

Quote of the Month: The first rule of any technology used in a business is that automation applied to an efficient operation will magnify the efficiency. The second is that automation applied to an inefficient operation will magnify the inefficiency.

- Bill Gates

Congratulations on 10 Years!

"It's hard to believe that it has been 10 years since I walked into the doors of the Nyssa office as an employee instead of a client. I was amazed that Dave was willing to take me on as I knew nothing about insurance other than paying my bill each month! My years as a farmer's wife, school office manager and trucking company co-owner served me well and I was able to bring that knowledge to my new job. I am grateful for the patience of the owners and the help of my co-workers as I have worked to gain a little understanding of the everchanging field of insurance. In my initial interview, I remember saying I loved a challenge and it has certainly been that!"

Thank you, Billie, for a great 10 years!



Billie Percy,
Licensed Insurance
Agent

April Events

4/12 - All Employee Meeting 8:00am
4/21 - Happy Birthday to Phaedra Anderson!
4/23 - Happy Birthday to Dawna Runnels!
Tuesdays - All Agency Department Meetings - 8:00am

9 Ways to Save on Your Home That Grandma Never Told You

Classic advice — with a few modern twists for today's homeowners.

Here are a few money-saving and money-making habits that your grandparents cultivated — some with a few modern twists that your grandparents wish they'd had back in their day.

1. Rent Your Rooms - and More Your grandparents knew that extra space was a goldmine, and would rent it out. You've got it even better today with Airbnb or HomeAway (just make sure to check city regulations first).

Or commit to sharing space long-term: Finding a roommate makes you an honest-to-god landlord, complete with tax deductions and blessed additional income.

If you're lucky enough to live near a concert venue or ballpark, let attendees park in your driveway or parking space for some extra cash.

Have a rooftop patio perfect for parties? Check out Splacer, a new online marketplace for event planners, which can turn your home into a money-making event venue.

2. Revisit Your Insurance The coverage you needed when purchasing the home might not be the coverage you need forever. Perhaps you sold your grandmother's antique diamond ring, added a security system, or finally ditched the trampoline. Any of those things could actually make your rate go down. Give your agent a call to make sure you're not over-covered.

3. Research the Problem Before You Pay Someone Your grandparents would have raged about paying someone for something they could do (or learn to do) themselves. Google DIY options before calling a pro — you might find your irritating issue super easy to fix on your own (and way, way cheaper).

4. Stock Up That Fridge A full fridge regulates temperature better than an empty one. Open space in your refrigerator fills with warm air whenever you peek inside, making your poor appliance work overtime. Your grandparents' fridges were smaller and easier to fill, but today's larger fridge/freezers can waste significant energy.

5. Get FREE Stuff From Your Utility Company Believe it or not, unlike a couple of decades ago, your utility company is working to save you money.

That's right. Some utilities give away free stuff, like usage assessments, efficient bulbs, water-saving shower heads, faucet aerators, and more. And they may offer rebates for upgraded appliances.

6. Watch Your PMI What's PMI? Private mortgage insurance. If you put less than 20% down on your home, you're probably paying for PMI, which protects your lender if you default on the loan. But once your loan-to-value ratio hits that blessed 20% mark, call your lender to cancel it.

Lenders aren't required to remove it until you're at 22% — meaning an eagle eye can save you a good bit of cash.

7. Resist the Urge to File an Insurance Claim Your homeowner's insurance company doesn't need to know about every bump, scrape, and petty theft. Think about how much you're willing to pay out-of-pocket before an incident occurs. Frequent claims can increase your insurance score.

8. Negotiate for the Best Price Accepting the first price you see can cost you — even when it comes to things like insurance premiums and handyman quotes. Often, asking politely for another rate is enough. Some home insurance companies offer discounts or extended coverage for teachers, long-term customers, and other groups. And when it comes to your cable bill, mentioning you need to check out a competitor before committing might net you another year's worth of free HBO.

9. Reap the Power of Rags Although paper towels did exist back in your grandparents' day, they didn't spend money on them when an old rag would do. Follow their lead, and skip the one-use roll for washable rags, available in cheap multipacks. Or use the rags you already have: old T-shirts, cut-up beach towels - even socks work.

Source: Excerpts from https://www.houselogic.com/save-money-add-value/save-on-utilities/ways-to-save-money-at-home/?cid=eo_em_sse_hlsse&email-ref=1

New Listing!

Brick home across from Nyssa South Park. 4 bedrooms, 2 baths, 2376+/- sq. ft., hardwood flooring. Come and take a look. Call Dee Anne Mosman, Broker, OR/ID, GRI, (208) 707-4444, cell or Scott Lamb, Broker, OR/ID, GRI, (208) 739-2119, cell. \$139,900 #324-17 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...

"Thank you Mike for all your knowledge in helping us select the right carrier for our supplemental insurance. You were so nice to work with and very patient with all my questions."

