

# THE NATIONWIDE STANDARD

Vol. 2, Issue 4

A Free Newsletter for Our Clients

12/21/2006

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 Tax Service, Inc.  
425 Tesconi Circle  
Santa Rosa, CA 95401  
(707) 528-7852  
(800) 528-7803  
(707) 528-1420 FAX  
[www.nationwidecompliance.com](http://www.nationwidecompliance.com)



Certified since January 2005

NFDA Certification Seal is a registered trademark of the National Flood Determination Association



## 20 YEARS

Nationwide Real Estate Tax Service, Inc has turned 20 years old. These days, that is quite an accomplishment for a company. Mergers and acquisitions can cause a company to lose its identity and focus, which can negatively affect the clients it serves.

That isn't the case with Nationwide. It has always been independently owned and operated with a "stay small but serve big" attitude. It all started back in 1987 and CEO Linda Walling was there from the beginning, so we had no choice but to interview her on this momentous occasion:

**Scott:** How did Nationwide come to be?

**Linda:** I came from a title and lending background. I saw it as a needed business and only large companies were doing it. I felt it was a good start-up opportunity that would provide lenders a choice to work with a smaller, more service-minded and personable company.

**Scott:** What was it like in the beginning?

**Linda:** Well, it wasn't always easy. I suppose one of us could've worked at a company that did tax and flood to get the knowledge, but we learned the business ourselves... our way. It took a strong vision and a good mix of people with different backgrounds. It was an exercise in building relationships and organizing resources. It was a small, grassroots effort that has continued to grow ever since.

*(continued on page 2...)*

## IMPORTANT NOTICE ABOUT NATIONWIDE

Established in 1987, Nationwide Real Estate Tax Service, Inc is a privately owned company based in Santa Rosa, CA.

We **ARE NOT** affiliated with any other company bearing the Nationwide prefix in its name, including but not limited to, Nationwide Flood Research, Nationwide-RELS, Nationwide Totalflood Services, Nationwide Insurance, etc.

## Did You Know?

- Homes have a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire.
- Roughly 25% of all claims paid by the NFIP are for policies in low- to moderate-risk communities.
- In 2005, flood insurance policies grew by 3.5% in OR and by nearly 5% in WA while claims fell by 48% and 88% respectively over 2004.
- For CA in 2005, flood insurance policies fell by over 1.5% while claims increased by 411% over 2004.

Source: [www.fema.gov](http://www.fema.gov)

## Quotes for the Quarter

*"I make mistakes. I'll be the second to admit it."* (Jean Kerr, American playwright; 7/10/1923 – 1/5/2003)

*"I think there is a world market for maybe five computers."* (IBM Chairman Thomas Watson, 1943)

## 20 Years

(...cont. from side 1)

**Scott:** So what has gotten Nationwide to where it is today?

**Linda:** Tenacity and a belief in the business and service. We've never strayed from our guiding determination of providing excellent customer service and accurate information.

**Scott:** What was your greatest business decision?

**Linda:** Buying my partner out early on and taking full control over the company's direction.

**Scott:** What has been Nationwide's greatest accomplishment? Was it the NFDA certification?

**Linda:** The NFDA certification is a nice accomplishment. It's nice to be recognized as one of the best in the industry, but we would still be the same company without it. I think Nationwide's greatest accomplishment is its continued growth. Every year we get better at what we do and we get more and more business because of it.

**Scott:** Is there anything else you'd like to add?

**Linda:** We are really fortunate to have the loyal clients we have. There aren't any guarantees in business, but Nationwide has done very well. We have a very talented staff and our clients are appreciative of their efforts... and we are appreciative of our clients.

In closing, Nationwide would like to announce that it is carrying its 20 year anniversary throughout the entire year of 2007. We've prepared and are preparing special feedback surveys, special edition newsletters, gifts for our clients, and more. We hope you join us in marking this special milestone and we look forward to many more years of servicing your tax and flood needs with pride!

100% Hand-Mapped  
Floods for 100% Accuracy



## NFDA CERTIFICATION

Nationwide Real Estate Tax Service, Inc. was one of the first companies to be certified by the National Flood Determination Association (NFDA). The NFDA is a non-profit organization, recognized as the voice of the flood determination industry by the Federal Emergency Management Agency (FEMA), Federal Regulatory Agencies, and government sponsored enterprises such as Fannie Mae and Freddie Mac, and lending institutions and insurance companies.

To qualify, Nationwide had to meet independently verified standards in Accuracy, Business Recovery, Business Experience, Financial Viability, Flood Zone Determination Training Program, Quality Assurance, and Record Keeping. It was no small task to meet or exceed these standards. Of the 16 companies that applied, only 10 were accepted.

