

Quote of the Month:

"There is no limit to the amount of good you can do if you don't care who gets the credit." ~ Ronald Reagan

Local help for people who want to prepare and understand Health Insurance after age 65

A licensed Medicare insurance agent can help you understand each type of coverage. They can also guide you as you compare a number of Medicare plan options that may be available.

To get started with a licensed insurance agent, you can call Trisha Seese or Mike Ward **541-889-9181** or visit them at **Waldo Insurance, Inc.**



Stress is global, but higher in the U.S.

If you're feeling stressed these days, you're not alone. In fact, according to Gallup's annual Global Emotions report, stress, worry, anger, and other negative emotions are at a record high around the world. The United States leads the pack. The survey of 1,000 adults found that 55% of Americans reported feeling stressed the day before taking the survey, far above the worldwide average of 35%. Other negative emotions were high, with 45% of Americans saying they'd felt worried on the previous day, and 22% reporting anger. The worldwide averages were 39% for worry and 22% for anger. Only Greece, the Philippines, and Tanzania had stress rates higher than the U.S.



August EVENTS

HAPPY BIRTHDAY Lori Hysell!
HAPPY BIRTHDAY Cathy Myers!



Supreme Court Ruling Stands to Strengthen Private Property Rights

The Supreme Court issued its ruling in the case of Knick v. Township of Scott, a decision which NAR believes will lead state and local governments to be more thoughtful and deliberate when developing laws or regulations that could infringe on Americans' private property rights.

Specifically, Knick v. Township of Scott declared that plaintiffs who have accused local governments of violating the Takings Clause of the U.S. Constitution may proceed directly in federal court rather than first litigating in local circuits, overturning a 34-year old precedent set by a 1985 Supreme Court ruling.

"A property owner has an actionable Fifth Amendment takings claim when the government takes his property without paying for it," the Court's opinion reads. "The Fifth Amendment right to full compensation arises at the time of the taking, regardless of post-taking remedies that may be available to the property owner. In sum, because a taking without compensation violates the self-executing Fifth Amendment at the time of the taking, the property owner can bring a federal suit at that time."

As many Realtors® are aware, property owners had previously been required to exhaust all remedies to receive just compensation for private property seizure in state court before they could escalate the case to federal court.

Going forward, property owners will have both state and federal court available to redress their property rights. NAR expects this new development to prompt state and local governments to be more strategic regarding takings, especially in the areas of land use planning and environmental regulations, in order to avoid the uncertainty of litigation in federal court. Considerations surrounding compensation should intensify and increase, as well.

Source: *National Association of Realtors®*

I need everyone to wish me luck. I have a meeting at the bank later and if all goes well, I will be out of debt. I'm so excited I can barely put on my ski mask.



Make your day go faster

Do you often feel as if your workday will never end? An article on the Market-Watch website offers a simple technique for feeling more energized and engaged, and getting more done.

It's called 'reattachment to work,' and it can take many forms. You might start your day by talking with your spouse or partner about what you're going to do today, or cycling through your to-do list first thing in the morning, or giving yourself three concrete goals to accomplish as you get to work. This kind of planning can jump-start your brain and help you focus on activities and goals that make your day go faster. It will give you a feeling of energy and engagement that can make work feel more satisfying throughout the day.





New Listing!

What People Are Saying...

Home for sale in Vale, Oregon across from Vale High School. 2 bedroom 1.5 bathroom. Great backyard with shade trees, wood shop, attached single car garage, well for irrigation. Cute house in a great location. \$123,900. #442-19

Waldo Real Estate

378 W Idaho Ave
Ontario, OR 97914
541-889-8160



Dee Anne Mosman
Broker, GRI, OR/ID
208-707-4444 cell
Scott Lamb
Broker, GRI, OR/ID
208-739-2119 cell

See this property at
<http://www.waldore.com/>



Dawna Runnels
Licensed
Insurance
Agent

"For many years we have had Waldo Agencies for our farm & etc. insurance. Also for supplemental health insurance & have been very happy with everything."

~ Barbara Fifer



Trisha Seese
Benefits
Licensed
Agent

**Local
Friendly
Professional**



How to be **HAPPY** at work

Most jobs aren't perfect, but that doesn't mean you have to be miserable all day. Monster.com offers these tips for making it through the day with a positive outlook:

☺ **Keep personal problems at home.** Don't spend your day brooding about crises outside the office that you can't do anything about. Concentrating on what you can control at work will help you remember that you're capable and competent, which will improve your mood throughout the day.

☺ **Build a workplace nest.** Decorate your office or cubicle with some simple things that make you happy—photos of your family, brochures for a vacation you'd like to take, motivational books, and the like. You'll feel more comfortable and relaxed surrounded by things you like.

