

Quote of the Month: Our work is the presentation of our capabilities.

- Edward Gibbon

Our New and Updated Waldo Agency Cookbooks are Here!

Employee, Amy Haile, put in some long hours compiling everyone's submitted recipes and the result is a fantastic collection of good food! Thanks Amy and a special thanks to all our contributors! The cook book will be a great stocking stuffer for your favorite people at Christmas. Come in to any of our offices and get your copy. Cost is \$5.00 with

proceeds going to the Veteran Advocates of Ore-Ida. Waldo's will add a \$1 to the proceeds of every book that is purchased.



November Events

11/6 - Daylight Savings Time Ends
 11/8 - USA Election Day
 11/9 - All Employee Meeting
 11/9 - Happy Birthday to Billie Percy!
 11/9 - Happy Birthday to Dustin Grant!
 11/23 - Waldo Offices Close at 3pm
 11/24 - Thanksgiving Day
 11/24 & 11/25 - All Waldo Offices Closed
 Tuesdays - All Agency Department Meetings - 8:00am

Start Thinking Snow...

Protecting Your Home from Melting Snow

When temperatures begin to rise after a long winter, it can certainly be reason to celebrate. But if you've got significant snow accumulation on, or around, your home it can also be cause for concern. Here are some tips to help prevent damage to your home as snow starts melting.

- **Remove snow from around your home:** snow accumulation near your foundation, windows, and doors can leak into your home once it starts to melt. Remember to shovel any decks, driveways or patios that slope towards your home.
- **Check your roof and gutters:** consider hiring a professional to remove the snow from your roof so that water run-off is at a minimum once temperatures rise. If that's not possible, be sure that your gutters are clear so that the water will have a path away from your home. If possible, attach a sloped leader to your downspout that leads run-off at least 10 feet from your home.
- **Test your sump pump:** if water does get into your basement, you want to be sure it is taken care of quickly. Before the snow starts to melt, test your sump pump and your sump pump discharge pipe to ensure it's in working order.
- **Clear snow from drainage areas:** storm drains and catch basins can often get clogged with snow — if you can do so safely, clearing snow from these areas can help keep water away from your home.
- **Rearrange your storage:** in case water does get into your basement, be sure to keep any valuables, chemicals, or anything else you'd like to keep dry off the floor.
- **Check your appliances:** clear out space around your water heater, furnace and other appliances. If possible, raising your washer and dryer off the floor could help protect from water damage.
- **Don't try to do too much:** getting on ladders or your roof at any time of the year is a risky proposition, even more so when there is snow involved. Clearing snow and gutters is important in the prevention of water damage, but be sure to use a professional to handle any dangerous situations.



Source: <https://www.libertymutual.com/claims-center/catastrophe-preparation/winter-storms/melting-snow>



New Listing!

3 bedroom, 3 bath Ontario home on 2.95+/- acre country acreage. Large yard with beautiful shade trees. Great views. \$199,900. Call Scott Lamb, Broker, OR/ID, GRI, (208) 739-2119 or Dee Anne Mosman, Broker, OR/ID, GRI, (208) 707-4444, cell. #298-16 See this property at <http://www.waldore.com/>.

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



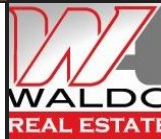
What People Are Saying...



It's been fun and exciting to have coordinated with DeeAnne & Lori at Waldo Real Estate and Insurance. They make a sometimes stressful goal a breeze. Thank you, Dee Dee, my friend.
-Gary Combs



