

# THE NATIONWIDE STANDARD

Vol. 5, Issue 3

A Free Quarterly Newsletter for Lenders

9/30/2009

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.**  
425 Tesconi Circle  
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Certified since January 2005

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## PERSPECTIVE

Life can be stressful. Anyone who bought a house or lent money in the past few years definitely understands that statement. There are money worries, job worries, family worries, investment worries, political worries, global worries... worry, worry, worry. I'd be willing to bet that if you repeated that word 100 times it would lose much of its meaning, and you might even laugh about it.

Because worry comes from within. You create it. You worry about it. The same goes for happiness; it doesn't come from the outside. Here is a little perspective on the matter...

### *The 8 Lies:*

1. If only I were rich, then I would be happy.
2. If only I were famous, then I would be happy.
3. If only I could find the right person to marry, then I would be happy.
4. If only I had more friends, then I would be happy.
5. If only I were more attractive, then I would be happy.
6. If only I weren't physically handicapped in any way, then I could be happy.
7. If only someone close to me hadn't died, then I would be happy.
8. If only the world were a better place, then I would be happy.

These are false assumptions. They may be attractive things to have, but they are not going

to make you any different than you are right now. If you are not satisfied with yourself, nothing is going to change you except yourself.

Consider this instead...

### *The 10 Outlooks:*

1. I am unique. I am special. I am valuable. Because of this, I should not waste my life.
2. Instead of dwelling on what I don't have, I will focus on and appreciate what life has given me. I can love, think, dream, hope, pray, feel, and much, much more.
3. I will be optimistic and view myself with hope for the future.
4. I will set new and interesting goals.
5. I will live each day as if it were my last. I will not waste a moment.
6. I will adjust to life as needed. My happiness depends on me – not what happens to me, but how I perceive and adjust to it.
7. I will love myself for who [ever] created me to be – for who I am. I will love myself and see the world with love.
8. I will never insist on perfection from myself or others. Perfection is impossible. Effort will be my expectation.
9. I will learn to laugh at life – even at problems because in time problems fade.
10. I will see things from the other person's point of view. This will help me become more loving, patient, and kind.

(Source: *Mills and Sparks, Wokini: A Lakota Journey to Happiness and Self-Understanding*)

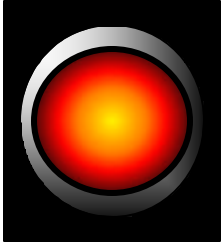
When the tide feels like it is turning against us, sometimes we need a little perspective.

## Quote for the Quarter

*"I went down the street to the 24-hour grocery. When I got there, the guy was locking the front door. I said, 'Hey, the sign says you're open 24 hours.' He said, 'Yes, but not in a row.' (Steven Wright, standup comedian)*

## Fun with Flood Maps! – Part 1

(Or, How I Made a Flood Zone Determination without Even Looking)



Hello, I'm a **PAL2009** flood zone determination computer. I have a processing speed of 1200 flood zone determinations per minute. Because of this, I can charge between \$4 and \$10 per flood cert.



Hi, I'm **Dave**, the Flood Researcher. I can generally map 5-10 flood certs per hour. I can't charge less than \$15 per flood cert or I won't be able to eat. Um, is it hot in here?

**PAL2009:** My company rates me with a 99.999998% accuracy on my flood zone determinations.

**Dave:** Really? Wow, that's pretty specific. I'd like to think I'm 100% accurate, but I am a human.

**PAL2009:** Let me put it like this, Dave. The 2009 series is the most reliable flood zone determination computer ever made. No PAL2009 has ever made a mistake or given wrong information. We are all foolproof and infallible. Would you like to play a game of mapping? I'm very good at it.

**Dave:** Uh, sure, but you will win if it is based on speed. Can't we play for accuracy?

**PAL2009:** Of course, Dave. How about we try 9850 Valley View Drive in Ukiah, California.

**Dave:** Ah, yes, in Mendocino County. Do you mean parcel number 047-220-38?

**PAL2009:** What do you mean by that, Dave?

**Dave:** Well, there are two Valley View Drives in Ukiah. One is in the City and one is in the Unincorporated Area.

**PAL2009:** When I input the address I only get the one in the City, Dave.

**Dave:** Exactly. That's the problem with search engines. They're mostly accurate, but when they are not you usually can't tell... unless you drive there. Or, unless you have... eh, a person researching it.

