



Quote of the Month: Some things do not alter with time and technology. Dressing up to go to work always has-and always will- reflect professional discipline and a respect for the job or the client at hand. Even on Fridays.

- *Deirdre McMurdy*

Keep These Guidelines in Mind for Communicating with Honesty and Love

Communication is the foundation of a healthy family.

Without it, mothers, fathers, siblings, and children don't know what to expect or how to get what they need. But a family whose members can talk freely and share their feelings will endure all sorts of hardships without cracking. Keep these guidelines in mind for communicating with honesty and love:

- **Listen to each other.** Practice active and respectful listening with everyone in your family, from infants to grandparents. Don't jump to conclusions or interrupt when they're speaking. Make sure you understand what they're saying before you respond.
- **Think before speaking.** Whether you're arguing or discussing dinner, try not to blurt out the first words that come to mind. Think about how the other person might react, and choose your words with care to prevent a needless confrontation.
- **Make time to talk.** Some conversations shouldn't be rushed. When you need to talk out a major issue, schedule enough time for everyone to be heard. You don't need a crisis to make time for each other, though. Make an effort to give everyone the attention they deserve for as long as they need it.
- **Work on your patience.** When you're tired or stressed out, you may have trouble maintaining your self-control. But losing your temper or pushing a family member too hard can make communication impossible. If necessary, call a timeout or take some deep breaths to remain calm when you feel your patience slipping.
- **Show some empathy.** Don't just say, "I know how you feel." Make a positive effort to understand how your family members feel, no matter how young or old they are. Small children and the elderly can both feel helpless at times; adults may feel the pressure of competing demands. If you can see things from their point of view, you'll do a better job of solving problems and enjoying real intimacy.

184 Tasks Agents Do For You

(First of a series)

So, what exactly does a realtor do for you?

Pat Vredevoogd-Combs, past president of the National Association of REALTORS®, testified before the House Financial Services Committee on Housing a few years ago to blunt government complaints about industry pricing and derail speculation that a federal real estate oversight commission should be created.

As part of her testimony, she submitted a list of 184 things that listing agents do in every real estate transaction.

"By all accounts," she said, "the general public is not aware of all the services that agents provide to sellers and buyers during the course of the transaction, probably because most of the important services are performed behind the scenes."

Here's the list she provided

(which was developed by the Orlando Area Association of REALTORS®):

Pre-Listing Activities

1. Make appointment with seller for listing presentation.
2. Send a written or e-mail confirmation of appointment and call to confirm.
3. Review appointment questions.
4. Research all comparable currently listed properties.
5. Research sales activity for past 18 months from MLS and public databases.
6. Research "average days on market" for properties similar in type, price and location.
7. Download and review property tax roll information.
8. Prepare "comparable market analysis" (CMA) to establish market value.
9. Obtain copy of subdivision plat/complex layout.
10. Research property's ownership and deed type.
11. Research property's public record information for lot size and dimensions.
12. Verify legal description.
13. Research property's land use coding and deed restrictions.
14. Research property's current use and zoning.
15. Verify legal names of owner(s) in county's public property records.
16. Prepare listing presentation package with above materials.
17. Perform exterior "curb appeal assessment" of subject property.
18. Compile and assemble formal file on property.
19. Confirm current public schools and explain their impact on market value.
20. Review listing appointment checklist to ensure completion of all tasks.



To be continued in the next issue...

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

New Listing!

What People Are Saying...

Nice and clean home in Ontario, Oregon. 4 bedroom, 3 bathrooms, 2534+/- sq ft built in 1978. Remodeled kitchen and bathrooms, hardwood floors and tile floors in daylight basement. Gas fireplace in family room, decks and patios in fenced backyard. Room for RV and a nice garden space. Call Dee Anne Mosman, Broker, GRI, OR/ID, 208-707-4444, cell or Scott Lamb, Broker, GRI, OR/ID, 208-739-2119, cell. #208

-14 See this property at <http://www.waldo.com/>.



