

THE NATIONWIDE STANDARD

Vol. 8, Issue 2

A Free Quarterly Newsletter for Lenders

7/2/2012

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."



TAX-TIE TIP:

Eliminate periods, commas, apostrophes, and quotes when entering your order. We remove them anyway. You Save Time; We Save Time!

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



The Pulse of America

With all the partisan wrangling on Capitol Hill designed to make you believe that everything is black or white, good or bad, this or that, up or down... you may take comfort in knowing that as diverse Americans, there is quite a bit we can come together on, or at least meet halfway, or at least greatly disagree about.

Ponder these statistics on the American attitude by *Rasmussen Reports*:

- 92% favor strict limits on government to protect the individual
- 81% say congress listens more to party leaders than to voters
- 78% say Wall Street benefited more from bailouts, not taxpayers
- 77% say most politicians don't keep campaign promises
- 74% have allergies or know someone who does
- 73% now say men, women earn equal pay
- 71% say government hasn't been tough enough on Wall Street
- 71% say government should let big troubled banks fail
- 65% trust a jury more than a judge to determine guilt or innocence
- 64% say federal government has too much power and money

- 63% say American society is fair and decent
- 62% would rather be called good citizen than patriot
- 58% favor selling pot in pharmacies
- 56% favor legalizing and regulating marijuana
- 56% plan on using all their vacation time this year
- 55% say wealthy Americans pay less than fair share in taxes
- 55% think hate is growing in America
- 53% think neither party in congress represents the people
- 52% say US safer today than before 9/11
- 51% think US. should withdraw all troops from Europe
- 51% view Facebook unfavorably

(Continued on page 2...)

Did You Know?

- *Friends United*, a U.K. website, found that 70% of respondents over the age of 40 said they did not find true happiness until they were 33 years old.
- While only 65% of full-time employees plan on taking vacations, 81% of managers plan to do the same, according to a recent survey from *CareerBuilder*.

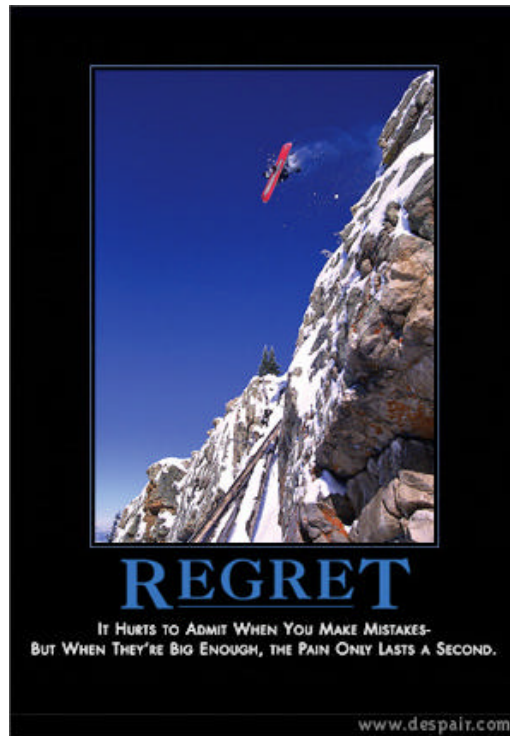
Quote for the Quarter

"Who the h*** wants to hear actors talk?"
(H.M. Warner, Warner Brothers, 1927)

Pulse of America, cont...

(...continued from Page 1)

- 49% say their home is worth more now than when they bought it
- 48% know someone who has given up looking for work
- 48% still question stability of US banks
- 47% expect home's value to go up over next five years
- 46% worry government will do too much trying to help economy
- 45% have close friend or relative who died serving country
- 44% support building more US nuclear power plants
- 42% say they are overweight
- 40% owe less money than they did a year ago
- 39% say the economy is getting better
- 36% support more government regulation of financial industry
- 36% say US spends too much on military and national security
- 35% give Supreme Court positive marks
- 35% say America's best days are in the future
- 33% say spring is their favorite season
- 31% favor getting rid of the penny
- 31% see Facebook as bad for society
- 28% say US heading in right direction
- 27% say those who work harder make more money
- 23% rate US public schools as good or excellent
- 22% say government should ban tobacco smoking
- 21% expect home's value to go up over next year
- 11% favor legalizing and regulating cocaine
- **6% rate congress' job performance as good or excellent**



The Art of the Apology

Taking a glance at the modern political and business environment, one might gain the impression that being unapologetic, even in the face of glaring mistakes and misdeeds, is a virtue and sign of resolved leadership. But when one really considers what an apology should be, a courageous acceptance of responsibility, the opposite is actually true.

True leadership, on both the professional and the personal level, requires accountability and being in control of oneself (which is not to be confused with being error-proof). Nothing quite demonstrates personal accountability than the individual that sincerely apologizes for an error or a mistake that he/she has made. And there are enough excuses and non-apologies floating around that you might be surprised when you finally hear a genuine apology.

Let's examine what a good apology is, and what it isn't:

I'm Sorry: or, "I apologize." If one of these two phrases is not stated in the apology, preferably in the beginning, then it is definitely *not* an apology.

(Continued on page 3...)

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

Independence Day, 7/4

"Those who deny freedom to others deserve it not for themselves." ~ Abraham Lincoln

Woman Suffrage, 8/26

"If you have any doubts that we live in a society controlled by men, try reading down the index of contributors to a volume of quotations, looking for women's names." ~ Elaine Gill

Labor Day, 9/3

"Without labor nothing prospers." ~ Sophocles

Independencia de Mexico, 9/16

"Viva Mexico!"

