

**Quote of the month:** Time is free, but it is priceless. You can't own it, but you can use it. You can't keep it, but you can spend it. Once you've lost it you can never get it back. *Harvey MacKay*

### By the Numbers: Holiday Travel

- About 91 percent of all long-distance holiday travel is by personal vehicle. Only six percent of holiday travel is by air.
- Over 93 million travelers venture at least 50 miles from their home each end-of-year travel period.
- Travelers journey an average of 706 miles round-trip over the end-of-year travel period.
- Thanksgiving Day is the most dangerous day of the year to travel, with an average of over 500 people killed in traffic accidents that day.
- The Wednesday before Thanksgiving is the busiest travel day of the Thanksgiving weekend, with 45 percent of travelers on the road that day.

Source: U.S. Department of Transportation, AAA

## Employee Kudos

Billie Pearcy, Commercial Lines CSR, deserves a pat on the back this month. Her coworkers say this about Billie... "Billie has accepted the challenge of learning the commercial lines portion of our business and is thorough and knowledgeable in her work. She looks for ways to learn and get better and to go the extra mile in assisting with clients. She doesn't need to be asked or told, but is proactive in looking for what needs to be done and moves forward without having to be told. She works well with the other employees and is getting better every day at the work she does for our agency and the relationships she has with our clients, underwriters and fellow employees and managers. A big thank you to Billie for her efforts."



## November Events

- 11/3 - Daylight Savings Time Ends
- 11/9 - Happy Birthday to Billie Pearcy!
- 11/11 - Veteran's Day
- 11/18 - Real Estate Office Meeting - 8:30 am
- 11/28 - Thanksgiving Day
- 11/28-29 - All Waldo Offices Closed
- Mondays - Insurance Commercial and Personal Lines Meetings - 8:00a.m.



### Everyone Gets an 'F' in Car Insurance 101

Source: Michele Lerner Mar 15th 2013 3:25PM on [dailyfinance.com](http://dailyfinance.com)

Think you know your car insurance coverage inside and out? You're probably fooling yourself. According to a recent survey by Insurance.com, consumers who said they had an "excellent" understanding of their policy actually scored the lowest when quizzed about their car coverage with an average score of 26 percent.

Not that the less-confident among us are doing that much better.

When divided into subgroups by age, gender, geographical region, or self-described expertise, no group scored higher than 39 percent on the Insurance.com quiz. Across all test takers, the average score of 32 percent earned the equivalent of an "F" for everyone.

Those weren't essay questions they had to answer, either: We're talking about 10 multiple-choice questions here.

#### Slicing and Dicing the Results

There were 500 drivers who answered the 10 multiple-choice questions.

So who scored the best on the quiz overall? It certainly wasn't those who said they read their entire policy. They actually scored a quite low 28 percent, on average.

The people who nailed the quiz -- relatively speaking, with a still unimpressive average of 35 percent -- were those who said they had never read their policy at all.

Here's how results shook out based on gender, age and geography:

- The average score for women was 35 percent, compared to an average of 27 percent for men.
- Drivers ages 40 to 70 scored the highest, at an average of 39 percent, compared to young drivers age 18 to 29, who only got 24 percent of the answers correct.
- Drivers in the South scored highest with an average of 34 percent. Drivers in the Northeast scored the lowest with an average of 29 percent, while those in the West scored 32 percent and drivers in the Midwest averaged 31 percent.

#### Test Yourself

Just two percent of test-takers got this one right:

"What does comprehensive coverage pay for?" (Select all that apply)

- Damage to my car if I crash it
- Damage to my car if an object falls on it, like a tree
- Damage to my car if I hit an animal, like a deer
- Damage to my car from a flood
- Property damage to others if I cause a crash
- Injuries to passengers in my own car
- Theft of my car

About half of those who took the quiz (55 percent) got this one:

- "If your car is totaled, what does gap insurance pay for?"
- The difference between the "actual cash value" of the vehicle and the amount owed on a car loan
- The difference between the "actual cash value" of the vehicle and the amount you paid for the car
- The difference between the amount owed on a car loan and the amount you paid for the car

More people (71 percent) knew the answer to: "If a friend borrows your car and crashes it, whose insurance pays?"

- Your friend's insurance
- Your own insurance

Curious to see how you'd fare? Take the test yourself at <http://www.insurance.com/auto-insurance/car-insurance-test.html> to see how your score compares.





# New Listing!

3 bedroom and 1 bathroom home that has lots of beautiful hardwood floors. Economical heating from monitor heater. Yard has all underground sprinklers and well. Carport is in place to shelter the autos or other equipment. Metal roof for little maintenance. \$82,500. See this property at <http://www.waldore.com/>.

