

**Quote of the Month:** *Don't cling to a mistake just because you spent a lot of time making it.* -Unknown

### Find—and Keep—Your Passion for Work

Passion is an essential element in a successful career. Whatever job you have, you'll do it better—and be noticed by the powers that be—if you embrace it with all the passion you can muster. Here's how to find that passion—or rekindle it if it's dimmed:

- Adopt a positive perspective. Strive to find value in what you do, no matter what it is. In any job you're helping someone - customers, co-workers, the community, your family, etc. Focus on what you can contribute, not on what you don't like.
- Identify your strengths. Find out what you're good at—and what you enjoy doing.
- Look for positions that match your strengths. In your job, concentrate on tasks that use your talents and on finding ways to put your best skills to good use.
- Show your passion. Let others around you see that you're committed to doing your best. Dress professionally, help co-workers with their projects, offer solutions to problems, and in general just be a superior team player.
- Think long-term. Don't obsess about today's problems, or even today's opportunities. Picture your career as a journey, and keep your eyes on the destination. You'll be able to maintain your enthusiasm better if you have a significant goal to reach toward every step of the way.



## August Events

- 8/2 - Happy Birthday to Lori Hysell!
- 8/10 - All Employee Meeting
- 8/13 - Happy Birthday to Cathy Myers!
- Tuesdays - All Agency Department Meetings - 8:00am

### Wedding Insurance: Say 'Yes,' Avoid Distress Should Insurance Play a Role in Your Wedding Plans?

You've fallen in love and plan to say, "I do." Now your every waking moment is filled with visions of the dress, the rings, the flowers, the honeymoon and more. But, have you thought about insurance?

No, it's not romantic, but it is a practical way to gain some peace of mind. After all, what would happen if something went wrong with the venue or your rings got stolen? Insurance can help you plan for these and other scenarios – find out how below.

#### The Big Day

According to TheKnot.com, the average cost of a wedding now exceeds \$30,000. When you make an investment of that size, it's a good idea to protect it. What if the caterer cancels the morning of your wedding? Hiring a replacement the day-of might cost you four times as much. What if the reception site floods a few days beforehand and you have to change venues? What if the groom gets sick and must be hospitalized? Event insurance typically covers unforeseen and sudden issues like these related to the reception site, inclement weather, vendor no-shows and illness or injury.

So, where to start with purchasing a policy? Talk with your venue and vendors about their liability insurance to help determine where you might need additional coverage. Then, work with an independent insurance agent to purchase event insurance for your wedding.

#### The Bling

Engagement and wedding rings can represent a sizeable investment in and of themselves. You'll want to update your renters insurance, condo insurance or homeowners insurance – as well as your home inventory – to reflect their value. Is there an opportune time to do so? Yes: as soon as possible. Don't put it off until after you've settled into a regular routine following the honeymoon. As soon as you purchase the rings, call your independent agent to protect them.

#### The Presents

We've all heard the horror stories of wedding gifts being stolen. You can always purchase an extra policy to cover yourself from potential loss — whether the gifts are stolen off your front porch or lifted from the gift table at your reception. Policies typically cover a pre-defined period of time before or after the wedding and require you to file a police report if something does go missing.

#### The Honeymoon

Finally, it's time to relax after months of sweating over pulling off the perfect day. But, the honeymoon isn't exempt from unforeseen circumstances, which is where travel insurance comes into play. Policies often address trip cancellation, trip delay, medical insurance and more. The travel experts at Frommer's say a policy should cost about 3 to 8 percent of your trip's value. If you're interested in protecting your trip, talk to an agent about the policy that's right for you.

Your wedding day and your honeymoon should be some of the happiest times of your life. Putting a little extra effort into insuring your investment will put you on the path to living happily ever after. Best wishes and congratulations!

#### Now That You're Married, Get an Insurance Review

You've made a serious commitment to one another. Now get serious about your insurance coverage. Your independent insurance agent can take you from separate policies to combined policies, possibly cutting down your rates in the process. Our blog offers more insurance considerations for newlyweds to explore.

Source: Excerpts from <http://www.safeco.com/blog-detail/wedding-insurance-tips/1240030265503> Posted by Safeco on May 19, 2016





# New Listing!

# What People Are Saying...

Fruitland view/riverfront property features comfortable 2384+/- sq ft home and detached 2 car garage/shop building on large 104' x 343' lot. House has 3 bedrooms, 2 baths, open kitchen, formal dining area and living room with fireplace. Possible 4th bedroom. Convenient location. \$259,900. Call Myra Attebery, Sales Associate, ID, (208) 740-9471, cell. #163-14 See this property at <http://www.waldore.com/>.