So we are proud to bring you this news and you can feel safe in knowing that your vendor, Nationwide Real Estate Tax Service Inc., provides you with information that is of foremost accuracy in the industry. We don't just strive to be the best... we've proven it.

For more information on the NFDA, visit their website at: <http://www.floodassoc.com/>.



NEED TO SET-UP  
TAX AND/OR  
FLOOD SERVICES  
WITH  
NATIONWIDE?

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SET-UP IS FAST  
AND IT'S FREE!



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**THE NATIONWIDE DIFFERENCE**

- Privately Owned & Operated Since 1987
- Phones Answered by People
- Online Order Features – place, view, renew, delete orders online; order services at same time or separately; password secure; no user fee
- Monthly Invoicing & Client Reports
- Free Consultation on Reports & Questions
- Flat Fees – one price per parcel regardless of the size or type of the loan
- Errors & Omissions Insurance
- Client Newsletter
- Business Recovery Plan
- Notification When Delinquent Reports are Mailed
- Offer the Option of Dispersal on Impounds
- Hand Mapped Floods – NFDA Certified; Avg. Turnaround Under 2 Hrs; Free HMDA / 2000 Census Tract Data
- And So Much More!

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**The Speed of Process Improvement**

Nationwide stands behind the belief that improving its own processes shouldn't be just for itself, but for its clients as well. After all, a business relationship thrives when it is mutually beneficial... when it means something to both parties and there is the continued desire to strengthen it together.

New technologies are revolutionizing the speed at which goods and services are being exchanged. They're supposed to be making life quicker and easier. But are we any less busy than we were 10, 20, 30 years ago or more? No, because as the world around us speeds up, we have to keep pace. If anything, we are busier today than ever before.

Speed doesn't translate to everything equally. It may help out when responding to a crisis, but it doesn't compliment well with evaluation and reflection. Speed can breed impatience. Impatience can interfere with thinking things through. Let's look at flood zone certifications, for example.

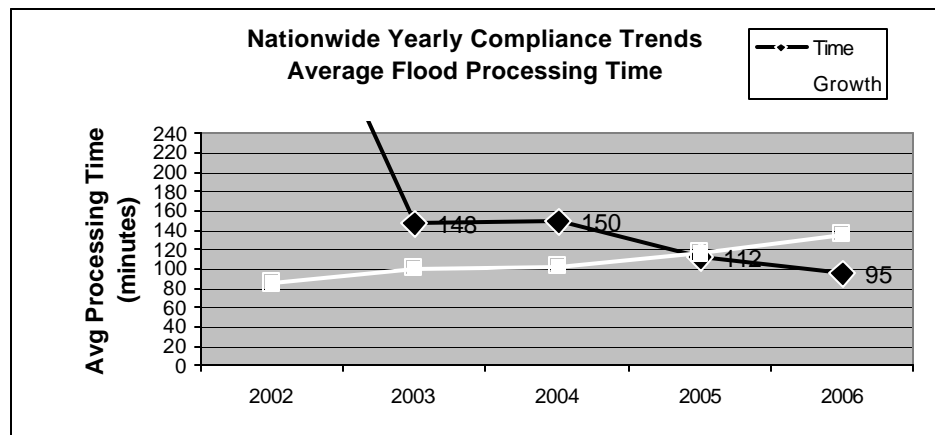
Technology now allows for flood zone determinations to be delivered back to the lender within seconds. So is that good for the lender or good for the vendor? The flood cert should occur at the beginning of the loan process, so there is time for all parties involved to evaluate what kind of protection a borrower needs for their property. If not evaluated properly, if rushed, who pays for it?

The borrower does, of course, for being either over-insured or under-insured. Rarely, if ever, does it come back to bite the lender (who the borrower is trusting) or the vendor (who the lender is trusting). And the vendor? They get the ability to increase their volume exponentially, maintaining a huge profit margin because they don't require the employees and resources to actually look at the flood certifications.

The lender may think they are getting a deal, but it isn't helping out the borrower any. Instant flood determinations often do not differentiate the suffix of an address with the same main name (i.e. Main St, Main Blvd, Main Ct, etc.) and can be any number of feet or miles down from the actual property on a long street with a range of addresses. This means the zone determination can be wrong and nobody would be the wiser... until a loss is incurred or a manual determination proves otherwise. And instant systems do not verify parcel number and address accuracy, a fairly common inconsistency. However, manual certifications do and that is where the accuracy pays off.

Lenders whose borrowers' interests and protection are foremost in their minds turn to companies like Nationwide Real Estate Tax Service, Inc., who understand the importance of not rushing that protection with a flood zone certification that was never evaluated by a skilled technician.

