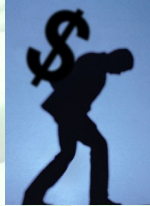


Quote of the month: Don't simply retire from something; have something to retire to. -Harry Emerson Fosdick

Easing Your Financial Stress

According to surveys, up to 80 percent of Americans suffer from significant financial stress. There are lots of ways to work on improving your financial situation, but you also need to address the mental stress on you and your family.

Your first strategy to reducing stress should be to take an honest look at your financial situation. This may seem counterintuitive. After all, spending time analyzing the situation should increase your worry, right? Well, actually not knowing your financial state is the largest cause of anxiety. Denial is also a contributor. Not knowing if you can afford another car is different than knowing you cannot afford it. While the picture may not be pretty, at least you will know where you stand, and this is the only way to begin to improve things.



Next, consider which of your habits are leading to your financial state. This can be hard, as this often involves emotional issues related to money. For example, if you tend to lavish gifts on your friends, you may be trying to get them to like you more. If you buy a new car every couple of years, you may be insecure about how others see you. Examine how you emotionally connect to your money, and you may surprise yourself with how much is unnecessary spending.

So, once you are honest, know where you stand, and have confronted your financially-unhealthy habits, it all comes down to budgeting. Your budget is your roadmap to reducing your financial stress. If you go off course, your stress will simply increase. Coming up with a realistic budget and sticking to it are hard, but the benefits are enormous. Not only will you be able to meet your financial obligations, but your stress and worry will be reduced.

September Events

09/06- Happy Birthday Gayle Hagler!
09/11- Happy Birthday Tawni Maxwell!
09/15- Happy Birthday Kim Speelman!
09/17 - Real Estate Office Meeting - 8:30 am
09/22- Happy Birthday Brad Waldo!
09/22- The first day of Autumn!
Mondays - Insurance Commercial and Personal Lines Meetings - 8:00 a.m.



Waldo Real Estate joins the National Association of REALTORS® in Celebrating the 100th Anniversary of Their Code of Ethics

On July 29, 1913, at the annual convention in Winnipeg, Manitoba, NAR's board of directors got their first look at the much-anticipated Code and adopted it for use by the association's members.

The Code symbolizes REALTORS®' commitment to professionalism and vision of an honest real estate industry.

The REALTORS® Pledge

I AM A REALTOR®

I Pledge Myself:

- To protect the individual right of real estate ownership and to widen the opportunity to enjoy it;
- To be honorable and honest in all dealings;
- To seek better to represent my clients by building my knowledge and competence.
- To act fairly towards all in the spirit of the Golden Rule;
- To serve well my community, and through it my country;
- To observe the Realtor's® Code of Ethics and conform my conduct to its lofty ideals.



I AM A REALTOR®
I LIVE BY "THE CODE."

"The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. No inducement of profit and no instruction from clients ever can justify departure from this ideal."
CODE OF ETHICS

Source: <http://www.realtor.org/articles/realtors-celebrate-the-100th-anniversary-of-their-code-of-ethics>

Employee Kudos

Waldo Agency employee, Rosie Esper, deserves a pat-on-the-back this month. Her co-workers say this about Rosie..... "Rosie, newly licensed Personal Lines Agent, has had an outstanding month adding new clients and is looking forward to additional opportunities to help people with their Home and Auto Insurance." "She has a great attitude and is really committed to helping our clients." Thanks, Rosie, for being part of the Waldo Agency Team!





New Listing!

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



Nyssa home, well-maintained.
 3 bed, 1.5 bath, 1822 sqft
 home on nice corner lot.
 Home is attached to nice new
 shop by a breezeway. Great
 location!! \$105,500 #148-13

See this property at <http://www.waldore.com/properties/215n4thstnyssaor>

Dee Anne Mosman, Broker,
 GRI, OR/ID, 208-707-4444,
 cell or
 Scott Lamb, Broker, GRI, OR/
 ID, 208-739-2119, cell

What People Are Saying....