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



John Faw
 Principal Broker,
 GRI, OR/ID

"Courteous, knowledgeable and professional."
 - Gerald Ackerman



**Local
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Ken Freese
 Broker, OR/ID

Smartphone Health and Safety Risks

- ⇒ There is a name for the fear of being without a cell phone, it is called Nomophobia.
- ⇒ 73% of smartphone users feel panicked when they misplace their phones.
- ⇒ "Text Neck" is becoming common. It is a condition that arises from the stress and pressure that can be triggered by texting and browsing on your phone.
- ⇒ E. Coli is found on 1 in 6 cell phones, due to close to 75% of people bring their cell phones with them to the bathroom. This can lead to diarrhea, urinary tract infections, and even kidney failure.
- ⇒ According to medscape.com, in a recent survey given to 200 Korean youths, those addicted to their smartphone devices had a high risk of severe psychopathologies. These include somatic symptoms, attentional deficits, and aggression. The younger smartphone users are, the more vulnerable they are to developing these tendencies.
- ⇒ Five seconds is the average time your eyes are off the road while texting. When traveling at 55 mph, that's enough time to cover a football field length, blind-folded
- ⇒ Your field of view narrows by 50% when talking on any kind of cell phone. Your brain is only able to process half of what you see when you are distracted.
- ⇒ Studies show that voice-to-text option is more distracting than typing texts by hand.
- ⇒ 3 out of 4 people report having their cell phone within 5 feet of them at all times.
- ⇒ 12% of smartphone users use their phones while showering and 39% while on the toilet.
- ⇒ 12% of respondents of a Jumio survey said their smartphone gets in the way of their relationship.
- ⇒ 33% of people use a smartphone while on a date.
- ⇒ 19% of smartphone users use their phones in church/places of worship.
- ⇒ 41% of people use their phones to avoid looking uneducated in front of others. Instead of debating the answer to a question, they pull it up right on their smartphone.
- ⇒ A study by Despina Stavrinos of the University of Alabama at Birmingham found distracted walking has become an issue. Compared to when they crossed the street without any distraction, people on the phone reached the other side of the street: with less time to spare, more missed opportunities to cross safely, and had more close calls.

Source: see <http://www.ragan.com/Main/Articles/48739.aspx?>

Increase Incidental Activity

Incidental activity involves finding ways to keep active in your normal, daily life; it shouldn't require any additional effort or expenditure of time, as it simply involves modifying what you're already doing to live a more active life. These are just a few examples, you can add your own:



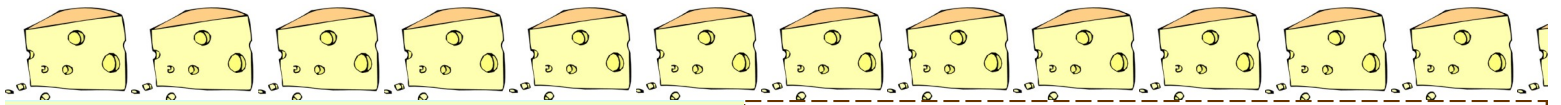
1. Walk up the stairs whenever you can rather than hopping in an elevator or on an escalator
2. Instead of eating lunch at your desk, find a sunny spot outside
3. Park farther away from your destination
4. Carry your groceries home
5. Walk down the corridor to talk to someone at work rather than sending them an e-mail or talking to them on the phone
6. Do stretches during your break at work

Practicing incidental activity can significantly improve your health and well-being without requiring you to set aside time for exercise.

Source: Excerpts from: 100 Ways to Happiness by Dr. Timothy J. Sharp

October Events

- 10/1 - Happy Birthday to Merri Gammage!
- 10/8 - Happy Birthday to Rosie Esper!
- 10/15 - Happy Birthday to Carla Bourque!
- 10/21 - Real Estate Office Meeting - 8:30 am
- Tuesdays - Insurance Commercial and Personal Lines Meetings - 8:00a.m.



