

THE NATIONWIDE STANDARD

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A Free Newsletter for Our Clients

9/29/2006

Serving you since 1987

Our Mission

"We are committed to being the foremost provider of accurate information and quality customer service at a competitive price for our clients."

Nationwide Real Estate

425 Tesconi Circle Santa Rosa, CA 95401 (707) 528-7852 (800) 528-7803 (707) 528-1420 FAX www.nationwidecompliance.com



January 2005 to January 2007

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CHANGE

"They always say time changes things, but you actually have to change them yourself." (Andy Warhol, The Philosophy of Andy Warhol - US artist; 1928 - 1987)

Some change is good. Some change is bad. Some change should be good but ends up being bad. Some change should be bad but ends up being good. Some change we anticipate and some we do not.

One thing is for certain: CHANGE WILL HAPPEN (and it will lead to more change). The question is: *How much influence do you want to have over what is inevitable?*

The nature of change is influenced by our perceptions. Our perceptions cause us to act or react to change. They give change its meaning. Change itself is, for the most part, neutral.

When we choose to change something we may or may not get a result and our perceptions will tell us if the result is desirable or not.

But our perceptions also ascribe meaning to changes that haven't happened yet. That's because our perceptions mix feelings with facts... this can lead to misperceptions (meaning what we perceive is far removed from what is actual).

The result of change is something that can be measured. It is very difficult to measure perception, which varies from individual to individual.

The facts are that perception can enact change and perception can prevent change (whether or not the actual results would benefit).

So is perception bad for change?

Perception is based on facts, such as personal experiences that have resulted in desirable or undesirable results. So perception helps us to repeat or not repeat certain changes and it helps us communicate that to others. But perception is also based on feelings. Feelings help us to be creative... to imagine change. Feelings also lead to assumptions and assumptions can cause us to act when we should.

This is why data collection is so important!

Data allows us to measure the actual results of change. It feeds our perceptions with facts, which allow our perceptions to imagine further change, close the gap between what change will do and what we think it will do, act upon change, and progress forward.

See page 3 for some ways you can contribute to positive change.

Did You Know?

• 90% of patients who've had coronary bypasses don't sustain the changes in the unhealthy lifestyles that worsen their severe heart disease and greatly threaten their lives (**Fast Company** May 2005)

Quotes for the Quarter

"'I wear the chain I forged in life,' replied the Ghost. 'I made it link by link, and yard by yard; I girded it on of my own free will, and of my own free will I wore it.'" (Charles Dickens, A Christmas Carol; 1812 - 1870)

"We don't stop playing because we grow old; We grow old because we stop playing." (George Bernard Shaw - Irish playwright and essayist; 1856-1950)





Tax-Tie Ordering Tip #3

At Nationwide, we strive to make your tax and flood service needs as hassle-free as possible. How data is entered and stored in our system is part of what helps us be an efficient service provider. So to help us help you, we are presenting a series of tips on how best to enter data when placing a new order on Tax-Tie.

Quick Access to Tax-Tie

Most Tax-Tie users are aware that they can add the web address of the Tax-Tie order login page to their Favorites folder for quick access instead of typing out the web address each time they need to place an order.

To do this log onto the order page on our website:

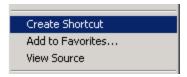
- Select Favorites from the top Windows toolbar
- Select Add to Favorites from the pull-down menu
- o Press the **OK** button.

You can now access the order page through your **Favorites** while you are on the Internet.

But did you know you can add a quick launch icon directly to your desk top?

To do this:

- o Right click on the TaxTie order login page (do it on a blank area of the web page, not on a picture, menu selection, or data entry field)
- o Select **Create Shortcut** from the pop-up menu



 \circ Select **OK** on the verification pop-up

You will now have a shortcut right on your desktop that you can double-click on which will launch your web browser and take you right to our Tax-Tie order login page.



You can do this to create other shortcuts to web pages on your desktop, as well.



Quarterly Activity

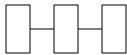
Our perceptions draw from our senses, experience, and feelings. Because these things vary from person to person, each person's perceptions are subjective in nature and not necessarily shared by others. To learn and grow, we need to be open to different ways of perceiving the world around us.

Perception:

1. Draw the following diagram on a flip chart or make a printout of it and pass it around to your team members



- 2. Ask people what they see. Typical responses will point to the 3 geometric shapes in some way. If nobody sees the two "K's", point them out.
- 3. Show the group this next diagram and ask them what they see. Chances are, people will point out the two "H's" as well as the shapes.



Lesson: Often, we get caught up in trusting our own perceptions as absolute reality and forget that situations, events, people, and objects can be viewed quite differently by others. Sometimes, it requires another person's viewpoint to break our biased perceptions.

Follow-Up: Ask people to spend the next week trying to see the world through other viewpoints. Find out what they discover about themselves and others!

Hours of Operation: Mon – Fri, 8am – 5pm

Important E-Mails:
General Info
info@nationwidecompliance.com
Business Development
jason@nationwidecompliance.com
Flood Questions
flood@nationwidecompliance.com
Tax Questions

Management Team:

President – Linda Walling
VP / Tax Dept. – Marci Dyche
Flood Dept. – Michelle Quilici
Geologist / IT – Dani Foster
Director of Business
Development – Scott Byorum

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Columbus Day, 10/9
"If Columbus had an
advisory committee he
would probably still be at
the dock." – Arthur
Goldberg

<u>Daylight Savings Time</u> <u>Ends, 10/29</u> Spring Forward... Fall

Spring Forward... Fall
Back...

