

Quote of the Month: There are few, if any, jobs in which ability alone is sufficient. Needed, also, are loyalty, sincerity, enthusiasm and team play.

--William B. Given Jr.

Why the All-Cash Buyer Still Rules the Real Estate Market

Cash is still king in many areas, especially at the lower end of the market. This makes it more difficult for traditional buyers to compete with cash offers.

Why is this happening now?

- *Lending standards are still very restrictive
- *Buyer competition is very fierce

Who are these all-cash buyers, anyway?

- *They aren't all institutional investors
- *They are baby boomers, empty nesters, wealthy families buying second homes
- *They are foreign buyers

How can non-cash buyers possibly compete with all-cash buyers?

- *They have to compete with cash offers
- *Your best defense is to be well qualified, gainfully employed, able to make a substantial down payment, be pre-approved and have good credit
- *Make strong offers and ideally one without any contingencies
- *Find out what's motivating the seller's and give them what they want

Remember, at the end of the day, money is money, and many sellers may not be in a great rush to close; they are simply looking for clean offers that are going to go through, hassle-free.

Excerpts from an article by Vera Gibbons, AOL, posted on Zillow 7/2/14

Why Use a Realtor®? 6 Important Reasons

Real estate is a big deal. For most Americans, a home is the most expensive purchase they'll make in their lifetime. It's a serious transaction with significant financial and emotional ramifications for the parties involved, and having proper representation is critical.

Today's buyers and sellers agree. In 2012, a full 89 percent of buyers used a real estate agent, and so did 88 percent of sellers.¹

Realtor® representation during a real estate transaction is important for both buyers and sellers. Here are six of the chief reasons:

Fiduciary responsibility. When you work with a Realtor®, their fiduciary responsibility is to you. That means you have an expert who is looking out for your best financial interests, an expert who's contractually bound to do everything in their power to protect you. That's big — the value of that commitment cannot be overstated. "For more than 100 years, Realtors® have subscribed to the NAR's strict Code of Ethics as a condition of membership," says National Association of Realtors® President Gary Thomas. "Realtors® have the expertise and experience to help sellers protect their investment and help buyers build theirs."

Complex, ever-changing real estate regulations. Buying or selling a home is not like purchasing a plane ticket. Every home is different, and laws change every year and vary from state to state. Generally speaking, people purchase a new home every 7-10 years, and a lot can — and usually does — change between transactions. Realtors® are immersed in real estate, and they must stay current with all the updates in regulations, laws, contracts and practices. Once you retain your Realtor®, they put that knowledge to work for you.

Help finding the right home, beyond square footage and baths. Browsing online is a terrific way to start a home search — in fact, almost 90 percent of people start their home search online.¹ But when it's time to buy, knowing all the pros and cons of a property can help you make the right decision. Realtors® live and breathe real estate, and they can share information about a home that you wouldn't otherwise know. For example, they can tell you about the perils of polybutylene piping (a plumbing material that's prone to bursting), or the concerns with FRT plywood (a roofing material that can spontaneously combust in higher temperatures, like those in attics). Your Realtor® can go beyond the aesthetics and tell you important details about homes you're considering.

Pricing and selling a home. There are lots of sites where you can view price estimates for your home before you list it for sale, but you take a risk using them. In some markets, online estimates can be off by as much as 35 percent, and they often rely on tax records and data that can be as old as 6-12 months. Realtors® know the local market, have access to the freshest sale data, and can price your house in line with the market to maximize your earnings. In 2012, sellers using an agent got \$40,100 more: The median sale price for the 88 percent of sellers who worked with an agent was \$215,000, versus a median sale price of \$174,900 for the 9 percent of sellers who didn't use an agent.¹

Contracts and negotiations. Finding the right home is the fun part. Then the real work begins.: Today's contracts can be 50 pages long — not counting addendums and riders. Realtors® can help you navigate these complex documents and craft an attractive offer that makes sense for you. Plus, when it comes to negotiation, your Realtor® is your advocate and can bring an objective voice to a very subjective situation.

