

# THE NATIONWIDE STANDARD

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## Our Mission

"We are committed to being the foremost provider of accurate information and quality customer service at a competitive price for our clients."

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## HOUSING RECOVERY

Not a headline many would expect to see anytime soon, but headlines like these are indeed popping up in publications everywhere.

“Biggest Home Price Increase Since 2006”

“Loan Delinquencies Drastic Drop”

“Mortgage Rates Resume Drop”

“Home Sales Jump Highest Since May 2010”

“Hard-Hit Cities Show Housing Rebound”

“Shadow Inventory Declined 14.8% In Year”

“Harvard Report Forecasts Start Of Housing Market Recovery”

... and more. 2012 is on a mini-housing boom. The pendulum only swings so far before it must start to swing the other way. And as it does, it picks up momentum.

Housing in America has always been a bellwether for economic activity and, in the case of downturns and recessions, one that spearheads the recovery. So profound was The Great Recession of 2008 that many questioned whether housing would ever truly recover at all, with best estimates at a decade or longer.

Well, believe it or not, we are 5 years into this mess, and while it still may take another 5 years before the ship is back on an even keel, it's nice to hear good news back in the news. And let's hope it lasts.

## Did You Know?

According to 2012 Q1 data:

- 62% of Americans are homeowners
- 70% believe now is a good time to buy a house, up from 53% in 2008
- 33% believe housing prices will rise this year; 23% feel prices will continue to fall
- 86.1% of housing units are occupied
- 13.9% of housing units are vacant
- 56.3% of housing units are owner-occupied
- 29.8% of housing units are renter-occupied
- Americans have \$693 billion on their plastic
- They owe over \$1 trillion on student loans
- 23% have less than \$100 in savings
- 46% have less than \$800 in savings
- 41% would likely turn to a family member for a loan in an emergency, while 3 in 10 said they would not

Sources: CashNetUSA, Consumer Financial Protection Bureau, Gallup, US Department of Commerce's Census Bureau

## Quotes for the Quarter

“The bad news is time flies. The good news is you're the pilot.” (Michael Altshuler, American Professional Speaker)

“Even if you're on the right track, you'll get run over if you just sit there.” (Will Rogers, 1879-1935, American Cowboy, Performer, Humorist)

“You have to expect things of yourself before you can do them.” (Michael Jordan, former American Basketball Player)

“A person who never made a mistake never tried anything new.” (Albert Einstein, 1879-1955, German-born Theoretical Physicist)

## The Strangest Secret

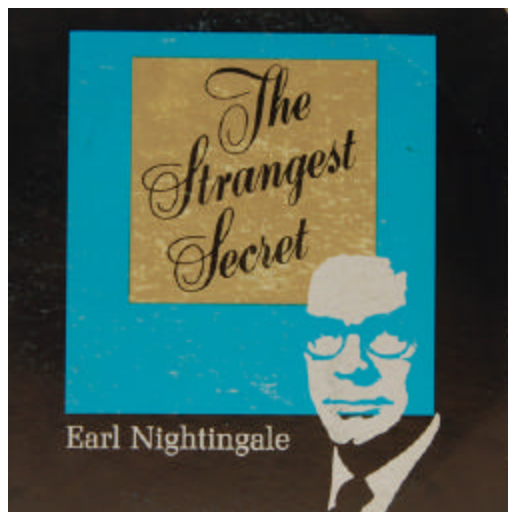
*An excerpt by Earl Nightingale*

George Bernard Shaw said, "People are always blaming their circumstances for what they are. I don't believe in circumstances. The people who get on in this world are the people who get up and look for the circumstances they want, and if they can't find them, they make them."

Well, it's pretty apparent, isn't it? And every person who discovered this believed (for a while) that he was the first one to work it out. We become what we think about.

Conversely, the person who has no goal, who doesn't know where he's going, and whose thoughts must therefore be thoughts of confusion, anxiety, and worry --- his life becomes one of frustration, fear, anxiety, and worry. And if he thinks about nothing... he becomes nothing.

How does it work? Why do we become what we think about? Well, I'll tell you how it works, as far as we know. To do this, I want to tell you about a situation that parallels the human mind.



Suppose a farmer has some land, and it's good, fertile land. The land gives the farmer a choice; he may plant in that land whatever he chooses. The land doesn't care. It's up to the farmer to make the decision.

We're comparing the human mind with the land because the mind, like the land, doesn't care what you plant in it. It will return what you plant, but it doesn't care what you plant.

Now, let's say that the farmer has two seeds in his hand: one is a seed of corn; the other is nightshade, a deadly poison. He digs two little holes in the earth and he plants both seeds: one corn, the other nightshade. He covers up the holes, waters and takes care of the land... and what will happen? Invariably, the land will return what was planted.