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**Scott Lamb,**  
 Broker, OR/ID,  
 GRI

“Scott and Dee were great to work with. Very responsive and helpful. Very fair on the final settlement regarding commissions. Thank you!  
 -Stephen Harrison



**Dee Anne Mosman,**  
 Broker, OR/ID,  
 GRI



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## Strengthen Relationships With All Your Peers

How you get along with co-workers, managers, and even competitors is important to your long-term success. As you advance through your career, review your working relationships with other people, looking for strengths as well as problems to correct. Use this checklist:

- Expectations. Do you clarify what you expect from each other in the way of information, assistance, and results? Do you know each other's goals?
- Mutual trust. Can you count on each other to follow through on commitments or at least warn that problems are approaching? This is possible only if you both take responsibility for the project as well as for your own assignments.
- Sociability. Can you do more than merely tolerate each other? This goes beyond common courtesy to showing a personal interest in each other's lives outside the job. Relationships grow from a sense of the other person as an individual, and that means learning individual details and using humor, empathy, and tact.
- Communication. This is the acid test of a working relationship: Can you tell each other what's on your mind? This is not simply a matter of complaints. It can also be hard to deliver deserved praise or thanks without embarrassment, but doing so is the heart of the relationship.

## Choose the Right Food to Combat Stress

We all have our go-to foods when we're stressed out—chocolate cake or a bowl of ice cream. But certain foods can actually help you relax without blowing your diet. Consider these alternatives:

- Leafy greens. Spinach, lettuce, and other leafy vegetables can help your brain produce dopamine, which can calm you down.
- Turkey. The tryptophan in turkey boosts serotonin levels, relieving depression.
- Salmon. Salmon is high in omega-3 fatty acids, which can inhibit hormones that cause stress.
- Cashews. The zinc in these nuts can reduce anxiety and depression.



## Five Minutes More

A father sat at a park watching his daughter play on the swings. A mother sat next to them, and they began chatting as her son climbed the jungle gym. Then the father called out to his daughter:

“Mary! It's time to go!”

“Five more minutes, Daddy!” the little girl pleaded. “Just five more minutes?” He smiled. “OK. Five more minutes.”

The father waited much longer than five minutes, then called to his daughter again. Once again, the child asked for five minutes, and the father nodded.

“You're very patient,” the mother commented.

The father nodded again. “We lost my son—her older brother—last year. I didn't spend enough time with him, and now I'd give anything to have five minutes more. So while my daughter thinks she's getting five more minutes to play, I'm getting five more minutes to watch her.”



## Real Estate 2nd Quarter Market Statistics For 2016

### Canyon County (Idaho)

**Total Listed:** 1,857 **Number Sold:** 1,319 **Avg. Sale Price Sold:** \$181,718

### Malheur County (Oregon)

**Total Listed:** 128 **Number Sold:** 68 **Avg. Sale Price Sold:** \$131,717  
**Residential: Listed:** 109 **Number Sold:** 63 **Avg. Sale Price Sold:** \$107,059  
**Farm/Ranch: Listed:** 19 **Number Sold:** 5 **Avg. Sale Price Sold:** \$442,400

### Payette County (Idaho)

**Total Listed:** 146 **Number Sold:** 104 **Avg. Sale Price Sold:** \$171,873  
**Residential: Listed:** 140 **Number Sold:** 101 **Avg. Sale Price Sold:** \$163,587  
**Farm/Ranch: Listed:** 6 **Number Sold:** 3 **Avg. Sale Price Sold:** \$450,833

### Washington County (Idaho)

**Total Listed:** 80 **Number Sold:** 37 **Avg. Sale Price Sold:** \$138,900

Source: Intermountain Multiple Listing Service





### Interesting Real Estate Information

1. The appetite (of foreign buyers) for U.S. real estate continues to flourish, but international buyers are shifting their sights from luxury to less-pricey properties.
2. There are also fewer nonresident foreigners investing in the market.
3. Foreign buyers purchased \$102.6 billion of residential property in the U.S. between April 2015 and March 2016, according to NAR's annual report on international activity in U.S. real estate. That is a 1.3 percent decline in dollar volume from the previous survey. The number of properties purchased, however, rose 2.8 percent to 214,885. The value of homes bought by foreigners was typically higher than the median price of all U.S. homes.
4. Another major shift was in the makeup of international buyers. Chinese purchasers continued to outpace all others, with their dollar volume exceeding the total of the next four ranked countries combined. Their dollar volume of sales, at \$27.3 billion, was a slight decrease from last year's survey but was still three times as much as Canadian buyers, who were ranked second. Chinese buyers also bought the most expensive homes at a median price of \$542,084.
5. As for U.S. destinations, five states accounted for half of foreign buyer purchases: Florida, (22 percent), California (15 percent), Texas (10 percent), Arizona and New York (each at 4 percent).

Source: excerpts from <http://www.cnbc.com/2016/07/06/foreign-buyers-flood-us-real-estate-but-buy-cheaper-homes.html> by Diana Olick

### Dog Days of Summer

The term “dog days of summer” is one that most people are familiar with. But do you know what it means? Technically, the “dog days of summer” run from July 3 to August 11, and are associated with the hottest days of the season.

The dog reference has to do with the night sky. Sirius, the brightest star in the summer sky, is in the constellation called Canis Major, which means “big dog.” Ancient people living in the Mediterranean region believed that such a large star as Sirius generated heat, just as the sun does. During the days from early July to mid-August, Sirius is in conjunction with the sun. This means that it rises and sets, and is in alignment with, the sun. These ancient people

thought that the heat from the sun was being joined by the heat from Sirius, causing much warmer days. They called this time of year the “dog days,” after the constellation Canis Major.