☺ **Create a workplace support system.** Make friends with your co-workers so they can help you stay positive. Don't complain about what's going wrong—talk about what you enjoy and look forward to so you'll stay focused on the positive.

☺ **Get organized.** A messy workspace and poor time management can be dispiriting and prevent you from doing your best work. Eliminate clutter, and plan your day so you can succeed and feel good about it.

☺ **Move around.** Don't sit in your chair all day. Get up often for a walk around the office to get your blood flowing. Take a walk at lunch for some fresh air. Exercise improves your mood as well as your health.

☺ **Eat right and drink lots of water.** Junk food may taste good, but it can lead to afternoon blahs that don't help you feel positive about your work. Try a diet high in fruits, vegetables, and protein, not salt, fat, and carbs. Drink plenty of water to stay hydrated throughout the day.

☺ **Don't try to change your co-workers.** Some of your colleagues may be irritating, but trying to change them is a futile effort. Minimize your contact with people you don't get along with, and learn to accept people for who they are instead of wasting time wishing they were different.

A glimpse of the **FUTURE**

A man visited a psychic.

"Hmmm. Mmmh," she hummed as she waved her hands over her crystal ball. "I see your future very clearly. You will be poor and unhappy until you reach the age of 42."

"What happens then?" the man asked. "Do I win the lottery? Will I inherit my great uncle Sal's estate? Do I invent the next big thing and become a millionaire?"

"No," the fortune teller replied. "You will still be poor, but by then you will be used to it."

Family first

Have you ever been so preoccupied with a work project that you weren't fully present at home? Once your deadline was completed, did you find yourself struggling to make up for your lack of engagement in your family life and vowing never to let that happen again?

To help you make your family more of a priority, Tom Ziglar, author of *Choose to Win: Transform Your Life One Simple Choice at a Time*, suggests incorporation one or all the following three practices. The won't require much time, but they do demand your sincerity:

✓ **Let your kids know how much they mean to you.** We've heard the stories of the parents who slipped little notes of encouragement into their children's lunch boxes, but we can live our own versions of this story. Commit to writing daily notes of gratitude, love, and encouragement to your children. Try it for the next 60 days, and notice the effect it has on your family dynamics.

✓ **Schedule a weekly family meeting.** It can be as brief as 10 minutes around the dinner table, or it might happen during a visit to the park. The main thing is to create a habit of assembling at least once a week to discuss a topic that is meaningful to your family now and years into the future.

✓ **Listen.** To ensure everyone has an opportunity to share what's on their minds and speak their truth, meet individually with each member of your family. Take notes in a journal to keep track of everyone's motivations and concerns. Ask questions to gain more insight, and follow up later if you need additional clarification or if your loved one needs more time to think and figure things out.

**Let it be known that you are available to them,
because family comes first.**



August is Children's Eye Health and Safety Month

It's time to schedule eye exams for your children as you make plans for the coming school year. Find information and resources on vision care at the American Academy of Ophthalmology website: <https://www.aao.org/eye-health/resources/articles>.

The kite cloth

A Zen master once gave his student a piece of silk fabric that had been twisted and tied into many knots. Yet he told the student it was a beautiful kite that he should fly in the garden.

The student took hold of the mess he'd been handed, not sure of what to make of it. Then he carefully began to undo each knot and twist. With the fabric smoothed out he attached frame and tether. He released the kite and the wind carried it high into the air.

The student admired the ease with which the kite sailed through the air. At that moment he understood that for his life to be as light and free as the kite, he would need to undo the problems that kept his heart knotted up and tangled into a hard lump.

Homemade Wendy's® Frosty



Only 3 simple ingredients:

- 1/2 gal chocolate milk
- 1 (14 oz) Eagle Brand milk
- 1 (8 oz) Cool Whip

Mix well and freeze. Mixture does not get hard, more like a thick milk shake.

Source: Judy Long > Recipes & Other Cool Things

Seize the day

A priest awoke one Sunday and thought, "This would be the perfect day for a game of golf." He dressed quickly and left a note on the door explaining that church was cancelled due to illness. Then he drove to a golf course far away.

As he made his way to the first tee, St. Peter and God looked down on him from above.

"Are you seeing this?" St. Peter asked. "I hope you have a suitable punishment in mind for this behavior."

"I do," God replied. "Watch this."

The priest swung his club and hit his first ball. It sailed through the air, landed on the green and dropped for a hole-in-one.

"Forgive me Lord," St. Peter said, "but I thought you were going to punish him?"

"I did," God replied. "Who can he possibly tell about this?"



