

**Quote of the month:** "Old age is like everything else. To make a success of it, you've got to start young" --Fred Astaire



### Men's Health Week, June 11-17

Held during the week before Father's Day, Men's Health Week aims to heighten the awareness of preventable health problems and encourage early detection and treatment of disease among men and boys.

### LOCAL ATTRACTION Swayne's Ferry Museum

**Location:** South of Nampa on State Highway 45 to Walter's Ferry  
Local resident Pappy Swayne (1887-1976) created what has become a conglomeration of historical museum, botanical gardens, animal farm, and religious arena. After Pappy's death, his widow, Cleo, took over operations and has since added an extensive collection of both life-size and smaller works from artist Gary Lee Price. Upon entering the "museum," visitors will encounter numerous birds strutting around, lizards, squirrels, and a swan-filled lake. Moving ahead, a nature trail loops through a forest dotted with gnome statues, past Pappy's grave, and to a prayer garden. This unique experience is free, but donations are always welcome. For additional information, please call the Nampa Chamber of Commerce at (208) 466-4641.



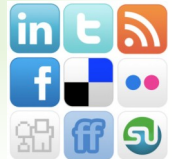
### Social Media Swamp ~ continued from last month

**"Questions, Questions and More Questions"**  
**What's "Personal"? What's "Private"? What's "Business"??**

With Blackberries, SmartPhones, iPads, tablets, and other mobility tools, it is becoming increasingly difficult to determine when an individual is acting as an employee versus when they are being a private person. The more employees work 24/7, and the more productivity tools are supplied by their employer, the harder it is to separate online activity into personal versus business buckets.

Does it matter if it's your own device? Or if it's company provided? It's your own device and you are reimbursed for business use. When is that employee posting as an employee versus as a private person?

Beyond hardware issues the water is truly murky. Employee has a "personal" Facebook account and is a friend with various clients, what communication between them is "personal" versus "business"? If they are establishing good and valuable rapport through their Facebook communications, and the business does not have a similar forum to which the relationship can be directed, should the employer prohibit that outside communication? Can the employer effectively or rightfully do that? If that same employee is Facebook friends with a co-worker, and they post disparaging comments about a colleague, or even the employer, is that "personal" or "business"? Does it make a difference if these postings are made in the evening or on the weekend? Does it matter if they work from their home computers, versus at the office? Stay Tuned!



*Submitted by John Forsyth ~ Commercial Insurance Producer*



### HOW TO GET THROUGH TO PEOPLE WHO DON'T WANT TO LISTEN

Your listening skills are important to your success—but what can you do when you're talking to someone who isn't listening to you? Here are two strategies:

- The direct approach. This can save time and effort if you're polite: "I get the feeling you're not focused on our conversation. Is there something else we need to address?" You may need to reschedule your discussion.
- The pre-emptive approach. If certain people seem distracted time after time, try getting their attention up front: "In the past, I don't think I've been able to share my point of view thoroughly with you. Can I ask you to pay extra attention to what I'm saying today?"

### WHEN TO HAVE KIDS?

Balancing children and career growth is a question of timing. Forbes-Woman and TheBump.com asked 2,210 women online what they thought the ideal age is to start a family and maintain a career. A little over three-quarters of the women had children or were expecting kids, and about half were working mothers already.

The answer: 76 percent of the respondents said that the ideal age range is 25-34 years old. But challenges remain: 62 percent indicated that motherhood typically has a negative impact on a woman's career, while 23 percent said children have no affect either way. Just 16 percent said the effect was positive.



### **BUMPER STICKER HUMOR:**

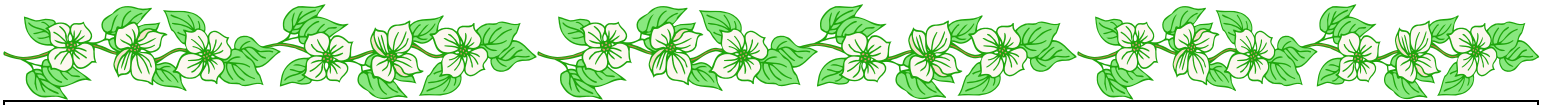
1. What happens if you get scared half to death twice?
2. Honk if you love peace and quiet.
3. Nobody's perfect. I'm a Nobody.
4. Give me ambiguity or give me something else.
5. Ambition is a poor excuse for not having enough sense to be lazy.



