

Quote of the month: Success does not consist in never making blunders, but in never making the same one a second time. – Josh Billings

LOCAL ATTRACTION

Leslie Gulch ~ Malheur County ~ Leslie Gulch is a strikingly aesthetic vastness of volcanic tuff towers in southeastern Oregon. This is a picturesque place where wind, water, and time have created spectacular panoramas of unusually sculpted conical towers, honeycombed pinnacles, and intricate multiple layered spires. Leslie Gulch is further known for its wildflowers, camping, and access to Lake Owyhee. The rugged canyons and rock formations of Leslie Gulch and Succor Creek are home to a population of California bighorn sheep. It was renamed from Dugout Gulch in 1882 when Hiram E. Leslie was struck by lightning while working there. Leslie Gulch can be accessed by Succor Creek from Oregon Highway 201 south of Adrian or by US 95 north of Jordan Valley close to the Oregon/Idaho border. ~ For more information go to: <http://www.cropinfo.net/Locallinks/LeslieGulch.htm>



Top Ten Google Tricks You May Not Know About

Definitions: Pull up the definition of the word by typing define followed by the word you want the definition for. Example: typing define bravura would display the definition of that word.

Phone number lookup: Enter a full phone number with area code to display the name and address associated with that phone number.

Find weather and movies: Type "weather" or "movies" followed by a zip code or city and state to display current weather conditions or movie theaters in your area. For example, typing weather 84101 gives you the current weather conditions for Salt Lake City, UT. Typing movies 84101 would give you a link for showtimes for movies in that area.

Translate: Translate text, a full web page, or search by using the Google Language Tools.

Pages linked to you: See what other web pages are linking to your website or blog by typing link: followed by your URL.

Example: typing link:<http://www.computerhope.com> displays all pages linking to Computer Hope.

Find PDF results only: Add filetype: to your search to display results that only match a certain file type. For example, if you wanted to display PDF results only, type: "dell xps" filetype:pdf -- this is a great way to find online manuals.

Calculator: Use the Google Search engine as a calculator by typing a math problem in the search. Example: typing: 100 + 200 would display results as 300.



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NATIONAL ICE CREAM MONTH

In 1984, President Ronald Reagan proclaimed July National Ice Cream Month. The U.S. ice cream industry generates more than \$20 billion in sales annually, and about 9 percent of all U.S.-produced milk is used for ice cream.

Social Media Swamp ~ continued from last month

The Dangers of Trying to Control Employees' Use of Social Media

Employers can be held liable for what their employees post online, even if such posting is outside the work parameters. Wouldn't you as an employer want to have just a little control over employee posts? Some co-workers posted comments on Facebook celebrating the termination of another co-worker who was universally disliked. Human Resource managers at other companies in the area searched Facebook after interviewing this hapless young man and declined to hire after reading all the negative comments posted. He brought action **against the Employer** for these employees' actions, plus he took action **against the individual employees.** Remember your mothers instructions: "if you can't think of something good to say it's best to bite your tongue" Do they make band aids for tongues?

Recent litigation has shown that attempting to restrict employees' discussion of work conditions via social media postings runs afoul of the National Labor Relations Act. Businesses should be aware of what their employees are posting but unfortunately they cannot control much of what appears there.

Managing these exposures requires solid technical support, good planning, a crystal ball, and the best insurance coverage available. Alligators beware we're learning to navigate the swamp, it is critical to our growth in the 21st Century.

Submitted by John Forsyth ~ Commercial Insurance Producer



Vacation Close to Home

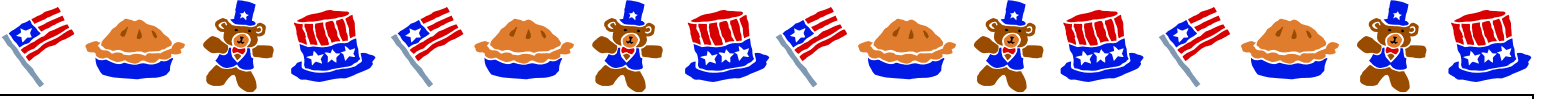
Most budgets usually cannot handle frequent large vacations. You don't have to travel far to have fun though. Often you can find fun and inexpensive ways to spend your vacation close to home. Take a trip to the library and talk to a librarian about the many free programs they offer. Check around for local pools, mini-golf courses, and playgrounds that you've never visited. Have picnics in the park, tour a fire station, or fly kites. Use this time to take things easy. Read a long novel, rent old movies, and catch up on your letter writing. Take time to get a massage and catch up on your sleep.