Following a code of ethics. When you work with a Realtor®, you're partnering with a professional who operates according to a strict code of ethics. In place for over 100 years, the Realtor® Code of Ethics ensures that consumers who work with a Realtor® are treated professionally and ethically in all transaction-related matters.

¹National Association of REALTORS® 2012 Survey of Home Buyers and Sellers. Source: Buy, Sell By: Alex Cortez Aug 13, 2013

July Events

7/4 - All Waldo Offices Closed. Happy 4th of July!

7/5 - Happy Birthday to Mae Hawkins!

7/15 - Real Estate Office Meeting - 8:30 am

7/18 - Happy Birthday to Dee Anne Mosman!

7/18 - Happy Birthday to Trisha Seese!

7/19 - Happy Birthday to Lauri Ovitt!

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



New Listing!

What People Are Saying...

New Meadows Idaho – Two bedroom, one bath home has detached two car garage. Home has vinyl windows and siding and metal roof. Recent upgrades to pump/well, electrical and septic tank. Heating is by oil furnace and wood stove. Front lawn has chain link fencing. Land is in two parcels totaling approx. 44 acre. Convenient location to year round recreation – fishing, hunting, four-wheeling, hiking, rafting, boating, water skiing, snow skiing, snowmobiling and more. A must see property. Listing agent is related to seller. Call Myra Attebery, Sales Associate, ID, 208-740-9471, cell. #108-14 See this property at <http://www.waldore.com/>.



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



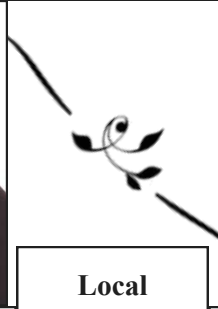
“I can’t thank Cathy Myers enough. She went beyond to help.”
-Randy Ball



“Myra was the best. Very helpful and informative.”
- Marie Langley



Cathy Myers,
Sales Associate, ID



Local
Friendly
Professional



Myra Attebery,
Sales Associate, ID

Name the States

Old Father Murphy made it a point to visit each classroom at the parochial school once a week. He stopped into the fourth grade class just as they were finishing a discussion of the U.S. states.

"Well, how many states can you all name?" asked Father Murphy. The kids shouted out answers, but only came up with about 40.

"When I was a boy, students could name every state!" joked Father Murphy.

One boy raised his hand and said, "Yes, but in those days there were only 13 states."

‘Catching Up’ on Sleep May Not be the Best Strategy

You work long hours during the week, so you probably look forward to some extra sleep over the weekend. But if you’re counting on those couple hours to help you catch up on all the rest you need, you may be cheating yourself.

In a study conducted at Penn State University, 30 healthy men and women, 18-34, spent 13 nights in a sleep lab. For four nights, they slept a full eight hours; then they spent six nights sleeping only six hours, followed by three 10-hour nights.

The participants felt physically refreshed after being allowed extra sleep, but their brain functions dropped during their periods of sleep deprivation—and didn’t return to normal levels after their “recovery sleep.”

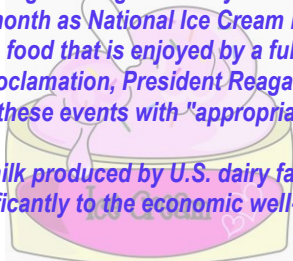
So don’t depend on a few extra hours to bring you back to peak efficiency on the job. Make a point of getting a full night’s sleep every night to stay safe and productive at work.



In 1984, President Ronald Reagan designated July as National Ice Cream Month and the third Sunday of the month as National Ice Cream Day. He recognized ice cream as a fun and nutritious food that is enjoyed by a full 90 percent of the nation's population. In the proclamation, President Reagan called for all people of the United States to observe these events with "appropriate ceremonies and activities."

About 9 percent of all the milk produced by U.S. dairy farmers is used to produce ice cream, contributing significantly to the economic well-being of the nation's dairy industry.