Beware This Airport Germ Hot Spot

A group of Finnish and British scientists found more traces of flu and other viruses in the trays in the security area than in any other location in the airport - even the toilets. Noting that these trays are handled by nearly all embarking passengers and aren't disinfected routinely at every airport, the scientists recommend using hand sanitizer before and after passing through.

Millennials take charge of their health care

Millennials and Gen Xers take their health seriously, but they don't rely on the same tactics their elders have used over the years. The *Forbes* magazine website shares how the generation handles health care its own way:

- **They want digital access to health care services.** With their smartphones and tablets, millennials want to take advantage of patient portals and video chats instead of in-person visits to the doctor. They'd also like a digital app to book appointments, review their health records, and manage preventive care.
- **They seek information from more than doctors.** They're more likely to seek medical advice online than to rely on doctors for all their health information. One survey found that only 41% trust physicians as the best source of medical advice.
- **They want to orchestrate their own care.** Only 67% of millennials have a primary care provider, compared with 85% of baby boomers. Instead of waiting days or weeks to see a doctor, about one-third go to retail clinics. They're also more likely to make their own medical decisions rather than depending on their doctor as their sole source of counsel.

Real Estate 2nd Quarter Market Statistics For 2019

Canyon County (Idaho)

Total Listed: 1923 **Number Sold:** 1585 **Avg. Sale Price Sold:** \$270,571

Residential: **Listed:** 1911 **Number Sold:** 1578 **Avg. Sale Price Sold:** \$268,243

Farm/Ranch: **Listed:** 12 **Number Sold:** 7 **Avg. Sale Price Sold:** \$783,428

Malheur County (Oregon)

Total Listed: 109 **Number Sold:** 75 **Avg. Sale Price Sold:** \$214,067

Residential: **Listed:** 93 **Number Sold:** 71 **Avg. Sale Price Sold:** \$169,015

Farm/Ranch: **Listed:** 16 **Number Sold:** 4 **Avg. Sale Price Sold:** \$1,013,750

Payette County (Idaho)

Total Listed: 170 **Number Sold:** 127 **Avg. Sale Price Sold:** \$223,794

Residential: **Listed:** 166 **Number Sold:** 126 **Avg. Sale Price Sold:** \$221,562

Farm/Ranch: **Listed:** 4 **Number Sold:** 1 **Avg. Sale Price Sold:** \$505,000

Washington County (Idaho)

Total Listed: 84 **Number Sold:** 49 **Avg. Sale Price Sold:** \$194,447

Residential: **Listed:** 73 **Number Sold:** 48 **Avg. Sale Price Sold:** \$195,373

Farm/Ranch: **Listed:** 11 **Number Sold:** 1 **Avg. Sale Price Sold:** \$150,000

Source: Intermountain Multiple Listing Service

Easy to spot a yellow car when you are always thinking of a yellow car.
Easy to spot opportunity when you are always thinking of opportunity.
Easy to spot reasons to be mad when you are always thinking of being mad.

You become what you constantly think about. Watch yourself.

Source: Seneca



Waldo Spotlights

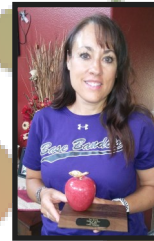


Scenes from the Fun Run sponsored by Waldo Agencies at Thunderegg Days in Nyssa



3 of the 4 July birthday girls blowing out candles.

When Scott met with an accident that left his eye blackened & swollen, his loving and helpful co-workers made a tasteful eye patch to help him out.

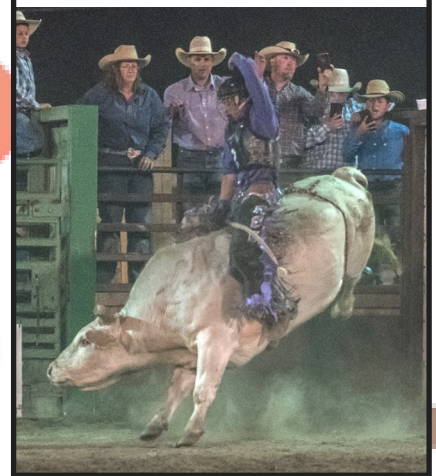


Dawna's daughter-in-law Toni was named Teacher of the Year for Lincoln Elementary in Nampa, Idaho.



National Hot Dog Day celebrated accordingly at Waldo Agencies.

TJ Speelman bull riding at the Nyssa Nite Rodeo where he won first place!



John Faw, his safety boat, & his crew at Riggins jet boat races.



A jet boat racer that John Faw helped to sponsor - see John's brand and the Waldo Real Estate Logo?



John Faw fishing at Prince William Island, Alaska in early June.