Visit some tourist attractions in your own backyard. Call your local Chamber of Commerce or Visitors Information Board and ask for information on local tourist sites. If there are any on the list you haven't been to, take time this summer to check them out. Visit a museum, go to the zoo, or catch a play put on by a local production company.

Vacations close to home can not only save you money, they can also give you a new appreciation for the community you live in. Often people come back from a long trip tired and exhausted from all the traveling. When you vacation close to home, you'll end up refreshed and relaxed.

July Events

- 07/04 - Happy Independence Day! - All offices closed
- 07/06 - All Employee Meeting - 8:00 a.m.
- 07/07 - Father-Daughter Take a Walk Together Day
- 07/10 - Malheur County Board of Realtors Meeting
- 07/13 - Insurance Personal Lines Meeting - 8:00 a.m.
- 07/17 - Real Estate Office Meeting
- 07/18 - Payette County Board of Realtors Meeting
- 07/18 - Happy Birthday Trisha Seese!
- 07/18 - Happy Birthday DeeAnne Mosman!
- 07/20 - Insurance Commercial Lines Meeting - 8:00 a.m.



Navigating Short Sales: What to Do When the Sale Price Leaves You Short ~ Part 2 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.

Hire a qualified team. The first step to a short sale is to hire a qualified real estate professional* and a real estate attorney who specialize in short sales. Interview at least three candidates for each and look for prior short-sale experience. Short sales have proliferated only in the last few years, so it may be hard to find practitioners who have closed a lot of short sales. You want to work with those who demonstrate a thorough working knowledge of the short-sale process and who won't try to take advantage of your situation or pressure you to do something that isn't in your best interest.

A qualified real estate professional can:

- Provide you with a comparative market analysis (CMA) or broker price opinion (BPO).
- Help you set an appropriate listing price for your home, market the home, and get it sold.
- Put special language in the MLS that indicates your home is a short sale and that lender approval is needed (all MLSs permit, and some now require, that the short-sale status be disclosed to potential buyers).
- Ease the process of working with your lender or lenders.
- Negotiate the contract with the buyers.
- Help you put together the short-sale package to send to your lender (or lenders, if you have more than one mortgage) for approval. You can't sell your home without your lender and any other lien holders agreeing to the sale and releasing the lien so that the buyers can get clear title.



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How to Treat Sunburn

Ever have one of those days? You've spent a couple of hours enjoying the great outdoors, you return home, and then it hits you--you've got one bad sunburn. Next time this happens, don't just suffer through it. There are some things you can do to make the healing time better.

Try using aloe vera gel or a spray anesthetic on the burned area. Avoid products with benzocaine. Use ibuprofen or acetaminophen for the pain, but stay away from aspirin. A cool bath, cool compresses, and drinking extra liquids can speed healing and help you feel better. Call a doctor if your burn is particularly bad or you feel generally ill. Babies under the age of one should have immediate medical attention for any type of sunburn.

It is important to try to not get another sunburn while your skin is still healing. This will only further delay healing and will cause more pain. Remember, though, that prevention is the always the best medicine. Use sunscreen when going outdoors, take a hat, and stay out of the sun during the hottest times of the day. Hopefully, you'll never have to treat a sunburn again.

By the Numbers: Fourth of July Food

- For the Fourth of July holiday, Americans will spend over \$92 million on chips and over \$60 million on dip.
- Condiments for the festivities can add up too. Americans will pay about \$203 million for mayonnaise, mustard, and ketchup.
- Over \$167 million will be spent on watermelon and another \$108 million will be spent on popsicles.
- Americans will spend \$342 million on beer, more than they spend on burgers and hot dogs combined.
- Good news for soda manufacturers: the nation will spend about \$101 million on soda for the festivities. *Source: National Retail Federation*

SEND YOUR KIDS OFF TO COLLEGE WITH EVERYTHING THEY NEED

College is frequently a student's first experience in living on his or her own. Though exciting, it calls for planning on everyone's part.

