

# THE NATIONWIDE STANDARD

Vol. 6, Issue 2

A Free Quarterly Newsletter for Lenders

7/1/2010

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."*



**Portfolio Clean-Up Tip:**  
*Be sure to send us your deletions!*

**Nationwide Real Estate Tax Service, Inc.**

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## SEVEN THINGS YOUR BOSS DOESN'T WANT TO HEAR (*and neither do your co-workers*)

The economy isn't great, as you know. A lot of people are out of work... as you know. It is an easy time to be stressed out and frustrated, especially if work is slowing down. This makes it especially important not to let these negative feelings spill over into the workplace.

A good work ethic starts with your attitude. You will find yourself easily on the outs with your boss and your co-workers if you start muttering any of these attitude spoilers:

1. **It's not my job.** If you're too good for a task at your company, then you are probably too good for the job, in which case you may find that you are out of one.
2. **It's not my problem.** A problem in the workplace is everybody's problem. Roll up your sleeves and pitch in to help any way you can.
3. **It's not my fault.** This is a sure fire way to get people to think that it is, even if it isn't. Blame doesn't do anything to fix the problem, so zip it.

4. **I can't do everything at once.** Complaining that you are overworked probably won't put you in the good graces of anyone. Most everyone is feeling overworked.
5. **I am way overqualified for this job.** Maybe you are, but it's the job you have. This is a sure fire way to get people thinking you're a jerk.
6. **This job is easy! Anyone could do it!** Maybe they can, which puts you in the unfortunate position of being replaceable. Be glad the job is easy and do it the best you can.
7. **It cannot be done.** You had better have done your research to back up that statement or you might find your boss looking for the person who says it can be done.

The best advice is to think before you speak. Think about how what you say will be received by others. Think about how you would react if someone told you one of these quips. Sometimes silence is the best policy.

## Did You Know?

According to the NIOSH report:

- 40% of workers reported their job was very or extremely stressful
- 25% view their jobs as the number one stressor in their lives
- 75% believe that workers have more on-the-job stress than a generation ago
- 29% felt quite a bit or extremely stressed at work
- 26% said they were often or very often burned out or stressed by their work

## Quote for the Quarter

*"The beginning of the end was when they took the simplest service of all and put a machine in."*  
(Lewis Black – Comedian)

## Myths & Facts of the National Flood Insurance Program (NFIP)

**MYTH:** The NFIP encourages coastal development.

**FACT:** One of the NFIP's primary objectives is to guide development away from high-flood risk areas.

**MYTH:** Federal disaster assistance will pay for flood damage.

**FACT:** Before a community is eligible for disaster assistance, it must be declared a federal disaster area. Federal disaster assistance declarations are issued in less than 50 percent of flooding events.

**MYTH:** The NFIP does not cover flooding resulting from hurricanes or the overflow of rivers or tidal waters.

**FACT:** The NFIP defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated.

**MYTH:** You can't buy flood insurance if you are located in a high-flood risk area.

**FACT:** You can buy National Flood Insurance no matter where you live if your community participates in the NFIP, except in Coastal Barrier Resources System (CBRS) or other protected areas.

**MYTH:** You can't buy flood insurance immediately before or during a flood.

**FACT:** You can purchase National Flood Insurance at any time. There is usually a 30-day waiting period after premium payment before the policy is effective.

**MYTH:** Homeowners insurance policies cover flooding.

**FACT:** Unfortunately, many home and business owners do not find out until it is too late that their homeowners and business multi-peril policies do not cover flooding.

**MYTH:** Flood insurance is only available for homeowners.

**FACT:** Most people who live in NFIP participating communities, including renters and condo unit owners, are eligible to purchase federally backed flood insurance.



**MYTH:** You can't buy flood insurance if your property has been flooded.

**FACT:** You are still eligible to purchase flood insurance after your home, apartment, or business has been flooded, provided that your community is participating in the NFIP.

**MYTH:** Only residents of high-flood risk areas need to insure their property.

**FACT:** All areas are susceptible to flooding, although to varying degrees. If you live in a low to moderate flood risk area, it is advisable to have flood insurance. Nearly 25 percent of the NFIP's claims come from outside high-flood risk areas.

**MYTH:** National Flood Insurance can only be purchased through the NFIP directly.

**FACT:** NFIP flood insurance is sold through private insurance companies and agents, and is backed by the federal government.

**MYTH:** The NFIP does not offer any type of basement coverage.

**FACT:** Yes it does. While flood insurance does not cover basement improvements (such as finished walls, floors, or ceilings), or personal belongings kept in a basement (such as furniture and other contents), it does cover structural elements and essential equipment.

**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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**Independence Day, 7/4**

*"Freedom's just another word for nothing left to lose." – Janis Joplin*

**First Manned Moon Landing, 7/20/1969**

*"That's one small step for man; one giant leap for mankind." – Neil Armstrong*

**World War 1 Began, 7/28/1914**

*"A prisoner of war is a man who tries to kill you and fails, and then asks you not to kill him." – Winston Churchill*

**Woman Suffrage, 8/26/1920**

*"Suffrage is the pivotal right." – Susan B. Anthony*

**World War II Began, 9/1/1939**

*"I know not with what weapons World War III will be fought, but World War IV will be fought with sticks and stones." – Albert Einstein*

**Labor Day, 9/6**

*"If all the cars in the United States were placed end to end, it would probably be Labor Day Weekend." – Doug Larson*

