

Quote of the Month: *It is hard to rock the boat when you are busy rowing.* -Author unknown

Insurance Spotlight...

Trisha Seese works as one of our Agency Benefit Specialists. Trisha has worked for Waldo Agencies since 2005. One of Trisha's core values is "helping people help themselves". By utilizing her nine years of experience and knowledge, Trisha's goal is to build lasting relationships with her customers.

- ⇒ Certified in the Federal Facilitated Marketplaces
- ⇒ Well acquainted with
 - Health Insurance Providers and Networks
 - Health Cost & Availability of Subsidies
 - Health Insurance Coverage & Benefits
 - Health Application process
- ⇒ Helps customers grow and prosper through
 - Risk Planning
 - Benefits Planning
 - Insurance Placement

Trisha is the nurturer, chauffeur, breadwinner, playmate, disciplinarian, teacher, and mother, of one wonderful boy named Marcus. In her spare time, she enjoys archery, fishing, skiing, gardening, and pretty much anything outdoors. She is also involved in projects that give back to the community.



Trisha Seese,
Waldo Insurance, Inc.
Benefits

IRS Announces Maximum 401(k) Plan Contribution Limits for 2015

The maximum contribution that can be made to 401(k) plans in 2015 will rise to \$18,000, up from the current \$17,500 limit, while the maximum catch-up contribution employees age 50 and older can make to the plans will increase to \$6,000, up from \$5,500 the Internal Revenue Service announced Thursday.

The IRS also said the amount of employee compensation that can be considered in calculating pension benefits and contributions to defined contribution plans will rise to \$265,000 from \$260,000. Additionally, the definition of a highly compensated employee for 401(k) plan nondiscrimination testing purposes will be one who earns at least \$120,000 next year, up from \$115,000. The maximum annual benefit that can be funded through a defined benefit plan for a plan participant will remain at \$210,000. The 2015 limits, which reflect a methodology set by federal law, are based on increases in the cost of living.

Source: *Business Insurance* by Jerry Geisel



Submitted by
Mike Ward, LUTCF,
Waldo Insurance, Inc.
Manager - Benefits

The Warm and Cozy Home

The dark days of winter can really do a number on your well-being. Shorter days trigger the blahs; freezing temps spark the sniffles. So we put together a list of ideas that'll turn your home into a comfy haven.

Tip: Use a slow cooker to infuse your home with a warm and cozy aroma. Even better, slow cookers are more energy efficient than electric ovens typically using less energy than a light bulb.

Get Plants. Some indoor plants, like golden pothos and gerbera daisies, are particularly adept at sucking up nasty VOCs - the vapors emitted from household cleaners, paints and dry cleaning. And since plants increase the humidity levels, they help decrease household dust.

Vacuum while your thermostat is set to "fan on." This helps filter dust that gets kicked-up while cleaning. Just leave the fan on for about 15 minutes after you finish vacuuming and switch it back to "auto" afterward. HVAC blowers aren't intended to run all the time.

Tip: Combat superbugs with copper. If you're planning to upgrade your kitchen or bathroom fixtures, consider classic and homey-looking copper or a copper alloy like brass. A three-hospital study in 2011 found that bacteria can only survive on copper for a few minutes, but germs can live on stainless steel for weeks.

Ditch your window screens in the fall and winter. They trap dirt and can make your home appear darker inside and out. It's a good curb appeal booster, too.

Tip: Paint chilly rooms, especially north-facing walls that don't typically get sunlight, in reds, oranges, or yellows - cozy colors that can actually help the room feel warmer, according to a Michigan State University study.

Source: *Excerpts from Houselogic*. By: *Deirdre Sullivan*

November Events

- 11/2 - 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
- 11/27 - All Waldo Offices Closed for Thanksgiving
- 11/28 - All Waldo Offices Closed
- Tuesdays - Insurance Commercial Lines, Personal Lines and Benefits Meetings - 8:00 a.m.



New Listing!

What People Are Saying...

Wonderful custom built home on 10 acres north in Payette. Home was built in 2005, has 3 bedrooms, 2 bathrooms with sunroom off of master suite. Nice kitchen, large pantry, hardwood and carpet. Master bath has walk-in shower and there are no steps anywhere in the house. There is a separate living area with full bath off of the garage with its own entrance. Property has nice lawn and landscaping with paved driveway. There are 9 acres irrigated with gated pipe, large shop with RV parking, heated area and has 1/2 bath. Full price offer includes tractor/loader, 2 riding mowers, 2 sprayers and lawn sweeper. \$350,000. Call Ken Freese, Broker, OR/ID, 541-823-2750, cell. #153-14. See this property at <http://www.waldore.com/>.



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937 SW 30th St.
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"Myra did a very good job for us."

-Evelyn Turek

"Myra was incredibly patient, persistent, skillful, knowledgeable, and wonderful."

-Ian Macrae



Local
Friendly
Professional



Myra Attebery,
Sales Associate, ID

The Clever Fox

A tiger attacked a fox in the jungle. The fox cried out, "How can you attack me? Don't you know I'm the king of this jungle?"

The tiger laughed. "You? Everyone knows that I'm king of the jungle!"