Here's a checklist for your consideration when you are moving your child into a dorm:

- Twin sheet sets, pillows, comforter/blankets
- Towels, washcloths
- Bathrobe and slippers
- A waterproof tote bag and toiletries
- Prescription medications, eyeglass and/or contact lens prescriptions
- Laundry supplies: detergent, a bag or basket, and a roll of quarters to start out with
- Computer with printer, if not provided by the school (don't forget extra printer cartridges)
- Extension cords; surge protector power strips
- Small appliances: fan, desk lamp, alarm clock
- Paper plates, plastic utensils, cups
- Cleaning supplies
- First aid and over-the-counter medical supplies
- Important health information, such as your health insurance policy number if you will not be covered under student insurance
- School basics: paper, pens, notebooks, calculator
- Snack food to start off with
- Small toolkit
- Umbrella
- Book bag or backpack



HONEYDEW MELON POPS

Perfectly ripe honeydew melons are extraordinarily juicy and sweet. For these pops, choose melons that have a high water content that are a little overripe. Honeydew is rich in vitamin C and potassium. Try layering the honeydew mixture with the watermelon and cantaloupe variations for beautiful pastel pops.

4 cups diced (1/2-inch cubes) ripe honeydew melon

1/3 cup plain yogurt

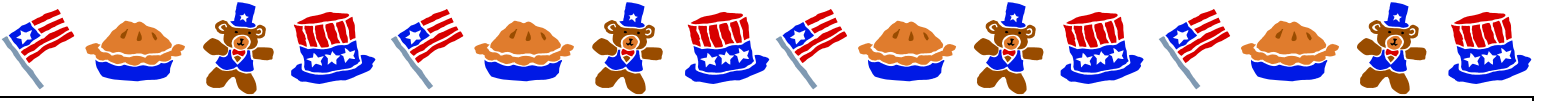
Juice of 3 limes

Grated zest of 1 lime

3 teaspoons honey

1. Put 2 cups of the melon, the yogurt, and lime juice and zest in a food processor or blender; process until smooth.
2. Add the honey; process again to combine.
3. Stir in the remaining 2 cups melon.
4. Fill the pop molds with the mixture. Freeze for at least 6 hours.
5. Remove from the freezer. Let stand at room temperature for 5 minutes before removing the pops from the molds. Serve. **Variation:** **Cantaloupe Mint Pops** : Replace the honeydew melon with 4 cups diced cantaloupe, and replace the yogurt with 1/3 cup soy milk. Add 3 chopped fresh mint leaves. *Source - <http://icypops.com/recipes.html>*





“Ways To Improve On-The-Job Relationships.” Here are next the 4 in the series.

21. **Beware** if you overhear employees saying “It’s hard to get on the boss’ schedule. You may be so tightly scheduled that they cannot find a way to see you when they need to. Or you may be signaling that they are not important enough for you to talk to.

#22. **Simplify** your approach to problem employees by focusing on three goals: Make sure they know that a problem exists. Agree on ways to eliminate the problem. Specify the behavior you expect from now on.

#23. **Assign** someone specific responsibility for a task so that when you need a progress report, you have to ask only one person.

#24. **Keep** these delegation rules in mind. Delegate but don’t abdicate, dictate or hover. And make sure you supervise results, not the process.

Source Communication Briefings Special Issue 2009

CURE THE—HIC!—HICCUPS BEFORE THEY DRIVE YOU—HIC!—CRAZY

The longest case of hiccups lasted for 68 years, according to the Guinness Book of World Records . A teenage girl in Florida was reported to have hiccupped 50 times a minute for over five weeks.

Most attacks of hiccups aren’t nearly as severe, but they can be annoying for the victim as well as those nearby. Drugs, and in some cases surgery, have proved helpful, but no specific treatment has been shown to be completely effective. That hasn’t stopped well-intentioned people from prescribing all sorts of remedies, including these:

- **Hold your breath.** The idea is to force your diaphragm to relax. Take a deep breath, and hold it for 10 seconds. Let it out partially, then continue to hold your breath for another five seconds. Repeat until you run out of air. You may have to do this two or three times.
- **Drink water.** This popular method calls for you to drink a glass of water while holding your breath and pinching your nostrils shut.
- **Plug your ears.** Stick your fingers in your ears, or on the soft spots behind your ears, for about 30 seconds. This will stimulate your vagus nerve and cause it to stop or at least ease your hiccups.
- **Stick out your tongue.** Extend your tongue from your mouth as far as you can (preferably when no one else is watching!). This opens your throat wide and helps you breathe more smoothly.
- **Try some sugar.** A spoonful of dry sugar can overload the nerve endings in your mouth and throat, some say. One variation: Soak a sugar cube in lemon juice and hold it in your mouth until it dissolves. (Some sources also recommend slowly eating a slice of dry bread.)

