

**Quote of the Month:** "So we shall let the reader answer this question for himself: Who is the happier man, he who has braved the storm of life and lived or he who has stayed securely on shore and merely existed?"

~ Hunter S. Thompson

## Welcome, KimberLeigh Bahem!

I'm KimberLeigh! I was born and raised in Melba, Idaho. I moved to Fruitland with my family in 2018. I then attended school at Northwest Nazarene University. I spend most of my time on the river or up in the mountains. A few hobbies I enjoy are photography, painting murals, four-wheeling, and watching the sunset.

I am excited to start my insurance career with Field-Waldo Insurance!



## NO BAKE CLASSIC WOOLWORTH CHEESECAKE

### Ingredients

- 1 3-oz pkg lemon Jell-O
- 1 c boiling water
- 1 box (3 cups) graham cracker crumbs, divided
- 1 stick butter, melted
- 1 8 oz pkg cream cheese
- 1 c granulated sugar
- 5 T lemon juice
- 1 can evaporated milk, well chilled

### Instructions

1. Dissolve Jell-O in boiling water. Cool until slightly thickened.
2. Mix 3/4 graham cracker crumbs and melted butter until well-blended. Press into bottom of 9 x 13 pan to form a crust. Save remaining crumbs to sprinkle on top of finished dessert.
3. Beat evaporated milk until fluffy.
4. In a separate bowl, beat cream cheese, sugar, and lemon juice with mixer until smooth.
5. Add thickened Jell-O and slowly mix in whipped evaporated milk.
6. Spread filling over the crust and sprinkle with reserved graham crumbs.
7. Chill at least 2 hours and up to overnight. Store covered in the refrigerator.

## Silent Generation: Retiring and Downsizing

The 2020 Home Buyer and Seller Generational Trends report tells us that the silent generation, buyers aged 74 to 94 years, made up the smallest share of buyers by age at only 6% of all homebuyers in 2019, as well as 8% of sellers. The median age for this group was 77 years and they were born between 1925 and 1945. They tended to have the smallest families; 94% of these buyers had no children living at home under the age of 18 years and they had the second-highest share of single female buyers at 21%. Those aged 74 to 94 years bought the most multi-generational homes at 18%. For those that purchased a multi-generational home, the reason was for the health and caretaking of aging relatives at 22%.

Buyers 74 to 94 had the shortest home search of any age group, viewing a median of only six homes over an eight-week period. They were the most likely to find the home they purchased via their real estate agent and also to contact a real estate agent as the first step in their search process. They were the least likely to compromise on the price of the home (19%). The silent generation also were most likely to purchase in a resort/recreation area at 6%.

The silent generation had the smallest share of first-time homebuyers at only 5%, which was expected for their age group. Correspondingly, they made up the largest share to move directly from a home that they owned at 81%. They also had the lowest median household income at \$70,000, likely living off retirement funds. Despite having the lowest household income, they purchased homes above the overall average, at a median home price of \$264,000. These buyers were likely able to purchase homes at these higher prices using proceeds from selling their previous home; they downsized in both home size and price. The silent generation also purchased the newest homes last year with a median construction year of 2001, and the second smallest homes at a median size of 1,750 square feet.

Buyers aged 74 to 94 years were the second most likely age group to purchase new construction at 16% and wanted the ability to choose and customize design features (32%). These buyers were the most likely to purchase a duplex, apartment, or condominium at 13%. As is expected, they were also the most likely to buy a home in senior-related housing at 26%. These buyers moved a median of 20 miles and, more than other age groups, wanted a home convenient to friends and family (53%) and for the convenience to shopping (39%).

The age group of buyers 74 to 94 years was the highest share among the generations to purchase for the desire to be closer to friends and family (24%) and for a smaller home (24%). They had an expected tenure in the home at a median of 10 years. They were the most likely to move due to a household member's health (34%) and expected this to be their forever home (33%).

