

# THE NATIONWIDE STANDARD

Vol. 4, Issue 2

A Free Newsletter for Our Clients

7/1/2008

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  
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(707) 528-7852  
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Certified since January 2005

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## FORECLOSURE

Foreclosure filings were up nearly 50% in May compared with a year earlier, and they were 7% higher than April's filings. Nationwide, 25% of all home sales between January and March were distressed sales.

A Credit Suisse report from this spring predicted that 6.5 million loans will fall into foreclosure over the next five years, reaching more than 8% of all U.S. homes.

RealtyTrac reported that one in every 483 U.S. households received a foreclosure filing in May. Irvine, Calif.-based RealtyTrac monitors default notices, auction sale notices, and bank repossessions. Nearly 74,000 properties were repossessed by lenders nationwide in May, while more than 58,000 received default notices, the company said.

About 50-60% of borrowers who receive foreclosure filings are likely to lose their homes. The rest will be able to sell or keep their homes through loan modifications and other home retention options.

Areas of California, Florida, Nevada, and Arizona continue to be hit hard. California and Nevada led the nation's highest state foreclosure rate with increases of 95% and 112% respectively in April over the same time from 2007.

Subprime loan foreclosure rates in some counties of California are simply scary:

- Fresno = 23.5%
- Merced = 25%
- Riverside = 22.6%
- Kern = 24.2%
- Los Angeles = 22%
- San Bernardino = 22.6%

But trouble may be brewing far before lenders notice delinquent payments. When borrowers are in trouble, they let their property tax payments go before their mortgage payments.

So pay close attention to your delinquent property tax report, as it will be a good indicator of which loans may soon be in trouble. And make sure you have delinquent tax tracking in place on all of your loans.

## Did You Know?

Of 2,318 people surveyed in March 2006 by Harris Interactive and Randstad, the following was reported as the greatest office annoyance:

- 32% = loud talker
- 30% = cell phone ring tones
- 22% = speakerphones

## Quote for the Quarter

*"There are none so blind as those who will not see, none so deaf as those who will not hear, none so ignorant as those who will not listen... and none so foolish as those who think they can change those who will not see, hear or listen." --- (Anonymous)*

## Listening

We can all be better at it, and imagine the possibilities if we were! We could improve our memory of conversations and events; we could reach consensus sooner; we could avoid the escalation of negative emotions; we could execute our jobs more efficiently and provide outstanding customer service! The key is to increase our empathy: our understanding and awareness of the thoughts, feelings, and experiences of others.

### 10 Skills for Empathetic Listening:

- **Attending / Acknowledging:**  
Verbal or non-verbal awareness of the other person
- **Restating / Paraphrasing:**  
Responding to a person's basic verbal message
- **Reflecting:**  
Reflecting feelings, experiences, or content that has been heard or perceived
- **Interpreting:**  
Offering a tentative interpretation about the other's feelings, desires, or meanings
- **Summarizing / Synthesizing:**  
Bringing together in some way feelings and experiences; providing a focus
- **Probing:**  
Questioning in a supportive way that requests more information or that attempts to clear up confusions
- **Giving Feedback:**  
Sharing perceptions of the other's ideas or feelings; disclosing relevant personal information
- **Supporting:**  
Showing warmth and caring in one's own individual way
- **Checking Perceptions:**  
Finding out if interpretations and perceptions are valid and accurate
- **Being Quiet:**  
Giving another time to think as well as talk



### 4 Characteristics of Empathetic Listeners:

1. Desire to **be other-directed**, rather than to project one's own feelings and ideas onto the other.
2. Desire to **be non-defensive**, rather than to protect the self. When the self is being protected, it is difficult to focus on another person.
3. Desire to **imagine the roles**, perspectives, or experiences of the other, rather than assuming they are the same as one's own.
4. Desire to **listen as a receiver**, not as a critic, and desire to understand the other person rather than to achieve either agreement from or change in that person.

#### SOURCE:

Pickering, Marisue, "Communication" in EXPLORATIONS, A Journal of Research of the University of Maine, Vol. 3, No. 1, Fall 1986, pp 16-19.



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

#### Important E-Mails:

##### General Info

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

##### Business Development

[scott@nationwidecompliance.com](mailto:scott@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**  
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Geologist / Flood / Information  
Technology – **Dani Foster**  
Director of Business  
Development – **Scott Byorum**

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**Canada Day, 7/1**

*"I want to thank all the Canadians who came out today to wave to me - with all five fingers!" - President George W. Bush (during his first visit to Ottawa Nov. 30, 2004)*

**American Independence Day, 7/4**

*"I prefer liberty with danger to peace with slavery." - Author Unknown*

**Labor Day, 9/1**

*"A bad day at work is better than a good day in hell." - Scott Johnson*

**Rosh Hashanah, 9/29 (sunset) to 10/1 (sunset) Jewish New Year**

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**The Tale**

**A Paradigm-Shifting Experience**

Two battleships assigned to the training squadron had been at sea on maneuvers in heavy weather for several days. I was serving on the lead battleship and was on watch on the bridge as night fell. The visibility was poor with patchy fog, so the captain remained on the bridge keeping an eye on all activities.

