

**Quote of the Month:** Work is either fun or drudgery. It depends on your attitude. I like fun.  
-Colleen C. Barrett

## Be Hospitable

If you believe in friendly service, behave toward customers in the way you behave toward your friends.

### Customer Hospitality means:

- A warm and friendly reception
- Making customers at ease so they feel comfortable
- Being pleased to see them as well as hear from them
- Helping them overcome any problems they might have encountered in bringing themselves to you
- Giving them a positive and even memorable experience
- Making them feel special
- Embracing friendship
- Presenting yourself to them in an open and delightful way
- Putting yourself out for them

### Hospitality Guidelines

- Hospitality must be genuine. It must be from the heart.
- Hospitality must be spontaneous
- Hospitality is a function of people's attitudes, not of corporate policy and procedure. It is not a function of money, or of costs or budgets.
- Hospitality should never be used as a bribe or an incentive. It is not something you "trade" to secure business from a customer.
- Hospitality should be applied to every visitor, irrespective of status or importance.

### How the Principle of Hospitality can be converted into Practical Behaviors

- Greeting a customer at the door
- Introducing a customer to your colleagues
- Offering to take a customer's jacket and hang it up for him or her
- Pulling up a comfortable chair for the customer to sit on
- Offering a customer a cough candy if he or she starts coughing
- Presenting the customer with a small gift, even a candy or a cookie

\*\*\*The better the hospitality you provide to your customers, the better your service will be.

\*\*\*Hospitality is not a waste of time and money but an essential investment in building relationships.

—all of the above are excerpts from "The Buzz" by David Freemantle 12-2-2005

## August Events

8/2 - Happy Birthday to Lori Hysell!

8/13 - Happy Birthday to Cathy Myers!

8/19 - Real Estate Office Meeting - 8:30 am

Tuesdays - Insurance Commercial and Personal Lines Meetings - 8:00a.m.

## Don't Forget These Costs When Buying a Home

You've crunched the mortgage calculators, estimated your tax payments, and taken a realistic look at how much house you can afford. You've stuck within your range when scouring the realtor.com® listings, being careful not to bust your budget.

But there are more expenses involved in home buying than just the property costs. And those additional payments, if you don't factor them in, can be high enough to derail your conscientious planning.

### Here's what to keep in mind:

#### **Buying Costs**

You've got your mortgage pre-approved, but that's not all you will need to fork over to get the keys to your new place. Services that need paying:

- \*Your Buyer's Agent Fee
- \*An appraisal to confirm a reasonable market price for the property
- \*Inspections of structural, mechanical, pest or other potential issues
- \*A real estate attorney to review all contracts (depending on the state)

Property taxes vary widely, up to 4.2% of a home's value in some states, according to a CNN map published in 2013. Depending on when you buy, you may owe the previous owners for property taxes they have already paid. You may also need to pay fees to a local association, such as a condo homeowner's association.



#### **Moving Costs**

Moving into a home can involve major expenses for packing, storing and transporting your possessions and yourself. If you are moving across the country, the costs could be significant. Even moving across town can cost more than you planned for truck rental, movers and equipment.

#### **Utilities**

Setting up your telephone, electricity, gas and water—did you budget for these expenses? They could cost more at your new place, especially if you're moving to a larger home or from a rental.

#### **New Stuff**

You may need to purchase appliances or furniture for your new home. Some items, like your old particle board bookshelves, may not be worth the cost of moving. Again, if you are sizing up, you face the potentially fun, but possibly financially draining, challenge of filling the new place.

#### **Maintenance and Renovations**

Trees fall on roofs. Gutters need cleaning. Driveways need repair.... A standard rule of thumb is to budget at least 1% of your home's purchase price each year for home maintenance costs.

Maintenance can include things such as painting, replacing roof shingles, fixing or upgrading plumbing and wiring. The amount you will need to pay for maintenance can depend on the age of the home, the previous owners' upkeep and the climate.

#### **Homeowner's Insurance**

You won't be able to obtain a mortgage without homeowner's insurance covering both the property and its contents. However, the standard insurance may not cover natural disasters such as floods, tornadoes and earthquakes. Depending on where you live, you may want to consider taking out additional insurance to cover such risks.