Cathy Myers,
 Sales Associate,
 ID



Carla
 Bourque, Sales
 Associate, ID

We really appreciated all the time and work Carla and Cathy provided. Carla went above and beyond in helping us - from finding a plumber in the middle of winter - checking on the house to save us a 2 hour drive and for always being available when we called. Carla was more friend than realtor and we truly appreciate all she did - Thank you!!
 - John and Lynne Watkins



**Local
 Friendly
 Professional**

In the office, conservative attire works best...

“Dress so people respect you, not inspect you.” “Let your personality do the shining, don’t let your clothes shout you down.” “Iron your shirt; shine your shoes. People notice the details” “If you can wear it at the beach, you can’t wear it at work.”
 “Modest is hottest.”

Source: Callista Gould, Culture and Manners Institute.



Dollar stores proliferate, especially in rural Idaho

Dollar stores became a notable retail exception during the national recession, aggressively rolling out new stores as other retail slowed or regressed. The enthusiasm for dollar stores doesn't appear to be waning even as the economy recovers. Hundreds of new stores are in the pipeline nationwide, and top dollar stores continue to expand in Idaho.



-Source: Idaho Business Review Monday 7/29/13 Issue. by Sean Olson

PLEASE VISIT:

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

“If you laugh a lot, when you get older your wrinkles will be in the right places.”
 -Anonymous



Kid's Corner

This month it's the kids turn for a gift card! (ages 12 and under)

Answer the question with a word or true or false.

1. How many years are there in a millennium?
2. True or false? The horse is the fastest land animal.
3. True or false? Scarlet is a bright red color.
4. What galaxy is Earth located in?
5. True or false? Mickey Mouse's middle name is Fauntleroy.
6. How many sides does a triangle have?
7. True or false? Harry Potter's middle name is James.
8. Bees create what sweet substance?

Fill in the blank.

1. Let's _____ fishing!
2. What month were you _____ in?
3. Where _____ you live?
4. _____ week I'm going on vacation.
5. It's _____ time for lunch.
6. How are _____?
7. I _____ it doesn't rain.

Turn your answers in to Barbara by ?????????? To be entered in the drawing for a \$20 gift card to The Children's Place.

Coca-cola was originally green.
 Hawaiian alphabet has 12 letters.
 Heinz Catsup leaving the bottle travels at 25 miles per year

Polar bears are left-handed.

The only food that does not spoil: honey



Every day more money is printed for Monopoly than for the US Treasury.

Emotional Intelligence Quotient

80% of the essential competencies required for success in the workplace are emotional intelligence, which is far greater than IQ or personality traits.

In practical application, it is one's ability to understand how our emotions and the emotions of others impact action and performance.

EQ has no greater application than in a sales position. A recent study of Fortune 500 companies found that the top 10 percent of the sales forces were very strong in EQ competencies, while the average salesperson was not.



Submitted by John Forsyth,
 Commercial Insurance
 Producer

The Top 5

Intuition and Empathy – Awareness of the prospect's feelings, needs, and concerns.

Results Orientation and Decisiveness – Being adept at inducing desirable responses from the customer or prospect. Sending clear and convincing messages that are understood by the customer or prospect. Gaining commitment.

Self-View – Level of courage and self-esteem that provides thick enough skin to persevere through various obstacles in the sales cycle.

Self-Awareness – Knowing your strengths, resources, preferences, and limitations. Believing in your abilities.

Self-Expectations – Goal Orientated. Achievement Drive. Initiative. Optimism. Striving to meet a standard of excellence we impose on ourselves.

These are all essential competencies in selling. The salesperson who knows the product or service inside out will not succeed in the long term without possessing these essential competencies.

Portions of this article were taken from the IRMI Report.





Which type of Facebook user are you?

Facebook represents different things to different people.

You may see Facebook as the perfect place to share your company's news, but your best friend may see it as a chance to tell everyone about her harrowing experience at the dentist—while she's still in the chair.

From brand promoters to over-sharers, this article from Optify lists nine types of Facebook users. Whether these types of users comment on your brand's page or your personal one, you've probably come across all of them at some point. Maybe one of them even reminds you of yourself.

1. The Over-sharer

This person posts updates from everywhere, whether it be a doctor appointment, the bar, work, vacation—the list goes on. Many people fall into this category; 4.8 million people have posted information about where they will be on a given day.