Rosh Hashana, 9/17

"May you be inscribed and sealed for a good year." ~ Rabbi David Lapin

Yom Kippur, 9/26

"For one good deed leads to another and one transgression to another." ~ Simon ben Azzai

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

More Flood Facts

Source: NFIP

- Flash floods can bring walls of water 10-20'
- A car can easily be carried away by just 2' of floodwater
- Hurricanes, winter storms and snowmelt are common causes of flooding
- New land development can increase flood risk, as construction can change runoff paths
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a Federally backed mortgage, your mortgage lender requires you to have flood insurance
- **It can and does flood in the mountains!** There are valleys and basins in mountainous regions that do collect water and flood
- Federal disaster assistance is usually a loan that must be paid back with interest
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program
- It takes 30 days after purchase for a policy to take effect
- A home has a 26% chance of being damaged by a flood during the course of a 30-year mortgage in a high-risk area, compared to a 9% chance of fire
- Last year, 1/3 of all claims paid by the NFIP were for policies in low-risk communities
- The average annual U.S. flood losses in the past 10 years (1994-2004) were more than \$2.4 billion
- Since 1978, the NFIP has paid \$31.4 billion for flood insurance claims and related costs (as of 3/31/06).
- Over 5 million people currently hold flood insurance policies in more than 20,200 communities across the U.S

Art of the Apology, cont...

(...continued from Page 2)

Sincerity: This may come as a shock to those trying to live life without any regrets, but any honest apology has a dose of humility and regret. Any type of apology that does not contain regret, the desire to have not made the mistake, is also *not* a true apology. An insincere apology is equivalent to a lie.

No Qualifiers, Dodgers, or Deferment: A true apology is the acceptance of responsibility. "I'm sorry, but..." or "I'm sorry if..." negate the acceptance of responsibility and place it squarely as the fault of whatever came after "but" and "if." I feel the need to provide examples, because these are the apologies most of us hear...

Example #1: "I'm sorry, but I'm only human." Blaming the apology on the unavoidable condition that you are human greatly reduces your responsibility to your actions... and b lames everyone!

Example #2: "I'm sorry, but you know how I feel." So, the other person should be apologizing to you for your actions?

Example #3: "I'm sorry if I did anything to offend you." The ultimate non-apology; it covers anything you have done, are doing, and will do... and it blames the other person at the same time.

Example #4: "I'm sorry... you feel that way." Really? REALLY?

The root definition of 'apology' is a defense or a justification, which is probably why most apologies sound like excuses and tend to shift blame. When a person is called an 'apologist' for something, they are not sorry for it... they are in defense of it. Think of the apology as an expression of regret to honor and respect another person's feelings.

Do Something About It: Nobody wants to hear a sad sack walking around apologizing for everything they do, but when you know you've done something wrong or are legitimately called out, own it. Apologize. Be sincere.

But even more, be specific about what you've done wrong and describe the steps you will take to rectify the problem. Then do it. That's the real apology. The rest are just words.

So make the words nice and make them count for something. But always, if possible, make your words a cause for you to take action. You will gain a world of respect.



Just For Laughs

Mothers' Pride

Four Catholic ladies were having coffee.

The first Catholic woman tells her friends, "My son is a priest. When he walks into a room, everyone calls him 'Father.'"

The second Catholic woman chirps, "My son is a bishop. Whenever he walks into a room, people call him 'Your Grace.'"

The third Catholic mother says, "My son is a cardinal. Whenever he walks into a room, people say 'Your Eminence.'"

Since the fourth Catholic woman sips her coffee in silence, the first three women give her this subtle, "Well?"

So she replies, "My son is a gorgeous, 6'2" hard-bodied dancer. When he walks into a room, people say 'Oh my God!'"

The Coffee Machine

A man walked up to a vending machine, put in a coin, and pressed the button labeled: 'Coffee, Double Cream, Sugar.'

No cup appeared.

Then two nozzles went into action, one sending forth coffee, and the other cream. After the proper amounts had gone down the drain where the cup should have been, the machine turned off.

"Now that's real automation," the man exclaimed. "This thing even drinks it for you!"



The Tale

FEAR NOT

Even in the depths of the financial crisis that sent Ford's cross-town rivals into bankruptcy, Alan Mulally showed up at work every morning with a big grin on his face. No one in the company ever saw it fade. One executive asked him how he could be so relentlessly upbeat when the world was crashing down around them.

"Because we have a plan," Mulally said with a smile.

"Is our plan still going to work?" the worried man asked.

"Of course," Mulally said.

"But what if it doesn't?"

"I said it's going to be okay."

"Well, what does that mean?"

"It means that we are doing everything we can to look at the world the way it is, and modify our plan as required. So, whatever happens, we'll have given it our very, very best," Mulally said. "You don't have to go home and worry. You don't have to stay up at night. You're not isolated. You're not by yourself. We're going to come back together in the business plan review and get it right."

~ Bryce G. Hoffman

Excerpt from *American Icon*

WORD WEIRD

KERFUZZLE: a commotion or fuss

ETYMOLOGY: 1946; alteration of *carfuffle*, from Scots *car-* (probably from Scottish Gaelic *cearr* wrong, awkward) + *fuffle* to become disheveled

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