#### **Private Mortgage Insurance and Title Insurance**

If the down payment on your home was less than 20% of the purchase price, you will have to pay for Private Mortgage Insurance. PMI protects your lender in case you default. It's standard, and fees vary. The rules are complicated, but usually once you have paid down the mortgage so you owe less than 78% of the purchase price, you can drop the PMI payments.

Title insurance offers protection for you (and your lender) if you later discover that someone else could lay claim to the title, and therefore ownership, of the house.

Even if you are lucky enough to avoid paying for PMI, you find a low-cost attorney you can trust, and you have a modern, energy-efficient house, these expenses can still add up to thousands of dollars. That prospect should not scare you away from homeownership, but it always helps to be prepared.

Source: <http://www.realtor.com> By: Anne Miller May 13, 2014

# New Listing!

Stick built 3 bedroom, 2 bath home with many upgrades, open floor plan on the outskirts of Payette sitting on .96+/- acres with three wells. Mature landscaping, lots of trees and shrubs, several fruit trees. Dog kennel, chicken coop. Shops with wood stove, multi pneumatic air system. \$218,218.  
Contact Carol Eldred, Principal Broker, e-Pro, OR/ID, 208-741-9977, cell. #147-14 See this property at <http://www.waldore.com/>.

**WALDO REAL ESTATE**  
937 SW 30th St.  
Ontario, OR 97914  
Office: 541-889-8160



# What People Are Saying...

"Our experience was good and Dee Anne did everything in her power to get it done for us. In fact, went above and beyond for us."

- Lillian Vinsonhaler



Local  
Friendly  
Professional



Dee Anne Mosman,  
Broker, GRI, OR/ID

## The Future: Not Exactly what was Predicted

Nostradamus is said to have predicted, in the 16th century, such events as the crash of the Hindenburg, the rise of Hitler, and the assassination of John F. Kennedy. Other "seers" haven't been as accurate. Here are a few predictions from the past that missed the mark:

- The Associated Press predicted in 1950 that in the year 2000 the average woman would be more than 6 feet tall, with muscles like a truck driver. She would consume food capsules instead of meat and potatoes.
- In 1893, a minister named Thomas Dixon predicted that during the 20th century, "Law will be simplified and brought within the range of the common people. As a result, the occupation of two-thirds of the lawyers will be destroyed."
- In 1878, the Hartford Woman's Friday Club, one of the oldest women's organizations, published a paper and concluded that electricity, though an interesting experiment, was too uncertain and dangerous to be put to practical use.



## Teach Good Financial Habits to Kids from the Start

The relationship your kids have with money starts when they're very young. You don't have to constantly fight—just teach them the value of a dollar from the beginning using these ideas:

- **Give them an allowance—and stick to it.** Agree on a reasonable weekly or monthly amount and then let your child know that he or she must stay within that allowance. Creating this habit now will form the basis for them to be responsible about their finances as adults.
- **Assign chores.** Don't link allowances to the completion of household chores. Let kids know they are expected to help out—without expecting pay.
- **Let them see you paying the bills.** Expose them to the fact that with living comes bills. Encourage them to ask you questions about the bill-paying process, writing checks, etc.
- **Train teens about credit.** Before they go off to college or go out on their own, teach your teenagers that credit cards are a privilege, not a right. Discuss the consequences of abusing credit, such as damaging their credit rating, high interest rates, and getting into debt.



## Scientists Find Perks to Drinking Coffee

Coffee helps lots of people wake up every morning, but that's not the only role it plays. Scientists have unlocked some interesting health benefits associated with caffeine consumption in these areas:

- **Memory.** Researchers at Johns Hopkins University have determined that 200 mg of caffeine appears to aid memory retention. The dose of 200 mg is apparently the optimum amount, producing better effects than 100 mg, while 300 mg produced no greater improvement. By the way, 300 mg is the amount consumed daily by the average American— between two and four cups.
- **Liver disease.** A study conducted in Singapore found that coffee consumption was linked to a 66 percent lower mortality risk in people suffering from liver cirrhosis and related diseases like nonviral hepatitis.
- **Suicide.** Researchers from the Harvard School of Public Health, reviewing data from three large U.S. studies, found adults drinking two to four cups of coffee a day were 50 percent less at risk of suicide than those who drank no coffee (or consumed decaf). The scientists speculate that caffeine may serve as a mild antidepressant, boosting levels of dopamine and serotonin in the brain.