What people are saying...

“Gayle Hagler was the one we worked with and she was a huge help! The situation with the house we were trying to buy was a difficult one. We had to work fast and that is what Gayle did. She handled everything very professionally and we enjoyed working with her. After we closed on the house she has continued to help us take care of every-



thing. Thank you so much.”

~ Lyndall and Veanna Koehn.

“This process was very new to us and working with Carol for the first time was worth it all.

Carol was so positive and enthusiastic, in return we were too. We are so happy to be in our first house. I would recommend Carol to anyone! Thank you Carol for all your work.”

~ Matthew and Randi Sitandi Sitz



FOLLOW THESE SUGGESTIONS FOR A SUCCESSFUL YARD SALE

Do you have too much clutter in your garage or in your closets? With spring coming, it may be time to hold a yard sale to turn your unwanted stuff into a little extra cash.

The most successful yard sales take some preparation, so here’s a checklist to help you get started:

- **Permits.** Determine whether you need a permit from your local government and what, if any, restrictions are placed on signage, location, and times.
- **Advertising.** Make brightly colored signs to advertise your sale, using thick black markers to write your address. Also, use arrows to give directions. Try posting the signs the night before the sale, and don’t forget to remove them once the sale is over.
- **Cash.** Have plenty of coins and small bills on hand so that you can easily make change even if someone pays with a large bill. Store the money in a fanny pack where it will be easily accessible but not easy to steal.
- **Pricing.** Use little stickers from office supply stores to place a price on each item. If the object is used, it should be priced around 10 percent to 25 percent of its retail value. If it has never been used or unwrapped, you can ask 50 percent of its retail value. But be prepared to haggle.
- **Merchandising.** To attract attention and visitors, display the most colorful items out front.



WAKE UP WITH A LITTLE LEMON

Start your morning off right with a glass of water—and some fresh lemon juice squeezed into it. Lemon juice is an antioxidant, and also a good source of calcium, potassium, and vitamin C. In addition, it may give your immune system a boost and help with digestion throughout the day.

If you do squeeze a fresh lemon (as opposed to getting juice from a bottle), be sure to wash it thoroughly ahead of time to clean off any dirt or bacteria that may drift into the juice.

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WHAT WAS THE EDITOR THINKING?

Can you trust what you read in the paper? Here are some headlines that actually appeared in the nations' press:

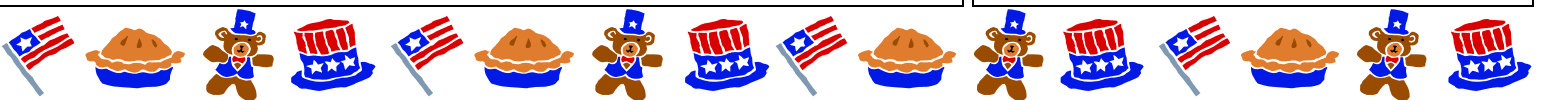
- “Police arrest everyone on February 22nd.”
- “Federal agents raid gun shop, find weapons.”
- “Mississippi’s literacy program shows improvement.”
- “Statistics show that teen pregnancy drops off significantly after age 25.”
- “Threat disrupts plants to meet about threats.”
- “Man accused of killing lawyer receives a new attorney.”



PRESCHOOL INDEPENDENCE

Mrs. Worthington always used the opportunity of the 4th of July to teach her preschool class about patriotism. She told them, “Our country is great for lots of reasons, but the best is that we are all free.”

Little Justin raised his hand and shouted at her that he wanted her to call on him. “Yes Justin?” the teacher asked. Justin stood up and put his hands on his hips. “I am not free. I’m four!” he declared.



New Listing!




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“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!”



THE DREAM HOME CHECKLIST

These six items will help you prioritize the features, elements, and amenities you’re looking for in your new home. There are some that you must have, and there are some that you would like have if price allows, and there are probably some on the checklist that you hadn’t even thought about until now.

