

THE NATIONWIDE STANDARD

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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."

NAME THAT HEAD CONTEST FROM LAST NEWSLETTER:

Congratulations go to Minie Quilala (Stockmans Bank - a division of PremierWest Bank) and Diana Herrera (Pasadena Service FCU)

Nationwide Real Estate Tax Service, Inc.

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THE 'L' IN SUPERVISOR

By Scott Byorum

From Western Independent Banker - June/July 2007: Focus: Leadership

Think about the supervisors you've worked for or have known. What did you think of them? What did people say about them? How did they get results? How did their employees get results? What set apart the effective supervisors from the ineffective ones?

Not all supervisors are leaders. Not all leaders are supervisors. But if you want to be an effective supervisor, you better concentrate on becoming a leader.

Off the top of your head, it may be somewhat difficult to differentiate between the two roles. Both are defined as being in charge of people and results. The difference is how those results are obtained from their employees. The difference is also the quality and value of those results.

A supervisor gives directives and exacts responsibility from the employees given those directives. A leader, on the other hand, paints a vision of the outcome and allows, with guidance as needed, the employees to utilize their own talents to create the directives that lead to the desired outcome. It is a harder road to travel, being a leader. It requires establishing trust and being a clear communicator. It requires a more "hands-off" approach, being more of a coach and guide. It requires establishing atmosphere where mistakes are embraced as opportunities and dialogue is open and honest. And, ironically enough, it requires resolve and definition.

One role is not necessarily better than the other. There is a time for a supervisor: when talent is low and the outcome holds little room for error or creativity. (*Continued on Page 3...*)

Did You Know?

Together, California and Florida have:

- o 36.4% of all the prime ARM loans in the country
- o 42.4% of the nation's prime ARM foreclosure starts
- o 28.1% of all the subprime ARM loans in the country
- o 33.7% of the nation's prime ARM foreclosure starts

Quote for the Quarter

"To better understand who your employees are and what drives them to succeed, perhaps it's easiest to understand who they are not." (Cam Marston, Author: Motivating the "What's In It For Me?" Workforce)





The 'L' in Supervisor

(...cont. from side 1)

But in most team environments the leader produces the better outcome, allowing people to explore their talents and express their personalities to become a more cohesive, dynamic unit and to produce more meaningful results.

There are numerous qualities that define effective leadership and there is a sea of training information and programs on the subject. But before you dive into that sea, make sure you are concentrating on the following:

VISION - Conceive what you want to achieve. Have a clear picture of the end result, not necessarily the details of how to get to it...your employees will help you with that.

LISTEN - Stop listening to the voices in your head and start listening to the voices in theirs. Your employees are the keys that will unlock your vision. Employees are much more interested in listening to themselves than listening to you. Provide the vision and listen to how they will achieve it. Listen with both ears AND both eyes.

RESPECT - Ralph Waldo Emerson wrote: "Men are respectable only as they respect." I would argue that it applies to everyone, not just men. In order for employees to express their talents and creativity to full potential, you must acknowledge that they have talents and creativity and that they are uniquely qualified to express them. In turn, as your vision comes alive, you will be respected. The leader recognizes that all are equal as people, we just play different roles.

RESPOND - If your employees need help, respond. If they need guidance, respond. If they have questions, respond. Respond doesn't mean solve or fix. Respond means to connect with what is going on; you are part of their struggle and their success...



...because they are part of yours. Never leave an employee hanging in a gap of silence; let them know you care by letting them know you are there.

RECOGNIZE - Recognition, like people, comes in all shapes and sizes. Raises are nice and so are bonuses, but they aren't always necessary. Employees want to know that YOU know what they are doing and how hard they are working. Tell them they are doing a good job. Give them a gift certificate. Have a volleyball game. Make them breakfast. Teach them how they can recognize each other. Find out their interests and the things they like and recognize them in ways they like to be recognized. Actively invest in and motivate the people that are making the vision come alive!

I like to phrase this set as "Being the eyes and ears of the 3Rs." Because not only do leaders have to establish their own visions and open up their own minds, they need to recognize the realization of that vision in others, and that comes through the respect, response, and the recognition that employees utilize amongst them.

Supervisors define their people. Leaders are defined by their people.