In the Headlines

What follows are actual headlines, reprinted here exactly as they appeared in print!

- If Strike Isn't Settle Quickly, It May Last a While
- Cold Wave Linked to Temperatures
- Red Tape Holds Up New Bridge
- Typhoon Rips Through Cemetery; Hundreds Dead
- Local High School Dropouts Cut in Half
- Seahawks Stadium Opens to a Suicide, Rave Reviews
- Man Minus Ear Waives Hearing
- Deaf College Opens Doors to Hearing
- Old School Pillars Are Replaced by Alumni
- Hospitals Are Sued by 7 Foot Doctors
- Include Your Children when Baking Cookies
- Something Went Wrong in Jet Crash, Expert Says
- Safety Experts Say School Bus Passengers Should be Belted
- Drunk Gets Nine Months in Violin Case
- Farmer Bill Dies in House
- Eye Drops Off Shelf
- Teacher Strikes Idle Kids
- Enraged Cow Injures Farmer with Ax
- Plane Too Close to Ground, Crash Probe Told
- Miners Refuse to Work after Death
- Two Sisters Reunited after 18 Years in Checkout Counter
- Killer Sentenced to Die for Second Time in 10 Years

Source: *When You Grab a Cat by the Tail*, by Rob Lebow and William L. Simon

Trivia Quiz: Cheese

October is American Cheese Month. Celebrate this great event by testing how much you know about this popular dairy treat.

1. What country produces Oka cheese?
2. Roquefort is traditionally made from what animal's milk?
3. Rennet is used at the beginning of the cheese making process to form curds. What animal organ does rennet come from?
4. What small round French cheese comes with a red wax coating?
5. What do we call a cheese expert who most often is found working in a specialty or gourmet food shop?
6. Which country's citizens consume the most cheese annually?
7. What is the name of the cheese most often used to make lasagna?
8. Little Miss Muffet is said to have eaten her curds and whey. What cheese product was she likely eating?
9. Poutine is a French-Canadian dish that combines cheese curds and what?
10. Which country produces the most cheese?



Submit your answers to Barbara by October 15th for entry to a \$20 gift certificate to Idaho Pizza.

The Professional Image:

Whichever category you select, some clothing items should never see the inside of your office - even though increasingly relaxed written dress policies may fail to exclude some of them:

Women	Men
Tattered, frayed, or wrinkled jeans	Tattered, frayed, wrinkled jeans
Sweat pants or jogging pants	Sweat pants or jogging pants
Leggings or Spandex pants	Shorts, including biking shorts
Casual shorts	High-water pants
Leather pants	T-shirts with logos
Ultra-short skirts	Anything with a printed slogan
T-shirts with logos	Tank tops
Anything with a printed slogan	Cropped (above the waist) tops
Tank tops or camisoles	Sweatshirts
Cropped (above the waist) tops	Garish print sport shirts
Sweatshirts	Sports team jackets
See-through voile or chiffon blouses	Hiking boots
Sneakers	Sneakers

Source: *The New Professional Image*; Susan Bixler, CEO and Nancy Nix-Rice

Before You Hit 'Send': 5 Tips for Thoughtful Communication

Hasty communication can break relationships and ruin careers. Too often we write an email or send a text without double-checking the content or being mindful of the tone of the message. We have no idea how that message will get interpreted. Once you hit the "send" button, it's kind of too late. Here are some communication tips that will keep us from burying our head in our hands.

1. Don't write emails or texts when you are angry

During moments of anger, our mind and intelligence become clouded. We become heated and just the way clouds cover the sun, our emotions cover our ability to think rationally.

2. Hold Your Horses

If you get a message that seems to be accusing or criticizing you, don't respond right away. The moment we feel someone pointing a finger at us, we become defensive and reactive. When something like this happens, let it sit for a day before responding.



3. Get an objective opinion

A. If you have a trustworthy and objective friend, have them read the message you received and see if it's as bad as you thought it was.

B. The same applies to aggressive messages you are about to respond to. Have a friend read it over to check whether you are about to start a war with someone at work or in your personal life.