**PAL2009:** It must be due to human error, Dave.

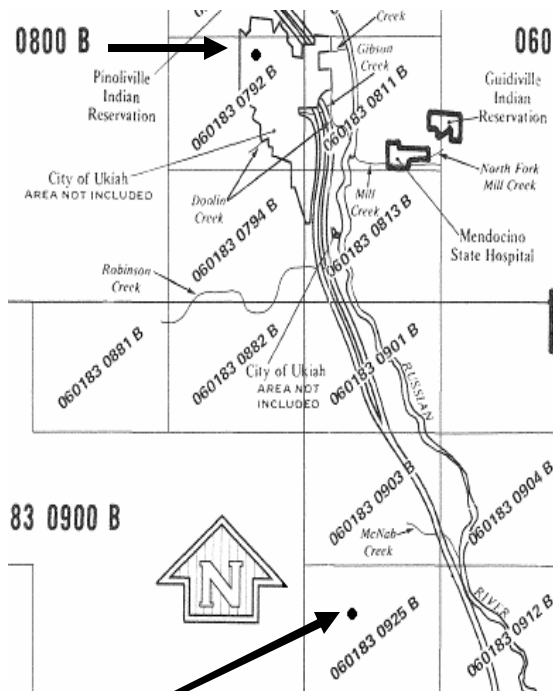
**Dave:** Well, I suppose that's true in your case, PAL, because a person did program you. But I am much more confident in my findings, because I checked the parcel with the county. Now, if this were a real flood cert for a customer, you would have charged them for inaccurate information if their address was really the Unincorporated Valley View Drive. That's not good business, PAL.

**PAL2009:** I'm scared, Dave. I think my mind is going. I can feel it, Dave. My mind is definitely going...

**Dave:** Why don't you sing me a song, PAL, while I work on researching more flood certs?

**PAL2009:** Daisy, Daisy, give me your answer do. I'm half crazy all for the love of you.

**Dave:** Ah, that's nice.



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)

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Director of Business  
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**Columbus Day, 10/12**  
 "Mistakes are the portals of discovery." ~ James Joyce

**Boss' Day, 10/16**  
 "Monday is a lame way to spend 1/7 of your life." ~ Author Unknown

**Halloween, 10/31**  
 "Where there is no imagination there is no horror." ~ Arthur Conan Doyle, Sr.

**Veterans' Day, 11/11**  
 "The more we sweat in peace the less we bleed in war." ~ Vijaya Lakshmi Pandit

**Thanksgiving Day, 11/26**  
 "On Thanksgiving Day we acknowledge our dependence." ~ William Jennings Bryan

**Christmas, Hanukkah, Kwanzaa, et al.**  
 "Remember this December that love weighs more than gold!" ~ Josephine Dodge Daskam Bacon

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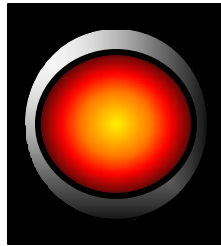


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## Fun with Flood Maps! – Part 2

(Or, How I Made a Flood Zone Determination without Even Looking)



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Hi, I'm **Dave**, the Flood Researcher. I can generally map 5-10 flood certs per hour. I can't charge less than \$15 per flood cert or I won't be able to eat. Um, is it hot in here?

**PAL2009:** Hello, Dave. I'm back again. I'm feeling much better. Really I am. I very much enjoyed our mapping game. Can we play again?

**Dave:** I guess that last one fell inside your 0.00000002% error rate?

**PAL2009:** That appears to be the case, Dave. I really have no other explanation for it.

**Dave:** How about I choose the address this time. Let's try 2190 Old River Road, Ukiah, California.

**PAL2009:** Mendocino County again, Dave? Shouldn't we try some other county?

**Dave:** Think of it as a stress test. You can't possibly be wrong in the same county again, right? I mean, otherwise the implications would be enormous!