2. The Stalker

On average, Facebook users sign into the social network 14 times a day. Stalkers sign in much more often. Prefers stalking exes and prospective dates to posting. Tactic of choice: logging in to other people's Facebook profiles to stalk their friends.

3. The Curator

Curators know how to make content go viral, and dream of breaking the world record for the most likes on a Facebook page. Farmers Insurance currently holds the record with 2,047,058 likes. Favorite activity: sharing cute cat photos and memes or even better, cute cat memes.

facebook



4. The Brand Promoter

This person only shares her company's news. Let's face it: This is probably you. Favorite activity: working—pretty much just working.

5. The Baby Boomer:

They heard about Facebook at a neighborhood cook-out. Favorite activity—commenting on their kid's wall posts. Falls into one of these two age groups: 55-64 years old or 65+ years. Total friends – 113 and 115 respectively.

6. The Newbie

This person's photo is a selfie from her cell phone. Favorite activity—"Liking" or commenting on everything. Probably contributed to the 1,001,2991 comments on a single Facebook post submitted to Guinness World Records in 2012.

7. The Fearful User

This person's profile is on lock-down. Favorite activity— inventing false last names for maximum camouflage. 13 million users haven't heard about Facebook's privacy tools, or have never used them. The fearful user dislikes this and would never accept their friend requests.

8. The Gamer

This person only interacts through the medium of Facebook games. Favorite activity—taking a break from Farmville to play Candy Crush, and vice versa.

9. The Non-User

Registering was hard enough—now you want him to log on? Favorite activity— actual face-to-face interaction with other humans. Only 18% of Facebook accounts belong to non-active users. 10% of reported monthly Facebook users aren't even human— instead, they're pets, brands, and objects.

Source: <http://www.ragan.com/Main/Articles/47089.aspx>



Did You Know: Coupons

—September is National Coupon Month.

—The first coupon was issued in 1887 when Asa Candler used paper tickets to give away free glasses of Coca-Cola.

—In 1909, C.W. Post used one-cent coupons to market his newest cereal, Grape Nuts.

—By 1965, fifty percent of Americans used coupons.

—Almost 80 percent of Americans report using coupons each year.

—Almost 75 percent of coupons only require a purchase to buy one item. The rest require a purchase of two or more items.

—Over one quarter of consumers used more coupons in 2012 than they did in 2011.

—The top two reasons consumers give for not using coupons is that there are no coupons for the products they want to buy and their coupons expire before they can use them.

—Marketers overwhelmingly use free-standing inserts, most often found in newspapers, to distribute their coupons, with over 90 percent of coupons printed in this medium.



Does Working Longer Help Your Brain?

While most people dread having to put off retirement, there may be a silver lining to working longer in life.

Researchers at the French National Institute of Health and Medical Research took a look at the health records of almost 500,000 self-employed workers. They found that there was a three percent reduction in the risk of developing Alzheimer's disease for each extra year worked after the age of traditional retirement. Researchers have long known that there are several lifestyle factors that can reduce the risk of dementia. Those include a heart-healthy diet, exercise, social engagement, and mental activities. They now believe that staying in the workforce can be added to this list.

Americans are slowly moving toward a later retirement age for many reasons. In a 2012 survey of 1,000 Americans, about one-third said they planned on working until age 80 to provide for a comfortable retirement. This may seem to be a reluctant choice for many, but this new study gives some added incentive to those contemplating retiring later.



Autumn Tips for Pet Owners

Pets, just like people, look forward to a break in the hot weather of summer. It is a lovely time of year for our animal friends, but there are some safety tips to keep in mind as the weather cools.

-- As you gather school supplies, remember to keep them out of the reach of your pets. While items such as glue sticks and magic markers have low-toxicity, a pet can get sick if he or she ingests a large quantity of them. To be safe, store them out of your pet's reach.

-- If your pet spends time outdoors, be sure to keep a close eye on the weather forecast. In the fall, cold weather can move in quickly, even on a day that starts out warm. Make sure that your pet has adequate shelter and some protection from freezing rain and wind.

-- Fall is one of the best seasons for mushroom growth. When heading outdoors, be sure to keep a close eye on your dog when he or she explores areas with lots of plants. Most mushrooms are non-toxic, but ingesting one of the dangerous varieties can have serious consequences. If you see your dog eating a wild mushroom, contact your veterinarian immediately.