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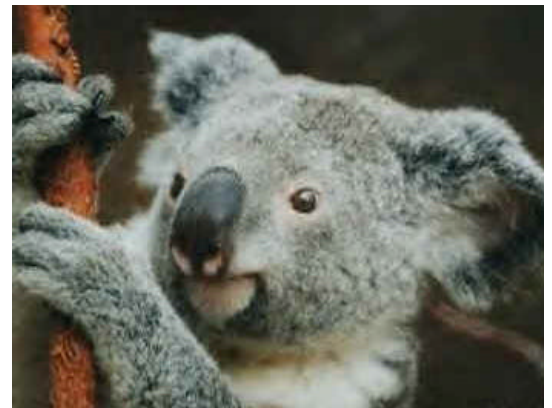
## Fun With Misnomers

A misnomer is name wrongly or unsuitably applied to a person or an object. These incorrect terms sometimes came upon their names because of the form, action, or origin of the subject becoming named, long before their true natures were known. Even when new information reveals the name of something to be incorrect, the popularity of the name often forces it to stick.

How many of us ask for "a Kleenex" when needing a tissue? Kleenex is just a brand of tissue – it isn't *all* tissues. Or, how about Jell-o? There are other brands of gelatin, you know.

I think you get the point. So let's look at some common misnomers you may not realize:

- Pencil lead is not lead, it's graphite and clay. Graphite was originally believed to be lead ore.
- Blackboards can be black, green, red or blue. And the sticks of chalk are no longer made of chalk, but of gypsum.
- Tin foil is almost always aluminum. And tin cans are really made of steel with a thin coating of tin. However, tin was the original material in both cases.
- You don't really dial a number on your cell phone, do you? That term comes from when phones were rotary, which are now almost extinct. Almost all phones now are some sort of push button or touch screen.
- Disk to memory transfer in computer programs is often referred to as loading. "Load" comes from the mid-20th century, when programs were created on punched cards and then loaded into a hopper for automated processing.
- Play golf? Then you probably know that the clubs referred to as "woods" are usually made of metal. However, they really were one time made of wood.
- Guinea pigs are not pigs and do not come from Guinea. They are actually rodents and they originate from the Andes.
- An egg cream is really chocolate flavored syrup with seltzer and milk. It typically contains neither eggs nor cream.
- Jellyfish are not fish.
- The English Horn is, in fact, neither English in origin nor a horn. It is a woodwind, part of the oboe family, and was developed in Silesia, which is now mostly Poland.
- Similarly, though a French Horn is really a horn, it was developed in Germany, not France.
- Head cheese is actually a meat product.
- "Horny toads" or "horned frogs" are actually lizards.
- A velvet ant is actually a type of wasp.
- Koala Bears are actually marsupials.
- A peanut is not a true nut in the botanical sense, but a legume. Similarly, a coconut is not a true botanical nut.
- Tear gas is not a gas, but a (solid) crystalline substance.
- The Norway Rat did not originate in Norway, but from North China.
- Chinese checkers did not originate in China. The game was invented in Germany and named in the USA.
- A radiator usually transfers more energy by convection than by radiation.
- The "funny bone" is not a bone — the phrase refers to the ulnar nerve. And when it is bumped, the sensation is more like pain, which isn't all that funny.
- A parkway is a type of street where parking is generally prohibited, whereas a driveway is intended for parking.





## Just For Laughs

### GI Insurance

Airman Jones was assigned to the induction center, where he advised new recruits about their government benefits, especially their GI insurance.

It wasn't long before Captain Smith noticed that Airman Jones was having a staggeringly high success-rate, selling insurance to nearly 100% of the recruits he advised.

Rather than ask about this, the Captain stood in the back of the room and listened to Jones' sales pitch.

Jones explained the basics of GI Insurance to the new recruits, and then said, "If you have GI Insurance and go into battle and are killed, the government has to pay \$200,000 to your beneficiaries. If you don't have GI insurance, and you go into battle and get killed, the government only has to pay a maximum of \$6000."

"Now," he concluded, "which group do you think they are going to send into battle first?"

### The Compliment

A woman is standing nude looking in the bedroom mirror.

She is not happy with what she sees and says to her husband, "I feel horrible; I look old, fat and ugly. I really need you to pay me a compliment."

The husband replies, "Your eyesight's almost perfect."



## The Tale

### The Butterfly

"I remembered one morning when I discovered a cocoon in the bark of a tree, just as the butterfly was making a hole in its case and preparing to come out. I waited a while, but it was too long appearing and I was impatient. I bent over it and breathed on it to warm it. I warmed it as quickly as I could and the miracle began to happen before my eyes, faster than life. The case opened, the butterfly started slowly crawling out, and I shall never forget my horror when I saw how its wings were folded back and crumpled; the wretched butterfly tried with its whole trembling body to unfold them. Bending over it, I tried to help it with my breath... in vain. I needed to be hatched out patiently and the unfolding of the wings needed to be a gradual process in the sun. Now it was too late. My breath had forced the butterfly to appear, all crumpled, before its time. It struggled desperately and, a few seconds later, died in the palm of my hand. That little body is, I do believe, the greatest weight I have on my conscience. For I realize today that it is a mortal sin to violate the great laws of nature. We should not hurry, we should not be impatient, but we should confidently obey the eternal rhythm."

~ Nikos Kazantzakis  
(from *Zorba the Greek*)

## WORD WEIRD

**Abliguration:** Prodigal expense for food.

**ETYMOLOGY:** Latin expression *abligurito*, from *abligurire* to spend in luxurious indulgence; *abligurire* to be lickerish, dainty, from *lingere* to lick.

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