

Quote of the Month:

"If you are distressed by anything external, the pain is not due to the thing itself, but to your estimate of it; and this you have the power to revoke at any moment."
~ **Marcus Aurelius**

7 Reasons to Own a Home

- 1. Tax benefits.** The U.S. Tax Code lets you deduct the interest you pay on your mortgage, your property taxes, and some of the costs involved in buying a home.
- 2. Appreciation.** Historically, real estate has had a long-term, stable growth in value. In fact, median single-family existing-home sale prices have increased on average 5.2 percent each year from 1972 through 2014, according to the National Association of REALTORS®. The recent housing crisis has caused some to question the long-term value of real estate, but even in the most recent 10 years, which included quite a few very bad years for housing, values are still up 7.0 percent on a cumulative basis. In addition, the number of U.S. households is expected to rise 10 to 15 percent over the next decade, creating continued high demand for housing.
- 3. Equity.** Money paid for rent is money that you'll never see again, but mortgage payments let you build equity ownership interest in your home.
- 4. Savings.** Building equity in your home is a ready-made savings plan. And when you sell, you can generally take up to \$250,000 (\$500,000 for a married couple) as gain without owing any federal income tax.
- 5. Predictability.** Unlike rent, your fixed-rate mortgage payments don't rise over the years so your housing costs may actually decline as you own the home longer. However, keep in mind that property taxes and insurance costs will likely increase.
- 6. Freedom.** The home is yours. You can decorate any way you want and choose the types of upgrades and new amenities that appeal to your lifestyle.
- 7. Stability.** Remaining in one neighborhood for several years allows you and your family time to build long-lasting relationships within the community. It also offers children the benefit of educational and social continuity.

Source: <https://magazine.realtor/sales-and-marketing/handouts-for-buyers/7-reasons-to-own-a-home>

What to Know About Credit Scores

Credit scores range between 200 and 850, with scores above 620 considered desirable for obtaining a mortgage. The following factors affect your score:

Your payment history.

Did you pay your credit card bills on time? Bankruptcy filing, liens, and collection activity also affect your history.

How much you owe and where.

If you owe a great deal of money on numerous accounts, it can indicate that you are overextended. However, spreading debt among several accounts can help you avoid approaching the maximum on any individual credit line.

The length of your credit history.

In general, the longer an account has been open, the better.

How much new credit you have.

New credit—whether in the form of installment plans or new credit cards—is considered more risky, even if you pay down the debt promptly.

The types of credit you use.

Generally, it's desirable to have more than one type of credit—such as installment loans, credit cards, and a mortgage.

Source: <https://magazine.realtor/sales-and-marketing/handouts-for-customers-for-buyers/what-to-know-about-credit-scores>

Have a safe Thanksgiving

When you fire up the oven to roast your Thanksgiving turkey, you're probably not thinking about tragedy. But home fires are the most common disaster in the United States, and cooking is the leading cause of those fires. Thanksgiving Day is the unfortunate host to about 4,000 fires each year. Here are some safety tips to keep your Thanksgiving fire-free:

- Stay in the kitchen and keep watch while you are cooking.
- Use a timer if you have something in the oven or are boiling or simmering something on the stove.
- Don't wear loose sleeves or loose clothing when cooking.
- Keep anything that can catch on fire—pot holders, oven mitts, towels, etc.—away from your stovetop or oven.
- Turkey fryers are extremely dangerous, and most safety organizations do not recommend their use.
- Make sure you have a smoke alarm installed with working batteries. Push the button to check that it's working every month, and install new batteries at least once a year.
- After your guests leave, do a home safety check to make sure that all candles are extinguished and all of your cooking appliances are turned off.

November EVENTS

- 11-9 **HAPPY BIRTHDAY Billie Pearcy!**
- 11-9 **HAPPY BIRTHDAY Dustin Grant!**
- 11-27 **HAPPY BIRTHDAY Brad Verigan!**
- 11-27 **Office closes at 3:00**
- 11-28 **Happy Thanksgiving Office closed**
- 11-29 **Office closed**



New Listing!

2-bedroom, 1 bath, open front porch with evening shade, partly fenced, garden shed, room for a garden, RV parking, near downtown and schools. \$169,000.
#232-19

Carla Bourque
Sales Assoc., ID
208-409-5317 cell
Amanda Reed
Sales Assoc., ID
208-284-9821 cell
See this property at
<http://www.waldore.com/>

Waldo Real Estate
129 N Plymouth Ave
New Plymouth, ID
208-278-5252



What People Are Saying...



Amy Wood
Broker, OR

"Amy Wood was great. We would not want anyone else. We recommend her!"

~ John & Kandys Shepard



Two hours a week in nature boosts well-being

Staying healthy isn't all about exercise and diet—as important as they are. An article on the Science News website suggests that spending just two hours a week in nature is crucial to your health and well-being.

A study of data from 20,000 people in England, conducted by the University of Exeter, found that folks who spend 120 minutes a week out in nature tend to report significantly better health and psychological well-being than those who don't commune with nature at all in a typical week, or who spend less than two hours outside in parks, woodlands, and beaches.