Does that mean Nationwide doesn't recognize the pace at which the world is moving? Of course we do. And that is why, despite continued business growth, we continue to reduce our flood zone certification turnaround times every year. Just never at the expense of the quality of our product. Protection is just something you just can't rush.





## Quarterly Activity

This quarter's activity is a fun, thought-provoking exercise that is sure to spark engagement amongst employees. **Word of caution:** if there are employees overly sensitive to personal feedback, you may wish not to run this exercise or have them not participate. On the flip side, the level of ability amongst team-members to give and receive personal feedback is a gauge to how functional (or dysfunctional) a team really is.

### Who Knows You?

1. Draw up a generic list of questions that ask about characteristics of what a person is like (see the sample question to the right).
2. Assign the name of each team member to their own sheet of questions (one per sheet).
3. On the reverse side, in small writing, assign a random team member who the sheet will be given to (make sure the name is different than on the face of the sheet).
4. In the meeting, pass the list of questions out to the team members assigned on the reverse side.
5. Instruct the team that they are to honestly, and to the best of their ability, answer the questions about the person whose name appears on the sheet's face. You may wish to impose a 10-15 minute time limit.
6. Collect the sheets when everyone is finished and read them one-by-one out loud without saying who each is about. Have the team members guess who each is about.
7. Allow team members an open period to express their disagreement with certain answers on their assessment in order to clear the air and promote honest discussion.

**Lesson:** Chances are, people know a lot more about you than you think. Small-talk, body language, and work behavior can describe a lot about a person in a short amount of time, and even more over longer periods. This can be a powerful insight into how a person is perceived by others. Remember that perception isn't necessarily the truth, but it is an indicator of what is being presented.

**Follow-Up:** Use this lesson as a way to introduce further communication and team-building lessons.



## Quarterly Activity

(continued)

The following are questions used in our own run of this quarter's quarterly activity. You may wish to create some of your own questions to suit the characteristics of your team.

1. Describe this person's personality...
2. Describe this person's work habits...
3. If this person was stranded on a desert island, what one item do you think he/she would like to have with them?
4. If this person wrote his/her biography, what would be the title?
5. What is his/her favorite color?
6. What is this person's favorite thing to do when he/she is not at work?
7. If this person was an animal, which animal would he/she be?
8. If this person could go anywhere in the world, regardless of cost, where would he/she go?



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

### Important E-Mails:

#### General Info

[info@nationwidecompliance.com](mailto:info@nationwidecompliance.com)

#### Business Development

[jason@nationwidecompliance.com](mailto:jason@nationwidecompliance.com)

#### Flood Questions

[flood@nationwidecompliance.com](mailto:flood@nationwidecompliance.com)

#### Tax Questions

[tax@nationwidecompliance.com](mailto:tax@nationwidecompliance.com)

### 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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**New Year's Day, 1/01**

*"All is quiet on New Year's Day; A world in white gets underway..."*  
- U2

**Groundhog Day, 2/02**

*"There is no way this winter is **ever** going to end as long as that groundhog keeps seeing his shadow."*  
- Bill Murray (Groundhog Day, 1993)

**St. Valentine's Day, 2/14**

*The name Valentine comes from the Latin word valor, meaning worthy.*

**Daylight Saving, 3/11**

*NOT observed in Hawaii, American Samoa, Guam, Puerto Rico, the Virgin Islands, and by most of Arizona*

**St. Patrick's Day, 3/17**

*"If a man who cannot count finds a four-leaf clover, is he lucky?"* - Stanislaw J. Lec

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**Ruminations on Time**

*"There exists, therefore, for the individual, an I-time, or subjective time. This in itself is not measurable."* - **Albert Einstein**

*"El tiempo vuela cuando te la pasas bien"* (Time flies when you are having fun – **Unknown**)

Why is it that as we get older time seems to pass more quickly? It seems that when we are young, we can't wait to be adults and when we finally get there, we feel like we are getting older faster!

One explanation is that the human mind judges a length of time, such as a year, by comparing it with the person's current age. For example, one year adds 10% to the age of a 10-year old, but only 5% to that of a 20-year old. Or, for another example, a day for a person who is a month old is 1/30 of their entire life, but to someone who is 40, a day represents 1/14,600 of their life.

So, relatively, time seems to pass quicker as your entire experience gets larger and larger, because each measurement of that experience gets smaller and smaller.

Another explanation is the moments we select to recognize the passing of time, both individually and culturally. We adopt patterns and routines that consume our attention and then an event occurs which breaks that routine, which causes us to recognize an amount of time that has passed.