# National Elvis Week!

Each August, Elvis fans from around the world gather in Memphis for a celebration of the music, movies and legacy of Elvis Presley. Elvis Week always includes traditional events such as the Elvis Fan Club Presidents Event, Elvis Insiders Event and Ultimate Elvis Tribute Artist Contest, plus special concerts, panel discussions, dances and much more.

The cornerstone event of Elvis Week each year is the Candlelight Vigil. The Candlelight Vigil always begins on the evening of August 15 and lasts well into the morning of August 16, as fans walk up the driveway to Meditation Garden holding a candle in quiet remembrance of Elvis. Tens of thousands of participants gather on Elvis Presley Blvd. during the evening to listen to music, remember Elvis and enjoy the memorials that are created by fans along the street.

## Elvis Trivia:

- Earned a black belt in karate, in 1960.
- Owned a pet chimpanzee called "Scatter".
- Is a direct descendant of Abraham Lincoln's great-great grandfather, Isaiah Harrison.
- Died with about \$5 million in his bank account.
- Elvis did not like confrontation. He wanted to fire his manager, Tom Parker, many times. He would tell his friends "Tell Parker, he's fired." His friends would go tell him, then Parker would say "Tell Elvis to tell me personally". Elvis never did.
- Made the first ever musical video of all time: "Jailhouse Rock".
- His 29¢ commemorative postage stamp issued in 1993, sold more copies than any other postage stamp in U.S. Postal Service history.
- He was temporarily a Shelby County (Tennessee) deputy sheriff.

Sources: <http://www.graceland.com/elvisweek/aboutelvisweek/> and <http://m.imdb.com/name/nm0000062/trivia>

## By the Numbers: Boating

- Americans bought over 163,000 new power and sailboats last year.
- About 38 percent (88 million) people in the United States participated in recreational boating at least once during the year.
- Among all registered boats in the U.S., 82 percent are power boats. Only two percent are sailboats.
- Boat services represent 70 percent of boating-related businesses in the U.S. Boat building comprises two percent of the industry.
- About ten percent of all American households own a boat.

Source: National Marine Manufacturers Association

## Bread and Butter

A farmer and a baker often did business together. The baker bought a pound of butter from the farmer every few days, and he sold a one-pound loaf of bread to the farmer on a regular basis.

One day the baker got curious and decided to weigh the butter he'd just bought. To his surprise, he discovered that it was less than a pound. Angry, he took the farmer to court.

The judge asked the farmer how he measured the butter he sold.

"Your Honor," the farmer said, "every day when I bring home a one-pound loaf of bread from the baker, I put it on the scale and give him the same weight in butter."

Moral: We get back what we give to others.



## Cut Your Electric Bill in the Summer Months

Summer will be here before you know it, along with the hum of the air conditioner cooling your house while draining money from your wallet. How do you keep your energy bill from skyrocketing? Here are some suggestions:

• **Look toward the light.** Switch to dimmers: They can save about 50 percent over standard light switches. Replace your incandescent bulbs with fluorescent light. And don't forget to turn off lights if you're going to leave a room for more than 10 minutes.



• **Invest in ceiling fans.** You could cut cooling costs by up to 80 percent if you use them instead of running the air conditioner constantly. Using them in conjunction with an air conditioner lets you raise the thermostat between 2 and 6 degrees. Every degree can save 4-8 percent on cooling costs.

• **Lower the temperature of your water heater.** Most folks have them set at 140 degrees. Water will still be hot if you lower the temp to 110 or 120 degrees. Another trick: Drain a few gallons of water from the tank every month. Sediment can gather, which makes the heating element work harder.

## Cooking Fish on the Grill

Hamburgers, hot dogs, chicken, and steak. These are what you'll usually find on a barbecue grill. But fish is also a great choice for outdoor cooking. Although it can seem tricky at first, with a few simple tips, you'll soon be an expert at cooking fish on the grill.

