

THE NATIONWIDE STANDARD

Vol. 5, Issue 1

A Free Newsletter for Our Clients

3/31/2009

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.
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Santa Rosa, CA 95401
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www.nationwidecompliance.com



Certified since January 2005

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WEATHERING THE RECESSION

Recessions aren't fun, especially if you are out of a job. But if you take the time to examine and reflect on your personal choices and actions, you may find there are things you can do to improve your finances, your performance, and your life:

- **Examine how you are using your money.** Look for ways to cut back, spend less, and save more. Food and utility costs (heat, electricity, water) are easily controllable expenses.
- **Think locally.** Economic conditions are highly localized, even though they are influenced by national trends. If you do want to eat out, choose a local restaurant. If buying a necessity or a gift, think of purchasing from a local provider. Think about who your money is going to and what economy you are supporting.
- **Give, if you can.** If you have extra time, unused goods, or some extra money, think about charitable organizations. Economic downturns are the worst for non-profit organizations. More people need their services and fewer people contribute. You may even need to use one some day.

(Continued on next page...)

SFHDF Notice:

Required Use of the Standard Flood Hazard Determination Form

FEMA Form 81-93, Standard Flood Hazard Determination Form (SFHDF), which expired on October 31, 2008 has been replaced by FEMA Form 81-93, Standard Flood Hazard Determination Form (SFHDF) with a December 31, 2011 expiration date.

To allow users of the Form time to update their systems to the new version, the effective date for mandatory use of the new Form will be June 16, 2009. SFHDFs completed on or after that date must be completed using the new Form for compliance purposes.

As of 2/24/09, Nationwide is using the current FEMA Form 81-93.

Did You Know?

- **1.3 billion** – The number of email users worldwide.
- **210 billion** – The number of emails sent per day in 2008.
- **70%** – The percentage of emails that are spam.
- **186,727,854** – The number of websites on the Internet in December 2008.

Quote for the Quarter

"The ultimate test of man's conscience may be his willingness to sacrifice something today for future generations whose words of thanks will not be heard." **(Gaylord Nelson,** US Senator, founder of Earth Day, 1916-2005)

How Long is a Flood Cert Good For?

Title 42 > Chapter 50 > Subchapter III > Section 4104b

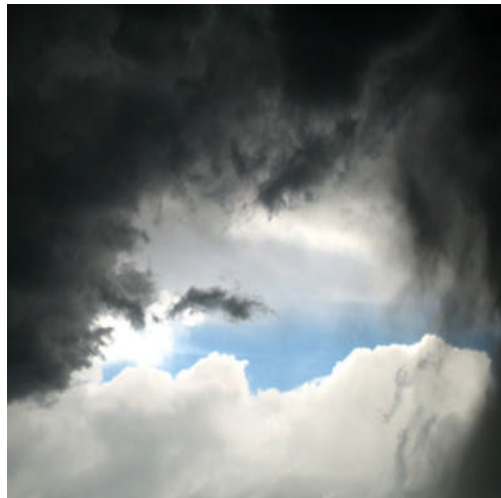
§ 4104b. Standard hazard determination forms

(e) Reliance on previous determination

Any person increasing, extending, renewing, or purchasing a loan secured by improved real estate or a mobile home may rely on a previous determination of whether the building or mobile home is located in an area having special flood hazards (and shall not be liable for any error in such previous determination), if the previous determination was made not more than 7 years before the date of the transaction and the basis for the previous determination has been set forth on a form under this section, unless—

(1) map revisions or updates pursuant to section 4101 (f) of this title after such previous determination have resulted in the building or mobile home being located in an area having special flood hazards; or

(2) the person contacts the Director to determine when the most recent map revisions or updates affecting such property occurred and such revisions and updates have occurred after such previous determination.



Weathering the Recession

(...continued from front page)

- **Think about how you are reacting to stress.** Examine how you are feeling about yourself and others. Know that we are all in this together and that each of us makes choices in how we perceive and react to people and situations.
- **Expand your awareness of what is going on.** Pay attention to things that affect your situation and the industry you work in. Stay informed, but stay away from sensationalism or negative rhetoric.
- **Change what you can; don't worry about what you can't.** Bad news makes the news. It is important to be aware of current events. It is damaging and stressful to dwell on them. Likewise, we have all been through tough times, but we are all still here.

As nerve wracking as the economic situation can be, this isn't the first recession this country has been through. It is true that what goes up must come down, but it is also true that what goes down must come up. Hang in there; good times are on their way again.

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

Important E-Mails:

General Info

info@nationwidecompliance.com

Business Development

scott@nationwidecompliance.com

Flood Questions

flood@nationwidecompliance.com

Tax Questions

tax@nationwidecompliance.com

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Easter Sunday, 4/12

Good Idea: Finding Easter eggs on Easter.

Bad Idea: Finding Easter eggs on Xmas.