- Roger & Judith Prochnow



**Local
Friendly
Professional**



Mike Ward,
LUTCF,
Manager - Benefits

National Kite Month

Every year in April, kite enthusiasts across North America celebrate the history and the future of the world's favorite pastime by letting their kites fly. April was chosen as National Kite Month because as the first month in spring, it's when most kite fliers are starting to bring their kites out of the closet and prepare for warm weather and summer fun.

People Who Changed Kite History:

Benjamin Franklin In June of 1752 Benjamin Franklin began to study the atmosphere with kites, which led to extensive meteorological work that continued for 150 years, until the airplane was developed.

Homan Walsh In 1847 in what is now known as the city of Niagara Falls it was decided that if they had a bridge spanning the great gorge it would be a big boost to the local economy. They had the technology to build the bridge, but were at a loss as to how to get that very important first line across the gorge. They finally came up with an idea. If someone could fly a kite across the gorge they would have that very important first line. A lot of people attempted the crossing, but only 10 year old Homan Walsh succeeded.

Wright Brothers What most school children don't realize is that the Wright brothers were also skilled in kite flying and riding. It was their years of kite flying that directly led to the invention of the airplane.

Source: Excerpts from <http://nationalkitemonth.org/five-people-who-changed-kite-history/>

Real Estate 1st Quarter Market Statistics For 2017

Canyon County (Idaho)

Total Listed: 1,196 **Number Sold:** 814 **Avg. Sale Price Sold:** \$189,923
Residential: Listed: 1196 **Number Sold:** 813 **Avg. Sale Price Sold:** \$189,700
Farm/Ranch: Listed: 17 **Number Sold:** 1 **Avg. Sale Price Sold:** \$205,000

Malheur County (Oregon)

Total Listed: 92 **Number Sold:** 41 **Avg. Sale Price Sold:** \$157,064
Residential: Listed: 71 **Number Sold:** 37 **Avg. Sale Price Sold:** \$126,409
Farm/Ranch: Listed: 21 **Number Sold:** 4 **Avg. Sale Price Sold:** \$440,625

Payette County (Idaho)

Total Listed: 129 **Number Sold:** 55 **Avg. Sale Price Sold:** \$166,204
Residential: Listed: 123 **Number Sold:** 55 **Avg. Sale Price Sold:** \$166,204
Farm/Ranch: Listed: 6 **Number Sold:** 0 **Avg. Sale Price Sold:** \$0

Washington County (Idaho)

Total Listed: 49 **Number Sold:** 18 **Avg. Sale Price Sold:** \$134,569
Residential: Listed: 41 **Number Sold:** 18 **Avg. Sale Price Sold:** \$134,569
Farm/Ranch: Listed: 8 **Number Sold:** 0 **Avg. Sale Price Sold:** \$0

Source: Intermountain Multiple Listing Service

Choose the Right Goal

Most experts emphasize the importance of setting goals if you want to succeed in life. But that raises the question: What's a worthwhile goal? A goal should reflect your values, of course—what you really want to achieve, not what you should want, or what other people think you should do. Whatever goal you pursue, follow this constructive advice:

- **Make it positive.** State your objective in affirmative terms: What you will do ("Eat balanced meals every day"), not what you won't do ("Stop eating chocolate"). Remind yourself of what you want, not what you're denying yourself.
- **Take a step-by-step approach.** Start with the big picture, but then determine what you have to do to get there. Break your plan down to the smallest level of detail; think of what you can do every day to get yourself a little closer to your target. Focus on things you can control: You can't make your book a best-seller, but you can write two pages every day, so concentrate on that.
- **Set your sights high.** Be realistic, but ambitious. There's no glory and small value in accomplishing a goal that doesn't require any effort. Remember that even if you don't reach your objective, what you learn along the way will make you a better person.

Where did the Tea Bag Come From?

The custom of steeping tea in bags came about by accident, according to Cassie Liversidge, author of *Homegrown Tea: An Illustrated Guide to Planting, Harvesting and Blending Teas and Tisanes* (St. Martin's Griffin).

Thomas Sullivan, a tea dealer in New York in the early 20th century, shipped samples of his teas around the world in silk bags made by his wife. They expected customers to remove the tea from the bags for brewing, but many of the recipients believed that they were supposed to brew the tea in the bags. In time, the concept of the tea bag spread around the world. By 2012, more than 65 percent of the tea consumed in the United States was brewed in tea bags.

Overview of The Different Types of Identity Theft

Social Security Fraud Identity Thieves can use your social security number to open lines of credit, make unauthorized purchases or to receive welfare payments in your name illegally. They can also use this to obtain a driver's license in your name.

Driver's License Fraud Identity Thieves using fake driver's licenses may commit traffic violations on your record. When you fail to pay the fines, you may lose your license or be taken into custody during a traffic stop.