**Waldo Real Estate**  
937 SW 30th St.  
Ontario, OR 97913  
Office: 541-889-8160



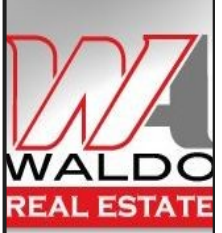
Call John Faw, Principal Broker, GRI, OR/ID, 208-739-2925, cell or Ken Freese, Broker, OR/ID, 541-823-2750, cell.

# What People Are Saying...



**Carol Eldred,**  
Principal Broker,  
e-Pro, OR/ID

*"Working with Carol was terrific! We had many difficulties with the sellers and the sellers agent- Carol was always right on top of everything doing more than what was expected. She worked hard for us & always kept us and our lender informed. This was a dream home for us, but at times we would get overwhelmed & felt helpless due to the slow progress. Carol was always there with words of encouragement, explaining every step of the way. We will very definitely recommend Carol to anyone buying or selling property. Thank you, Carol!!"* -Craig & Laura Cooper



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## Home Alone

It is estimated that over 40 percent of children are alone at home at some time. Parents may choose to leave children home alone to run errands, go to work, or attend social events. Remember these tips the next time you head out without your children.

- Communicate with your children your expectations while you are gone. Go over the rules for your home and for their behavior before heading out.
- Plan to check in with your children while you are gone. Instruct your children to call in to you at set times. You should also consider calling at random times to check up on your children.
- Keep a well-stocked first aid kit in your home. Teach your children how to use it in case of an emergency.
- Discuss safety issues regarding visitors. Establish rules for visits by your children's friends. Also let your children know how to determine if it is safe to answer the telephone or the doorbell.
- Store alcohol and medication in a place that is inaccessible to children.



## HELP FOR IRREGULAR HEARTBEAT

A recent study showed that adults with the highest level of omega-3 fatty acids, found in oily fish and some enriched foods like eggs and fish oil supplements, were 30 percent less likely to develop chronic arrhythmia, also known as irregular heartbeat.

Up to nine percent of the population will develop atrial fibrillation by the time they reach age 80. Irregular heartbeat can lead to stroke and heart failure. There are few treatments for this condition, so doctors often prescribe blood-thinning drugs to try to head off the risk of stroke.

Researchers found that omega-3 fats with high DHA levels gave the greatest benefits. They believe that the fatty acids found in fish work by stabilizing the excitability of heart muscle cells. Unfortunately, there have been no studies showing that increasing omega-3 fats help in those people who have already developed arrhythmia. But as a preventative, it looks very promising.

## Kid's Corner

### Riddles for Kids: Turkeys

- Q: What happened when the turkey got into a fight?  
A: He got the stuffing knocked out of him!
- Q: What do you call it when it rains turkeys?  
A: Fowl weather!
- Q: Which side of the turkey has the most feathers?  
A: The outside!
- Q: What sound does a turkey's phone make?  
A: Wing! Wing!
- Q: Why did the turkey cross the road twice?  
A: To prove he wasn't chicken!
- Q: Why did they let the turkey join the band?  
A: Because he had the drumsticks!
- Q: Why did the turkey sit on the axe?  
A: To hatchet!
- Q: How do you send a turkey through the mail?  
A: By bird class mail!
- Q: How does a turkey drink wine?  
A: From a gobble-let!
- Q: What do you get when you cross a turkey with an octopus?  
A: Enough drumsticks for Thanksgiving!



## Real Estate Quarterly Market Statistics For 2013 Residential

### Canyon County (Idaho)

**Total Listed: -1,344 Number Sold: -858 Avg. Sale Price Sold: \$133,393**

### Malheur County (Oregon)

**Total Listed: -75 Number Sold: -41 Avg. Sale Price Sold: \$110,320**

### Payette County (Idaho)

**Total Listed: -97 Number Sold: -66 Avg. Sale Price Sold: \$115,684**

### Washington County (Idaho)

**Total Listed: -64 Number Sold: -36 Avg. Sale Price Sold: \$114,697**

Source: Intermountain Multiple Listing Service



**PLEASE VISIT:**

**[www.waldore.com](http://www.waldore.com)  
[www.waldoagencies.com](http://www.waldoagencies.com)  
[www.udrivebenefits.com](http://www.udrivebenefits.com)**

### Quick Tips: Food Tip

When you find a good price on milk, you probably wish you could stock up. The best way to store milk long-term is by freezing it. To freeze milk, remove about one cup from a gallon container of milk to prevent the jug from expanding too much when frozen. Only freeze milk that has not yet reached its "best before" date. It can be frozen for up to three months. To thaw, place in the refrigerator for two to three days. Shake the milk well to reincorporate any separated fat and then use within 5-7 days.