Your two hours don't have to happen all at once, either. The findings showed that the benefits accrued in both one single visit or several short periods. The benefits also were evident across the board regardless of gender, age, ethnicity, financial status, and disability.

The bottom line: Get outside now, and you'll feel better soon.



The Little Puppy

A shop owner placed a sign above his door that said, "Puppies for sale."

Signs like this always have a way of attracting young children, and soon a boy saw the sign and approached the owner. "How much are you going to sell the puppies for?" he asked.

The store owner replied, "Anywhere from \$30 to \$50."

The little boy pulled out some change from his pocket. "I have \$2.37," he said. "Can I please look at them?"

The shop owner smiled and whistled. Out of the kennel came Lady, who ran down the aisle of his shop followed by five teeny, tiny balls of fur.

One puppy was lagging considerably behind. Immediately the little boy singled out the lagging, limping puppy and said, "What's wrong with that little dog?"

The shop owner explained that the veterinarian had examined the little puppy and had discovered it didn't have a hip socket. It would always limp. It would always be lame.

The little boy became excited. "That is the puppy that I want to buy. I'll give you \$2.37 now, and 50 cents a month until I have him paid for."

The shop owner countered, "You really don't want to buy this little dog. He is never going to be able to run and jump and play with you like the other puppies."

The little boy reached down and rolled up his pant leg to reveal a badly twisted left leg supported by a big metal brace. He looked up at the shop owner and replied, "I don't run so well myself, and the little puppy will need someone who understands."

Pet insurance on the rise

The North American Pet Health Insurance Association reports that total premiums for pet insurance have hit a new level, reaching \$1.42 billion in 2018.

In the United States, pet insurance increased 18% for 2.43 million pets. In Canada, the rate grew 10.9% for 277,000 pets. The most common coverage was for accident and illness plans. Accident and illness premiums for dogs came in at \$566 yearly in the U.S., and \$734 in Canada. For cats, the U.S. premium was \$354, and the Canadian rate was \$400.

Real Estate 3rd Quarter Market Statistics For 2019

Canyon County (Idaho)
 Total Listed: 1876 Number Sold: 1596 Avg. Sale Price Sold: \$279,699
 Residential: Listed: 1862 Number Sold: 1590 Avg. Sale Price Sold: \$278,128
 Farm/Ranch: Listed: 14 Number Sold: 6 Avg. Sale Price Sold: \$696,016

Malheur County (Oregon)
 Total Listed: 93 Number Sold: 79 Avg. Sale Price Sold: \$174,493
 Residential: Listed: 82 Number Sold: 76 Avg. Sale Price Sold: \$165,854
 Farm/Ranch: Listed: 11 Number Sold: 3 Avg. Sale Price Sold: \$393,333

Payette County (Idaho)
 Total Listed: 177 Number Sold: 124 Avg. Sale Price Sold: \$237,074
 Residential: Listed: 169 Number Sold: 122 Avg. Sale Price Sold: \$233,255
 Farm/Ranch: Listed: 8 Number Sold: 2 Avg. Sale Price Sold: \$470,000

Washington County (Idaho)
 Total Listed: 72 Number Sold: 52 Avg. Sale Price Sold: \$188,885
 Residential: Listed: 65 Number Sold: 49 Avg. Sale Price Sold: \$169,224
 Farm/Ranch: Listed: 7 Number Sold: 3 Avg. Sale Price Sold: \$510,000

Source: Intermountain Multiple Listing Service





Movember.

An annual event featuring the growing of moustaches to raise awareness of men's health issues, such as prostate cancer, testicular cancer, and men's suicide. The charity event is run by the Movember Foundation, on the web at Movember.com. The goal of Movember is to "change the face of men's health."

"We distributes funds to a broad range of men's health projects and to trusted men's health partners. In the United States our men's health partners include Prostate Cancer Foundation, the LIVESTRONG Foundation, and the Prevention Institute. These partners, along with Movember-managed men's health projects, ensure that donations support a broad range of innovative, world-class initiatives. All funds distributed to our men's health partners are restricted to use in Movember-approved projects only." <https://us.movember.com/about/money>

Heavenly Results

A priest and a taxi driver arrived at the Pearly Gate to heaven. St. Peter welcomed them and showed them to their homes.

The taxi driver's home was a beautiful villa looking over a gorgeous field of clouds.

"Thank you!" the ecstatic driver said.

Anticipating an even bigger mansion, the priest was dismayed when they arrived at a small one-bedroom apartment.

"St. Peter, I'm a little puzzled," the priest said. "As a clergyman, I devoted decades of my life solely to preaching to my congregation. How come the taxi driver gets a villa, and I get only a small apartment?"

St. Peter smiled. "Up here, we go by results. While you preached, people slept; while he drove, people prayed."

Tell this one to your doctor

Konrad Adenauer, chancellor of West Germany when he was in his 90s, was being examined by his doctor.

"I'm not a magician," the physician said. "I cannot make you younger."