Source: June 22-2020 <https://www.nar.realtor/blogs/economists-outlook/silent-generation-retiring-and-downsizing#.XwNJceI4ei8.email>



## August EVENTS



8-2  
8-13

**HAPPY BIRTHDAY Lori!**  
**HAPPY BIRTHDAY Cathy!**



# New Listing!

Great 632-acre farm with 500 acres of water rights. Four 4-year old Zimmatic pivots and 8 wells currently in use. All wells are connected with a point of diversion. Property includes a 1981 manufactured home and a 120' x 30' enclosed metal shop. \$2,200,000. #475-20

**Anthony Hackman**  
Broker, GRI, OR/ID

541-216-0101 cell

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

208-707-4444 cell

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

## Waldo Real Estate

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



# What People Are Saying...



**Kristie York**  
Licensed Agent

"Thank you! Everything was smooth and my insurance options were communicated clearly."

~ Elizabeth Holland



**Jeremy Evers**  
Licensed Agent

**Local  
Friendly  
Professional**



## Lost in Translation

Henry was visiting a distant country where he didn't know the language. He managed fairly well with the help of a guide, but on Sunday he wanted to go to church, and his guide had the day off. So he found a small church in the village where he was staying and followed a friendly-looking man inside.

The man greeted him and smiled, so Henry took a seat next to him and decided to copy his every action. When his new friend rose with the congregation to sing a hymn, Henry did the same, finding the hymn by looking at the man's hymnal. When the collection plate came around, Henry put in the same amount of money as the man next to him.

Toward the end of the service, the minister made some kind of announcement. The man next to Henry stood up, so Henry did too. The congregation gasped in shock. After the service, the minister approached Henry. To Henry's surprise, the minister spoke English. "You don't know a word of our language, do you?" the minister asked kindly. "Uh, no." Henry was nervous. "Is it that obvious?" "Well, when I was announcing the birth of a new child and asked the father to stand up . . ."

## Teach yourself to learn

Creative minds are always learning. Brain coach Jim Kwik, who has worked with millionaire entrepreneur Elon Musk, shared three of his top learning tips on the Make It website:

- **Get rid of your ANTs.** ANTs are automatic negative thoughts telling you that you can't learn something new. You're too old, you're not smart enough, it'll be too hard, and so forth. Teach yourself to talk back to your ANTs. If you catch yourself thinking, "I can't learn that," tell yourself, "Yes, I can learn that." Expand your mind to fit what's possible, Kwik says.



- **Feed your brain.** The food you eat can help your brain stay fit and flexible. Avocados, for example, provide monosaturated fat, which can maintain a health blood flow. Blueberries can help protect your brain from oxidative stress, caused by an imbalance of free radicals and antioxidants in your body, and reduce the effects of brain aging.

- **Read a lot.** Reading promotes learning. Expose yourself to different ideas by reading a wide variety of books and articles. Set a goal—just 10 minutes a day for a start, then increase that. Billionaire Warren Buffett is said to read 500 pages every day.



## 10 Tips for Driving Safely in the Rain

Rain, rain, go away...

If only it were that easy. Driving in wet conditions is a common occurrence, and contrary to popular belief, it is much deadlier than driving on snowy streets and roads, according to the U.S. Department of Transportation. Records show that 73% of weather-related crashes occur on wet pavements and 46% occur during rainfall. Snow, sleet and slush are involved in about 44% of crashes.

While you can't sing a nursery rhyme to get the rain to go away, you can follow these 10 tips to tackle rainy roads like an expert.

