

THE NATIONWIDE STANDARD

Vol. 6, Issue 4

A Free Quarterly Newsletter for Lenders

12/29/2010

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."



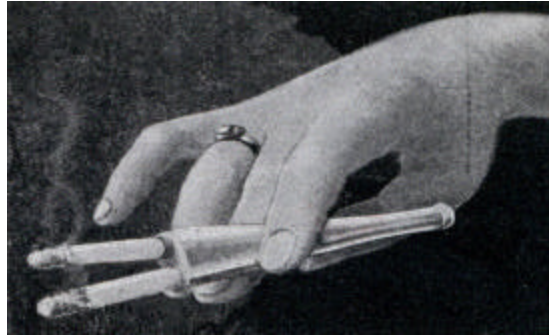
Happy
New
Year!

Nationwide Real Estate
Tax Service, Inc.
425 Tesconi Circle
Santa Rosa, CA 95401
(707) 528-7852
(800) 528-7803
(707) 528-1420 FAX
www.nationwidecompliance.com



Certified since January 2005

NFDA Certification Seal is a registered trademark of the National Flood Determination Association



10 Solid New Year Resolutions to a Solid New You

Resolutions, especially those made for the New Year, often fail because we try to do it all at once. It is much easier to tackle changes in smaller chunks. So make a plan that you can accomplish without a tremendous amount of effort. Your resolution will be easier to attain and you will be encouraged by the results to increase your efforts further into the year.

1. **Eat Less Junk:** If you drink 2 sugar sodas a day, cut one out. If you eat desert every night, skip it except on weekends. Just cut back, not out.
2. **Smoke Less:** You already pay a lot for it with each pack and you will pay even more down the road with your health, so start cutting down. Eliminate 2-3 cigarettes per day out of your life. It will eventually make quitting altogether that much easier. If you only smoke 2-3 a day, consider quitting altogether.
3. **Stress Out Less:** Prolonged stress leads to all kinds of health related issues. Practice a calming routine each day, like exercise, meditation, painting, gardening, etc.
4. **Drink Less:** Drinking alcohol can be fun and relaxing, but it also adds excess calories and can lead to health issues if you over-imbibe on a regular basis. If you have 3 or more drinks per day, cut back to 1 or 2. If you normally have 1 or 2 per day, cut back drinking during the week and just have a few on the weekend.

5. **Watch Less TV:** Cut out an hour from your day. Read a book, take a walk, play a game, etc.
6. **Drive Less:** If you have a small errand near your home, ride your bike. Also, consider taking public transit once in awhile. It can be more cost effective and will reduce wear on your vehicle.
7. **Have More Intimacy:** We can get into routines and habits that reduce our quality time with our loved ones. To change this, establish a "Date Night" with your spouse and/or a "Family Night" where you engage in activities with your family.
8. **Get Smarter:** Read at least 2 informational books this New Year, more if you already do. Make sure they are knowledge based, not just entertaining.
9. **Go To The Doctor:** An ounce of prevention really is worth a pound of cure. Go have an annual physical.
10. **Get More Sleep:** Lack of sleep leads to all kinds of health issues. Make it a point to go to bed ½ hour to an hour earlier each night.

Did You Know?

- Floods and flash floods happen in all 50 states.
- Everyone lives in a flood zone.
- Most homeowners insurance does not cover flood damage.
- Just an inch of water can cause costly damage to your property.

Quotes for the Quarter

"Drill for oil? You mean drill into the ground to try and find oil? You're crazy." (**Drillers** whom **Edwin L. Drake** tried to enlist in his project to drill for oil in 1859, America)

"Airplanes are interesting toys but of no military value." (**Marechal Ferdinand Foch**, 1851-1929, Professor of Strategy, Ecole Superieure de Guerre, France)

A Brief History of Property Taxes – Part 1

Property taxes are one of the oldest forms of taxation, going back to the very dawn of civilization. Property taxes were used in Egypt, Babylon, Persia, and China and throughout the ancient world. The earliest property tax records date back to 4,000 BC.

The primary focus of early property taxation was land and its production value. Coinage as standard currency isn't thought to have occurred later than 1,000 BC. So rather than the hard earned green backs of today being forked over to the local taxing authority, trade of services and goods completed the obligation.

