

Quote of the month: The aim of education should be to teach us how to think, rather than what to think. --James Beattie

National Teacher Day, May 8



Take time to honor your local educator and acknowledge the crucial role they play in making sure every student receives a high-quality education.

Congratulations to all Graduates!

**Your Adventure
Now that you've graduated,
Your adventure has begun.
Your schooling has prepared you
For the race life has you run.
We praise you for your efforts,
And send good wishes, too,
For a future filled with happiness,
And your fondest dreams come true.**

~ By Joanna Fuchs



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

The Malheur Butte is a volcanic plug. It is a place where lava flowed up through a hole in the ground and then cooled and solidified. The surrounding area around it, being softer material, eroded away, leaving the basalt plug sticking up above the surrounding area. This is all part of the Columbia Basin flow which probably goes back 15,000 years ago or so.

Source: www.valechamber.com

LOCAL ATTRACTION



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15 YEARS! DeeAnne Mosman

"Oh how time flies when your having fun.....it has been 15 years and it seems like 5!! I started the real estate business when we had a paperback Multiple Listing Book to hand out to clients and today I communicate by email, text and cell phone. A lot has changed, however, one thing remains the same.....people still want customer

service from a real live PERSON and I try my very hardest to provide that to my clients. I am thankful to work for a company who pushes us and provides us with the tools to be our best. "One of the highlights of my job is that I have many clients who have become great friends"

I get great support from my co-workers and am happy to say that coming to work is fun when you work at Waldo Real Estate!! A special thank you to both Lori and Mom for all you do for all of us.....YOU ROCK!!"

Social Media

It's nearly impossible to take a step in any direction in the social media swamp without running into an alligator, a water moccasin, or some other odious obstacle to progress.

Why should we venture into the swamp?

How much business is a company leaving on the table if it misses the opportunities offered by social media?

The sheer volume of users of social media is mind-boggling. The largest single group of users is that which populates Facebook. With 800 million users, if Facebook were a country it would be the third largest in the world! Whether you choose to use or avoid it altogether the impact of this social phenomenon is nearly impossible to avoid.

From a risk management perspective, the desire to avoid embarrassment or liability for content posted online is the main reason that many clients will decide to stay out of the social media swamp. But risk comes in many forms, and it is not only what a business does which can cause harm. What it doesn't do can leave it behind the curve and at a competitive disadvantage.

What happens when a business decides to avoid engaging in social media?

1. If you're not involved in the conversation, you can't shape the message.
2. Employees will be involved even if you aren't. Shouldn't they be educated as to proper social media communication and parameters established?
3. Social Media is becoming a prime vehicle for business promotion and development. 90% of consumers trust peer recommendations whereas only 14% trust advertisements.

We'll discuss more issues and opportunities while venturing into the swamp next month.



Submitted by John Forsyth ~ Commercial Insurance Producer

Origin and History of Mother's Day in United States

In the United States, the idea of celebrating Mother's Day was first suggested in 1872 by Julia Ward Howe as a day dedicated to peace. An activist, writer and poet Julia shot to fame with her famous Civil War song, "Battle Hymn of the Republic". To generate awareness about the noble idea, Julia wrote a passionate appeal to women and urged them to rise against war in her famous Mothers Day Proclamation, written in Boston in 1870. She also initiated a Mothers' Peace Day observance on the second Sunday in June in Boston and held the meeting for a number of years. Her idea spread but was later replaced by the Mothers' Day holiday now celebrated in May.

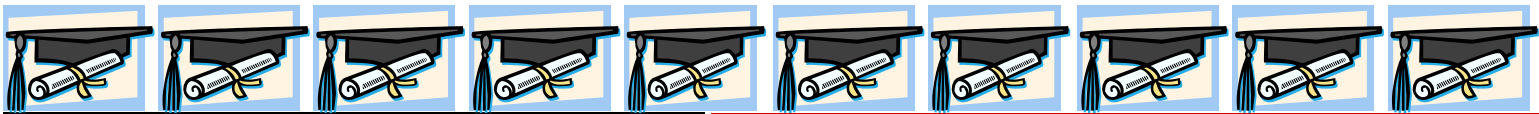
President Woodrow Wilson issued the first proclamation in the year 1914. Hence the second Sunday in May was declared as an official U.S. holiday.