# National Farm City Week - November 10-16... Let's Look at Potatoes!

## Quick Facts

-Each year, there are more than 1 million acres of potatoes planted—that's like filling the whole state of Rhode Island with potato plants. It's the leading vegetable crop in the US with a total production of 41.3 billion pounds.

## US Per Capita Potato Consumption\*

- Total: 117 pounds
- Frozen: 50 pounds
- Fresh: 37 pounds
- Chips: 17 pounds
- Dehydrated: 12 pounds
- Canned: 1 pound
- \*Forecast for 2010

Source: USDA, Economic Research Service

## Top 10 Potato Producing States (in Billion Pounds)\*

- |                     |                   |
|---------------------|-------------------|
| 1. Idaho 11.5       | 6. Minnesota 2.0  |
| 2. Washington 9.3   | 7. Oregon 1.9     |
| 3. Wisconsin 2.9    | 8. Michigan 1.5   |
| 4. Colorado 2.3     | 9. California 1.5 |
| 5. North Dakota 2.3 | 10. Maine 1.5     |

\*2008 Figures

Source: USDA/NASS

## Be in the moment with people.

Multitasking can actually cost you time, if you spread your attention too thin. Treat personal conversations as dedicated time.

Resist the urge to take phone calls when you are with someone. *Try really listening when someone talks to you.* Treat everyone as if he is a celebrity. Be glad to see him and talk to him. Always show interest in his projects and how he is feeling. It will be time well spent.

*-Quotes from Michael Angelo Caruso*



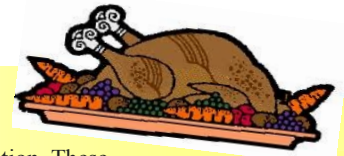
## Did you know...

- During the Alaskan Klondike gold rush, (1897-1898) potatoes were practically worth their weight in gold. Potatoes were valued for their vitamin C. And gold, at that time, was more plentiful than nutritious foods!
- In October 1995, the potato became the first vegetable to be grown in space. NASA and the University of Wisconsin, Madison, created the technology with the goal of feeding astronauts on long space voyages, and eventually, feeding future space colonies.
- In the 1840s a major outbreak of potato blight, a plant disease, swept through Europe, wiping out the potato crop in many countries. The Irish working class lived largely on potatoes and when the blight reached Ireland, their main staple food disappeared. This famine left many poverty-stricken families with no choice but to struggle to survive or emigrate out of Ireland. Over the course of the famine, almost one million people died from starvation or disease. Another one million people left Ireland, mostly for Canada and the United States.

## The Incas had many uses for potatoes other than dinner:

- Placed raw slices on broken bones to promote healing
- Carried them to prevent rheumatism
- Ate with other foods to prevent indigestion.
- Measured time: by correlating units of time by how long it took for potatoes to cook.
- Various folk remedies recommend using potatoes.
- Treat facial blemishes by washing you face daily with cool potato juice.
- Treat frostbite or sunburn by applying raw grated potato or potato juice to the affected area.
- Help a toothache by carrying a potato in your pocket.
- Ease a sore throat by putting a slice of baked potato in a stocking and tying it around your throat.
- Ease aches and pains by rubbing the affected area with the water potatoes have been boiled in.

Source: [www.potatogoodness.com](http://www.potatogoodness.com)



## Starting a New Tradition

Thanksgiving is a perfect time to continue all the wonderful traditions your family has shared over the years. It can also be a great time to start a new tradition. These ideas can help your family have fun in a unique way while still preserving your cherished traditions.

### Have fun with breakfast.

Everyone focuses on the main event, the Thanksgiving dinner, but having a ritual for breakfast can be nice too. Whether it is eating donuts while watching a parade, having a potluck breakfast buffet, or even dropping off homemade cinnamon rolls to all your neighbors, adding in some traditions for the start of the day can make it special.

### Dress up your table with neglected items.

If you have linens you've never pulled out or servingware you received as a wedding gift, but never used, this is the time to put them all to good use. If you have let nice pieces languish because you did not know the best time to use them, use them for your Thanksgiving table. Then each year, you can pull those special pieces out, knowing they have a tradition attached to them.

### Get out of the house.

Volunteering on Thanksgiving is a special tradition for many families. If you've only stayed at home on Thanksgiving in the past, consider giving of your family's time to help those in need. There are many opportunities to help your community while still spending most of the day with your family. Check with charitable organizations in your community to find out how to participate.

### Consider downsizing.

While it is lovely to have lots of people around your Thanksgiving table, you can enjoy a simpler, less stressful day by breaking up your socializing. If you have found that your holiday has gotten too busy, consider eating your meal with just your nearest and dearest. Then open up your home for a dessert open-house. Friends and extended family can drop in at their convenience and enjoy some dessert, making for simpler and more intimate social interactions.