## June Events

- 06/01 - All Employee Meeting - 8:00 a.m.
- 06/04 - Happy Birthday Scott Bahem!
- 06/07 - Happy Birthday John Faw!
- 06/08 - Insurance Personal Lines Meeting - 8:00 a.m.
- 06/12 - Malheur County Board of Realtors Meeting
- 06/17 - Happy Fathers Day!
- 06/19 - Real Estate Office Meeting
- 06/20 - Payette County Board of Realtors Meeting
- 06/22 - Insurance Commercial Lines Meeting - 8:00 a.m.

**"Please Visit Waldo Real Estate at [facebook.com/waldoagenciesRE](https://www.facebook.com/waldoagenciesRE) and on Youtube"**



## Navigating Short Sales: What to Do When the Sale Price Leaves You Short ~ Part 1 of 5

**“In the past three newsletters we have discussed with our readers what a Buyer needs to know if they are thinking of making an offer on a short sale. In the next series we will discuss the Seller’s navigation through a short sale.”**

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.

**1. Consider loan modification first.** If you are thinking of selling your home because of financial difficulties and you anticipate a short sale, first contact your lender to see if it has any programs to help you stay in your home. Your lender may agree to a modification such as:

- Refinancing your loan at a lower interest rate.
- Providing a different payment plan to help you get caught up.
- Providing a forbearance period if your situation is temporary.

When a loan modification still isn't enough to relieve your financial problems, a short sale could be your best option if:

- Your property is worth less than the total mortgage you owe on it.
- You have a financial hardship, such as a job loss or major medical bills.
- You have contacted your lender and it is willing to entertain a short sale.



### INFORMATION OVERLOAD?

#### What's going down on the Internet

The Internet is a busy “place,” what with all that data running across the virtual landscape. Here's a quick snapshot at what kind of traffic it handles on a daily basis:

- **Data.** Enough information flows through the Internet in a 24-hour period to fill 168 million DVDs.
- **Email.** The U.S. Postal Service would need two years to process the 294 billion emails sent daily.
- **Blogs.** They're everywhere! Two million blog entries are posted on a typical day.
- **Facebook.** Approximately 172 million people visit Facebook in a day, spending a total of 4.7 billion minutes, updating 532 million statuses, and uploading 250 million photos.
- **Video.** Web surfers watch 22 million hours of video on Netflix every day; 864,000 hours worth of video are uploaded to YouTube.
- **Music.** People listen to 187.6 million hours of music streamed from Pandora in a day; if a time-traveling computer went back to the year 1 A.D. to stream that much, the music would still be coming today.



When I think of the flag. I see alternate strips of parchment upon which are written the rights of liberty and justice, and stripes of blood to vindicate those rights, and then, in the corner, a prediction of the blue serene into which every nation may swim which stands for these great things. - Woodrow Wilson

### GETTING SAUCY

You can easily make wonderful barbecue sauces at home by starting with something you already have in your pantry. Ketchup makes a simple and versatile base for a variety of tangy, sweet, or spicy sauces.

#### To begin, start with your basic sauce:

- 1 cup ketchup
- 1/2 cup water
- 1/4 cup cider vinegar
- 3 tablespoons brown sugar
- 3 tablespoons Worcestershire sauce
- 2 teaspoons chili powder
- 1 teaspoon salt
- 1 teaspoon black pepper
- 1/2 teaspoons celery seed



Combine all ingredients in a saucepan and bring to a boil. Reduce the heat and simmer for 10 minutes.

#### Sweet and Sassy Barbecue Sauce

To the base, add 1/4 cup molasses and one teaspoon of paprika.

#### Rich and Hearty Barbecue Sauce

To the base, add 1/2 cup chopped onion and one teaspoon chopped garlic, both sautéed in one tablespoon butter. Stir in one tablespoon soy sauce and one teaspoon paprika.

#### Honey Barbecue Sauce

When making the base, instead of brown sugar, stir in 1/4 cup honey.

#### Sweet and Tangy Barbecue Sauce

To the base, add one tablespoon honey and several dashes of hot sauce. Add in an additional one tablespoon vinegar.

#### Honey Mustard Barbecue Sauce

To the base, add in two tablespoons honey and one tablespoon mustard.