• Fish cooks very quickly, so it is best to set your grill at medium to medium-low heat. If you are using charcoal, be sure to start your grill well ahead of time, to allow it to come to the right temperature.

• For best results, use fish that is a uniform thickness. If one side is thicker than the other, it will not cook evenly. If you are grilling small pieces of fish, like shrimp or scallops, slide them onto skewers to keep them from falling through the grill. Wooden skewers should be soaked in water prior to using, so they won't burn on the hot grill.

• If the fish you are cooking is very thin or delicate, try using a hinged wire grill basket. This is also great for cooking whole fish.

• Fish should be flipped only once. Otherwise you'll risk breaking the fish apart.

• If you will be marinating your fish, allow for at least one hour of marinating time, so the fish will be fully flavored. Keep your fish in the refrigerator during this time.

• Fish is done when it flakes easily with a fork and is opaque inside. It should be cooked all the way through.

• Shellfish, such as oysters or clams, can also be cooked on the grill. Place them over the hottest part of the grill and cook until the shells open. Discard any that do not open after about five minutes.



### A Long Way Home?

A Texan was hiking in Australia. Feeling thirsty, he stopped at a house along the road and knocked on the door. "Hey, could I maybe get a glass of water?" "Certainly." The Australian invited him into the house, and they started chatting.

"So what do you do here?" the Texan asked.

"Oh, I raise chickens on the ranch here. And you?"

"Oh, I've got a ranch of my own back in Texas.

How much land you got?"

"Well, it stretches about 200 meters in the back— just enough room for my chicken coops."

The Texan laughed. "I've got to tell you, on my ranch I can eat breakfast, get in my car, and start driving, and I don't reach the edge of my land until dinnertime."

The Australian nodded in sympathy. "I used to have a car like that too."



### What's your major?

Engineering tops the starting salary list.

[T]he National Association of Colleges and Employers found that seven of the top 10 starting salaries involved engineering of one kind or another.

• Petroleum engineering	\$97,000
• Computer engineering	\$70,900
• Chemical engineering	\$67,500
• Computer science	\$64,700
• Aerospace engineering	\$64,500
• Mechanical engineering	\$64,500
• Electrical/communications engineering	\$63,000
• Engineering technology	\$61,500
• MIS/Business	\$60,700
• Logistics/materials management	\$59,800

If you've got a college student trying to decide on a major (or you're considering returning to school yourself), and a high starting salary is the key goal, the best area to focus on looks like engineering. A January 2014 salary survey by the National Association of Colleges and Employers found that seven of the top 10 starting salaries involved engineering of one kind or another:

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

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

# Waldo Spotlights



Dick & Dawna Runnels granddaughter, Bristol Runnels, was in her 2nd dance recital in May. She is the one in the middle with the pink bow in her hair. What fun to see all these little girls dance!



Becky Benjamin recently enjoyed a trip through parts of Montana and Wyoming with a couple friends. They enjoyed going to the Bar J Wranglers Chuckwagon Dinner and Show, seeing Yellowstone National Park and Old Faithful, going to multiple museums including the Buffalo Bill Museum, the Archie Bray Foundation, and the

Montana Historical Museum, as well as touring the Montana State Capitol and visiting Craters of the Moon.



Merri and Jared Gammage recently celebrated their 20th wedding anniversary! Merri says: Jared and I met in high school (I was a freshman and he was a senior when we started dating). We dated for 5 years and decided pretty early on that we knew we were right for each other. Our wedding was July 22, 1994 in Seattle Washington- at the Sea-Tac Marriott hotel atrium. On our wedding day, it was record high temperatures- got up to 97 degrees! Seems funny that that is the 'norm' for our anniversary date since moving to Ontario! After our wedding we planned on moving somewhere smaller, so we could raise a family, and circumstances brought us to Eastern Oregon. Celebrating 20 years of marriage is such a blessing and a little surreal to think that we have been married for half of my life! I would do it all over again!



Mae Hawkins took this lovely photo of a huge, beautiful butterfly that stopped by to enjoy the lovely flowers that Billie and Dawna planted in our outside planters in the Nyssa office.