"No, you're not! Every animal runs when they see me coming! If you don't believe me, follow me!"

The fox darted away. Amused, the tiger followed him.

They passed a herd of antelope. When the antelope saw the tiger behind the fox, they fled in panic. Then they walked by a tree full of monkeys, who started screeching and jumping with fear at the sight of the tiger following the fox.

Finally they came upon a pack of wolves. They saw the tiger and ran off in a hurry. The fox turned. "Do you see how they all run from me? Do you need more proof than that?"

The tiger bowed his head. "You are truly king of the jungle." And he let the cunning fox go.

(Adapted from a Chinese folktale)

Keeping Up With the Joneses in the Digital Age

It used to be that you had to look in your neighbor's driveway to see what shiny new car he just bought. You would hear about the Caribbean vacation when you visited for dinner. And you heard about the new job promotion in the annual Christmas letter. In the age of social media, however, you find out what your friends, family, and neighbors are up to almost instantly.



Facebook constantly reminds us that our friends are getting newer stuff and traveling to fun places. And businesses that focus on selling all that stuff when we compare ourselves to others can lead to more sales for them. Many online retailers offer an easy way to share information about your purchases with just the click of the mouse to immediately upload the details to your social media accounts.

But despite how you learn of other's splurges, the age-old adage that you shouldn't try to keep up with the Joneses is still good advice. It is never a good financial strategy to spend money you don't have on things you don't really need. So go ahead and like that status update, but be sure to spend time counting your blessings and knowing what is best for you and your family.

Real Estate 3rd Quarter Market Statistics For 2014

Canyon County (Idaho)

Total Listed:1,525 **Number Sold:**1,068 **Avg. Sale Price Sold:**\$159,593

Malheur County (Oregon)

Total Listed:115 **Number Sold:**45 **Avg. Sale Price Sold:**\$141,653

Residential: Listed:107 **Number Sold:**41 **Avg. Sale Price Sold:**\$122,656

Farm/Ranch: Listed:8 **Number Sold:** 4 **Avg. Sale Price Sold:**\$336,375

Payette County (Idaho)

Total Listed:170 **Number Sold:**110 **Avg. Sale Price Sold:**\$141,871

Residential: Listed:163 **Number Sold:**110 **Avg. Sale Price Sold:**\$141,871

Farm/Ranch: Listed:7 **Number Sold:**0 **Avg. Sale Price Sold:**\$0

Washington County (Idaho)

Total Listed:66 **Number Sold:**34 **Avg. Sale Price Sold:**\$163,372

Source: Intermountain Multiple Listing Service





November-National Banana Pudding Lover's Month Banana Pudding IV

Ingredients:

- 1 (8 oz) package cream cheese
- 1 (14 oz) can sweetened condensed milk
- 1 (5 oz) package instant vanilla pudding mix
- 3 cups cold milk
- 1 tsp vanilla extract
- 1 (8oz) container frozen whipped topping, thawed
- 4 bananas, sliced
- 1/2 (12 oz) package vanilla wafers



Directions:

1. In a large bowl, beat cream cheese until fluffy. Beat in condensed milk, pudding mix, cold milk, and vanilla until smooth. Fold in 1/2 of the whipped topping.
2. Line the bottom of a 9x13 inch dish with vanilla wafers. Arrange sliced bananas evenly over wafers. Spread with pudding mixture. Top with remaining whipped topping. Chill.

Source: allrecipes.com

Old Age: No Barrier to Creativity

Consider this list of creative accomplishments by people who may have seemed, at first glance, to be past their prime. We sometimes think creativity is for young people. Children are endlessly imaginative, but the elderly are set in their ways. After all, you can't teach an old dog new tricks, right?

- Consider this list of creative accomplishments by people who may have seemed, at first glance, to be past their prime:
- Goethe. The famous German poet finished Part 2 of his masterpiece Faust shortly before his death in 1832, when he was 83.
 - Arthur Rubenstein. This concert pianist performed at Carnegie Hall at age 90.
 - Grandma Moses. Artist Anna Mary Robertson, better known as "Grandma Moses," had her first solo exhibition of paintings in 1940, when she was 80 years old.
 - George Bernard Shaw. The Irish-born playwright (among other occupations) remained active until his death in 1950 at age 94, when he published his final play. He was working on another unfinished play when he died.
 - Pablo Casals. The cellist and conductor, born in 1876, continued to perform on concert tours in his 80s.

Useless Information

- Abe Lincoln's mother died from drinking the milk of the family dairy cow after it had eaten poisonous mushrooms.
- In 1920 the first "Baby Ruth" candy bar was sold. It is named after President Grover Cleveland's daughter---not the legendary baseball player.
- A hive of bees must pollinate 2 million flowers to make one pound of honey, requiring them to fly an equivalent distance of approximately 55,000 miles---or more than twice around the globe.
- Gore-Tex, the breathable composite polymer used to waterproof and windproof outdoor gear, is simply stretched Teflon, the substance used to coat nonstick pans.

Source: *So, Now You Know* by Harry Bright and Harlan Briscoe.