#### Whiskey Barbecue Sauce

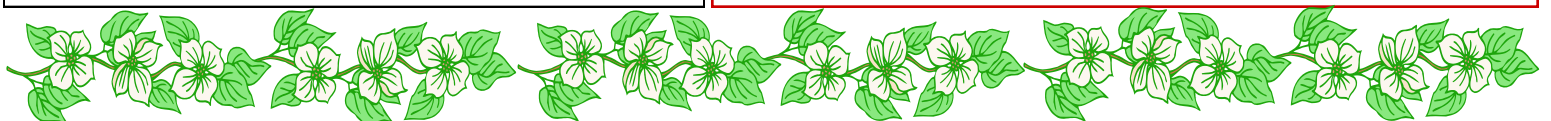
In a saucepan, heat 1/4 cup whiskey for a couple of minutes and then light it to burn off the alcohol. Add this heated whiskey to your barbecue sauce base.

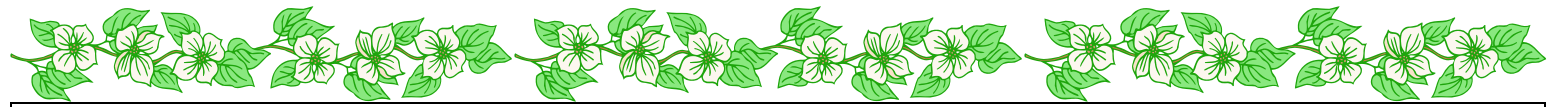
#### Tex-Mex Barbecue Sauce

To the base, add one deseeded and chopped jalapeno and increase the chili powder to one tablespoon. Stir one teaspoon each of garlic powder, onion powder, and Mexican oregano, along with 1/2 teaspoon of ground cumin.

### MATH TRIVIA

A man went to the hardware store to buy some items. While there the power went out and the cashier was unable to use the cash register, but was still checking customers out using a calculator to add up the totals. The man had 4 items and placed them on the counter. He watched as the clerk hit the buttons on the calculator and noticed that the clerk was multiplying the items together instead of adding them. The clerk told the man his total was \$7.11 and the man said that the total was wrong because he had multiplied the amounts instead of adding them. The clerk then figured the cost again this time making sure to add the amounts. The total was again \$7.11. The man paid and walked out wondering if he had been mistaken the first time when he corrected the clerk. When he got home he found that if the prices were multiplied or added the total was always \$7.11. So, what was the price of each of the four items? *Submit your answers to Barbara @ bjwaldo@waldoagencies.com by June 8th to win a \$20 gift card to The Reel Theatre.*





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

- # 17. **Resist** the temptation to verbally attack a rude person. Instead, cool your confrontation fire with a question. Examples: “Can you help me understand what the problem is?” “What do you suggest we do to resolve that?”
- #18. **Let** people speak when they come to express their feelings and frustrations. Don’t interrupt to offer solutions unless they ask. They may simply need to vent.
- #19. **Gain** time to think when an angry co-worker with a job complaint implies you should do something about it. Calm the person by saying: “You know the situation better than I do. What could I do to make a difference?”
- #20. **End** grudges. When you are involved in an argument lasting longer than 10 minutes, ask yourself: “Is this really about what we disagree on, or is it about a deeper conflict we’re not acknowledging?”

### Homeowners: Motivated to sell

After years of stagnant home sales, sellers are apparently resigned to doing whatever it takes to unload their houses, according to a Coldwell Banker survey of over 600 real estate professionals. The agents report that 51 percent of homeowners are willing to price their properties competitively in 2012, and 45 percent say owners are more willing to do work on their homes in order to sell them. In more evidence of increased motivation (or desperation):

- 94 percent of agents say their sellers are eliminating clutter and making cosmetic updates like minor repairs and repainting.
- 78 percent are finding that clients are willing to “de-personalize” their home, making it easier for potential buyers to visualize themselves in the property.
- 59 percent say sellers are open to buying new home decorations or furniture to increase their home’s appeal.

### Summer Fun



- There are over 8.6 million swimming pools in America.
- Each Major League Baseball team plays 162 games in the regular season, 81 at home and 81 away.
- Every year, almost 280,000,000 people visit national parks in the U.S.
- About 6.2 million kids go to summer camp each year, both day and overnight.
- In order to ensure a wonderful experience for visitors, Walt Disney World in Florida employs 750 horticulturists and 600 painters.