Source ~ Wikipedia

May Events

- 05/04 - All Employee Meeting - 8:00 a.m.
- 05-05 - Happy Birthday Dave Waldo!
- 05/08 - Malheur County Board of Realtors Meeting
- 05/11 - Insurance Personal Lines Meeting - 8:00 a.m.
- 05/13 - Happy Mother's Day!!
- 05/15 - Real Estate Office Meeting
- 05/16 - Payette County Board of Realtors Meeting
- 05/18 - Insurance Commercial Lines Meeting - 8:00 a.m.
- 05/28 - Memorial Day - All Offices Closed!





PALINDROME TRIVA

Complete the palindrome below:

--- E ---, --- M _ O --- Clue: fruitless

submit your answers to Barbara at bjwaldo@waldore.com
to win a \$20 gift card to Andrews.

Probably Not Buttered and Salted, But Popcorn Was Popular Long Ago



Ancient peoples weren't watching movies, but archeologists have determined that folks were munching popcorn in Peru some 6,700 years ago. Researchers from Vanderbilt University and Peru's Academia Nacional de la Historia discovered the remains of ancient corncobs, husks, stalks, and tassels at two mound sites on Peru's northern coast, providing important insight into understanding how corn developed into the crop we're familiar with today.

Corn was first cultivated as a crop in Mexico about 9,000 years ago, and it spread to South America within a few thousand years, where it evolved into different varieties over time. Ancient Peruvians apparently ate their corn in several ways, and although it wasn't a big component of their everyday diet, the researchers say they did eat corn flour and popcorn, even before the development of ceramic pottery (and the microwave oven).

What people are saying...

"Gayle has gone above and beyond for us. She has made our transaction as easy and enjoyable as possible. She is watching out for us and keeping us in the loop and we appreciate all her help." ~ Cindy Atkinson



Gayle Hagler
Sales Associate

The password is . . .

Remembering the combination for your locker in high school was tough enough—how is anyone expected to keep track of the dozens of different passwords you need to do anything on the Internet? Using the same password for everything isn't especially safe, but setting up dozens of completely different passwords can get confusing very quickly.

Here's how to secure your ID information without going crazy:

- Start with a phrase. Pick a quotation or common phrase that's easy to remember. Use only the first letter of every word, and add a random number or capital letter to increase the complexity. For instance, "To be or not to be" might turn into "tBon2B."
- Write down only what you need. Instead of writing out your complete password, put down only what you need to know. For the above example, "Shakespeare" may be enough to jog your memory.
- Separate passwords and accounts. Don't record the website or account along with the password. Maintain separate lists, or use some sort of code you'll remember: "Grandma's birthday present," instead of "Amazon.com," for example.
- Destroy the list as soon as possible. Once you're certain you don't need any reminders, delete the list so it can't fall into the wrong hands.



Thinking of Making an Offer on a Short Sale?

What You Need to Know ~ Part 3 of 3

Some of the other risks faced by buyers of short-sale properties include:

- Potential for rejection. Lenders want to minimize their losses as much as possible. Even if you make an offer tremendously lower than the first market value of the home, chances are that your offer will be rejected and you'll have wasted months. Or the lender could make a counter offer, which will lengthen the process.
- Bad terms. Even when a lender approves a short sale, it could require that the sellers sign a promissory note to repay the deficient amount of the loan, which may not be acceptable to some financially desperate sellers. In that case, the sellers may refuse to go through with the short sale. Lenders also can change any of the terms of the contract that you've already negotiated, which may not be agreeable to you.
- No repairs or repair credits. You will most likely be asked to take the property "as is". Lenders are already taking a loss on the property and may not agree to requests for repair credits.



The risks of a short sale are considerable. But if you have the time, patience, and iron will to see it through, a short sale can be a win-win for you and the sellers.

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Short Sale News Beginning June 15, real estate agents working with distressed homeowners whose loans are backed by **Fannie Mae** and **Freddie Mac** should expect to receive a decision on a short sale offer within 30-60 days. Addressing real estate practitioners' No. 1 complaint about short sales, FHFA directed Fannie Mae and Freddie Mac to establish a new uniform set of minimum response times that servicers must follow in order to facilitate more efficient short sale transactions.