Criminal Identity Theft When thieves are cited or arrested, they provide the false identification. Then the court date comes around and you don't show because you are unaware of the charges. This could result in criminal convictions on your record that can be as minor as simple misdemeanor charges or more serious felonious acts.

Financial Identity Theft Involves the use of personal information to create or take over financial accounts such as checking accounts, credit cards, car loans and mortgages. Thieves can obtain the information needed to hack into your accounts or steal your information through viruses, data breaches or phishing attacks.

Child Identity Theft Eight-year-olds have no reason to monitor their credit reports, and this has made them targets in recent identity theft crimes. Relatives are usually the culprits and take out loans or obtain credit cards in the name of the child.

Change of Address Fraud The thief is now able to divert all of your mail to an alternate address. Sifting through your mail allows the thief to obtain additional information of value but is also an invasion of your privacy as it allows them to go through personal correspondence. If you find that your mailing address has been changed, other forms of fraud may follow shortly.

Employment Identity Theft Criminals, illegal immigrants, and the jobless are now using stolen identification to obtain employment where they would otherwise would not be able to work. They use the stolen identity to avoid having background checks into their real, personal history. Most people are alerted to this type of id theft when they receive tax documents from an employer they are not associated with, or when they receive their social security statement with incorrect information.

Peer-to-Peer Attacks Torrent sites make it easy to share files both legally and outside of copyright protections. Hackers use peer to peer services to deliver Trojan horse attacks to unsuspecting users. Once they gain access to your computer they may be able to obtain your passwords and personal information by monitoring your activities and online purchases.

Medical Identity Theft Identity thieves may use your information when receiving medical care to avoid payment. A greater concern is that the thief's medical records are merged with your own. Doctors use your medical history to make decisions about treatment and to diagnose illnesses or conditions based on your current and past health conditions.

Creation of a New Person Identity thieves may combine the information they've stolen from multiple victims and create an entirely new identity. Even though the thief is not using your name, he or she may be using your social security number, address or phone number to obtain credit cards and loans.

Even if you are diligent in your efforts to prevent identity theft, you may become the victim of a crime if your information is stolen during a hack or data breach. Knowing what identity thieves will do with your information allows you to detect fraud more quickly, and to mitigate your losses and the damage to your credit. Always be wary of who you give your social security number, address and passwords to and check your statements regularly.

Source: Excerpts from <https://www.idtheftauthority.com/types-of-identity-theft/>

'Superfoods' Will be Big in 2017

The most recent "What's Trending in Nutrition" national survey of more than 1,700 dieticians has found that Americans are putting more emphasis on eating healthier foods. Here's a list of the top 10 "superfoods" this year:

- Seeds, like chia and hemp
- Avocado
- Nuts, like almonds and walnuts
- Fermented foods like yogurt
- Ancient grains
- Kale
- Green tea
- Coconut products
- Exotic fruits
- Salmon



We're Living in a Yoga Nation Now

Everyone seems to be into yoga these days, and the numbers show that it's growing in popularity. A 2016 survey by the Yoga Journal and Yoga Alliance found that some 36 million Americans practice yoga, up from 20.4 million in 2012. Yoga practitioners spent \$16 billion on classes, clothing, and equipment in 2016, an increase of \$10 billion from 2012.

Women make up 72 percent of yoga enthusiasts, although men are catching up. The survey found that 34 percent of Americans—approximately 80 million people—say they're likely to try yoga for the first time in 2017. The main reasons for doing yoga? Flexibility (61 percent), stress relief (56 percent), general fitness (49 percent), improved overall health (49 percent), and physical fitness (44 percent).

Old Fashioned Applesauce Spice Cake

Submitted by Ellen Martinez

Hands-On Time: 20 Minutes Total Time 1 Hour and 50 Minutes

Servings: 12 Squares

Ingredients:

1 Package Duncan Hines® Signature Spice Cake Mix

3 large eggs

1 can (21 oz.) Comstock® More Fruit Apple Pie Filling and Topping, chopped

1/3 cup vegetable oil

1 cup chopped walnuts

1 container Duncan Hines® Creamy Home-Style Classic Vanilla Frosting

1/2 tsp. ground cinnamon

Baking Instructions: Preheat oven to 350°F. Grease and flour 13x9-inch pan.

Combine cake mix, eggs, apple pie filling, and oil in large bowl. Beat with an electric mixer at medium speed for 2 minutes. Stir in nuts by hand.

Pour batter into prepared pan.

Bake 35 to 40 minutes or until toothpick inserted in center comes out clean.

Cool cake completely on wire rack.

Combine frosting and cinnamon. Spread frosting over cooled cake. Cut into squares.

Waldo Agencies' Annual Women in Business Luncheon



Thanks to everyone who attended! Great food and fantastic people with whom to share it.



Dave Waldo introducing Featured Speaker, Todd Stice, Heart 'n Home Hospice.



Featured Woman in Business: Debbie Rouwenhorst, Black Canyon Fudge.