1. **Check your windshield wipers and replace them frequently.** While it's natural to check them before a long trip, it's equally important to keep them working properly even if you are just driving locally.
2. **Maintain good tire depth and inflation.** Good tires can be a lifesaver by providing a good grip on the road, which helps prevent hydroplaning.
3. **Apply a windshield repellent.** Regularly apply a repellent, such as Rain-X, to your windshield, windows and mirrors to help keep them clear during rainfall.
4. **Slow down on unfamiliar roads and before construction zones.** Rain means lower visibility, and the only good remedy is to slow down and be cautious.
5. **Slow down at night.** The combination of rain, darkness and lights reflecting off wet pavement decreases vision capabilities even further so it is vital that you slow down.
6. **Increase following distance.** If the vehicle ahead of you suddenly stops, the normal 3-second rule will likely not suffice. Try staying at least 5 seconds behind the next vehicle to allow enough slow-down time on wet, slick pavements.
7. **Watch out for debris on the road.** Heavy rains can wash mud, stones and other refuse onto the road while storms can drop branches or even down entire trees. Heavy rains can also wash out chunks of pavement, leaving deep holes. Be vigilant and slow down—or pull off the road—if you see signs of danger ahead.
8. **Be wary of water depth.** Heavy rain can cause water to rush down curbs. It can even lead to flash flooding. Beware of standing or flowing water, which can hide holes in the road, damage or disable your vehicle, or wash it away.
9. **Prepare for hydroplaning.** Hydroplaning can occur in as little as 1 1/2 inches of water. If this happens, stay calm and turn in the direction of the skid. Never try to force the tires in the opposite direction.
10. **Turn Your Lights On.** If your wipers are on, your lights should be, too. This will help you see what lies ahead and will help other drivers see your vehicle.

Source: [https://www.emcins.com/losscontrol/insights-d/2020/07/rain-driving/?utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=July%20Insights%3A%20Driving%20in%20the%20rain](https://www.emcins.com/losscontrol/insights-d/2020/07/rain-driving/?utm_source=newsletter&utm_medium=email&utm_campaign=July%20Insights%3A%20Driving%20in%20the%20rain)



## August is National Water Quality Month

The average person uses approximately 80 gallons of water or more per day for bathing, cleaning, household waste, and drinking. Protecting our water resources and educating ourselves about water quality is an important goal of National Water Quality Month.

### The right name



A grasshopper walks into a bar and takes a seat.

The bartender says, "Did you know we have a drink named after you?"

The grasshopper looks at him and replies, Why would you name a drink 'Steve'?"

## The surprising birthplace of 20 Favorite Foods and Drinks

### Tater Tots: Oregon and Miami



Convinced the future of food was in the frozen aisle, brothers F. Nephi and Golden Grigg mortgaged their Idaho corn and potato farms to buy a flash-freezing factory on the border in Oregon. (Hence the company name Ore-Ida.) By 1951, the siblings had become the largest distributor of sweet corn in the United States. But the big money was in French fries even though the machines that cut potatoes into fries produced a lot of starchy scraps.

At first, they fed the waste to their livestock but eventually decided to try to create a secondary revenue stream with it. With help from new machines, they smooshed the leftovers together, blanched them, formed them into bite-size bits, cooked them in oil, and froze them, according to letters in Nephi's personal archive housed at the University of Utah's library. With the alliterative name trademarked, the Griggs headed to the 1954 National Potato Convention, which was being held at the shiny new Fontainebleau Miami Beach, to introduce their small potatoes. Because tasting is more effective than telling, Nephi smuggled 15 pounds of tots into the hotel's kitchen and bribed the head chef to fry and serve them at breakfast. To be continued...

Source: Excerpts from <https://www.rd.com/list/surprising-birthplace-of-favorite-foods-and-drinks/?cmp=stf> by Carrie Bell

Children were lined up in the cafeteria of a Christian school for lunch. At the head of the table was a large pile of apples. Someone had written a note and put it next to the apples. It read, "Take only one, God is watching."

Moving through the line, to the other end of the table, was a large pile of chocolate chip cookies.

One little boy wrote his own note and snuck it next to the cookies, "Take all you want, God is watching the apples."

Source: unknown

## The most bizarre travel insurance claims in 2019

Prompted to recall the year's most bizarre claims, one insurer detailed a case in which a customer purchased a travel insurance claim for stolen luggage and personal effects worth \$9,000 - \$675 of which was for underwear. Claimed items also included 12 pairs of shoes and two wetsuits. Adding to the peculiar details of this case, claim managers denied the claim after discovering the traveler had already returned home when the suitcase was stolen.