Real Estate Agents: For complete information on the timelines mentioned in the above news article please visit:

www.FreddieMac.com/sell/guide/bulletins/pdf/bl11209.pdf
Source: DS News.com by Carrie Bay

MEMORIAL DAY

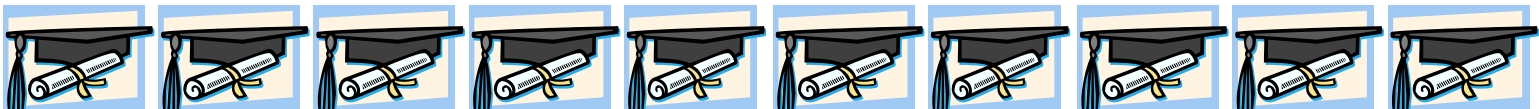
in the United States is observed annually on the last Monday of May (May 28 in 2012). Formerly known as **Decoration Day**, it originated after the **American Civil War** to commemorate the fallen Union soldiers of the Civil War. (Southern ladies organizations and southern schoolchildren had decorated Confederate graves in Richmond and other cities during the Civil War, but each region had its own date. Most dates were in May.) By the 20th century Memorial Day had been extended to honor all Americans who have died in all wars. Memorial Day is a day of remembering the men and women who died while serving in the United States Armed Forces-

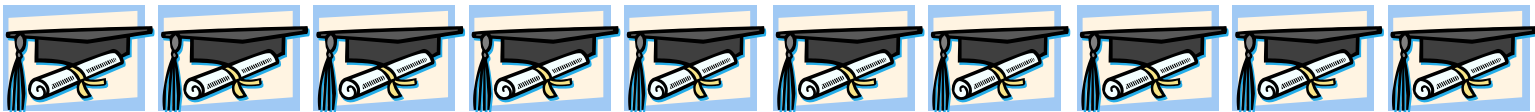
By the early 20th century, Memorial Day was an occasion for more general expressions of memory, as people visited the graves of their deceased relatives, whether they had served in the military or not. It also became a long weekend increasingly devoted to family gatherings, fireworks and gathering to put flowers on graves. *Source - Wikipedia*



*Life is mostly froth and bubble; Two things stand like stone:
Kindness in another's trouble, Courage in your own.*

~ Adam Lindsay Gordon





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

13. Use a “nonblame” statement to end a dispute - even if the other party is definitely at fault. You will save the relationship when you say “ We have had some problems, and I hope you are willing to meet and discuss them.”

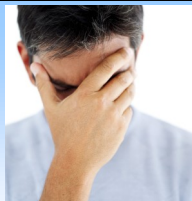
#14. Think active, not passive, when problems arise. Say “I must do something,” not “Something must be done.”

#15. Thwart those who constantly take advantage of you, by applying this guideline to their requests: Say “Yes” only to tasks that you have time for and will enjoy - and only if those who ask can clearly explain what they expect you to do.

#16. Overcome resistance by asking “What can I do to help?” That question will disarm the resister and keep the conversation flowing.

Source Communication Briefings Special Issue 2009

STRESS and YOU



A young lady confidently walked around the room while leading and explaining stress management to an audience; with a raised glass of water, and everyone knew she was going to ask the ultimate question, “half empty or half full?”....she fooled them all...”How heavy is this glass of water?” she inquired with a smile.

Answers called out ranged from 8 oz. to 20 oz.

She replied, “The absolute weight doesn’t matter. It depends on how long I hold it. If I hold it for a minute, that’s not a problem. If I hold it for an hour, I’ll have an ache in my arm. If I hold it for a day, you’ll have to call an ambulance. In each case it’s the same weight, but the longer I hold it, the heavier it becomes.” She continued, “And that’s the way it is with stress. If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won’t be able to carry on.”

“As with a glass of water, you have to put it down for a while and rest before holding it again. When we’re refreshed, we can carry on with the burden, holding stress longer and better each time practiced. So, as early in the evening as you can, put all your burdens down. Don’t carry them through the evening and into the night...pick them up tomorrow. Whatever burdens you’re carrying now, let them down for a moment. Relax and pick them up later after you’ve rested. Life is short. Enjoy it!”

Submitted by Scott Lamb, Broker, GRI

Numbers in the News: “Young consumers prefer some brick and mortar stores.”

Those darn kids are using the Internet for everything these days, right? Well, maybe not. A survey of young adults 18-25 found that, at least when clothes are the subject, retail is preferable to online. LIM College, which specializes in the study of business and fashion, found in its survey that 68 percent of 18 to 25 year-olds prefer shopping for clothes and shoes in actual stores over ordering them online.