Source: IDFA



Help Your Team Members Get Along With Each Other

As the leader of a team, you need everyone to feel comfortable with each other in order for the team to perform at its best. Here’s how to help team members mesh:



- **Include everybody.** Some workers never participate in parties, team luncheons, or other group functions because they feel unwanted, or don’t think anyone will notice their absence. Make sure to invite every team member to attend all your activities.
- **Don’t gossip.** Refuse to take part in criticizing team members behind their backs. Since you can never tell where your words may go, be sure that nothing you say about your people shows them any disrespect.
- **Speak out.** Groups sometimes ignore people because leaving them out is easier than confronting them on an issue. If a person is doing something to alienate the team, take a direct approach: “The way you talk to yourself when you work makes it difficult for me to concentrate,” for example. Help team members find alternative behaviors, and be sure to thank them for making an effort to change. Also, listen to suggestions from others about changes you might need to make.



- **Recognize contributions, not personalities.** Be sure you’re recognizing team members for their work, not for how much fun they are to work with.





Family Meals Establish Lifetime Nutrition Habits

Eating together establishes good habits later in life, according to researchers at the University of Minnesota. In the study of more than 1,500 people, surveyed once during high school and then again when they were 20 years old, participants were asked questions about how often they ate with their families, how much they liked sitting down to dinner with family and friends, if they had a tendency to eat and run, and how often they ate breakfast, lunch, and dinner.

The results showed that those who ate meals with family as adolescents were more likely to eat fruit and dark green and orange vegetables and drink fewer soft drinks as young adults. The frequency of family meals during adolescence also predicted eating meals more frequently as adults. Those who experienced more family meals were more likely to have higher intakes of key nutrients, such as potassium, calcium, magnesium, and the like.

The researchers say the results demonstrate that structured meal times with family are associated with improved diet quality for young adults. Families should be encouraged to share meals together as often as is practically possible.

These Occupations have the Most Overweight Workers

With obesity becoming a growing national concern, a Washington State Department of Labor study surveyed more than 37,000 workers to determine which occupations have the greatest proportion of obese workers:

Truck drivers	38.6 percent
Transportation and material moving	37.9 percent
Protective services	33.3 percent
Cleaning and building services	29.5 percent
Mechanics and repair workers	28.9 percent
Health services (excluding doctors and nurses)	28.8 percent
Administrative and clerical support	27.9 percent
Personal services	27.2 percent
Technicians and related support workers	26.6 percent
Production and plant operators	26.1 percent

Protect Yourself When Working at the Computer

Most of us spend a lot of time at the computer—and that puts us at risk for injuries to the neck, back, and arms. Pay attention to these elements to ensure you're working safely:

- **Chair.** Use a chair with a seat height, angle of recline, and tilt that can be adjusted.
- **Shoulders.** Set your shoulders in a relaxed position, rather than hunched up or rounded.
- **Feet.** Place your feet flat on the floor (preferable) or flat on a footrest.
- **Wrists.** Hold your wrists as straight as possible, rather than angled sharply up, down, or to the side.
- **Screen.** Place the monitor directly in front of you, so you look straight at it, rather than having to twist your neck toward the screen.
- **Distance.** Position the monitor 18 to 28 inches from your eyes. Set the height of the monitor so that its top is approximately an inch below your eye level.
- **Mouse.** Be sure your arm is supported when using the mouse.
- **Lights.** Adjust your lighting to reduce glare on your work surface or computer monitor.

Trapped!

An elderly golfer showed up at the course one morning without a partner. The pro agreed to play 18 holes with him, and asked him what kind of a player he was.

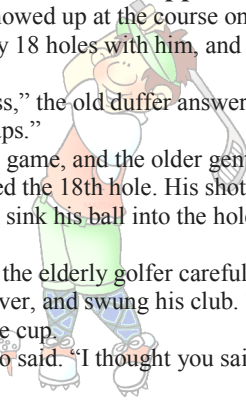
“Not too bad, I guess,” the old duffer answered. “But I have a little trouble getting out of sand traps.”

They played a close game, and the older gentleman managed to avoid sand traps until they reached the 18th hole. His shot to the green dropped into the trap, and he'd have to sink his ball into the hole with just one shot to win the game.

The pro watched as the elderly golfer carefully stepped into the trap, looked the situation over, and swung his club. To the pro's amazement, the ball went right into the cup.

