

THE NATIONWIDE STANDARD

Vol. 3, Issue 3

A Free Newsletter for Our Clients

9/28/2007

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."

**Celebrating
20 years!**

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



Certified since January 2005

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IDENTITY THEFT

The following is taken from the State of California Office of Privacy Protection website www.privacy.ca.gov/sheets/cis/english.htm.

Top 10 Tips for Identity Theft Protection

An identity thief takes your personal information and uses it without your knowledge. The thief may run up debts or even commit crimes in your name. The following tips can help you lower your risk of becoming a victim:

© **Protect your Social Security number**
Don't carry your Social Security card in your wallet. If your health plan (other than Medicare) or another card uses your Social Security number, ask the company for a different number.

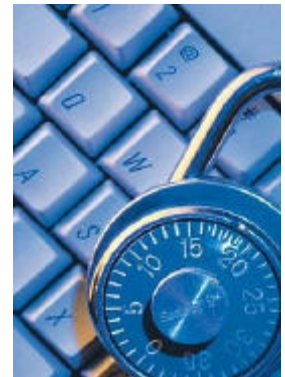
© **Fight "phishing" – don't take the bait**
Scam artists "phish" for victims by pretending to be banks, stores or government agencies. They do this over the phone, in e-mails and in the regular mail. Don't give out your personal information – unless you made the contact. Don't respond to a request to verify your account number or password. Legitimate companies do not request this kind of information in this way.

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Peep Your Passwords

PCMagazine says these are the most commonly used passwords, so if yours is on the list, we recommend you change it immediately.

1. password
2. 123456
3. qwerty
4. abc123
5. letmein
6. monkey
7. myspace 1
8. password 1
9. blink182
10. (your first name)



Did You Know?

In 2006, the FTC reported the most pervasive forms of identity theft:

- Credit Card Fraud – 25%
- Utilities/Phone Fraud – 16%
- Bank Fraud – 16%
- Employment Fraud – 14%

8.9 million US adults were affected by identity theft in 2006 at a loss of over \$56 billion

Quotes for the Quarter

"The most effective communication is face to face. The most believable communication is behavior."
(Author Unknown)

"Speak when you are angry and you will make the best speech you will ever regret." (Ambrose Gwinnett Bierce, American Writer; 1842–1914?)



Tax Researcher – Donna Demoss



Quarterly Activity

At Nationwide, we reserve a 1 hour meeting each month to conduct a seminar with all employees in order to learn something new or affirm what we know to be true. Each department rotates the responsibility for developing the seminar, which in turn strengthens the working relationship of the department's individuals through involvement in a different kind of project together.

Here is another activity you can introduce to your co-workers to get people more involved with each other.

Choose Your Fruit:

1. Fill a plate with different kinds of fruit, one of each type (apple, pear, banana, pineapple, grape, avocado, etc); the more variety, the better
2. Employees sit silently for 5 minutes, choosing the fruit they identify with and writing down what characteristics about that fruit that represent their personality
3. Have everyone guess each others' fruit and discuss the reasons for the one they chose
4. **Option:** Purchase plastic fruit and hand out the fruit that each person chose to place on their desk as a reminder to others about who they are



FEATURED EMPLOYEE

Donna Demoss

This quarter we celebrate the tenure of our very own resident artist Donna Demoss! Donna has been with Nationwide since 1998 (minus one year sabbatical). If you're ever near Healdsburg, stop in at the Plaza Arts Center (130 Plaza St) to see her magnificent collage work.

When Donna came back from her sabbatical she realized what makes Nationwide a special place to work. "It's the people. It's a small company and it feels like a family." She enjoys the challenge of tax research, figuring out information and working with her co-workers. Another part of the job she enjoys is balancing the billing invoices.

"I strive to have a positive attitude. I may not always have one, but I look for the positive in things," Donna says. She advises "Never hold grudges... it hurts yourself more than it hurts others." Donna feels that compassion and open-mindedness are the keys to living a fulfilling life. "Don't make mountains out of mole hills," she advises.

Donna has a son, Michael, who recently obtained a Masters degree in Public Administration. Her cat Chessie is named after the mascot for the Chesapeake and Ohio Railway. She loves art, films, hiking in the woods, music... and she even sings in the Healdsburg Community Chorus.

Her favorite time of the year is Autumn with the cooler air and crackling leaves. A call or visit from a friend always makes her day. In fact, sometimes she feels that way about clients. "I talk to them often... sometimes I feel like I know them without having ever met them!"

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
tax@nationwidecompliance.com

Management Team:

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

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Leif Erikson Day, 10/9

(c. 970 – c. 1020) An Icelandic explorer known to be the first European to have landed in North America

Election Day, 11/6

“It’s not the voting that’s democracy; it’s the counting.” – Tom Stoppard, *Jumpers*

Gettysburg Address, 11/19/1863

“...that government of the people, by the people, for the people, shall not perish from the earth.” – Abraham Lincoln

Bill of Rights Day, 12/15

These 10 amendments to the constitution limit the powers of the federal government, protecting the rights of all citizens, residents and visitors on United States territory.