They’re still using the Internet to gather information on products and prices, and 66 percent say they like to think their purchase over before buying instead of making a snap decision.

What people are saying...

“DeeAnne, You are a Credit to your profession. Your prompt, professional, and complete attention to my requests for information have been more than I could have expected. Good on you!! I only hope that your bosses, and your clients somehow come to find out and appreciate you, for what you do.” ~ Dennis Matthews



Dee Anne Mosman - Real Estate Broker

Punography:

- * England has no kidney bank, but it does have a Liverpool.
- *All the toilets in New York's police stations have been stolen. Police have nothing to go on.
- *Velcro - what a rip off !
- *Cartoonist found dead in home. Details are sketchy.

Submitted by Mike Ward- Life and Health

Market Statistics First Quarter 2012 Residential

Canyon County (Idaho)

Total Listed: 1,117- Number Sold: 705 - Avg. Sale Price Sold: \$100,285

Malheur County (Oregon)

Total Listed: 87 - Number Sold: 42 - Avg. Sale Price Sold : \$101,075

Payette County (Idaho)

Total Listed: 116 - Number Sold: 59 - Avg. Sale Price Sold: \$107,577

Washington County (Idaho)

Total Listed: 44 - Number Sold: 22 - Avg. Sale Price Sold: \$76,331

Source: Intermountain Multiple Listing Service

Kids Corner

HINK PINKS

A Hink Pink (sometimes called a “rhyming pair”) is a pair of rhyming words that matches a silly definition. Example: a black bird that does not fly fast - slow crow.

Can you find rhyming pairs for these clues?

1. Paperback thief. _____
2. Lengthy tune. _____
3. Closet to keep a sweeping tool. _____
4. Light red beverage. _____
5. Small buzzing insect that is not wet. _____
6. Large group of people that is noisy. _____
7. Stinging insect that doesn’t cost money. _____
8. Unhappy father. _____
9. Rabbit that tells jokes. _____
10. Fast elevator. _____

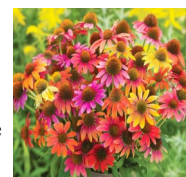
Source ~ brainpuzzles.com

Here comes the Gardening Season!

If you are itching to dig in the dirt, check out this great website. It has lots of gardening tips and photos of “The Very Best Annuals and Perennials for 2012”.

‘Warm Summer’ Coneflower

Enjoy a bounty of multitude blooms from this flowering coneflower. ‘Warm Summer’ blooms the first year planted from seed. Enjoy single-petal flowers in warm summer shades (think gorgeous sunsets) of orange, yellow, red, rose, purple, and cream. ‘Warm Summer’ produces flowers for bouquets from June through August. It fills a garden bed with warm color -- just sow seeds and enjoy flowers later in the season.



Name: Echinacea ‘Warm Summer’

Growing Conditions: Full sun and well-drained soil

Size: 30 inches tall, 18 inches wide

Zones: 4-9

Grow It With: Black-eyed Susan

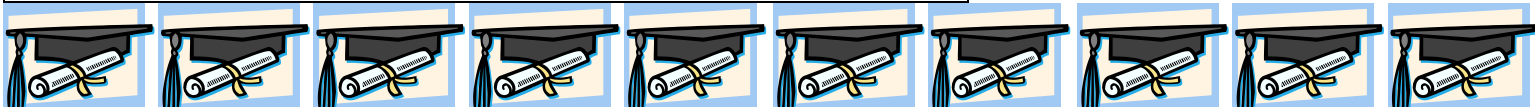
For more information about “The Best Perennials for 2012” go to: <http://www.bhg.com/gardening/flowers/perennials/new-perennials/> ~ Source: www.bhg.com



National Hamburger Month

The hamburger sandwich is said to have been invented in Seymour, Wis., which hosts an annual hamburger festival.

Celebrate with your own backyard grill, and serve up some tasty burgers with bacon, ketchup, lettuce, tomatoes, mayo, and your other favorite fixings.





