

Quote of the Month: *"Everyone is responsible for the customer."*

-Barbara Waldo

Congratulations on 10 years: Thank you, Myra and Carla!

Having graduated from Pioneer Real Estate School (Boise) in February 2005 and then obtaining an Idaho Real Estate License a short time later, I had a very positive feeling that a new and wonderful career awaited me. With great aspirations and goals set high, I began working as a Sales Associate/ID at Waldo Real Estate in the New Plymouth office in March 2005. Time flies by quickly and ten years later I continue to appreciate the work that I do helping people with various real estate needs. Each day and each transaction has proven to have its own challenges and rewards. This opportunity for me to learn & grow is a very important part of my career. Being chosen "Realtor of the Year" by the Payette Washington County Board of Realtors for 2013 is the highlight of my career. With the combination of a successful experience in real estate, good health, a beautiful family, and many friends I feel very fortunate each day.



Myra Attebery,
Sales Associate,
ID



Carla Bourque,
Sales Associate,
ID

I am amazed that it has been 10 years already. I remember the first day a client walked in the door and I had to talk to him. I'm sure I gave Barbara the "deer in the head light look!" But thankfully, I have a great Broker, John Faw, and the best partner in the world, Cathy Myers, to help me along. I've had lots of changes in 10 years. I obtained my EMT license and ran with our Quick Response Ambulance in New Plymouth, I have two granddaughters, and I got married. I have had lots of laughs, a few sleepless nights, and met lots of great people being a Realtor. I look forward to another 10 years here at Waldo Real Estate.

Vacation Jewelry – Beware!

That blue topaz pendant or amethyst ring or elaborate gold necklace that your client purchased over the summer vacation is a fine reminder of a wonderful trip.

As a souvenir, it's priceless. But how about its insurance value?

People on holiday expect bargains...because labor is cheaper here than at home, because this purchase is duty-free, because the gem is mined here, because the concierge or the cruise director or the friendly tourist they met in the hotel lobby recommended this shop, because a small shop like this has low overhead, because a large emporium like this does such a booming business, it must have quality goods. And these are only the stories the consumer tells herself or himself.

To this open mindset, the scammer's access is easy. A tour bus shows you the city, but the only stops are at tourist sales areas. A cab driver says, I can take you to a government store that's offering a special discount for foreigners and, you're lucky, today is the last day. A shop owner declares that his wife has just given birth to their first son, so he is celebrating by selling diamond and ruby jewelry at 90% off. Tourists all over the world report versions of these very stories, and many others.



And then there are cruises, which one appraiser has called incredible jewelry-selling machines. The captive voyagers are primed with on-board jewelry counters, ads for jewelry shops at ports of call, and "shopping experts" to guide them to the best shops and help them get the best deals. The shops pay a good premium to be on the ship's "recommended" list. Retailers generally mark their prices at ten times cost, knowing that passengers have been told to expect a 70% discount.

Some typical examples:

Often a gem is touted as rare, but the product being sold by the retailer is not necessarily rare, or valuable.

Some countries do not require gold to be stamped with karatage. If you don't know the karatage of gold, you can't determine its value.

Retailers in tourist areas may supply appraisals or descriptive sales receipts, but these are not necessarily trustworthy.

Since a tourist cannot have the jewelry independently appraised to verify its quality, and the retailer is not a dealer of known reputation, the opportunity for fraud is high. Sellers who target tourists know that a disappointed buyer has little recourse once the sale is made and the buyer leaves town (and country).

Source: Excerpts from http://www.jcrs.com/newsletters/2015/2015_03.htm

New Listing!

Middleton, ID – Spacious home built in 2003 features 3 bedrooms, 2 baths, large two car garage on a corner lot that is .21 acres. Home is conveniently located in Nottingham Greens Subdivision #2, close to schools, shopping, Hwy 44 and I-84. Extra windows in the east side of home provide more natural lighting plus covered porch area on west side of home protects front door entrance. \$175,000. Call Myra Attebery, Sales Associate, ID, (208) 740- 9471, cell. #137-15 See this property at <http://www.waldore.com/>.



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

What People Are Saying...

"Scott is more interested in making sure we are happy than he is in making a sale. Thanks."

-Gerald Blackburn














Scott Lamb
Broker,
OR/ID, GRI

**Local
Friendly
Professional**



Use Cell Phones Respectfully

-  Turn cell phones off or to vibrate when in public (where two or more are gathered for an activity).
-  Keep them out of sight and don't take calls when having a conversation or attending a meeting.
-  Try not to discuss anything confidential in places where someone could eavesdrop, like on an airplane or in open spaces.
-  A simple ring tone is the best setting for your cell phone. Musical tones are annoying, particularly in a business setting.
-  When driving with a client or sharing a cab to the airport, don't get into endless conversation. Those sharing small spaces with you have nowhere to hide. Don't subject them to your conversations!
-  Don't speak louder on your cell phone than you do on your landline. It's tasteless and unnecessary.
-  At a business lunch, don't place your cell phone next to your plate. Like a small tape recorder would inhibit your lunch conversation, your cell phone acts as an inhibitor as well.
-  Only wear one wireless device on your belt! Wearing your technology is not fashionable! It's like putting all your pens in your shirt pocket.
-  When conducting a cell phone conversation, 10 to 12 feet from another person is the acceptable proximity without invading their personal space.
-  Never dial your cell phone while driving. This activity is reserved only for those with a death wish!
-  Never talk on your cell phone in elevators, libraries, museums, restaurants, cemeteries, theaters, medical office waiting rooms, religious sites, auditoriums or other enclosed places such as hospitals, courthouses, trains or buses.

