

Quote of the Month: *"Facts are stubborn things."*

- Ronald Reagan

*Merry
Christmas
and Happy
New Year to
Friends,
Family and
Customers*

December Events

12/6 - Happy Birthday to Ellen Martinez!
12/6 - Happy Birthday to Carol Eldred!
12/8 - Happy Birthday to Ken Freese!
12/10 - All Employee Meeting
12/23 - Happy Birthday to Scott Lamb!
12/24 - All Waldo Offices Close at noon
12/25 - All Waldo Offices Closed
12/30 - Happy Birthday to Amy Haile!
12/31 - All Waldo Offices Close at noon
1/1 - All Waldo Offices Closed
Tuesdays - All Agency Department Meetings
- 8:00am

It's Cold Outside. Make Sure Your Home is Winterized

For most of us, wintertime is a perfect opportunity to break out comfy wool blankets, make some hot chocolate, and enjoy the warmth of a fireplace. But while you snuggle and get warm, your house stays exposed to the elements. With extreme temperatures, even small items can add up to large and costly problems if left unattended. Here are a few things you can do to ensure your home is properly winterized:

Clean Out Your Gutters

Now's the time of year when leaves, acorns, pine needles, and other debris can easily fall into and clog up the gutters. Make sure that water can easily flow through the gutters so icicles and ice dams don't form.

Trim Trees and Vines

It's amazing how fast some trees will grow every year, extending their branches over your house or driveway (and perhaps creeping onto your neighbor's property). You'll want to keep them properly pruned, because ice and snow can accumulate on the branches, weigh them down significantly, and cause them to snap off. Cars, sheds, roofs, and other outdoor items can be severely damaged by even the smallest icy branches.

Check all the Pipes

Be thorough: Chances are your home has more faucets and pipes (and potential trouble spots) than you think. Disconnect and store all your garden hoses so they won't freeze up, if your home has a separate shut-off valve for external faucets, shut off the water, drain the faucets, and place covers over them for the winter.

Disconnect and drain any sprinkler systems. If you have an extensive underground sprinkler system, you may want to call a professional company to blow out any leftover water that may be in the underground lines. For the rest of your home, be sure you know where the main waterline shut-off is located so you'll be able to stop major problems before they occur.

Check Your Heating System...

The colder it gets, the busier most HVAC professionals will be. So don't put off having your system inspected and tuned-up to ensure it's running correctly and efficiently. A proper servicing will include:

- Checking for carbon monoxide
- Cleaning and replacing air filters
- Checking blower operation
- Cleaning motor and fan
- Inspecting gas piping to furnace

...and the Air Conditioning, too

Make sure your air conditioning system is properly shut down for winter:

- Drain any pipes or hoses coming from your air conditioner
- Vacuum out any pools of water you have in the A/C's drain pan
- Cover your central air unit with a plastic air conditioner cover to keep water and snow out

Prepare a 72-hour Emergency Kit

Even if your home is properly winterized, you could still lose power during a bad storm and roads could be treacherous. Make sure you have enough food, water, medicine, batteries, and other supplies to last a few days. Many camping and outdoor stores offer pre-made 72-hour kits.

Follow these thoughtful tips and you should be able to ride out the worst of "Old Man Winter" without any serious trouble.

Source: *Mutual of Enumclaw Insurance* by Michael Cousins



Submitted by
Dawna Rannels,
Agent of Field-
Waldo Agencies



New Listing!

What People Are Saying...

Rural Ontario property. 39+ acre farm property with alfalfa fields, fenced pastures, shop, RV cover and a magnificent 3177+/- sq ft home with attached garage. What a property! \$699,000. Call Scott Lamb, Broker, OR/ID, GRI, (208) 739-2119, cell or Dee Anne, Broker, OR/ID, GRI, (208) 707-4444, cell. #255-15 See this property at <http://www.waldore.com/>.



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



Ken Freese,
Broker,
OR/ID

"It is wonderful to find realtors that are so knowledgeable about their market place. My home sold for exactly what the predicted it would. Well over my expectations. Thank you Ken and John."
- Cami Collingwood/
Pioneer Finance



John Faw,
Principal Broker,
GRI, OR/ID

Idaho by the Numbers

No. 1:

- FIRST in production of potatoes, trout and barley in the U.S.
- United States' LONGEST people-carrying single-stage gondola: 3.1 miles, at Silver Mountain resort in Kellogg
- DEEPEST river gorge in North America: Hells Canyon, at 7,913 feet
- LARGEST concentration of nesting raptors in North America: About 800 pairs, in the Morley Nelson Snake River Birds of Prey National Conservation Area