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April Fool's Day, 4/01

"This is the day upon which we are reminded of what we are on the other three-hundred and sixtyfour." ~ Mark Twain, Pudd'nhead Wilson, 1894

Mother's Day, 5/11

"A mother is a person who seeing there are only four pieces of pie for five people, promptly announces she never did care for pie." ~ Tenneva Jordan

Memorial Day, 5/26

"On thy grave the rain shall fall from the eyes of a mighty nation!" ~ Thomas William Parsons

Flag Day, 6/14

"The whole inspiration of our life as a nation flows out from the waving folds of this banner." ~ Author Unknown

Father's Day, 6/15

"He didn't tell me how to live; he lived, and let me watch him do it." ~ Clarence Budington Kelland

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Quarterly Activity

We get so busy with tasks and responsibilities, we often take each other for granted. Our co-workers' character traits help contribute to our success and ours to theirs. Sometimes it's good to sit down and recognize that.

What's In A Name:

- 1. Have everyone print their first name vertically on a sheet of paper. Have them also print the first name of the person to their right.
- 2. For each letter of their own name, have participants list positive character traits they feel they have that begin with each letter. Do the same for the person's name on their right.
- 3. Share each person's result with the group.

Note: for a longer exercise and more in-depth findings, use peoples' full names.

Lesson: We all have unique personalities, talents, and differences. It is a cohesive practice for team members to personally and publicly recognize the positive attributes in their co-workers.





Geologist / IT - Dani Foster

FEATURED EMPLOYEE

Dani Foster

Dani has been at Nationwide half as long as it has been in business – 10 years! She is a Geologist and works closely with the mapping functions of the Flood Dept. But really she handles so much more, from running the Information Technology and computer systems Nationwide uses to helping the Tax Dept. process the electronic tax roles. Every company could use a "Jill-Of-All-Trades" like Dani.

Dani thrives on the variation of her job. "I like feeling like a detective... looking for clues to solve problems." She enjoys the interaction with customers, some of whom are still at their respective institutions from when she first started. "I still remember the first flood certificate I did," she says.

While Dani tackles the complex problems of the day, her philosophy is quite simple and straight-forward. "Just do it. Sometimes it is ok to set things aside, but whatever it is eventually you just have to do it!"

Dani has a loving husband, daughter, and dog. On the weekends it's a toss-up between staying home and watching movies or going out to a museum or amusement park. She likes the Winter when it's cold, but the house is warm and she can bake. If Dani has solved a problem for you, then you can be sure you have made her day!







Just For Laughs

The Drunken Giraffe

A man walks into a bar with a giraffe and heads over to the Bartender. He orders drinks for both himself and the giraffe. Bemused, the Bartender obliges. After several rounds, the giraffe passes out drunk and falls to the floor. The man finishes his drink and turns to head out the door.

Surprised and irritated, the Bartender shouts out to him: "HEY! You're not just gonna leave that lyin' there, are you?"

The man looks over his shoulder at the Bartender like he's an idiot. "That's not a lion, it's a giraffe!"

Chivalry

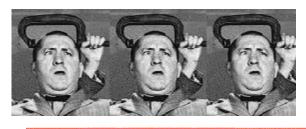
There's an old story of a young lady who was taken to dinner one evening by William Gladstone, and the following evening by Benjamin Disraeli, both eminent British statesmen in the late nineteenth century.

"When I left the dining room after sitting next to Mr. Gladstone, I thought he was the cleverest man in England," she said. "But after sitting next to Mr. Disraeli, I thought I was the cleverest woman in England."

King Henry's Army

Question: Where did King Henry keep his armies?

Answer: In his sleevies.





The Tale

Alice and the Queen of Hearts

"I can't believe that," said Alice.

"Can't you?" the Queen said, in a pitying tone. "Try again: draw a long breath and shut your eyes."

Alice laughed. "There's no use trying," she said. "One can't believe impossible things."

"I dare say you haven't had much practice," said the Queen. "When I was younger, I always did it for half an hour a day. Why, sometimes I've believed as many as six impossible things before breakfast."

~ Carroll, Lewis

(From Through the Looking Glass)

WORD WEIRD

CURMUDGEON: An ill-tempered person full of resentment and stubborn notions.

ETYMOLOGY: Origin Unknown

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

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