...While vacationing in Thailand, two men from Sydney had \$1,800 worth of personal items stolen or damaged. The perpetrators? Monkeys. Burglarizing monkeys, to be exact. The crime occurred as the men were returning to their bungalow after a morning surf. Upon arrival, the men found the monkeys running amok inside, damaging some personal items. Things quickly escalated as the monkeys then escaped out a window, taking a watch and set of keys with them. ...Comparetravelinsurance.com.au director Natalie Ball says claims related to monkeys are not uncommon, adding travelers are often warned of monkey bites and monkey-related thefts.

A bird-watcher claimed \$5,500 for a camera and a lens on his travel insurance policy after a bird knocked the equipment off the handrail of a cliff and into the sea. The insured's claim was fulfilled, but not for the full amount submitted. Most insurers have limits on personal items like cameras and other gadgets that range from \$2,000 to \$4,000. In this case, the claimant received \$3,000.

One travel insurer described a bizarre claim submitted by a church pastor that turned out to be fraudulent. After returning from a missionary trip overseas, the pastor submitted a claim for \$1,500 for a watch he said had been stolen by bandits, even producing a police report to back up his claim. But the pastor's fraud attempt came undone when assessors discovered he was wearing the watch in photos posted on social media that were taken after he'd returned home.

A New Zealand woman made a claim to cover \$2,300 in medical expenses and other costs after she accidentally ate a poisonous berry in nature while hiking Mount Olympus. The woman was ill for days, beyond the date of her return flight, which she was forced to reschedule.

...While vacationing in Florida, an Australian woman wound up in the hospital after getting a fishbone lodged in her finger while feeding baitfish to pelicans and seagulls. She was sent home with a \$5,500 bill, which was more than double the spending money she'd budgeted for. Before visiting the U.S., international travelers should consider the high cost of healthcare in the U.S. and review travel insurance policies that would cover medical expenses.

A man from Queensland who was on a tornado-chasing tour in the southern U.S. made a claim after the tour was diverted due to deadly storms that struck the region. The tour group visited local historic sites and national parks for two of the nine days instead, and the customer tried to claim \$2,300 for the two lost days. The claim was denied, and the explanation is rather simple. As was the case here, most travel insurance policies cover events that are considered unexpected and unforeseen. "A severe storm on a storm-chasing tour isn't exactly unforeseen, particularly where the operator advised that cancellations and diversions occur all the time," said Natalie Ball.

Source: Excerpts from [https://www.propertycasualty360.com/2020/07/16/the-most-bizarre-travel-insurance-claims-in-2019/?kw=The%20most%20bizarre%20travel%20insurance%20claims%20in%202019&utm\\_source=email&utm\\_medium=enl&utm\\_campaign=newsroomupdate&utm\\_content=20200716&utm\\_term=pc360](https://www.propertycasualty360.com/2020/07/16/the-most-bizarre-travel-insurance-claims-in-2019/?kw=The%20most%20bizarre%20travel%20insurance%20claims%20in%202019&utm_source=email&utm_medium=enl&utm_campaign=newsroomupdate&utm_content=20200716&utm_term=pc360)



# Waldo Spotlights



"KimberLeigh's first day at Waldo Agencies. Kinda a bring your kid to work day that never ends." Spoken like the father he is :)



50!!! 'nough said :)



John Faw's daughter, son-in-law, and grandkids were here for a visit.



Our annual All Employee Walking Meeting was held at TVCC. We used the walking path and enjoyed the change of scenery. Following the walk, John and Donna Forsyth shared information on kidney issues gleaned from personal experience.



A baked potato bar with ALL the fixin's, some sides, cake, and ice cream were happily devoured by Waldo Agencies staff during the July birthday celebration for Anthony, Trisha, DeeAnne, Brittany, and Mae. Unfortunately, Mae was not present, but was spoken of fondly.

As Brittany has taken a job as a 3rd grade teacher, we wished her well by supplying her with some books and other classroom supplies. We will miss her!