Election Day, 11/7

"Democracy is the only system that persists in asking the powers that be whether they are the powers that ought to be." — Sydney J. Harris

Veterans Day, 11/11

"In war, there are no unwounded soldiers."
Losé Narosky

Pearl Harbor Day, 12/7/1941

"...a date which will live in infamy." – President Franklin D. Roosevelt

Bill of Rights Day, 12/15

"[T]here is no way to reconcile censorship and a free society." – **Nat Hentoff**

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How to Enact Change

"The more things change, the more they remain... insane." (Michael Fry and T. Lewis, Over the Hedge, 05-09-04)

Understand why you are doing what you are doing. Otherwise you are in danger of doing something that doesn't need to be done!

Recognize which of your perceptions are fed by assumptions and which are fed by facts. If you don't have data or experience to back up a position, chances are you are operating on assumption. Assumptions can be wrong...

Listen... no, I mean really. We would all be better listeners if the voices in our heads would stop talking!

Use your perceptions to imagine change. If we are not proactive in change, then we are reactive when it happens. In the business world, proactive is in the lead, reactive is behind.

Remember what has been done to get you to where you are. What you are doing has been changing ever since it has started and has probably changed more than once from when you started it! What has changed to make it easier, faster, and/or more efficient?

Measure change ... collect data. You don't need a bunch of charts and graphs to measure change (but it can help). The key to measurement is documentation. If you know how to use a pen, you can measure change!

Speak up! This is probably the hardest thing for people to do if they are carrying the following perceptual assumptions:

"My ideas aren't good" – good or bad is irrelevant; ideas are meant to be expressed and explored. They will either work or they won't

"I'm afraid of being rejected" – nobody likes rejection, so don't take it personally. Many of your ideas won't be accepted for any number of reasons: timing, cost, resources, etc.

"I'm not the expert" – experts don't always have a fresh set of eyes on their expertise

"I don't have time" – Jot down notes for when you do have time; utilize the help of others

"It's not my job" - I really hope you don't think that



Tax Researcher - Marcela Aguilar

FEATURED EMPLOYEE

Marcela Aguilar

Marcela has been with Nationwide for 4 years. She is very involved with the company's computer systems and tax reporting processes.

"I like challenges," she says. She enjoys the opportunities and the variety of work that her job offers. She feels that Nationwide is a special place to work for because of the trust it places in her. "This was my first job out of Computer College and they trusted me to learn their systems."

Marcela's guiding philosophy is "practice makes perfect". When people tell her something can't be done, she works that much harder to make sure it can. "If you keep doing something everyday, you will keep getting better at it." And when she accomplishes what she's worked hard at, she caps it off with her favorite quote: "I did it!"

Marcela and her husband have a son named Jonathan. "He's my life," she beams. "On the weekend I enjoy cooking for my family – my sisters, my husband, and my son."

Summer is her favorite time of the year. She likes hot weather. She is a very open and social person who likes to meet people and have friends.

So what's the spark in each day for her? "You know, a couple of things make my day: at work, accomplishments and at home, a smile from my family."

Those things make our day, too, Marcela!







Just For Laughs

Dog For Sale

A guy is driving around and he sees a sign in front of a house: "Talking Dog For Sale."

He rings the bell, and the owner tells him the dog is in the backyard. The guy goes into the backyard and sees a Labrador Retriever sitting there.

"You talk?" he asks.

"Yep," the Lab replies.

"So, what's your story?"

The Lab looks up and says, "Well, I discovered that I could talk when I was pretty young, and I wanted to help the government; so I told the CIA about my gift, and in no time at all they had me jetting from country to country, sitting in rooms with spies and world leaders, because no one figured a dog would be eavesdropping. I was one of their most valuable spies for eight years running."

"But the jetting around really tired me out, and I knew I wasn't getting any younger so I wanted to settle down. I signed up for a job at the airport to do some undercover security work, mostly wandering near suspicious characters and listening in. I uncovered some incredible dealings and was awarded a batch of medals. I got married, had a mess of puppies, and now I'm just retired."

The guy is amazed. He goes back in and asks the owner what he wants for the dog.

"Ten dollars."

The guy says, "This dog is amazing. Why on earth are you selling him so cheaply?"

"Because he's a liar. He didn't do any of that stuff."







The Tale

Sophie Learns a Lesson

Viv's little girl, Sophie, was just two years old, not yet conversant with language, but very bright and rapidly beginning to find out the 'rules' of everyday living. Like all proud mothers, Viv was encouraging her daughter to entertain a group of friends.

"Who's the boss in this house then?" she asked Sophie.

"Me!" shrieked Sophie, pointing to her chest, naturally to the delight of the assembled audience, who applauded and laughed.

Now, although Sophie could not fully understand the significance or the humor of what had just happened, she was sufficiently 'switched on' to register the reaction of her audience.

One can imagine the thought processes working.

"Hmm," she thinks to herself, "now when I do that, all my mother's friends laugh and smile and pat me on the head. I wonder what would happen if I did it again?"

And so the learning process begins...

~ (Margaret Parkin, Tales for Trainers, 1998)

WORD WEIRD

Word: Recalcitrant: Marked by stubborn resistance to and defiance of authority or guidance.

ETYMOLOGY: Late Latin recalcitrans, to be disobedient, from Latin, to deny access: re-, re- + calcitrare, to kick (from calx, calc-, heel)

FEEDBACK ABOUT THIS NEWSLETTER?

Please e-mail Scott Byorum: scott@nationwidecompliance.com

The Nationwide Standard is published quarterly for its lender clients. It can be viewed online at www.nationwidecompliance.com

Click on "LINKS".

LINKS

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