Folklore about these unique days continued into relatively modern times. You can probably still find some older folks who remember the old wives’ tale about fish losing their teeth during the “dog days of summer.” With no teeth, the fish developed sore gums and were unable to feed until the return of cooler weather. For these folks, this helped explain why fishing at their regular fishing holes was so poor during the late summer months.



### Be Careful When Seeking Parenting Advice

Many resources—books, websites, blogs, videos—are available to help parents do a good job of raising their children. But all that advice can be confusing. Here’s some advice for deciding which advice to follow:

- Listen to your intuition. If a piece of advice doesn’t align with your own beliefs, don’t get pressured into following it blindly.
- Don’t go for quick fixes. Parenting is complex and has no simple solutions. If the advice seems sound, try it out—but drop it if it isn’t working. Listen to your own instincts, not your mother, mother-in-law, or parenting “expert.”
- Investigate experts’ credentials. Check out the people you’re seeking advice from. The back of a book or the “About Me” section of a blog can tell you whether your views are likely to mesh.

### The Refreshing Story Behind Lemonade

Lemonade stands dot many neighborhoods during the hot summer months. Lemonade’s refreshing flavor is enjoyed worldwide.

Lemons are said to have been first found in North India, China, and Burma and were introduced in Persia, Arab countries, Iraq, and Egypt in around 700 A.D. Lemon was the main ingredient of various dishes, and lemonade would have been introduced in a country where lemons were found.

The first written evidence of the existence of lemonade is found in Egyptian writings. They say that the peasants in Egypt drank a wine made from lemon, dates, and honey. Some believe that lemonade was introduced in France during the 16th century.

#### Lemon Fun Facts:

- \* The name is said to have derived from an Asian word for “sour fruit”.
- \* Lemons are technically berries.
- \* Lemon trees can grow up to 20 feet tall. California and Arizona produce 95% of the entire lemon crop.
- \* Today, the British Navy requires all ships to carry enough lemons so that every sailor can have an ounce of juice a day.
- \* Lemons used to be so rare that kings used to present them to each other as gifts.
- \* During the California Gold Rush in 1849, miners were willing to pay huge amounts of money for a single lemon.
- \* The lemon is an evergreen tree, it blooms (a white flower) and produces fruit all year round. Each tree can produce between 500 and 600 pounds (225kgs and 270kgs) of lemons a year.
- \* In 2003, the heaviest lemon ever grown was recorded in Kefar Zeitim, Israel. It weighed 5.265 kg (11 lb 9.7 oz), had a circumference of 74 cm (29 in) and was 35 cm (13.7 in) high. Guinness World Records 2013.

Source: Excerpts from <http://www.thefactsite.com/2013/07/juicy-lemon-facts.html> and <http://www.sciencekids.co.nz/sciencefacts/food/lemons.html>

### Sour Cream Lemon Pie

Submitted by *Dellas Waldo*

- |                      |                         |
|----------------------|-------------------------|
| 1 c granulated sugar | ¼ c lemon juice         |
| ¼ c cornstarch       | 1 Tsp grated lemon peel |
| 3 egg yolks          | 1 c sour cream          |
| 1 c milk             | 1- 9” baked pie shell   |
| ¼ c butter           | 1 c whipped cream       |
- Mix sugar and corn starch in saucepan. Add eggs, milk, butter, lemon juice and lemon peel. Cook over medium heat until thick, stirring constantly to avoid scorching. Cool in fridge, stir in sour cream- pour into baked shell. Chill 2 hours...serve with whipped cream.



Where Are We?

A man and his wife were driving their RV across the country and were nearing a town spelled Kissimmee. They noted the strange spelling and tried to figure how to pronounce it--KISS-a-me; kis-A-me; kis-a-ME. They grew more perplexed as they drove into the town. Since they were hungry, they pulled into a place to get something to eat. At the counter, the man said to the waitress:

"My wife and I can't seem to be able to figure out how to pronounce this place. Will you tell me where we are and say it very slowly so that I can understand."

The waitress looked at him and said: "Buuurrgerrr Kiiiiinnng."

Near Miss

As a Delta Air Lines jet was flying over Arizona on a clear day, the co-pilot was providing his passengers with a running commentary about landmarks over the intercom.

"Coming up on the right, you can see the Meteor Crater, which is a major tourist attraction in northern Arizona. It was formed when a lump of nickel and iron, roughly 150 feet in diameter and weighing 300,000 tons, struck the earth at about 40,000 miles an hour, scattering white-hot debris for miles in every direction. The hole measures nearly a mile across and is 570 feet deep."

From the cabin, a passenger was heard to exclaim, "Wow! It just missed the highway!"

# Waldo Spotlights...



Above: John Faw and his wife, Patty, recently enjoyed a couple of weeks spent visiting family in Arizona.

Right: The Waldo family enjoys some fun times in Sun River.



Below: Waldo Agencies celebrated Lauri, Anthony, Dee Anne, Trisha, and Mae's July birthdays with a delicious potluck and cake.