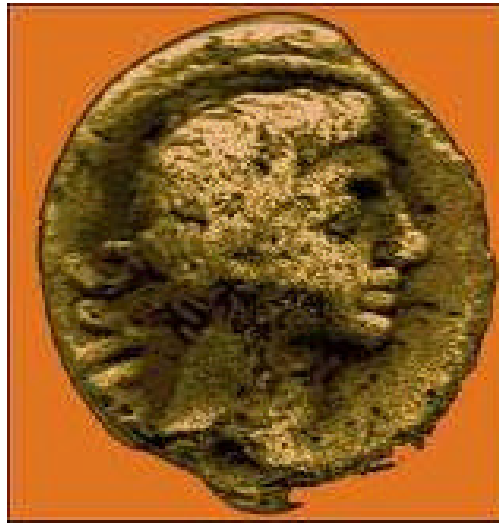
In ancient Mesopotamia, everything was taxed: livestock, fishing, even funerals. Working the land one owned not only provided a means of support, but it also helped pay for the varied and plentiful levied taxes. Ancient Sumerian tablets (circa 2,500 BC) record the payment of one's "burden," where a free man and head of the household owed several months of labor to the government. Other taxes took the form of annual livestock forfeitures.

Taxes in Ancient Egypt were a well-documented fact of life, levied against the value of grain, cattle, oil, beer and land. The very few Egyptians of the time that were literate were often employed as scribes and tax collectors. Tax assessors were highly valued people because of their skills with hieroglyphics and their ability to collect revenue. So valued, they often were the only staff member left alive and not buried with the king when he died.

In Egypt, the famous Rosetta Stone, the key to the modern understanding of Egyptian hieroglyphs, was actually, in part, a tax document granting exemption to priests.

In Ancient Greece, where money was thought to be first coined as standard currency, tax assessors were also highly valued. There is a monument near the Acropolis dedicated to Aristides the Just, who completely reformed the property tax assessment system of Athens while serving as treasurer.

To prevent unrest and revolt from populations conquered during his conquest of the known world, Alexander the Great (BC 356-323) ordered that half of the property taxes being levied to be directly used for public improvements (roads, waterways, ports, etc) while the other half went into the treasury. Prior to this, all taxes raised went directly into the king's coffers.



Each emperor of Rome faced the soaring costs of administration, and the challenge to meet those costs. Tax schemes and policies came and went and what used to be a noble profession during Greek times, tax assessors in Rome were reviled by all except the emperor himself.

Under Augustus Caesar's rule (BC 27-AD 14), tax assessors were no longer contracted out, but instead made public servants of the government. He was also the first to impose tax rates on land not of what a plot *did* produce, but what it *could* produce. Thus, a farmer who did not produce as much as his neighbor in a given year still paid the same tax rate.

By 167 B.C. the Roman government no longer needed to levy a tax against land owned by its citizens in Italy. The reason being is that each province the Romans captured was taxed exorbitantly. In these provinces it was common for taxes to go above and beyond the official rate, with provincial governors and tax collectors pocketing the difference.

The emperor Diocletian (AD 284-305) re-instated the property tax against land owned by citizens of Italy. That, combined with price freezes and special tolls, squeezed the citizens so much that some land owners offered themselves up as slaves to avoid tax obligations.

Diocletian also was the first to place tax burdens on the senatorial class, an act that his successor, Constantine, made hereditary, so that successive generations inherited the previous generations' tax burdens.

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

Management Team:

Linda Walling

CEO/President

Marci Dyche

VP / Tax Department

Dani Foster

Geologist / Mapping /
Information Technology

Scott Byorum

Director of Business
Development

Nationwide Real Estate Tax Service, Inc.

425 Tesconi Circle
Santa Rosa, CA 95401
(707) 528-7852
(800) 528-7803
(707) 528-1420 FAX

www.nationwidecompliance.com



Certified since January 2005

NFDA Certification Seal is a registered trademark of the National Flood Determination Association

MLK, Jr. Day, 1/17

"A genuine leader is not a searcher for consensus but a molder of consensus."
~ Martin Luther King, Jr.

Groundhog Day, 2/2

"I'll give you a winter prediction: It's gonna be cold, it's gonna be grey, and it's gonna last you for the rest of your life."
~ Phil Connors (Bill Murray)

Valentine's Day, 2/14

"Gravitation is not responsible for people falling in love." ~ Albert Einstein

Presidents Day, 2/21

"George Washington is the only president who didn't blame the previous administration for his troubles." ~ Author Unknown

St. Patrick's Day, 3/17

"Never iron a four-leaf clover, because you don't want to press your luck."
~ Author Unknown

**DAYLIGHT SAVINGS
TIME BEGINS 3/13/11**

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

425 Tesconi Circle
Santa Rosa, CA 95401
(707) 528-7852
(800) 528-7803
(707) 528-1420 FAX
www.nationwidecompliance.com



Certified since January 2005

Fun With Misconceptions

In issue #2 of this volume of The Nationwide Standard, we presented a list of common "misnomers," which is a name wrongly or unsuitably applied to a person or an object (i.e. Kleenex for tissue).