"I haven't asked you to," said the chancellor. "All I want is to go on getting older."

Don't cancel that credit card yet

Canceling a credit card can seem a fast and easy solution to your debt woes. In a Bankrate survey of 2,582 adults, of whom 2,301 have credit cards, 61% reported that they've canceled at least one credit card, and 37% said they've canceled more.

The older you are, the more likely you've done it: Seventy-two percent of baby boomers have canceled a card or two, more than the 61% of Gen Xers and 50% of millennials.

What reasons do cardholders give? Here are some answers:

- No longer needed after paying off debt 40%
- Didn't use it enough to keep it 36%
- Interest rate too high 36%
- Worries about overspending and debt 18%
- Insufficient rewards 17%
- Improve credit score 12%
- Other 11%



However, canceling a credit card doesn't automatically boost your credit score. Experts advise keeping an account open, even if you don't use it, because longstanding accounts with available credit typically have a positive impact on your overall credit score.

Please slow down!

This message could be for those folks who barrel down the middle of our little country roads, endangering dogs, calves who escape their fences, and even oncoming cars.

But... this is a different message.

This is about slowing down when leaving messages on answering machines.

I would think that real estate professionals, wanting their potential client to return their calls, would habitually slow down, enunciate clearly, and put enough volume in their voices to be heard clearly.

But that is not always the case.

Some act as if they're in a race to get those words out—perhaps so they can move on to the next call?

Sometimes I have to replay a message 3 or 4 times before I can figure out a name and a phone number. And sometimes I'm still unsuccessful. There are a few people out there in the world who think I'm some kind of rude jerk for not returning their call.

Sometimes my answering machine picks up the phone number of the person who called—an sometimes it doesn't. Sometimes I can get enough of the number to see that it's different from the number he or she used when calling. I can try calling that—but it's likely to be an agency number, and since I couldn't understand the caller's name, I usually don't call.

It seems a bit awkward to call a brokerage that might have 50 agents to say, "Someone at your number called me, but I don't know who it was. May I please speak to that person."

You may be racing to make a dozen calls in the next hour, but if you're leaving a phone message, please:

Speak up! Usually it's ladies who speak so softly that my machine doesn't catch all the words, but some men also speak very softly. A few times I've found myself with my ear next to the machine, trying hard to hear the words.

Slow down—way down. Many people naturally talk fast, and I've found that many who do so have some sort of pronounced accent. In person we can ask them to repeat something, but the answering machine doesn't do that. Speak your name slowly, one word at a time. Then recite your phone number one clear number at a time, with a slight pause between numbers. Instead of onetwo, say one, two.

Enunciate—especially if you have an accent. And, before you take offense, I've been told that ALL of us have a bit of an accent. One of my friends moved to Southern California. While chatting with another woman in a grocery store line she was interrupted by a gentleman who said, "Excuse me, but are you by any chance from Spokane (Washington)?" She said she was from a place very near there and he replied that he could tell by her accent. She was startled, because she didn't think she had an accent.

The bottom line: Make it easy for people to hear and understand your messages. If you don't, you very likely won't get a return call.

Source: Excerpts from *Please slow down!* By Marte Cliff, https://activerain.com/blogsvie/5407974/please-slow-down-#.XXhP--PipHQ_email



Waldo Spotlights



Waldo Agencies held a staff pumpkin decorating contest and potluck. Dee Anne won first prize with her camp trailers and Brittany won second prize for her pumpkin spice latte. Fun and food—our favorite combination!



Congratulations to Josh and Maddie (Speelman) Hewitt who were wed on September 14, 2019.

Ellen created a wonderful basket to take to the annual Public Risk Management Association conference in Lincoln City. It was contributed as a door prize.



Welcome to Malheur County
 This basket was put together to share our County with you!
 FALL is a special time of year as we harvest a wide variety of crops. This is just a small sample of what Malheur County produces.

Starr Island Farms - Ontario
 Navy, cranberry, black, kidney and pinto beans
 Jamieson Produce - Vale
 Red, white, yellow onions
 J & TD Honey - Nyssa
 Honey
 DeBoer Farms - Nyssa
 Shallots
 Vale Wine Co
 Chardonnay and Merlot
 Decorative leaf
 Ellen - Field-Waldo Insurance

Basket provided by Ellen Martinez @ Field-Waldo Insurance Agencies
 378 W Idaho Ave, Ontario, Oregon 97914
 Office 541-889-9181 emartinez@waldoagencies.com
 Our patented process is designed to help our clients identify, measure and control the facts that impact the Total Cost of Risk and the Total Cost of Benefits



Amy and Barbara attended the Treasure Valley Relief Nursery's open house where Waldo Agencies cookbooks were offered for \$5. The full \$5 was donated to the Treasure Valley Relief Nursery. Stop by Waldo Agencies to buy your copies that will benefit TVRN. Great for stuffing those stockings!

----- HUNTING ----- HUNTING -----

Toby & Bristol Runnels (father & daughter) both harvested well, especially for Bristol's very first hunt!