It could be as simple as: "The weekend is here already?" Or it can be an annual holiday being recognized, causing us to realize that a whole year has passed since the last one or how many have passed in our lifetimes.

Or it can be as complex as the passing of a celebrity, family member, or pet. We suddenly recognize how fast it all has passed by, all the events that have occurred, and how much may be left for each of us.

So to close with another quote:

*"Be wise in the use of time. The question in life is not 'how much time do we have?' The question is 'what shall we do with it?'"* - **Anna Robertson Brown**



President / CEO – Linda Walling

**FEATURED EMPLOYEE**

***Linda Walling***

It all started with our President and CEO, so naturally, this quarter, she is our featured employee. Linda is the longest serving employee of Nationwide, celebrating her 20<sup>th</sup> anniversary alongside the company's.

Linda likes running a successful business. "I feel very fortunate. I have a wonderful and talented staff. I've set Nationwide to run on its own and it does!"

Linda's personal philosophy is reflected in the company's culture: "Get up each morning, do the best that you can do, and enjoy it while it lasts or it will be all for nothing." That is a powerful reminder of our commitment to ourselves and each other... that we are all here in this moment together and that needs to be respected and cherished.

Linda's favorite thing to do on the weekend is to enjoy the sunshine, if it's out. She likes to be outdoors when she can. Her favorite time of the year is the Fall: "The weather isn't hot... and outside is beautiful."

For her, a good day is one without problems, something we can all relate to.



## Just For Laughs

### Flood Insurance

Two old men were sitting on a porch sipping lemonade and shooting the breeze. One man says: "I just took out a mortgage on my house to get some repairs done and my lender is requiring me to purchase flood insurance. Flood insurance! Can you believe that!? I've lived here 40 years and have never been flooded before!"

The other man nodded thoughtfully for a moment, then said: "Well, I've lived 70 years now and I haven't died once yet, but I still carry life insurance."

### The Cocktail

A manatee walks into a bar and asks for the house specialty. The bartender serves him a pineapple-sage daiquiri.

"That'll be \$16," he says. "You know, we don't get many manatees in this bar."

The manatee replies, "At \$16 a pop, that's no big surprise."

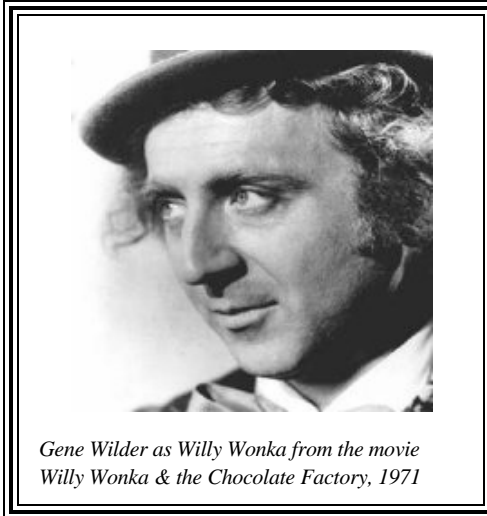
### The Ball Game

A father was late getting to his son's baseball game. As he sat down behind the players' bench he asked one of the boys known as a real leader on the team what the score was.

"We're behind 14 to nothing," he answered with a smile.

"Really!" the Dad replied. "I am surprised that you don't look very discouraged."

"Discouraged?" the boy replied with a puzzled look on his face. "Why should we be discouraged? We haven't been up to bat yet."



Gene Wilder as Willy Wonka from the movie *Willy Wonka & the Chocolate Factory*, 1971

## The Tale

### On The Wonkatania

"There's no earthly way of knowing

Which direction we are going

There's no knowing where we're rowing

Or which way the river's flowing

Is it raining?

Is it snowing?

Is a hurricane a-blowing?

Not a speck of light is showing

So the danger must be growing

Are the fires of hell a glowing?

Is the grisly reaper mowing?

Yes! The danger must be growing

For the rowers keep on rowing

And they're certainly not showing

Any signs that they are slowing!"

- (*Willy Wonka & the Chocolate Factory*, 1971)

### WORD WEIRD

**Crony:** A longtime close friend or companion.

**ETYMOLOGY:** Possibly from Greek khronios, *long lasting*, from khronos, *time*

### FEEDBACK ABOUT THIS NEWSLETTER?

Please e-mail Scott Byorum: [scott@nationwidecompliance.com](mailto:scott@nationwidecompliance.com)

The Nationwide Standard is published quarterly for its lender clients. It can be viewed online at [www.nationwidecompliance.com](http://www.nationwidecompliance.com). Click on "LINKS".

[LINKS](#)

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