

Quote of the month:

If the whole world followed you, would you be pleased with where you took it? ~ Neale Donald Walsch

"Know Your Stuff"

Let me begin by asking you a question. If your home was completely destroyed in a fire today, would you be able to list and identify all of your personal property/contents and be confident that nothing would be missed in the claims process? For most of us the answer would be, "no." In fact, I ask this question a lot when I visit with new prospects or clients and the answer is almost 100% the same, "no I couldn't." However, just the thought of going through everything and taking the time to list and organize is enough to make us not address this risk. Why do I call it risk? Because, often times in total fire losses the insured isn't made completely whole. Why? It isn't the fault of the insurance company nor their agent, but because the insured did not "know their stuff." Therefore, items are missed in the clients inventory they provide to the Insurance Company after the loss.

One of the services we offer at Field-Waldo Insurance Agencies is to help prepare our clients for this catastrophe. With the help of quick and efficient tools we can address this risk beforehand and make the inventory process simple for our clients.



*Submitted by Brad Waldo,
Producer for our personal
and commercial lines.*

MOTORCYCLES

Statistics:

- ▶ 9 million registered in the United States
- ▶ In 2010 a 16% decrease in motorcycle sales (80,824 fewer being sold)
- ▶ Fatalities rose to 4,502 (0.7% increase)
- ▶ Speeding accounted for 35% of all fatalities in 2009
- ▶ Helmet use declined in 2009 from 67% to 54% in 2010
- ▶ Nearly one half (48%) of all fatalities were a result of not wearing helmets

Most Likely Accident Situations:

- ▶ Potholes, fallen tree limbs, railroad tracks may be minor problems for a 4-wheel vehicle, but for a motorcycle these can be major obstacles and force unexpected lane changes or braking
- ▶ When the road surface is wet or icy, motorcyclists' braking and handling abilities are impaired
- ▶ A strong wind can move a motorcycle across an entire lane if the rider isn't prepared for it. Wind gusts from large vehicles moving in the opposite direction can also be a real hazard
- ▶ A large vehicle, such as a van or truck, can block a cycle from a driver's view.
- ▶ Cyclists riding alongside a lane of cars are often out of view of the driver causing a collision when the driver tries to change lanes.
- ▶ Motorcycles are small, evasive, and hard to see. More than one half of accidents occur because the driver simply "did not see the motorcycle coming".

Source: Philadelphia Insurance Companies

ONE TOP 10 LIST YOU DON'T WANT TO BE ON:

MOST DEPRESSING JOBS

Think you're depressed at work? The website Health.com has listed the 10 jobs most likely to cause an episode of major depression in workers over the course of a year.

- Nursing home staffers
- Food service employees
- Social workers
- Health-care workers
- Artists/entertainers/writers
- Teachers
- Administrative support staffers
- Maintenance/grounds workers
- Accountants and financial advisors
- Salespeople



Any job can cause depression, depending on how well you handle stress. Don't hesitate to seek help.

Courage is not limited to the battlefield or the Indianapolis 500 or bravely catching a thief in your house. The real tests of courage are much quieter. They are the inner tests, like remaining faithful when nobody's looking, like enduring pain when the room is empty, like standing alone when you're misunderstood. ~ Charles Swindoll, inspirational writer

Ya'll come!

Payette County Fair and Rodeo
2012 fair dates Aug- 08 thru Aug-11
"MAKING THE BEST BETTER"

Celebrating 100 years of 4-H
Payette County Fairgrounds, New Plymouth, Idaho
Free Admission & Parking

For more information go to: <http://www.payettecountyfair.org/>

August Events

- 08/02 - Happy Birthday Lori Hysell!
- 08/03 - All Employee Meeting - 8:00 a.m.
- 08/10 - Insurance Personal Lines Meeting - 8:00 a.m.
- 08/13 - Happy Birthday Cathy Myers!
- 08/14 - Malheur County Board of Realtors Meeting
- 08/14 - Waldo Agencies Picnic
- 08/15 - Payette County Board of Realtors Meeting
- 08/17 - Insurance Commercial Lines Meeting - 8:00 a.m.
- 08/19 - Happy Birthday Shelly Wilson!
- 08/21 - Real Estate Office Meeting
- 08/22 - Happy Birthday Merlyn Mogensen!