Cheesecake Cups

Ingredients

- 16 vanilla wafer cookies
- 2 (8 ounce) packages cream cheese, softened
- 3/4 cup white sugar
- 2 eggs
- 1 teaspoon vanilla extract

Directions

Preheat oven to 350.
Line muffin pans with cupcake papers.
Place one wafer cookie on the bottom of each cupcake paper.
In a medium bowl, cream together cream cheese and sugar.
Beat in eggs and vanilla until smooth.
Pour over wafers in cupcake papers.
Bake for 15 minutes or until set.
Cool.
Top with chocolate chips, caramel sauce, or fruit pie filling of your choice.

~ Submitted by Lori Hysell - Broker

New Listing!

Waldo Real Estate
937 S.W. 30th St. Ontario, Oregon.
Office 541-889-8160

Very nice 3 bedroom, 2 bath manufactured home on permanent foundation. Extremely nice kitchen, all well kept. Fully fenced yard with storage shed. Close to Vale City Park with recreation available. Only blocks from Vale Schools, downtown business and Malheur County Courthouse. #064-12. \$87,000.

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

Top Ten Tips for Savvy Seniors

Financial scams targeting seniors have become one of the fastest growing crimes of the last decade. These scams often go unreported or can be difficult to prosecute, but they can be devastating to many older adults. Money lost in one's older years often cannot be replaced, as these individuals are no longer earning new funds. Older adults control the majority of personal wealth in our country, making them targets for con artists and thieves. But it is not just wealthy retirees that are targeted. Low-income older adults are scammed as well. Surprisingly, a large number of these scams or thefts are perpetrated by family members or close friends. To protect yourself, keep these tips in mind.



1. Be aware that you are at risk from strangers, but also from those closest to you.
2. Never sign blank insurance forms.
3. Do not buy anything from an unfamiliar company.
4. Always get information in writing.
5. Before doing business with an individual, get his or her name, company, address, phone number, and business license.
6. Always take time making a decision. Do not sign anything before you've had time to consider it.
7. Do not isolate yourself. Try to stay active with family, friends, and your community.
8. Sign up for the "Do Not Call" list (www.donotcall.gov).
9. Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless you initiated the call.
10. Involve other relatives if a family member or friend asks for money or requests access to your financial information.

Waldo Spotlights



John Forsyth, Commercial Lines Insurance, is the proud Grandfather of Lincoln Gillin. Lincoln was born Friday March 30th and weighed 7.7 lbs. His Father and Mother, Jon and Erin

Gillen, are quite proud and so are his grandparents! His 2 year "older" sister, Maddie, is excited as well. Congrats to all!

Over spring break, Brad and his family and Dee Anne and her children went to Loma Linda CA to visit their dad....DAVE



WALDO! He is currently undergoing Proton Radiation Therapy and is over 1/2 way done with his treatments. On their trip they visited Palm Springs, went on the tram, went swimming in the ocean, visited a GREAT outlet store, played in the pool and went to Knotts Berry farm!!! "We had a lot of fun and it was good to see Dad. He is doing good and excited to be home soon".

Facts about Asparagus

- Asparagus is a member of the Lily family.
 - Asparagus spears grow from a crown that is planted about a foot deep in sandy soils.
 - Under ideal conditions, an asparagus spear can grow 10" in a 24-hour period.
 - Each crown will send spears up for about 6-7 weeks during the spring and early summer.
 - The outdoor temperature determines how much time will be between each picking...early in the season, there may be 4-5 days between pickings and as the days and nights get warmer, a particular field may have to be picked every 24 hours.
 - After harvesting is done the spears grow into ferns, which produce red berries and the food and nutrients necessary for a healthy and productive crop the next season.
 - An asparagus planting is usually not harvested for the first 3 years after the crowns are planted allowing the crown to develop a strong fibrous root system.
 - A well cared for asparagus planting will generally produce for about 15 years without being replanted.
 - The larger the diameter, the better the quality!
 - Asparagus is a nutrient-dense food which is high in Folic Acid and is a good source of potassium, fiber, vitamin B6, vitamins A and C, and thiamin.
 - Asparagus has No Fat, contains No Cholesterol and is low in Sodium.
- Source~ www.factsaboutasparagus.com

By the Numbers: Cinco de Mayo



- There are almost 32 million U.S. residents of Mexican descent.
- There are \$50 million in frozen enchiladas produced in the United States each year.
- The value of goods traded between the United States and Mexico each year tops \$461 billion.
- In 40 states, the largest Hispanic group is Mexican.
- There are almost 400 tortilla manufacturing establishments in the United States.



Source: U.S. Census Bureau