This time around we will explore common misconceptions, documented ideas and beliefs which are wrong or misleading; however, these ideas have been commonly repeated as though they are true.

How many of these common misconceptions did you think were really true?

- Christopher Columbus was not hampered by the belief that the world was flat. A spherical world had been accepted hundreds of years earlier. Navigators of the time disagreed with his route to India, which they claimed would exhaust his supplies en route.
- George Washington did not have wooden teeth. The dentures were made of gold, hippopotamus ivory, lead, and human and animal teeth.
- The Declaration of Independence was not signed on July 4, 1776. It was merely approved that day. The official signing occurred on August 2, 1776.
- There is no evidence that Vikings wore horns on their helmets. In fact, horns would be a detriment in battle because an enemy could easily grab a hold of them.
- Napoleon Bonaparte was not especially short. At his death he measured 5' 6.5" which was about average height for males in Europe in the 1800s.
- Sushi does not mean *raw fish*, and not all sushi includes raw fish. The usual Japanese term for raw fish is sashimi. The term *sushi* actually comes from the rice used, "sumeshi."
- Danish pastries do not come from Denmark, they actually originated in Austria.
- People do not use only ten percent of their brains. While it is true that a small minority of neurons in the brain are actively firing at any one time, the inactive neurons are important too.
- The head loses as much heat as any other part of the body.
- It is commonly claimed that the Great Wall of China is the only man-made object visible from the Moon. This is false. None of the Apollo astronauts reported seeing *any* man-made object from the Moon.
- Seasons are not caused by the Earth being closer to the Sun in the summer than in the winter. Seasons are the result of the Earth being tilted on its axis by 23.5 degrees. As the Earth orbits the Sun, different parts of the world receive different amounts of direct sunlight.
- Hair and fingernails do not continue to grow after a person dies. Rather, the skin dries and shrinks away from the bases of hairs and nails, giving the appearance of growth.
- Prolonged exposure to cold weather such as rain or winter conditions does not increase the likelihood of catching a cold.
- Humans cannot catch warts from toads or other animals; the bumps on a toad are not warts. The human wart virus is specific to humans.
- The notion that goldfish have a memory of only three seconds is false. They have been trained to navigate mazes and can recognize their owners after an exposure of a few months.
- Bats are not blind. While most bat species do use echolocation to augment their vision, all bats have eyes and are capable of sight.
- Ostriches do not bury their heads in the sand. This tale originates from the fact that the male ostrich will dig a large hole in the sand for the eggs.





Just For Laughs

The Engineers

There are four engineers traveling in a car. One is a mechanical engineer, one a chemical engineer, one an electrical engineer, and the other one an engineer from Microsoft.

The car breaks down.

“Sounds to me as if the pistons have seized,” says the mechanical engineer. “We’ll have to strip down the engine before we can get the car working again.”

“Well,” says the chemical engineer, “it sounded to me as if the fuel might be contaminated. I think we should clear out the fuel system.”

“I thought it might be a grounding problem,” says the electrical engineer, “or maybe a faulty plug lead.”

They all turn to the Microsoft engineer who has said nothing. They ask him, “What do you think?”

“Well, I think we should close all the windows, get out, get back in, and open the windows again.”

The Rope

A piece of rope walks into a bar and asks for a drink. The bartender says, “We don’t serve rope here, you’ll have to leave.”

The rope leaves, but is determined to try again. The next day, the rope had an idea to disguise himself... he tied himself up and ruffled his edges, then returned to the bar and asked for a drink.

The bartender looked at him and said “Hey, aren’t you the rope that was here yesterday?”

The rope replied, “Nope! Sorry, I’m a frayed knot.”



The Tale

The Artist

“I decided to start anew – to strip away what I had been taught, to accept as true my own thinking. This was one of the best times of my life. There was no one around to look at what I was doing, no one interested, no one to say anything about it one way or another. I was alone and singularly free, working into my own, unknown – no one to satisfy but myself. I began with charcoal and paper and decided not to use any color until it was impossible to do what I wanted to do in black and white. I believe it was June before I needed blue.”

~ O’Keeffe, Georgia
(1887-1986, American Artist)

WORD WEIRD

NIHILARIAN: A person who deals with things lacking importance; one who does useless work

ETYMOLOGY: from Latin word *nihil* (nothing)

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

Please e-mail Newsletter
@nationwidecompliance.com

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

Click on “LINKS”.

LINKS

Nationwide Real Estate Tax Service, Inc.

425 Tesconi Circle
Santa Rosa, CA 95401
(707) 528-7852
(800) 528-7803
(707) 528-1420 FAX
www.nationwidecompliance.com



Certified since January 2005

NFDA Certification Seal is a registered trademark of the National Flood Determination Association