“Great shot!” the pro said. “I thought you said you have trouble getting out of sand traps?”

“I do. Could you give me a hand, please?”



FIREWORKS SAFETY

20,000

FIRES CAUSED BY FIREWORKS PER YEAR

\$32 M

IN PROPERTY DAMAGE

INJURIES

BY TYPE OF FIREWORKS

- Firecracker 32%
- Reloadable Shells 9%
- Sparklers 12%
- Bottle Rockets 12%
- Multiple Tubes 3%
- Roman Candles 4%

9,300

each year

Serious Injuries

MORE MEN THAN WOMEN ARE INJURED EACH YEAR BY FIREWORKS

27.7%

72.3%

LOCATION OF INJURIES

AGE OF INJURED

SAFETY TIPS

- Keep a bucket of water close for emergencies
- Douse with water before discarding
- Never allow children to play with or ignite fireworks
- Never try to re-light or pick up fireworks that have not ignited fully
- Only use fireworks outdoors
- Make sure fireworks are legal in your area before buying or using them
- Light fireworks one at a time, then move back quickly
- Hold firework away from face when lighting

Submitted by John Forsyth.

Source: CPSC.gov::NFPA.org::NSC.org:: Created by Glatgelter Public Practice



1950's Flashback...

Fruit Cocktail Pudding

- =1 egg and 1 cup sugar. Beat together and add the following dry ingredients alternately with fruit.
 - =1 Cup flour, 1tsp soda and 1/2 tsp salt. 1 can (303) fruit cocktail (drained)
 - =Pour into 8x8 baking dish.
 - =Bake in a 325 oven for 45 minutes.
 - =When it is halfway done spread this mixture on top and continue baking.
 - =3/4 Cup brown sugar and 1/2 cup chopped nuts
- Submitted by Barbara Waldo



Internet Tidbit
 Ever wonder how far away things are in space? Visit the beautiful and simple website, DistancetoMars.com. It only does one thing-shows you how far it is to Mars, using a simulation based on the number of pixels on your screen. This lovely interactive webpage helps you understand how big the distance is and how long it would take to travel to our neighboring planet.

The Heart of the Matter
 A heart surgeon took his car to the local garage for a tune-up. When he returned a few hours later to pick it up, he and the mechanic began chatting.
 "So I've been wondering," the mechanic said. "We both kind of do the same thing for a living. We open things up, find out what's wrong, take some stuff out or put some stuff in and fix the problem, and then we close everything back up. So how come you make 10 times more money than I do?"
 The surgeon smiled. "Try it with the motor running."

Waldo Spotlights ...



Scott Bahem's son Ty was the starting catcher for the Melba team in the Kuna Youth AAA Baseball League. The team finished with a record of 12-3-1 and won the championship.



Ray and Christy Waldo recently celebrated the birth of another granddaughter. Myra Sue McKerrow arrived May 16th and weighed 7lb and 11 oz. Myra is the daughter of Justin and Jill McKerrow.



Billie Pearcy's son Dr. Matt Pearcy was recently honored by students, faculty and staff by being awarded the G.I.F.T. Fellowship Award for Teaching Excellence. Dr. Pearcy teaches Biology at Yavapai College. Says Dean of Athletics, Sciences and Health Scott Farnsworth, "Matt Pearcy is the quintessential science professor: he is knowledgeable about his discipline, he is passionate about his students succeeding and is dedicated to his profession. It is my pleasure to work with Matt and to know that he is a deserving recipient of this award and honor as selected by his peers."



Jay and Lori Hysell recently visited Oahu in celebration of their 30th wedding anniversary. Food, sun and beaches for a week! Fantastic fun!



The Waldo Agencies 4th of July potluck theme was Red, White, and Blue. We celebrated by wearing Red, White, and Blue and bringing our favorite Red, White, and Blue foods. Look at all that great food! John Faw and Dawna Runnels are pictured they represented our theme well!



Merri Gammage's 13 year-old twins, Tayler and Trevor recently spent a day fishing with their dad. Trevor caught this 23", 3.5 lb rainbow trout at Malheur Reservoir!