Misc Information:

- 3rd in Hops and Cheese Production in the U.S.
- 3rd on a list of 10 states seeing the fastest job growth
- 6th in 2015 Economic Outlook Rankings
- 13th least densely populated state
- 51 wineries
- 4.7+ million acres of wilderness
- 72 types of precious and semiprecious stones (hence the Gem State nickname)
- 3,100 Whitewater river miles
- 113 Named Mountain Ranges
- Electricity costs are the 5th lowest in the country
- Four 4-year state university colleges, four 2-year colleges, and more than 20 private universities and colleges
- 50 licensed hospitals
- Just about every kind of recreation imaginable

Source: Alaska Airlines Magazine Horizon Edition (Alaska Beyond) October 2015

Real Estate 3rd Quarter Market Statistics For 2015

Malheur County (Oregon)

Total Listed: 131 **Number Sold:** 74 **Avg. Sale Price Sold:** \$132,364
Residential: Listed: 111 **Number Sold:** 69 **Avg. Sale Price Sold:** \$106,448
Farm/Ranch: Listed: 20 **Number Sold:** 5 **Avg. Sale Price Sold:** \$490,000

Payette County (Idaho)

Total Listed: 136 **Number Sold:** 110 **Avg. Sale Price Sold:** \$159,530

Washington County (Idaho)

Total Listed: 67 **Number Sold:** 49 **Avg. Sale Price Sold:** 134,289

Source: Intermountain Multiple Listing Service



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Laughter is the Best Medicine

Cognitive neuroscientists are discovering new ways that humor and laughter can help keep us healthy. There are many benefits to having a great sense of humor. Researchers have found that humor keeps our heart healthy by making our blood vessels more pliable, which can reduce the risk of heart attacks. The body also produces disease-fighting cells and antibodies when in a humorous mood.



Humor also acts as an exercise for the brain. Researchers have found that watching a comedy routine before an IQ test increases the score of those participants. Laughter also improves problem solving and critical thinking.

The benefits are so strong that many doctors are now recommending therapeutic humor for cancer patients and others fighting chronic diseases. There are workshops, support groups, and even "laughter yoga" offered around the country to promote the benefits of humor and joy while undergoing medical treatment.

And you don't have to be funny yourself to gain these benefits. Studies have shown that the simple act of laughing provides the best results. Even smiling during the day can improve your health and mental state. More research is ongoing to see if there are ways to tap into these benefits and to increase our understanding of this mind-body connection. In the meantime, don't forget to laugh today!



"I love working for myself; it's so empowering. Except when I call in sick. I always know when I'm lying."

-Rita Rudner





Waking Up to the Facts About Caffeine

No, we are not going to tell you to give up that morning cup of coffee, so keep reading.

- On average, Americans consume about 300 mg of caffeine (3 cups of coffee) every day
- At that level, caffeine is not a health problem for most people and it might have some benefits
- Mental stimulation
- Increased physical performance
- Easing headaches
- Many people who are consuming unsafe levels may not realize it
- Today you can find caffeine in some surprising places: gum, candy, almonds, waffles, ice cream, bottled water.
- Brands that have caffeine usually tip you off with words like: "Wild, Jolt, Bang, or Perky"
- High enough levels can cause delusions, hallucinations, cardiac arrest, coma and death
- High daily consumption of more than 500 mg per day is considered a health risk
- Energy Drinks
 - * Energy drink-related emergency room visits in 2005: 1,128
 - * Energy drink-related emergency room visits in 2008: 16,000
 - * Energy drink related emergency room visits in 2011: 20,000
 - * SAMHSA (Substance Abuse and Mental Health Services Administration) has issued a report calling energy drinks "A continuing public health concern"
 - * CSPI (Center for Science in the Public Interest) asked the FDA to notify consumers of the "risk of heart attack, convulsion, and other adverse reaction to energy drinks"



Submitted by:
Ellen Martinez,
Agent,
Commercial Lines

Source: Saif Corporation <http://saif.com/employer/wakinguptothefactsaboutcaffeine.html>

'Let's Go Out': Dining Habits of the U.S. Consumer

Americans love to eat out. How much? Zagat's 2015 National Dining Trends Survey looked at the "habits and preferences" of more than 10,000 consumers in 17 U.S. cities. Here's some of what they discovered:

- **Home vs. restaurant.** We eat almost 50 percent of our meals in restaurants, either dining in or taking out.
- **The tab.** Diners spend an average of \$39.50 per person on a restaurant meal. The average is higher in New York City (\$48.15) and lower in Austin, Texas. (\$25.81).
- **Cuisine.** Italian is our favorite choice of food when selecting a restaurant.
- **Reservations.** Forget calling the restaurant—61 percent of diners place their dinner reservations online.
- **Etiquette.** Among the dining habits Zagat tracked, 81 percent of diners have eavesdropped on conversations at another table, 48 percent have left a paltry tip for bad service, 17 percent have slipped the maitre'd some cash to get a table, 16 percent have stolen something from the table (dinner, salt shaker, etc.), and 4 percent have ducked out without paying.