184 Tasks Agents Do For You

(Second of a series-See October Newsletter)

So, what exactly does a realtor do for you?

Listing Appointment Presentation

21. Give seller an overview of current market conditions and projections.
22. Review agent and company credentials and accomplishments.
23. Present company's profile and position or "niche" in the marketplace.
24. Present CMA results, including comparables, solds, current listings and expireds.
25. Offer professional pricing strategy based and interpretation of current market conditions.
26. Discuss goals to market effectively.
27. Explain market power and benefits of multiple listing service.
28. Explain market power of Web marketing, IDX and REALTOR.com.
29. Explain the work the broker and agent do "behind the scenes" and agent's availability on weekends.
30. Explain agent's role in screening qualified buyers to protect against curiosity seekers.
31. Present and discuss strategic master marketing plan.
32. Explain different agency relationships and determine seller's preference.
33. Review all clauses in listing contract and obtain seller's signature.



To be continued in the next issue...

Source: See more at: <http://ohiorealtors.org/consumers/184-tasks-agents-do-for-you/>

Three Natural Remedies for a Sore Throat

Cold and flu season is upon us. Most sore throats do not need antibiotics to treat them. Instead, a person suffering from a sore throat needs a strategy to sooth the throat. These tactics can help you feel better while you are waiting on your throat to heal.

1. Gargle salt water

A study in The American Journal of Preventive Medicine found that when people with a sore throat gargled salt water three times a day, forty percent of them saw an improvement in their upper respiratory tract discomfort. Salt can reduce the amount of bacteria in your throat, which also leads to faster resolution of a sore throat. To make a salt gargle at home, mix 1/2 cup of warm water with 1 teaspoon of salt.

Gargle for 30 seconds three times a day.

2. A spoonful of honey

Honey is another natural infection fighter. Because it is so thick, honey works well to coat and soothe a sore throat. Choose honey that is darker in color, as this contains more antioxidants. Mix a heaping teaspoon of honey into a mug of hot water and the juice of half a lemon. This honey tea can calm coughing that is due to a sore throat and aids in healing.

3. Peppermint

Studies have found that peppermint contains anti-inflammatory, antibacterial, and antiviral properties, which all will help your throat heal faster. Peppermint also contains menthol. This substance helps thin mucus and calm sore throats and coughs. Look for mouth sprays that contain peppermint oil, not just ones that are peppermint flavored.



What We're Spending Money On

How much are you really spending on the basic necessities of everyday life? The Bureau of Labor Statistics looked at consumer spending from June 2012 to June 2013 and came up with this snapshot:

| Item | Monthly expense |
|-------------------------|-----------------|
| • Housing and utilities | \$1,400 |
| • Groceries/eating out | \$550 |
| • Clothing | \$143 |
| • Entertainment | \$216 |
| • Transportation | \$750 |
| • Health care | \$292 |

PLEASE VISIT:

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

The Tough CEO

A Fortune 500 corporation brought in a tough new CEO to shake things up. Touring the facilities on his first day, he spotted a man leaning against a wall while other employees were working hard all around him.

He marched up. "You! How much money do you make in a week?"

Confused, he said, "About \$300."

"Here," The new CEO pulled out his wallet and thrust \$1,200 in cash at the man. "Go home."

"Yes sir." He walked away.

Proud of the tough image he was creating, the CEO turned to a group of employees. "What was his job, anyway?"

They looked at each other nervously. Finally one answered: "He's the pizza delivery guy from down the street."

Should Your Child Eat Snow?

When small children play outdoors in the winter, they invariably take to eating the snow that surrounds them. Many parents wonder whether it is safe to let their children ingest snow, due to pollution or other contaminants. Snow, just like water, can look clean, but could contain harmful substances. In urban areas, snow may contain industrial pollutants, while in farming areas, there may be pesticides in the snow. It can also be contaminated with bird or animal droppings, road deicing solvents, or any number of other contaminants. Experts recommend discouraging your children from eating snow, since there is no way of knowing what it may contain. However, it is unlikely to cause any harm if your child ingests some snow before you are able to catch him or her. If it is only an occasional incident, there should be no serious harm.

Waldo Spotlights...



Waldo Agencies sponsored the SRV Babe Ruth baseball team this year. The team used the jerseys for SRV Babe Ruth and Fall ball seasons. Jacob Gammage and Zach and Seth Forsyth represented our employees on the team.



The Nyssa office did a great job decorating for the Sidewalk Scarecrow Contest, once again. Shown here is Merri Gammage with the office creation. Thanks ladies for your time and effort in this. All of us appreciate it.



Elijah Hawkins (son of Waldo employee Mae Hawkins) went to the Ontario Fire Department Open House on Tuesday, September 30, 2014. Elijah had a great time meeting fire fighters, climbing in the fire trucks, playing in the bounce house, eating popcorn, and giving Sparky the Fire Department mascot high-fives.



Scott and Katy Lamb's fifth son was married September 13th. Tom and Bethany Lamb enjoyed their honeymoon in Sweden. They're making their home in Troutdale, Oregon. Congratulations!

Coming in December's Newsletter-- Our office's supply of hunting pictures!