1. PRICE

Knowing ahead of time how much you can afford and what you are able to spend immediately enables us to narrow down the vast market of homes to about 10 percent of what’s currently on the market.

2. TYPE OF PROPERTY

Are you looking for a house, town home, condo, co-op, or multi-unit home?

3. CONDITION OF PROPERTY

New or old? How much sweat equity do you want to put into the property?

Do you want to pay a little less and invest time and money to improve the house yourself, or do you want to buy a house that’s ready to move into?

4. MUST-HAVES

The must-have is essential in your new home. For example: “We have a newborn baby, so we must have a two-bedroom house.”

5. NICE-TO-HAVES

A nice-to-have may get nixed out of the mix if price becomes an issue. For example: “We have a newborn baby, so we would like to have a three-bedroom house to have an extra room for guests or for a home office.” That third bedroom is not a must-have and you could (or may have to) live without it to get into a house you can afford.

Determining nice-to-haves vs. should-haves

Knowing your must-haves vs. should-haves is a key element to house shopping. It will help us sort through all the properties on the market quickly and easily, helping us focus on those that are in your price range and worth your time and energy to view and inspect.


Of course you will amend your must-haves and nice-to-haves. As you begin to preview houses, you will have to make some compromises on your list. Separating your must-haves from your nice-to-haves lets you decide where you can compromise to meet your budget.

6. LOCATION

Where do you want to live? If you’re like most home buyers, you have a basic idea of where you want to live. Proximity to family, friends and/or work plays a significant part in where you ultimately want to put down roots. However, there is a lot of leeway within these parameters – neighborhoods and communities within the same distance often vary quite a lot. *Source ~ Trulia*




Waldo Spotlights




Jakelyn Lotspeich and Dylan Rickaby were wed on a beautiful March day in Yuba City, CA. Dylan is an instrumentation technician in the US Air Force, and Jakelyn is a personnel specialist in the Air National Guard. They are living at Holloman Air Force Base, near Alamogordo, New Mexico. Appropriately (?), Jakelyn wore her combat boots under her wedding dress... she broke them in on a tour of duty in Iraq last year. Her proud parents are Mark and Cindie Lotspeich.

Toni Runells, daughter-in-law of Dawna Runells, Personal Lines Insurance, was the Teacher of The Year at Lincoln Elementary in Caldwell for 2012. Toni has taught school at Lincoln Elementary for 15 years, 9 yrs teaching 1st grade & 6 years teaching 2nd grade. Congratulations Toni!!



Each child at Fruitland Elementary is asked to submit a suggestion for the Spring Fair parade. Ember was very excited to suggest "Go Grizzlies!" She was even more excited when her theme was chosen, and she got to fill the role of Junior Grand Marshal for the parade! Ember is the niece of DeeAnne Mosman, Real Estate Broker and daughter of Rory and Cassandra Mosman.



BATTLING SIBLINGS ~ OR ~ ‘CAN’T WE ALL JUST GET ALONG?’

Sibling rivalry may be as old as the Biblical story of Cain and Abel. Fortunately, most conflicts between siblings don’t lead to the same tragic result, but they can be distressing to parents and children alike. To keep the peace in your household, follow this advice:

- Start early. Involve the older child before the younger brother or sister comes along. Talk about how life develops in a mother’s body, discuss what changes the family should expect, and reassure the child of his or her parents’ love.
- Pay attention. Many struggles between siblings arise because one of the children feels neglected and wants his or her share of attention. Do your best to devote some special time to each child so he or she doesn’t feel less important or unloved. Avoid any behavior that might appear to favor one child over the other.
- Don’t compare children. Holding up one child as an example to the other can spark resentment and jealousy. Don’t expect them to become mirror images of each other. Appreciate each child on his or her own merits, and respect your kids’ individuality.
- Teach children to settle their own conflicts. If you impose a solution, or drop everything to mediate a conflict, chances are good that no one will be happy. Talk to children about how they can solve the problem on their own—by asking politely, taking turns, seeing things from the sibling’s point of view, and so forth. If you must get involved, try not to take sides; help the children negotiate their own solution.
- Hold family meetings. Bring everyone together once a week to discuss issues and explore solutions. Most of the time children just want to be heard. Give them a chance to speak and respond, and work together to resolve differences and disagreements.