Aluminum Foil

There is no proper side to a sheet of aluminum foil: The shiny side and the dull side function identically. One side comes in contact with a metallic roller during the manufacturing and it becomes the shiny side; the duller side stays in contact with the conveyor belt. The shiny side being better for cooking food is just an old wives' tale. Source: *Stupid History* by Leland Gregory

22 Things FOOD BANKS Need Most

- | | |
|-------------------------------------|-----------------------------------|
| 1. Money | 12. Powdered/evaporated milk |
| 2. Canned meats | 13. Snack items for kids |
| 3. Canned vegetables | 14. Diapers and wipes |
| 4. Canned fruit | 15. Toiletries |
| 5. Boxed meals (require only water) | 16. Feminine hygiene products |
| 6. Low sugar cereal | 17. Spices |
| 7. Peanut butter | 18. Sliced bread |
| 8. Instant oatmeal | 19. Bagged apples/potatoes |
| 9. Cans of beans | 20. Chocolate (stocking stuffers) |
| 10. Pasta, pasta sauce | 21. Warm socks |
| 11. Biscuit/baking mixes | 22. Reusable shopping bags |

Source: www.foodlets.com

What People Are Saying...

"Lauri Ovitt has excellent customer service and is why I chose Waldo Agencies."

- Jacob Gaschler



Local
Friendly
Professional



Lauri Ovitt,
Agent of Field-
Waldo Agencies

Kid's Corner

Riddles for Kids: Clothing

- Q: What did the first sock say to the second sock in the dryer?
A: I'll see you the next time around!
- Q: Why did the golfer have an extra pair of pants?
A: In case he got a hole in one!
- Q: What kind of ties can't you wear?
A: Railroad ties!
- Q: What shoes should you wear when the basement is flooded?
A: Pumps!
- Q: Why don't you wear a cardboard belt?
A: That would be a waist of paper!
- Q: What's the biggest problem with snow boots?
A: They melt!
- Q: What did the shoes say to the hat?
A: "You go on a head—I'll follow you on foot!"
- Q: Why was the belt arrested?
A: Because it held up some pants!
- Q: What clothing does a house wear?
A: Address!
- Q: How do you warm up a room after it's been painted?
A: Give it a second coat!



Did You Know: Cold Weather Records

- Butte, Montana, has more days each year where the temperature drops below freezing (223 days) than any other city in the lower 48 states of the U.S.
- The snowiest U.S. location, based on average snowfall, is Stampede Pass, Washington, with 440.3 inches.
- Based on normal daily minimum temperature, Barrow, Alaska, is the coldest U.S. city with a normal daily temperature of 4.1 degrees Fahrenheit.
- Rogers Pass, Montana, holds the distinction of being the coldest U.S. location in the lower 48 states with a record low of -70 degrees F (-57 degrees C) on January 20, 1954.
- The coldest temperature ever recorded anywhere on Earth was at Vostok Station in Antarctica on July 21, 1983. It dipped down to -128.6 degrees F (-89.2 degrees C) that day.
- The most snow recorded in a one-year period in the United States was 102 feet (31.5 meters) during the winter of 1971-1972 on Mount Rainier, Washington.

Waldo Spotlights...

Laurie Ovitt's mother, Donna Hardin, visits our Vale office staff, Ellen Martinez, Laurie and Kim Speelman.



Kris Warren's sons, Justin and Brandon Wright in McCall, Idaho.



Mae Hawkins and her son Elijah helped the Ontario Boy Scouts with their annual 'Scouting for Food' event on Saturday, 11/14/15.



The ladies at Umpqua bank always have a positive attitude, encourage the community and share with others. The Nyssa office was recently invited to share in a motivational moment. Teams were given 7 minutes to create an outfit for a model. Above is the Statue of Liberty, a pirate, and a bride. Each team member was given a prize.



Trisha Seese presenting Valley Family Health Benefits Package.



Potato bar lunch at the Nyssa office.