-- In preparing for colder weather, many people change or add to the coolant in their vehicle. Be sure to keep antifreeze away from your pet, as it is highly toxic. Spills should be cleaned up immediately. You may also consider switching to propylene glycol-based coolants rather than using the standard ethylene glycol-based coolants. While not completely non-toxic, they are much better than the standard antifreeze.

Close Call

A little boy was complaining to one of his classmates. "I think the principal is a big dummy!" he said to the girl.

The girl replied, "Do you know who I am?"

"No," answered the boy.

"I'm the principal's daughter," said the little girl.

"And do you know who I am?" asked the boy.

"No, I don't," said the girl.

"Thank goodness!" answered the little boy with relief.



How to start a fight.

When our lawn mower broke and wouldn't run, my wife kept hinting to me that I should get it fixed. But, somehow I always had something else to take care of first, the shed, the boat, making beer... Always something more important to me. Finally she thought of a clever way to make her point.



When I arrived home one day, I found her seated in the tall grass, busily snipping away with a tiny pair of sewing scissors. I watched silently for a short time and then went into the house. I was gone only a minute, and when I came out again I handed her a toothbrush. I said, "When you finish cutting the grass, you might as well sweep the driveway."

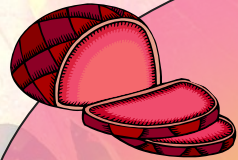
The doctors say I will walk again, but I will always have a limp.

- ### By the Numbers: Colleges
- More than 8.2 million applications are sent in to U.S. colleges each year.
 - There are almost 11 million full-time students enrolled in four-year colleges in the United States.
 - About 41 percent of students who complete high school enroll immediately in a four-year college and 27 percent enroll in a two-year college.
 - Females make up the majority of university students, with 57 percent female versus 43 percent male.
 - The average price for one year of undergraduate tuition, fees, room, and board is \$13,564 at public institutions and \$32,026 at private institutions.
- Source: National Center for Education Statistics, Institute for Education Sciences



School Lunchbox:

Ham and Cheese Muffins



- 2 cups flour
- 1 tablespoon baking powder
- 1/2 teaspoon baking soda
- 1 teaspoon salt
- 1/2 cup mayonnaise
- 1 cup milk
- 1/2 cup ham, chopped into small cubes
- 1/2 cup shredded cheddar cheese

In a large bowl, combine flour, baking powder, baking soda, and salt. In a separate bowl, combine the remaining ingredients. Pour wet ingredients into dry ingredients and stir just until moistened. Line a muffin tin with paper muffin liners and fill each two-thirds full with muffin batter. Bake at 425 degrees F for about 18 minutes or until golden brown.

Alone at the Front

A teacher was scolding her class after all of them did poorly on their English test. She told them that she thought they could all do better and asked that anyone who thought he or she was not very good at English to stand up. There was an uncomfortable silence, but finally one little boy in the back stood up slowly.

"Very good, Tom," said the teacher. "At least you realize that you have some weakness and that gives you a good opportunity to improve."

"Oh, I don't actually think I'm bad at English," said Tom. "I just felt sorry for you standing there all alone."

Waldo Spotlights



★ Sawyer Kellogg, age 6 & Bristol Runnels, age 4, grandkids of Dawna Runnels, Personal Lines, recently entered a few projects in the Malheur County Fair. They are pictured with the ribbons they won.



Ken (REALTOR®) and Merri Jo Freese recently went on their "someday" vacation (it finally arrived) and enjoyed an Alaskan Cruise leaving Vancouver BC on July 17 and arriving in Whittier near Anchorage on the 24th. The happy couple checked out the towns of Ketchikan, Juneau, and Skagway enjoying land tours and the local flavor. They also spent an extra day in Vancouver and Anchorage. They had a great time and reportedly Ken only gained a few pounds on the ship.



The Wellness Committee hosted a breakfast to celebrate "the Virtual Walk to Reno" on 8-14-13 at "The Neighborhood" in Nyssa. The food was great!



Not sure we all ate the healthiest breakfast but had a great time and are ready to continue with our wellness program with new adventures in the near future. Thanks everyone!