Navigating Short Sales: What to Do When the Sale Price Leaves You Short ~ Part 3 & 4 of 5

If you're thinking of selling your home, and you expect that the total amount you owe on your mortgage will be greater than the selling price of your home, you may be facing a short sale. A short sale is one where the net proceeds from the sale won't cover your total mortgage obligation and closing costs, and you don't have other sources of money to cover the deficiency. A short sale is different from a foreclosure, which is when your lender takes title of your home through a lengthy legal process and then sells it.

3. Begin gathering documentation before any offers come in. Your lender will give you a list of documents it requires to consider a short sale. The short-

sale "package" that accompanies any offer typically must include:

- A hardship letter detailing your financial situation and why you need the short sale
- A copy of the purchase contract and listing agreement
- Proof of your income and assets
- Copies of your federal income tax returns for the past two years

4. Prepare buyers for a lengthy waiting period. Even if you're well organized and have all the documents in place, be prepared for a long process. Waiting for your lender's review of the short-sale package can take several weeks to months. Some experts say:

- If you have only one mortgage, the review can take about two months.
- With a first and second mortgage with the same lender, the review can take about three months.
- With two or more mortgages with different lenders, it can take four months or longer.

When the bank does respond, it can approve the short sale, make a counteroffer, or deny the short sale. The last two actions can lengthen the process or put you back at square one. (Your real estate attorney and real estate professional, with your authorization, can work your lender's loss mitigation department on your behalf to prepare the proper documentation and speed the process along.)

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Cruel Golf Facts

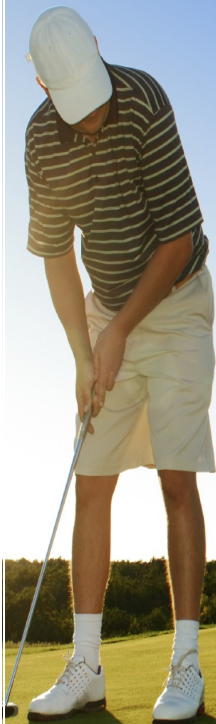
The average golf handicap has not improved in the past 20 years, despite advanced golf instructors, instruction videos and books, improved courses, and improved golf balls and equipment.

The odds of making two holes-in-one in a round of golf are 67 million to one.

On an average, Tour players hit only seven fairways per round. They hit 12 greens in regulation. They only make 50 percent of their six footers.

The odds of beating your handicap by three shots are 200 to 1, by five shots are 500 to 1, and by ten shots are more than 1,000,000 to 1.

There are approximately 50 million golfers in the world. The average gross score is 107 shots. Eighty percent of the golfers do not achieve a handicap of less than 18.



~ FROM THE MINDS OF YOUNGSTERS ~

* Never trust a dog to watch your food."

Patrick, Age 10

"When you want something expensive, ask your grandparents."

Matthew, Age 12

"Wear a hat when feeding seagulls."

Rocky, Age 9

"Never try to hide a piece of broccoli in a glass of milk."

Rosemary, Age 7

"Never ask for anything that costs more than \$5 when your parents are doing taxes."

Carrol, Age 9

"Don't ever be too full for dessert."

Kelly, Age 10



Aviation



Annually observed during the week of Orville Wright's birthday, August 19, National Aviation Week promotes the education, awareness and celebration of aviation. While we often take our ability to fly on commercial aircraft for granted, this week gives us a great opportunity to reflect on the tremendous accomplishments of the Wright Brothers and other significant contributors to the history of aviation.

TRIVIA

1. Aircraft flown by the Fighting Tigers?
2. Front line helicopter of the US Army?
3. Most expensive military aircraft ever mass produced?
4. Water bomber nicknamed "The Super Scooper" ?
5. Known as the Warthog?
6. Snoopy's favorite aircraft?
7. What is the largest airport in the US - figured on area?
8. Who was the first female US astronaut?
9. Who was the first pilot to break the sound barrier?
10. Which late-night talk-show host was a fighter pilot in the US Marine Corps?

Submit answers to Barbara at bjwaldo@waldore.com to win a \$20 gift card to Kohls.





