—become the lake."

Waldo Spotlights



Mike Freese, son of Ken Freese, Broker and Merri Jo, passed his bar exam in February and had his swearing in ceremony in May. Mike is now a licensed attorney for the Oregon Farm Bureau and is Director of Regulatory Affairs. Congratulations Mike!!

Waldo Real Estate welcomes Becky Benjamin to their staff. Becky attends Nyssa High School and has been the editor of the Bulldog Bulletin, FFA Chapter Reporter, on the tennis team and in Select Choir. Becky is the daughter of Scott and Fay Benjamin of Nyssa.



On June 6th, 2013 Kevin Wilson, husband of Shelly Wilson, Administrative Assistant, was honored at Amalgamated Sugar Company in Nyssa, OR. Kevin received the Forty Year Veteran Award from the American Society of Sugar Beet Technologists. He was hired December 13th, 1972. Congratulations, Kevin, for 40 years of dedicated service!

If You Think

If you think you are beaten, you are. If you think you dare not, you don't! If you want to win, but think you can't, It's almost a cinch you won't. If you think you'll lose, you're lost; For out in the world we find Success begins with a fellow's will; It's all in the state of the mind. Life's battles don't always go To the stronger and faster man, But sooner or later the man who wins Is the man who thinks he can.

Walter D. Wintle

New Listing!

Fields, Oregon ranch for sale.
2156+/- acres, over 1100
farmed, alfalfa and grass. BLM
permit, feedlot, barns, shops
and beautiful 2700+/- sq ft log
home with magnificent view of
Steens Mountains. Offered at
\$5,000,000.

Call Dee Anne Mosman, Broker, GRI
OR/ID: Cell# 208-741-4444 or Scott
Lamb, Broker, GRI, OR/ID Cell # 208-
739-2119

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Brain Aerobics

Complete the following phrases with the missing word. Some phrases may have more than one possible answer.

- No pain, No _____
- Elephant in the _____
- A lick and a _____
- Larger than _____
- Ugly _____
- Learn the _____
- Vicious _____
- Jump through _____
- Cool as a _____
- Just off the _____
- Basket _____
- Deliver the _____
- U- _____
- Eat my _____



E-mail Barbara at bjwaldo@waldore.com by July 12th with the answers for your name to be added to the drawing. If your name is chosen you will win a \$20 gift certificate to Costco.