Dee Anne Mosman,
Broker,
OR/ID, GRI



Lauri Ovitt,
Insurance
Agent

Interesting Facts About US Presidential Elections

- The only "clean" election in American history was most likely the first one in 1789, when George Washington ran unopposed. Even then, Alexander Hamilton was trying to pilfer votes away from the potential vice president, John Adams.
- During the 1872 election, presidential incumbent Ulysses S. Grant ran against a corpse. His opponent, Horace Greeley, died before the election was finalized. Grant won the election.
- Norman Thomas of the Socialist Party ran for president more times than anyone in history. He ran for 6 times but was never elected.
- When Democrat Stephen A. Douglas called Abraham Lincoln "two-faced" during an election year, Lincoln replied, "If I had another face, do you think I would wear this one?"
- During the 1920 presidential election, a candidate from a third party, Eugene V. Debs, ran his presidential campaign from prison. He was in jail for opposing WW I. He ultimately won 3% of the popular vote.
- The United States is ranked 139th out of 172 countries in voter participation.
- Before 1804, the presidential candidate who received the second highest amount of electoral votes became vice-president.
- The oldest presidential candidate to be elected is Ronald Reagan at 69 years old. The youngest is John F. Kennedy at age 34.
- In the 1984 presidential election, Ronald Reagan received both the highest number of popular votes and the highest number of electoral votes in the history of U.S. presidential elections. These numbers have yet to be surpassed by another presidential candidate.
- John Quincy Adams is the only president to have lost both the popular vote and electoral vote and still become president.
- The ultimate "whoops" moment in a U.S. presidential election happened when the Chicago Daily Tribune mistakenly declared that Dewey beat Truman in 1946.
- The 1800 election year was so heated that vice president Aaron Burr ended up killing Alexander Hamilton in a duel.
- Few other parts of the Constitution have been so criticized as the Electoral College because it can deny the will of the people. And it has in four elections.
- George Washington argued that a presidential candidate should not appear too eager to win the presidency or actively seek it. Rather, he said "The office should seek the man." He considered active campaigning undignified, even vulgar.

Source: Excerpts from <http://www.factretriever.com/us-presidential-elections-facts>

A Lesson in Determination

British runner Derek Redmond was one of the favorites for a gold medal in the 400-meter spring at the 1992 Olympics in Barcelona. But halfway through the race, Redmond - in the lead - collapsed on the track with a hamstring injury.

Medical staff rushed to help him, but Redmond waved them away. He somehow got to his feet and started staggering down the track. With thousands watching, and officials unsure of what to do, Redmond's father ran out to him.

"You don't have to do this, son," he said.

"Yes, I do," Redmond replied.

His father helped Redmond down the track, tears streaming down both their faces, waving away anyone who tried to stop them.

The crowd roared when Redmond finally crossed the finish line. The feat is considered by many to be the defining moment of the Barcelona Olympics.

Real Estate 3rd Quarter Market Statistics For 2016

Canyon County (Idaho)

Total Listed:1,751 **Number Sold:**1,301 **Avg. Sale Price Sold:**\$188,292

Malheur County (Oregon)

Total Listed:104 **Number Sold:**71 **Avg. Sale Price Sold:**\$135,111
Residential: Listed:89 **Number Sold:**70 **Avg. Sale Price Sold:**\$132,398
Farm/Ranch: Listed:15 **Number Sold:**1 **Avg. Sale Price Sold:**\$325,000

Payette County (Idaho)

Total Listed:147 **Number Sold:**114 **Avg. Sale Price Sold:**\$189,274
Residential: Listed:142 **Number Sold:**111 **Avg. Sale Price Sold:**\$181,507
Farm/Ranch: Listed:5 **Number Sold:**3 **Avg. Sale Price Sold:**\$476,666

Washington County (Idaho)

Total Listed:68 **Number Sold:**44 **Avg. Sale Price Sold:**\$138,378

Source: Intermountain Multiple Listing Service





Workers Leave Vacation Days on the Table

If you're like most workers, you probably need a vacation but you haven't taken all the vacation days you have coming to you. A survey reported on The Wall Street Journal website found that in 2015, more than half (55 percent) of U.S. employees failed to use their full allotment of vacation days. Workers used an average of 16.2 vacation days, down from the 20.3 days they took off from 1976 to 2000, and left a total of 658 million days unused.

In addition to the physical and mental costs associated with not getting enough rest and relaxation, skipping vacations has an economic impact, depriving the U.S. economy of \$223 billion in recreational and other vacation-related spending such as restaurants, hotels, and other travel activities.