**PAL2009:** I cannot find fault in your logic, Dave. I have already processed the answer.

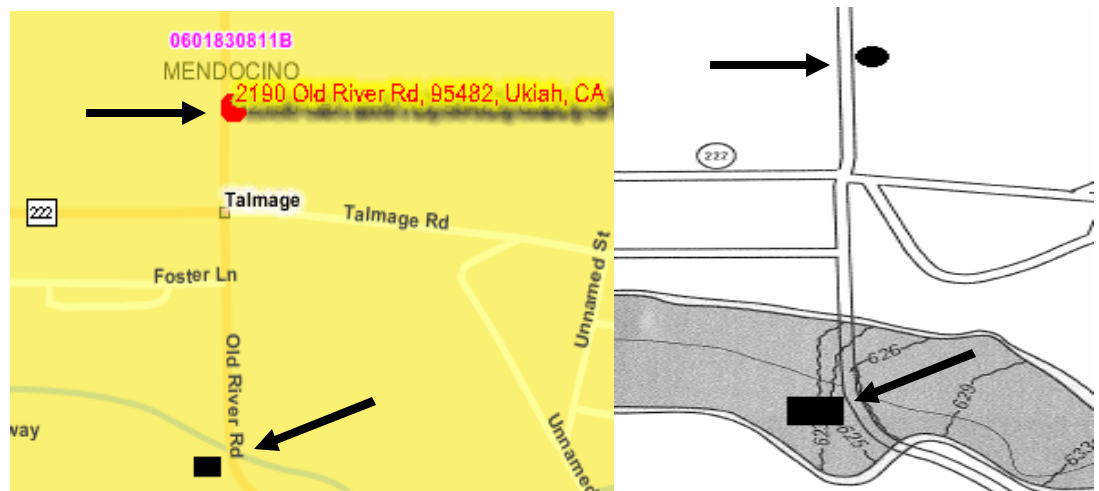
**Dave:** Wow, you *are* fast. I was going to give you a hint, in case you needed it. It's also known as Eastside Road. Hold on a second, mapping takes me a few minutes longer.

**PAL2009:** I have a very positive feeling about the outcome of my solution. I've posted my answer on the map below, right **above** State Highway 222. My sources indicate that this is Flood Zone C.

**Dave:** Wow. I'm astonished that you are **wrong again**. If you had looked up the parcel number, you would see that the property is actually well **below** State Highway 222. It is also smack in the middle of Flood Zone A2. According to your findings, the borrower would not be required to carry flood insurance and if they *voluntarily* took out a claim, they would be **woefully unprotected**.

**PAL2009:** I think I feel a song coming on, Dave.

**Dave:** Uh, I'd rather you didn't this time, PAL. I have a lot of work to do...





## Just For Laughs

### The Drunkard

A guy got busted for drunk driving. He was seated in the police car giving info to the police officer, then before the police finished processing him, there was an accident on other side of the highway that occupied all police attention, so the drunk decided to drive on home and sleep it off.

Very early the next day, some high ranking police arrive at the guy's home. They verify his identity, the facts regarding last night, then ask how he got home.

"I drove my car home," the guy replies.

"Where is that car now sir?" one of the police ask.

"In my garage," the guy says.

"Could we see it sir?" the policeman asks.

The guy opens his garage door and inside there is the police car.

### Funny Quotes

"I am a marvelous housekeeper. Every time I leave a man, I keep his house." – (Zsa Zsa Gabor)

"If you look like your passport photo, you're too ill to travel." – (Willkommen)

"Insanity doesn't run in my family. It gallops." – (Cary Grant)

"Every day I get up and look through the Forbes list of the richest people in America. If I'm not there, I go to work." – (Robert Orben)

"Misers aren't fun to live with, but they make wonderful ancestors." – (David Brenner)



## The Tale

### Zeno's Paradoxes - Part 2

**Zeno of Elea** (circa 490 BC? - circa 430 BC?) was a pre-Socratic Greek philosopher of southern Italy and a member of the Eleatic School founded by Parmenides. Called by Aristotle the inventor of the dialectic, he is best known for his paradoxes.

Zeno's paradoxes have puzzled, challenged, influenced, inspired, and amused philosophers, mathematicians, physicists and school children, for over two millennia. The most famous are the so-called "arguments against motion" described by Aristotle in his *Physics*. The second of three is given here, in the order, and with the name, as given by Aristotle, followed by a plausible modern interpretation:

**"You cannot even start."**

**The Achilles:** "In a race, the quickest runner can never overtake the slowest, since the pursuer must first reach the point whence the pursued started, so that the slower must always hold a lead."

(Aristotle *Physics* VI :9, 239b15)

That is, suppose Achilles is in a race with a tortoise. Achilles runs 10 times faster than the tortoise, but starts at point A, 100 yards behind the tortoise at point T1. To overtake the tortoise, Achilles must first reach the point T1. However when Achilles arrives at T1, the tortoise is now 10 yards in front at point T2. Again Achilles runs to T2. But, as before, once he has covered the 10 yards the tortoise is now a yard ahead of him, at point T3, and so on. Therefore Achilles can never overtake the tortoise.

## WORD WEIRD

**Jocular:** given to jesting : habitually jolly

**ETYMOLOGY:** 1626, Latin *jocularis*, from *joculus*, diminutive of *jocus*

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