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Identity Theft

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☺ **Keep your identity from getting trashed**

Shred or tear up papers with personal information before you throw them away. Shred credit card offers and “convenience checks” that you don’t use.

☺ **Control your personal financial info**

California law requires your bank and other financial services companies to get your permission before sharing your personal financial information with outside companies. You also have the right to limit some sharing of your personal information with your companies’ affiliates.

☺ **Shield your computer from viruses / spies**

Protect your personal information on your home computer. Use strong passwords with at least eight characters, including a combination of letters, numbers, and symbols, easy for you to remember, but difficult for others to guess. Use firewall, virus and spyware protection software that you update regularly. Steer clear of spyware. Download free software only from sites you know and trust. Don’t install software without knowing what it is. Set Internet Explorer browser security to at least “medium.” Don’t click on links in pop-up windows or in spam e-mail.

☺ **Click with caution**

When shopping online, check out a Web site before entering your credit card number or other personal information. Read the privacy policy and look for opportunities to opt out of information sharing. If there is no privacy policy posted, beware! Shop elsewhere. Only enter personal information on secure Web pages with “https” in the address bar and a padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers.

☺ **Check your bills and bank statements**

Open your credit card bills and bank statements right away. Check carefully for any unauthorized charges or withdrawals and report them immediately. Call if bills don’t arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.

☺ **Stop pre-approved credit offers**

Stop most pre-approved credit card offers. They make a tempting target for identity thieves who steal your mail. Have your name removed from credit bureau marketing lists. Call toll-free 888-5OPTOUT (888-567-8688).

☺ **Ask questions**

Ask questions whenever you are asked for personal information that seems inappropriate for the transaction. Ask how the information will be used and if it will be shared. Ask how it will be protected. Explain that you’re concerned about identity theft. If you’re not satisfied with the answers, consider going somewhere else.



THE VALUE OF PRIVACY

The most frequently quoted statement by a Supreme Court justice on the subject of privacy comes in Justice Brandeis's dissent in *Olmstead v. U. S.* (1928):

“The makers of our Constitution understood the need to secure conditions favorable to the pursuit of happiness, and the protections guaranteed by this are much broader in scope, and include the right to life and an inviolate personality -- the right to be left alone -- the most comprehensive of rights and the right most valued by civilized men. The principle underlying the Fourth and Fifth Amendments is protection against invasions of the sanctities of a man's home and privacies of life. This is a recognition of the significance of man's spiritual nature, his feelings, and his intellect.”

Celebrating 20 years!

Just For Laughs

The Company Memo

MEMO From: Headquarters To: General Managers

Next Thursday at 10:30 Halley's Comet will appear over this area. This is an event which occurs only once every 75 years. Notify all directors and have them arrange for all employees to assemble on the Company lawn and inform them of the occurrence of this phenomenon. If it rains, cancel the day's observation and assemble in the auditorium to see a film about the comet.

MEMO From: General Manager To: Managers

By order of the Executive Vice President, next Thursday at 10:30, Halley's Comet will appear over the Company lawn. If it rains, cancel the day's work and report to the auditorium with all employees where we will show films: a phenomenal event which occurs every 75 years.

MEMO From: Manager To: All Department Chiefs

By order of the phenomenal Vice President, at 10:30 next Thursday, Halley's Comet will appear in the auditorium. In case of rain over the Company lawn, the Executive Vice President will give another order, something which occurs only every 75 years.

MEMO From: Department Chief To: Section Chiefs

Next Thursday at 10:30 the Executive Vice President will appear in the auditorium with Halley's Comet, something which occurs every 75 years. If it rains, the Executive Vice President will cancel the comet and order us all out to our phenomenal Company lawn.

MEMO From: Section Chief To: All

When it rains next Thursday at 10:30 over the Company lawn, the phenomenal 75 year old Executive Vice President will cancel all work and appear before all employees in the auditorium accompanied by Bill Halley and his Comets.



The Tale

Don Juan assured me that in order to accomplish the feat of making myself miserable I had to work in a most intense fashion, and that it was absurd. I had now realized I could work just the same in making myself complete and strong.

"The trick is in what one emphasizes," he said. "We either make ourselves miserable, or we make ourselves strong. The amount of work is the same."

~ Castaneda, Carlos
(From Journey To Ixtlan)



WORD WEIRD

FINAGLE: 1 : to obtain by indirect or involved means
<finagle a ride home>
2 : to obtain by trickery
<finagled his way into the concert>
intransitive verb : to use devious or dishonest methods to achieve one's ends - **fi·na·gler**

ETYMOLOGY: perhaps alteration of *fainaigue* to renege

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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