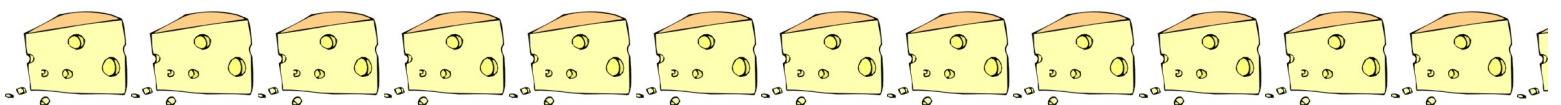
4. Try to see where the other person is coming from

This is super hard to do especially when we feel attacked or criticized. If we can bring ourselves to this space and take a step back, then we can try and step into the other person's shoes to see why they are saying what they are saying.

5. Clarify

This may not always be possible for various reasons -- the person is geographically too distant or just doesn't want to, but if it is, try to have a face-to-face discussion to explain yourself and understand his or her perspective. Emails and texts can very easily be misunderstood and most of us are just trying to be understood.

Source: To see the complete article: http://www.huffingtonpost.com/gadadhara-pandit-dasa/before-you-hit-send-5-tip_b_5709677.html



WALDO

Fun in the Sun

A cop pulled over a car and noticed that a monkey was sitting in the front passenger seat. "What are doing with a monkey in your car?" he asked the man driving. "You need to take him to the zoo!"

The man said, "Ok," and drove off. The following week, the officer pulled over the same car. He saw that the same monkey was again sitting in the front seat. But this time, both the driver and the monkey were wearing sunglasses.

"I thought you were going to take that monkey to the zoo!" exclaimed the cop.

"I did," replied the man. "We had such a great time that today we are going to the beach!"



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

App of the Month: Digg

Digg began as a web-based service, sharing the most interesting and talked about stories on the Internet. Readers can give each story a digg—a positive vote—which moves it up the list and keeps everything relevant and interesting. The folks at Digg have developed an app to give you mobile access to all the latest news, memes, stories, and chatter on the Internet. You can download the app to your Android or iOS device, and also still find all the content provided by Digg on the web. Best of all, it is easy to use, has a clean interface, and is free!

Taco Dip

1 lb. ground beef
8 oz. can green chilies and tomatoes (or salsa)
1 onion, chopped finely
1 lb. Velveeta cheese
1 tsp. chili powder
1 tsp. Worcestershire sauce
Brown hamburger and onion. Drain. Add other ingredients and stir over medium heat until cheese is melted. (Can do in a crock pot). Serve hot with tortilla chips.
Submitted by Gloria Roberts.

Minding Your Own Business

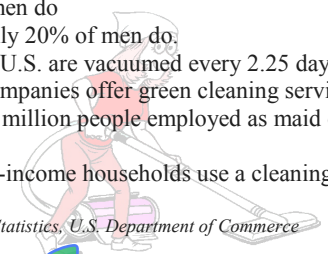
The young businessman was just starting his own firm. He rented an expensive office with great views and furnishings. On his first day, he saw a man come into the outer office. Wanting to appear busy, he picked up the phone and pretended he was working on a big deal. He threw around ridiculous figures and made impressive sounding offers. Finally he hung up and asked the visitor, "May I help you?"

The visitor replied, "Yeah. I've come to install the phone!"

By the Numbers: House Cleaning

- ⇒ About 51% of women do housework daily. Only 20% of men do.
- ⇒ Most homes in the U.S. are vacuumed every 2.25 days.
- 45% of cleaning companies offer green cleaning services.
- There are over 1.4 million people employed as maid or housekeeping cleaners in the U.S.
- About 80% of two-income households use a cleaning service at least once per year.

Source: Bureau of Labor Statistics, U.S. Department of Commerce



Waldo Spotlights

The women of Waldo Agencies and their guests enjoyed lunch at Fiesta Guadalajara to celebrate American Business Woman's Day.