Shortly after dark, the lookout on the wing of the bridge reported, "Light, bearing on the starboard bow."

"Is it steady or moving astern?" the captain called out. Lookout replied, "Steady, captain," which meant we were on a dangerous collision course with that ship.

The captain then called to the signalman, "Signal that ship: 'We are on a collision course, advise you change course 20 degrees.'"

Back came a signal, "Advisable for you to change course 20 degrees."

The captain said, "Send: 'I'm a captain, change course 20 degrees.'"

"I'm a seaman second class," came the reply. "You had better change course 20 degrees."

By that time, the captain was furious. He spat out, "Send: 'I'm a battleship. Change course 20 degrees.'"

Back came the flashing light, "I'm a lighthouse."

We changed course.

*~ Frank Koch (in Proceedings, the magazine of the Naval Institute)*



Tax Researcher – Gail Deckman

**FEATURED EMPLOYEE**

**Gail Deckman**

Gail is closing in on her 5 year anniversary with Nationwide in October. She loves research and being accurate, which makes her a valuable member of our team. She likes that she works with a small, intimate group. "It's homey... there are not a lot of rules or people standing over your shoulder."

Gail is very health conscious. In fact, her favorite quote is by Hippocrates, the famous Greek physician, who said: "Let food be your medicine." In addition, Gail is very conscious of others, believing that the Golden Rule is a valuable guide in life: "Do unto others as you would have them do unto you."

On her time off, Gail enjoys doing artwork and taking care of her "pets" --- 9 good size house plants! She has two daughters, a son, and two grandchildren. She enjoys going on outings with her family to parks and shopping areas. She especially loves the serene, majestic beauty of Armstrong Redwood Grove, home to the tallest living things on our planet and within an hour drive away!

Gail's favorite time of the year is the Spring/Summer seasons when it is warm and nature presents its new growth and flowers. When asked what makes her day, she says: "Doing something that makes someone else happy."





## Just For Laughs

### Nate The Snake

A truck driver is heading west across the Arizona desert. He has been driving all night, and as the sun starts to rise, he feels the need to stop and commune with nature. He pulls to the side of the road, parks, and walks out into the sagebrush.

As he is standing there, looking around at the beauty of the early morn, he notices a lever sticking out of the ground. After a few moments, he walks over, walks all the way around, and then reaches out to grasp the lever. Just as he does, he hears a voice say, "Don't touch that lever."

The driver jumps about two feet off the ground, and as he comes down, he looks around. No one is to be seen. Thinking it was just his imagination, he again reaches for the lever. Again the voice yells, "I said don't touch that lever!"

Being more prepared, the driver senses the location of the voice and looks down under a sage brush. There he sees a small snake.

The driver, in much astonishment, said, "Was that you that just spoke?"

The snake said, "Yes. I have to keep people from touching that lever. If the lever is moved, it will be the end of the world."

The driver, still rather astonished, said, "What is your name? And will you talk on TV?" The snake said his name was Nate and that he wasn't interested in going on TV; anyway, he had to stay and watch the lever to see that it wasn't moved.

The driver said, "Look, I will get the networks to send out camera crews. That way, you can inform the entire world about the danger of the lever."

Nate thought that over and allowed as how there was a great deal of sense to the idea. The driver, true to his word, got the network camera crews out. They put on broadcasts in which Nate warned the entire world of the dangers of moving the lever.

A few weeks later, another truck driver was going through the area. He was following an oil tanker, and the tanker sprang a leak. When the driver's truck hit the slick, it went out of control, and he found himself headed straight for the lever. He remembered seeing Nate on the TV telling about the lever and so he knew that if he hit it, he would cause the world to end. He strove, with all his might to maneuver the truck. Finally, at the last moment, he was able to swerve, but he ran over Nate, the snake, and killed him flat.

The truck driver was heard to say, "Well, better Nate than lever."



### WORD WEIRD

**FLOCCINAUCINIHLIP ILIFICATION:** The act or habit of describing or regarding something as worthless.

**ETYMOLOGY:** A jocular coinage combining a number of roughly synonymous Latin stems.

Floccus = *floc*ci +  
 Naucum = *nauci* +  
 Nihilum = *nihili* +  
 Pilus = *pili* +  
 - fication

### 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".

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