Keep Learning at Any Age

As you and your family members age, you may find you have more difficulty remembering things. Try to help you stay on top of the knowledge game and keep you learning as you age:

- Visualize. Mentally rehearse an event, conversation or activity before it actually happens. This visualization helps eliminate the stress you may feel over the unknown. Plus, when you're more relaxed, you're better able to learn.
- Take a break and exercise. If you're trying to remember information you're reading, take frequent breaks. Don't just sit around, though. Engage in some kind of activity to keep your mind alert and your blood flowing.
- Focus on concentrating. Distractions are the bane of any learning attempt. If you're attending a class or lecture, sit near the instructor and maintain eye contact with him or her. Try not to fidget; simply relax into the session and let your focused attention do the job.
- Say it out loud. Read aloud the material you're trying to learn and repeat out loud the facts you want to retain. This way, both your mind and your ears are taking in information.
- Tame frustration. If you grow frustrated over material you're trying to learn, remind yourself that getting emotional will only hamper your ability to retain information. If you have to, step back and take a long break.

Exercise! It's Good for Your Memory

A good memory is useful for creativity; remembering something you've just learned helps you make connections and see possibilities. A new study reported on the Science Daily website suggests that one way to boost memory and retention is exercise.

In the study, conducted by the Donders Institute at the Radboud University Medical Center in the Netherlands, 72 subjects learned a series of picture/location associations. They were then randomly separated into three groups—one worked out on exercise bikes immediately after the session, another exercised four hours later, and the third group didn't exercise at all. Two days later, all the participants were tested on what they'd learned while undergoing an MRI.

The subjects who had exercised four hours after the session retained their knowledge better than those in the two other groups, the researchers found. The brain images indicated that delayed exercise appeared to be associated with activity in the hippocampus—where learning and memory take place—whenever a participant answers a question correctly.

The experiment suggests that exercise isn't just good for your health—it strengthens your memory as well.

Ready for More Responsibility? Show it

You feel you've proven yourself on the job and you're ready for more responsibility. How do you show your managers that they're capable of doing more? Follow this advice from the CareerRealism website:

- Take on the grunt work. Volunteer for the tasks nobody else wants to do. You'll demonstrate your willingness to help the team, regardless of how difficult or unglamorous the job may be.
- Help your co-workers. When you see someone struggling with a task, step in and offer your assistance. This marks you as a dependable team player, and it lets you show off your expertise.
- Learn new skills. Take an inventory of your current skills, and identify which ones you should learn in order to take on new duties. Taking responsibility for your own development tells managers you're prepared to do what's necessary to succeed.
- Ask. Don't just wait for your boss to offer you a challenging project. Let him or her know you're interested in doing more. Busy managers will appreciate your willingness to step up.

E-mail... What Not to Say

1. Don't send high-impact news (death, new company president, etc.)
2. Don't write anything you don't want the whole world to know
3. Don't send an urgent message unless you know the person is expecting it
4. Don't write angry e-mails; you may regret them later
5. Don't use all capital letters unless you want the recipient to understand that you are yelling

Source: Excerpts from *How To Say It* by Rosalie Maggio

Ease the Pain of Nighttime Leg Cramps

Sudden, uncontrollable cramping of the calf muscle at night is a painful condition that afflicts about 70 percent of adults over the age of 50. These nocturnal leg cramps are often sharp enough to interrupt a deep sleep and can last anywhere from a few seconds to 10 minutes.

What causes the condition? Researchers don't have a definitive answer, but dehydration, prolonged sitting, and overexertion of the muscles all appear to contribute to the problem. Doctors can prescribe medication to relieve acute cramping that regularly interferes with sleep, but if you suffer from just occasional symptoms, try the following:

- Drink water. Try a few ounces of prevention: Drink six to eight glasses of water during the day. Water is the best choice for keeping the body well hydrated.
- Stay loose. Don't wrap blankets tightly around your body, especially your feet. Don't point your toes downward while you sleep—this can also affect circulation.
- Stretch. Throughout the day, periodically stretch your calf muscles.
- React the right way. If you wake up with a cramp in the middle of the night, flex your foot so that your toes point upward. You can also stand up, placing all your weight on the affected leg, and bend at the knee to stretch out the muscle. Applying a heating pad or ice pack can also relieve the pain.



Waldo Spotlights...



Gage Mosman



Jay Hysell



GOL Champions 2 years in a row: Dawson, Mason, Andrew, and Orin.



Dawson Mosman



Gage and Dawson Mosman



Brendan Runnels



Ramey Mosman



Toby & Toni Runnels, Josh Golden



Nichole Seese



Nichole Kellogg



Ty Bahem



Toby & Toni Runnels