Source: Excerpts from "Do It Right" by Valerie Sokolosky

Real Estate 1st Quarter Market Statistics For 2015

Canyon County (Idaho)

Total Listed: 1,410 **Number Sold:** 768 **Avg. Sale Price Sold:** \$149,781

Malheur County (Oregon)

Total Listed: 125 **Number Sold:** 48 **Avg. Sale Price Sold:** \$177,343
Residential: **Listed:** 111 **Number Sold:** 40 **Avg. Sale Price Sold:** \$121,999
Farm/Ranch: **Listed:** 14 **Number Sold:** 8 **Avg. Sale Price Sold:** \$454,062

Payette County (Idaho)

Total Listed: 60 **Number Sold:** 32 **Avg. Sale Price Sold:** \$100,091

Washington County (Idaho)

Total Listed: 70 **Number Sold:** 25 **Avg. Sale Price Sold:** \$130,412

Source: Intermountain Multiple Listing Service

Millennials Not in the Home Market

The American Dream may include owning your own home, but lots of millennials aren't in the market. According to data from the Demand Institute, only one in four own a house, and another survey by EliteDaily and Millennial Branding found that 59 percent of them would rather rent than own, and only one in four said they're likely or certain to buy a house in the next five years.

Among their reasons, 6 in 10 millennials don't think they can afford to buy a home; many don't want to feel tied down to one location; and many get married and have children later in life than earlier generations.

May Events

5/5 - Happy Birthday to Dave Waldo!

5/10 - Happy Mother's Day!

5/25 - Memorial Day: All Waldo Offices Closed

Tuesdays - All Agency Department Meetings - 8:00am



184 Tasks Agents Do For You

(Fifth of a series—See October Newsletter)

So, what exactly does a realtor do for you?

126. Provide copies of signed Offer to Purchase contract for office file.
127. Advise seller in handling additional offers to purchase submitted between contract and closing.
128. Change MLS status to “Sale Pending.”
129. Update transaction management program to show “Sale Pending.”
130. Review buyer’s credit report results—Advise seller of worst and best case scenarios.
131. Provide credit report information to seller if property is to be seller financed.
132. Assist buyer with obtaining financing and follow up as necessary.
133. Coordinate with lender on discount points being locked in with dates.
134. Deliver unrecorded property information to buyer.
135. Order septic inspection, if applicable.
136. Receive and review septic system report and access any impact on sale.
137. Deliver copy of septic system inspection report to lender and buyer.
138. Deliver well flow test report copies to lender, buyer and listing file.
139. Verify termite inspection ordered.
140. Verify mold inspection ordered, if required.



Tracking the Loan Process

141. Confirm return of verifications of deposit and buyer’s employment.
142. Follow loan processing through to the underwriter.
143. Add lender and other vendors to transaction management program so agents, buyer and seller can track progress of sale.
144. Contact lender weekly to ensure processing is on track.
145. Relay final approval of buyer’s loan application to seller.

To be continued in the next issue...

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

Giving Flowers? Know the Messages They Send

Whether you’re buying flowers for Mother’s Day or a prom date, remember that flowers have special meanings. Here are a few to keep in mind:

- Carnation: constancy, joy
- Chrysanthemum: optimism, hope, happiness
- Daisy: purity, loyalty, innocence
- Freesia: trust
- Gladiola: remembrance
- Iris: faith, wisdom, promise
- Larkspur: appreciation
- Lily: devotion
- Orchid: love, beauty
- Rose (pink): sweetness
- Rose (red): true love, desire
- Rose (white): true love, purity
- Rose (yellow): friendship
- Snapdragon: virtue
- Tulip: love at first sight



7 Myths About Floor Care

According to recent National Safety Council statistics, the annual cost of employee slip and fall injuries is \$70 billion with an average cost per injury exceeding \$12,000. Safety experts have long recognized the link between the frequency and severity of slips and falls and inadequate floor care. However, many of these costly injuries could be prevented by dispelling some common myths about floor care.

Myth 1: Some Floors Are Just Naturally Slippery. Some flooring material is more slippery than others, but there are traction treatments available that can add needed friction to a floor’s surface.

Myth 2: As Long As The Floor Looks Clean It Should Be Safe. It may look clean, but the soap that dries on floors may be absorbed into the floor (depending on the floor material) and decreases friction over time.