“Ways To Improve On-The-Job Relationships.” Here are next the last 2 in the series.

25. **Remember** these six words - clear, mean, honest, feel, direct and want – to-communicate better. Be clear, by saying exactly what you *mean*. Be *honest* by saying what you *feel*. And be *direct* by saying what you *want*.

#26. **Salvage** difficult workers by writing down five primary behavior changes you expect from them. Make sure to review their progress every week and offer immediate feedback. They will respect only what you inspect, not what you expect.

Source Communication Briefings Special Issue 2009

Local Attraction



Celebration Park was established as Idaho's only archaeological park in 1989. It is located on the Snake River at the western boundary of the Snake River Birds of Prey National Conservation Area. This area was a wintering ground for Paiute Indians along the Snake River. Travelers worldwide have come to enjoy the high desert flora, scenic land features, and unique Indian art dating to 12,000 years ago. Take a self-guided tour or stop in at the visitor center. Guided tours are available by reservation. Campsites are also available.

Location

Southwestern Idaho, near Melba

Directions

5000 Victory Lane, just SW of Melba

Nearest City

Nampa

Phone

(208) 495-2745

Attractions

- Parks
- Boating
- Camping
- Family Activities
- Horseback Riding

Seasons

All Year

Hours

9am-4pm daily; Closed major holidays

Fees

Day Use Fee \$2, Camping \$5 (3 day max.)

Facilities

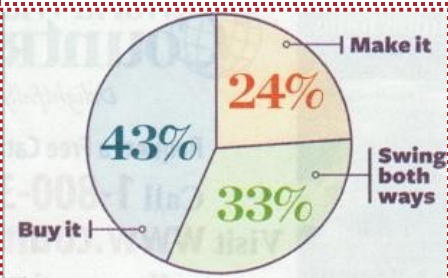
Boating Facilities, Campsites, Gift Shop, Parking, Restrooms, Visitor Center

Celebration Park

“Like” Waldo Real Estate on Facebook at
www.facebook.com/waldoagenciesRE

DO YOU MAKE OR BUY PIE CRUST?

Most people love the convenience of purchased pie dough according to a survey conducted by Jane and Michael Stern.



FUNNY WORDS: WHY DON'T THESE WORK BOTH WAYS?

Ever notice how some words seem to be “one-sided”? Something may be “outrageous,” but nothing is ever “rageous.” Here are examples of words that work one way but not the other:

- We're overwhelmed, but never “whelmed.”
- Too much information may be redundant, but just enough data is never “dundant.”

- You may feel nonchalant, but never “chalant.”
- One can feel rejuvenated, but before that, one doesn't feel “juvenated.”
- Something can be outlandish, but not “landish”
- You can feel distraught, but not “traught.”
- People are intrigued, but they're never “trigued.”
- A fact can be indubitable, but a falsehood isn't “dubitable.”



Real Estate Market Statistics Second Quarter 2012 Residential

Canyon County (Idaho)

Total Listed: 1208- Number Sold: 843 - Avg. Sale Price Sold: \$107,604

Malheur County (Oregon)

Total Listed: 98 -Number Sold: 43 - Avg. Sale Price Sold : \$97,158

Payette County (Idaho)

Total Listed: 128 - Number Sold: 73 - Avg. Sale Price Sold: \$114,061

Washington County (Idaho)

Total Listed: 73 - Number Sold: 21 - Avg. Sale Price Sold: \$103,657



“Waldo Agencies invite Employees, staff and their families to their annual summer picnic at Dave and Barbara Waldo's home. August 14th at 6:00. Put it on your calendar and stay tuned for more details as the event draws closer!”



Take a “Thank You” Walk

Try to take a “Thank You” walk every morning and evening. This is different to walking for fitness, health or relaxation. It is about practicing gratitude, and walking is a great way to clear and clarify the mind. So while you are walking, talk to yourself about all the things in your life for which you are thankful. By doing this you will maximize the effects of your exercise as well as intrinsically reward yourself for taking the time to be active.