## Barking Infraction

A police officer was visiting a school to give a talk on safety to the children. As he parked in front of the school, a girl walked by his van and noticed that he had a K-9 partner, a large German Shepherd, in the back. The dog started barking, so the little girl stopped and stared at him. She asked the police officer, "Is that a dog you got back there?" "Why, yes," the officer replied. "It sure it!" The little girl looked puzzled and then asked, "What'd he do?"

## Internet Tidbit

If you are in the market for a tech or electronic product, stop by TheWirecutter.com. This free review site simply shows you the best of the best in each category of tech products listed. You don't have to wade through lists of products, giving you a chance to avoid information overload. Each review includes an in-depth article explaining the reviewer's choice. The website prides itself on staying up-to-date with new releases of products too, making it a great starting point for all your tech shopping.

## Diagnosis

Five year old Timmy was complaining that his stomach hurt. His mother said, "Well that is because your stomach is empty. You'll feel better when you have something in it."

That evening, Timmy's father came home from work and said that he had a severe headache all day. Timmy jumped up and said, "I know why that is. It is because your head is empty. You'll feel better when you have something in it."



## Did You Know: Saxophones

- \* November 6 is Saxophone Day.
- \* In 1840 in Paris, Adolphe Sax invented the saxophone, mixing the best qualities of a brass instrument and a woodwind.
- \* The saxophone was originally called a saxhorn.
- \* The composer Hector Berlioz, who was a close friend of Adolphe Sax, conducted a concert in 1844 featuring the saxophone for the first time.
- \* Although most saxophones are made from brass, they are classified as woodwind instruments because the sound is produced by an oscillating reed, not from the player's lips against a mouthpiece.
- \* The saxophone gained popularity first in military bands.
- \* Saxophones today come in many sizes and include straight versions that have no bend to them.
- \* After a saxophone is manufactured, it is lacquered over the bare brass to keep the metal from oxidizing and to maintain its shiny appearance.
- \* Saxophonist Kenny G set the first world record for the longest note played on a saxophone. Using circular breathing, he held an E-flat for 45 minutes and 47 seconds.
- \* In 2000, Vann Burchfield set a new record for one continuous note for 47 minutes, 6 seconds.

## Bumper Sticker Humor

- *Coincidence is when God chooses to remain anonymous.*
- *Diplomacy is the art of letting someone else get your way.*
- *Do vegetarians eat animal crackers?*
- *Everyone has a photographic memory. Some just don't have film.*
- *Never put off until tomorrow what you can avoid altogether.*

## November 17, Homemade Bread Day

### CHEDDAR BATTER BREAD

- |                                       |                                 |
|---------------------------------------|---------------------------------|
| 2 cups all purpose flour              | 1 cup milk                      |
| 2 Tbsp sugar                          | 2 Tbsp butter, softened         |
| 1 package (1/4ounce) active dry yeast | 1 egg                           |
| 1/4 tsp onion powder                  | 1/2 cup cornmeal                |
| 1/4 tsp salt                          | 3/4 cup shredded cheddar cheese |
| 1/4 tsp pepper                        | Additional cornmeal             |

In a mixing bowl, combine 1-1/2 cups flour, sugar, yeast, onion powder, salt and pepper. In a saucepan, heat milk and butter to 120-130 degrees. Add to dry ingredients; beat until moistened. Add egg; beat on low speed for 30 seconds. Beat on high for 3 minutes. Stir in cornmeal and remaining flour. Stir in cheese (batter will be thick). Do not knead. Cover and let rise in a warm place until doubled, about 20 minutes. Stir dough down. Grease an 8in x 4in x 2in loaf pan and sprinkle with additional cornmeal. Spoon batter into prepared pan. Cover and let rise in a warm place until doubled, about 30 minutes. Bake at 350 degrees for 35-40 minutes or until golden brown. Cool in pan for 10 minutes before removing to a wire rack. Store in the refrigerator. Yield: 1 loaf

# Waldo Spotlights . . .



Merri Gammage in our Waldo Nyssa office recently carved this great pumpkin. She won "scariest pumpkin" at the Pumpkinpalooza contest. Congratulations Merri, what artistic talent!



The New Plymouth and Nyssa office staff did a great job decorating and celebrating the fall/ Halloween sidewalk contests this year. You did a great job ladies!



A very enjoyable lunch at the Nyssa office...celebrating the excitement of the approaching arrival of a baby girl! We will miss you Amber (Kinkade) at the office, but the preciousness of a new little one at your home is wonderful!



Brad Waldo and his family enjoyed a weekend camping and hunting on the Salmon River Breaks. Brad's son, Slade, was very excited with his first hunting experience----a small whitetail buck. Way to go Slade!!!!!!