Myth 3: Floor Care Equipment Is Expensive. Purchasing an extractor that removes the soap layer on a floor may cost \$3,000 to \$5,000. However, that investment is just a quarter of the cost of one slip and fall injury.

Myth 4: Cleaning Floors Does Not Require Any Special Training. Improper cleaning of floors can lead to slips and falls. Too much concentration of soap can result in residue buildup. Not rinsing the floor thoroughly after applying soap can also lead to slip and fall accidents.

Myth 5: All Floors Are The Same. Each type of floor surface requires special treatments to keep it safe. Refer to the manufacturer’s recommendations to ensure the safety of your floors.

Myth 6: A Clean Floor Is An Aesthetic Issue. By taking the time and effort to provide a safe walking surface for employees and visitors, you’ll reduce the frequency and severity of costly slip and fall injuries.

Myth 7: There Are No Standards For Walking Surface Safety. OSHA’s Walking and Working Surfaces (29 CFR Part 1910) creates industry standards for employers to follow that “protect employees from slips, falls, and trips.”

Source: Excerpts from article by Larry Readout, EMC Senior Engineer, EMC



Submitted by
John Forsyth,
Commercial Lines
Insurance

Gas savings translate to more saving

With gasoline prices down, Americans have a little extra money in their pockets. According to the CBS News website, it adds up to about \$1,000 per household over the past year. And what are most people doing with it—buying lottery tickets, splurging on a new big-screen TV, or spending it elsewhere?

No, actually a lot of us are saving it. A survey by Visa found that half of U.S. consumers are putting their extra dollars away, spurring a rise in the savings rate from 4.3 percent to 4.9 percent at the end of last year. Experts suggest this behavior may be prompted by still-fresh memories of the 2008 recession.



Good Ideas and Small Packages

Benjamin and Betty Eisenstadt ran a cafeteria across the street from the Brooklyn Navy Yard during World War II. There were enough workers to keep them serving 24 hours a day. But then the war ended and business nearly ground to a halt.

One day Betty started thinking about how messy sugar bowls could be. What if, she thought, each serving of sugar came in its own tidy little bag?

So Benjamin and Betty got out a machine they had for making tea bags and started bagging sugar. They pitched their idea to a local sugar manufacturer. Unfortunately, they did such a good job of selling the concept that the manufacturer started bagging the sugar himself.

But the Eisenstadts didn't let another setback get them down. They started bagging soy sauce and ketchup until someone suggested using their packets to market a sugar substitute—and Sweet'N Low was born.

Adults: Make Time to Play

Play isn't just for children. You may not be picking sides for dodge ball or jumping rope at recess, but as an adult, you need some playtime to relieve stress, keep your mind sharp, and stay physically fit. Try these simple ideas for putting play into your life:

- Play games. Host a regular night or weekend with family and friends. Play cards, board games, and interactive games like charades or Dungeons & Dragons.
- Go out with co-workers. Join in after-work activities with others in your organization. You don't always have to go to the bar; suggest bowling or a game of miniature golf.
- Get a pet. Playing with a dog or cat can be relaxing and fun.
- Find playful friends. Expand your network to include some positive-minded people who like to try new things.
- Take up a hobby. Get involved in something that will exercise your mind and body—magic, square dancing, amateur theater, etc. You'll meet new people while you put more play into your life.

Lucky Guy?

Two men sat next to each other at the bar. One looked extremely depressed—almost on the verge of tears. The other one looked over and said, "Hey, what's the matter? You look like you just lost your best friend."

The first man sipped his drink. "I'll tell you. It started three weeks ago when one of my uncles died and left me \$20,000."

"Wow! So what's the problem? Taxes?"

"There's more. Two weeks ago, this cousin I never heard of died, and I was his closest relative, so the lawyer said I'd inherited \$95,000, all tax free."

"So why is that bad?"

"Then last week a grandfather I haven't spoken to in 10 years passed away, and he left me almost half a million dollars!"

The first man looked incredulous. "So what's your problem?"

"This week—nothing!"

Waldo Spotlights . . .



Dave and Barbara Waldo are pictured (left) with Andy and Yoshi Fujimoto at the Idaho Steelheads game on Friday, April 3rd, 2015 during a Customer Appreciation Event for Ameriben/IEC Group.

Andy is the CEO of AmeriBen/IEC Group, which specializes in management consulting and group benefits third party administration. Dave and Andy also serve together on the Board of Directors at Mutual of Enumclaw.



John & Patty Faw and their daughter Amber Faw-Rivera with husband Rob recently spent a week visiting our nation's capitol, Washington, DC. The major high lights were Mt. Vernon and the museums. Lots of walking, lots of people.

Congratulations! Becky Benjamin recently placed first in her bracket at the Parma-Nyssa tennis tournament. She plays first girl's singles.



Looks like John Forsyth's grandson Lincoln Gillen thoroughly enjoyed his third birthday!