Excerpts from 100 Ways to Happiness by Dr. Timothy J. Sharp, page 46



MEET THAT DEADLINE—WITH THESE GUIDELINES

The surest route to success is to earn a reputation for always meeting your deadlines—at work, in school, and in your personal life. When people know they can trust you to keep your promises on time, you'll be sought out and valued for your reliability and performance. Here are a few keys to hitting the mark:

- Give yourself some breathing room. Build a little more time than you think you'll need into each deadline. This will let you deal with interruptions and unexpected setbacks.
- Post visible reminders. Don't just jot down an end date on a Post-It note. Record deadlines on all your calendars, and place notes where they'll be visible so there's no chance you'll forget your commitment.
- Plan your work. Go backward from your end date to determine milestones and checkpoints you need to meet along the way. Know when and how you work best, and schedule your time around that so you'll be at your peak efficiency.

Waldo Spotlights



On July 14, 2012 Heather Hysell, daughter of Lori, Real Estate Administrative Assistant, and Jay Hysell, graduated from Brown Mackie College in Boise, Idaho with an Associate Degree in Occupational Therapy. After completing her field work in August she will be working at Presbyterian Community Care Center in Ontario. Congratulations Heather!

ing her field work in August she will be working at Presbyterian Community Care Center in Ontario. Congratulations Heather!

The Greatest works of Charles Dickens? The 19th-century British novelist Charles Dickens is known for his colorful characters, but he had his own larger-than-life habits. According to one story, when he moved into Tavistock House at the height of his career, he had a secret door leading to his study installed in one room, and hid it with a wall of books. Not just any books, however—he took delight in coming up with amusing titles for the nonexistent works.

One was Five Minutes in China, which encompassed multiple volumes. Another was a simple pun: The Gunpowder Magazine. Cat's Lives was, appropriately, nine volumes long. A multivolume work titled The Wisdom of Our Ancestors included individual books on ignorance, superstition, and disease; a companion work, The Virtues of Our Ancestors, consisted of a single volume so skinny the title had to be printed sideways on the spine.

Exploration



The teacher was going through a geography lesson with her class and pulled down the large map at the front of the classroom. She pointed to David and asked him to go to the map and point to North America. David successfully found it.

"Correct!" said the teacher. "Now class, can you all tell me who discovered America?" The students shouted together, "David!"



\$124,500

Ontario, Oregon home for sale. Great property in the city limits. 3 bedroom, 2 bathroom, 1704+/- sq ft home with many upgrades including new kitchen. There is an attached 2 car garage and off road parking. Home is close to Ontario schools and not far from downtown.

Call
Dee Anne Mosman – Broker, GRI, ID/OR—Cell: 208-707-4444
or Scott Lamb – Broker, GRI, ID/OR—Cell: 208-739-2119

What people are saying....

"I first became acquainted with Waldo Real Estate in 1998. Dave Waldo assisted my father in purchasing a 6800 acre ranch. Since then, Dave Waldo, Dee Anne Mosman and Scott Lamb have listed and sold two ranches for me. The most recent in January 2012 was an extremely difficult escrow involving property trades with neighbors, several easements and assisting the buyer in procuring financing. In all, Waldo Real Estate performed far above the normal. I would not hesitate to recommend Dave, Dee Anne and Scott. As for myself I would not consider using any other Real Estate firm. Dave, Dee Anne and Scott have become more than business associates they are my friends."

~ Roy Coneen



Scott Lamb
Real Estate Broker



Dave Waldo
Real Estate Principal Broker



Dee Anne Mosman
Real Estate Broker

The History of Kites

Although the exact date and origin of kites is unknown, it is believed that they were flown two thousand years ago in China. The first known recording of a kite in flight was a military maneuver from 200 B.C. Chinese General Han Hsin flew a kite over the walls of a city he was preparing to attack. From the length of the line, he determined how far to tunnel under the walls to get into the city. Their surprise attack gave the army the victory.

Kites eventually began to take on a cultural significance. They were used to dispel evil spirits, to bring good luck, and to send offerings to the gods, but eventually, they were used for other purposes, including as vehicles, scientific research tools, and, of course, for recreation. Benjamin Franklin, Alexander Graham Bell, and the Wright brothers all used kites to study the wind and weather. In 1822, a school teacher named George Pocock used two kites to pull a carriage, sometimes up to 100 miles per hour. Kites were used in World War I, but were soon replaced by airplanes. In World War II, kites were used again as recovery beacons and target practice.