~ Sources: Market Research, Major League Baseball, National Park Service, National Camp Association

### What people are saying...

When asked what they liked best about working with Cathy, Mahlon and Julia Nightingale said, “The whole big picture, how everything worked, how we were treated, etc. We love Cathy, she’s awesome!”



Cathy Myers  
Sales Associate

"Myra was so kind and understanding through the whole process. I will recommend everyone to her. She did everything in her power to make our loan/purchase come true. She was better than I have ever seen in every area and went above and beyond to help me. She's amazing at her job! Thank you so much Myra!!" ~ Trisha Kroeker.



Myra Attabery  
Sales Associate

### Love and Money: Work Together On Both

“The course of true love never did run smooth,” wrote Shakespeare in A Midsummer Night’s Dream, and while he was thinking of mischievous fairies and love potions, in real life one of the most common obstacles to a happily-ever-after is money trouble. Keep your love on the right path with this advice:

- **Explore money issues early on.** A potential partner’s money habits will affect your long-term relationship. If you’re a compulsive saver and the other person is an impulse buyer of luxury goods, you’ll clash, and you’re both better off finding that out now instead of later.
- **Set some goals.** Decide on what you want—a house, a new car, a family, a month long European vacation—and start saving up. When you’re both focused on the same outcome, you’ll get along better as you work toward your objective.
- **Keep communication open.** Talk regularly about your finances, your long-term goals, and how you’re spending and saving your money. By avoiding unpleasant surprises, you’ll build a foundation of trust for your relationship.



### It’s the Thought That Counts

A seventeen year old boy was out late with his friends one summer night when he realized that the next day was Father’s Day. He had forgotten all about it. So after finding an open store, he was disappointed to find only two cards left on the picked-over rack. He read them both, shrugged his shoulders, and left with one of the cards.

The next morning, he tumbled out of bed, made his way downstairs, and presented his card to his dad. His father read it and then looked up with a puzzled expression on his face.

"You've been like a father to me," he said questioning.

"Well," said the boy, "you're lucky I didn't get the one that said, 'Now that I am a father too!'"

## Kids Corner

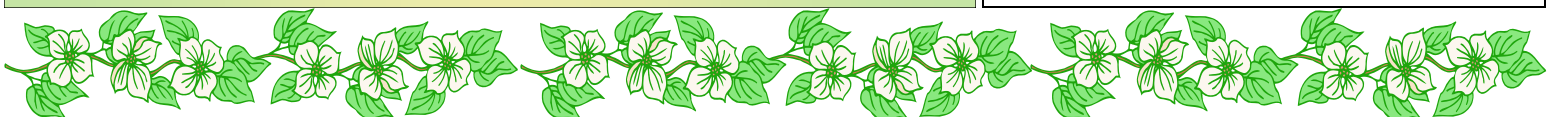
Movies To See This Summer

MADAGASCAR 3: EUROPE’S MOST WANTED \* June 8

BRAVE \* June 22

ICE AGE: CONTINENTAL DRIFT \* July 13

DIARY OF A WIMPY KID: DOG DAYS \* August 3



PLEASE VISIT:  
[www.waldore.com](http://www.waldore.com)  
[www.waldoagencies.com](http://www.waldoagencies.com)



**FOUR WORDS OF WISDOM**

A queen called her wisest advisors together and asked them to come up with a motto for the nation, a few words that would help her people in time of trial or distress.

"It must be short enough to be engraved on a ring, so it will be ever present to my people," the queen said. "It must be right for every situation—as useful in prosperity as in adversity. It must be wise and true and endlessly enduring, words by which men and women could be guided all their lives."

The advisors thought and debated for a long time, and then they finally returned to the monarch with their magic words.

"Your Majesty," said their leader, "these are words for every change or chance of fortune, words that apply to every situation, good or bad, a motto which will ease people's hearts and minds no matter what the circumstance."

**The motto they chose:**

**"This, too, shall pass."**

**A Smart Kid ~ A Just Reward**

Edgar lost his wallet. It only held a single \$20 bill, but he was very upset because the wallet itself had great sentimental value. So he was very relieved when his doorbell rang and a small boy standing outside said, "Excuse me, sir, is this yours?"