Mother's Day, 5/10

"I'd like to be the ideal mother, but I'm too busy raising my kids." –

Unknown

Memorial Day, 5/25

"Death leaves a heartache no one can heal, love leaves a memory no one can steal." ~ From a headstone in Ireland

Father's Day, 6/21

"My father hated radio and he could not wait for television to be invented so that he could hate that too." – Peter De Vries

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10 COMMON MISTAKES IN ELECTRONIC MAIL

In 1992, about 2% of the U.S. population used e-mail, or about 5 million people. By 1997, that percentage had increased to 15% (30 million). Currently, over 80% use email on a regular basis. It is part of our daily lives; it is part of our business lives.

So what did people do before 1992? They picked up the phone and talked. They had face-to-face meetings. Occasionally, they typed out a business letter or hand-wrote one to a relative. Who hand-writes letters anymore? How often do we shoot a quick e-mail instead of picking up the phone?

The bigger question isn't e-mail's rise to the top as the go-to communication tool. Since email is so prevalent in our daily personal and business communications, the big question is: how much thought do you put into how your email will be perceived by the recipient? Not a problem, you say? Not such a big deal? See if you qualify for a guilty plea to any of these electronic communication blunders:

1. **Unclear or Missing Subject Line:** Make your subject line clear, concise, and pertaining to what your email is about. People find it useful to look up or organize stored emails by subject.
2. **Misuse of TO, CC, and BCC:** The e-mail address of the primary person(s) you are addressing should go in the "TO" field. Those peripherally involved that need or want the information in the e-mail should go in the "CC" field. NOTE: the e-mail addresses in these two fields will be visible to all that you send the e-mail to. Think about whether or not e-mail address privacy is an issue. If you want to send the e-mail to multiple people, but do not want them to see everyone else's email address, insert the e-mail addresses in the "BCC" field (Blind Carbon Copy).
3. **No Greeting:** When you talk with people on the phone or in person you say some form of "hello," right? Greet people in your email, as well. Thank them for their time or response, if appropriate, or just give a wish that their day is going well. Write how you would greet them in person.
4. **Thinking That Email is Private:** It isn't. It can be forwarded to anyone.
5. **Writing a Book:** People are busy. Maybe you should just call. Otherwise, get to the point quickly.
6. **Difficult to Read or Illegible:** If you are going to take the time to write an e-mail, take the time to re-read it before you send it. Read it out loud. You may surprise yourself.
7. **USING ALL CAPS or All Bold:** WHEN YOU TALK TO PEOPLE DO YOU SHOUT AT THEM? WELL, THIS IS WHAT SHOUTING LOOKS LIKE WHEN YOU TYPE IT. **Same goes for this if your whole message looks like this.** Use normal sentence structure.
8. **Unfriendly Tone:** Don't be a jerk, even if you aren't trying to be one. Negative or accusatory remarks put people on the defensive. Try to give others the benefit of the doubt and always write from your own perspective. If you are angry, wait until you are not.
9. **Poor Use of Humor:** Writing humor is not easy. It may sound funny in your head, but the person reading it is not in your head. Humor often relies on verbal tones and body language. On paper, it can come off as sarcastic (and not in a good way).
10. **No Closing:** When you talk with people on the phone or in person you say some form of "goodbye," right? Type in a "best regards" or "have a great day." It's friendly. It's polite.





Just For Laughs

The Snow Plow

Buffy had just gotten her drivers license the previous summer and now was faced with driving home in the dark in a blinding snow storm. Remembering a wonderful tip from her Dad she decided to follow the snow plow for a safer drive.

Through dangerous turns and bends things went well for half an hour when suddenly the plow truck came to a stop. The driver came up and tapped on the window and said:

"I'm done plowing K-mart. I'm going next door now to plow at Wal*Mart if you still want to follow me!"

The Hunting Trip

A couple of hunters are out in the woods when one of them falls to the ground. He doesn't seem to be breathing and his eyes are rolled back in his head.

The other guy whips out his cell phone and calls the emergency services. He gasps to the operator: "My friend is dead! What can I do?"

The operator, in a calm, soothing voice, says: "Just take it easy. I can help. First, let's make sure he's dead."

There is a silence; then a shot is heard. The guy's voice comes back on the line. He says: "Okay, now what?"



The Tale

Loompaland

Mrs. Teevee: "Loompaland? There's no such place."

Wonka: "Excuse me, dear lady . . ."

Mrs. Teevee: "Mr. Wonka, I am a teacher of geography."

Wonka: "Oh, well then you know all about it and what a terrible country it is; nothing but desolate wastes and fierce beasts. And the poor little Oompa Loompas were so small and helpless they would get gobbled up right and left. A Wangdoodle would eat ten of them for breakfast and think nothing of it. And so, I said, 'come and live with me in peace and safety, away from all the Wangdoodles and Hornswogglers and Snozzwangers and rotten Vermicious Knids.'"

Mr. Salt: "Snozzwangers? Vermicious Knids? What kind of rubbish is that?"

Wonka: "I'm sorry, but all questions must be submitted in writing."

- (Willy Wonka & the Chocolate Factory, 1971)

WORD WEIRD

Word: Vermicious
Of or pertaining to worms; wormy..

ETYMOLOGY: Unknown

FEEDBACK ABOUT THIS NEWSLETTER? WISH TO RECEIVE IT BY EMAIL?

Please e-mail Newsletter
@nationwidecompliance.com

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

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