It was indeed Edgar's wallet. "Thank you! Thank you! Here, let me . . ." And as he opened it, he saw that in place of the \$20 bill, 20 single-dollar bills sat inside.

"That's funny," Edgar said. "When I lost this, it had just a twenty in it."

"Yeah," said the kid. "The last time I returned a lady's purse, she said she didn't have any change to give me a reward."



This 56+/- acres located west of Vale, Oregon would make ideal small livestock operation. 49+/- acres under Vale Oregon Irrigation and is currently in pasture. Pasture is irrigated with gated pipe and is fenced and cross fenced. Property features detached garage and outbuildings. 3 bedroom home has been extensively remodeled and is neat as a pin! Situated on a paved road with a nice view.  
 John W. Faw-Principal Broker, GRI, OR/ID  
 Ken Freese - Broker OR/ID

**THE MENTORING NETWORK, INC.**  
**"One Hour A Week Changes Lives"**

**Personal Lines Producer, Brad Waldo, is actively involved with the Mentoring Network. The Mentoring Network, Inc. serves five rural school districts Nampa, Caldwell, Parma, Homedale, Vallivue offering school-based mentoring to at-risk students, grades 1st-8th.**



The goals of the mentoring program are to improve at-risk students' attendance, grades, and behaviors through friendship building with responsible, caring adults (18yrs. and older) who meet with their student one hour, once a week, on the school grounds, during the school year.

**Brad's thoughts on why something like this needs to be in all of our communities.**

"So many of us had the privilege of growing up in homes that were very stable. We had parents that were supportive of us emotionally and financially. We had role models not only with our parents but friends as well. We took it for granted, not because we were spoiled but because that's how life was. We didn't think for a second that our parents didn't love or want us. We were surrounded by love and that molded us into what we are today. However, there are young kids out there today that don't have that privilege. They don't have that love and support at home. There isn't an adult role model in their life to look up to and learn from. This is a brutal cycle that we see from generation to generation in families like this. We can break this cycle. One hour a week can change a life. That is our motto at **The Mentoring Network**. One hour a week and we can become a role model, a friend to some young kid that has no one else to look up to for support or help. Maybe, just maybe, we can break that cycle in their life."

For more information about The Mentoring Network go to: [www.mentoringnetworkkid.org](http://www.mentoringnetworkkid.org)

**WALDO AGENCIES WALK TO PORTLAND WELLNESS ACTIVITY**

In November 2011 Waldo Agencies staff began a virtual walk to Portland. Our virtual walk involved the use of pedometers, with individuals participating on their own or with associates, walking and recording mileage through normal daily routines as well as dedicated exercise/walking times. Our target date for reaching Portland was April 30, 2012. **There were 12 participants with total miles walked of 6,514.** Some participants not only walked to Portland, but began their return home. Congratulations to all that participated. A celebration dinner will be held at the home of Dave and Barbara Waldo this summer!



Jackson Stipe, son of Kim Stipe, Broker, graduated from Nyssa High School as Valedictorian. He will be attending University of Idaho this fall, majoring in Ag Engineering. Jackson, also recently took 2nd place at state in pole vaulting. Congratulations!



Gage Mosman, son of Broker DeeAnne Mosman, received the Citizenship Award for the month of April. The award is for exemplary behavior. Way to go Gage!



Slade and Kadence, children of Brad Waldo, Personal Lines Producer, received the student of the week award the same week! Slade for getting advanced scores on his ISATS and Kadence for being so helpful. Good Job!



Michael Freese, son of Ken (Broker) and Merri Jo Freese, recently received his Doctorate of Jurisprudence from Willamette University College of Law in Salem. Mike is a 2000 graduate of Jordan Valley High School and

received his BS Degree from Oregon State while attending Eastern Oregon University. Prior to attending law school, Mike worked in Washington D.C. for two U.S. Senators, the Senate Committee on Environment and Public Works and served as an appointee in the previous administration at the U.S. Department of Interior. Mike has accepted a position with the Salem law firm of Garrett, Hemann, Robertson PC as a litigation associate. He and his wife Kelsey currently reside in McMinnville, Oregon and are expecting their first child.

**Waldo Spotlights**



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