Remember the land doesn't care. It will return poison in just as wonderful abundance as it will corn. So up come the two plants: one corn, one poison.

The human mind is far more fertile, far more incredible and mysterious than the land, but it works the same way. It doesn't care what we plant... success... or failure... a concrete, worthwhile goal... or confusion, misunderstanding, fear, anxiety and so on. But what we plant must return to us.

You see, the human mind is the last great unexplored continent on earth. It contains riches beyond our wildest dreams. It will return anything we want to plant.

**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)

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[tax@nationwidecompliance.com](mailto:tax@nationwidecompliance.com)

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**Columbus Day, 10/8**

*"Mistakes are the portals of discovery." ~ James Joyce*

**Halloween, 10/31**

*"If a man harbors any sort of fear, it makes him landlord to a ghost." ~ Lloyd Douglas*

**Election Day, 11/6**

*"Do you ever get the feeling that the only reason we have elections is to find out if the polls were right?" ~ Robert Orben*

**Veterans' Day, 11/11**

*"The more we sweat in peace the less we bleed in war." ~ Vijaya Lakshmi Pandit*

**Thanksgiving Day, 11/22**

*"If the only prayer you said in your whole life was, 'thank you,' that would suffice." ~ Meister Eckhart*

**December**

*"When the power of love overcomes the love of power the world will know peace." ~ Jimi Hendrix*

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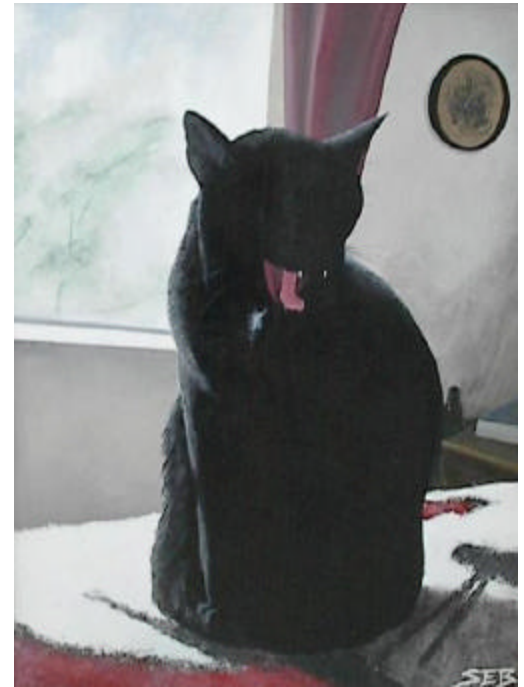
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## 13 Things You Didn't Know About Cats

*from Essential Cat*

1. **Nose-to-nose greetings between cats are unusual**, as it puts both in a vulnerable position. However, cats who know each other well but have been apart for a while feel safe enough to do this to confirm visual recognition and gain information about how the other cat is, where he has been and what he has been doing.
2. **Purring usually indicates contentment**; however, a deep purr can also indicate pain. If you know your cat well you will be able to tell the difference in his demeanor.
3. **Cats start to purr at one week old** and can do so continually as they inhale and exhale.
4. **Young cats purr in a monotone**, while older ones do so in two to three resonant notes.
5. **Scientists still do not know exactly how the purring sound is made**, although some believe that it originates in the cardiovascular system rather than the throat.
6. **Cats appear to retain their kitten vocal signals to communicate with their owners**, but they use an adult repertoire of sound with other cats.



7. **Like dogs, cats can also get sick or die from eating chocolate.**
8. **Cats like to nap rather than sleep**, but if relaxed enough to enter a deeper sleep, they produce the same brain wave patterns that we do when we dream.
9. **Cats blink and narrow their eyes when they accidentally make eye contact.** To make friends with an unfamiliar cat, blink and look away when you catch his eyes.
10. **A cat's pulse is between 160-240 beats per minute**, depending on the age of the cat (the younger he is, the faster the heartbeat.)
11. **Cats cannot understand punishment as humans do**, they must be praised and rewarded for desired behavior instead.
12. **Giving your cat a strip of raw meat everyday to chew on will keep his gums and teeth in good condition.** Suitable meats include poultry, rabbit, or beef that has been deboned.
13. **If your cat appears to be able to tolerate heat very well this is because the ancestors of cats were originally desert-living animals.**



## Just For Laughs

### No Fish

It had been a long night of drinking and John was severely hung over as he wandered out on the ice to fish. Just as he was about to cut a hole a booming voice from above said:

“There are NO fish under the ice!”

Thinking he must still be a bit drunk he decided to wander a little further and again bent down to drill a new hole. Again the booming voice from above said:

“There are NO fish under the ice!”

“Man,” John thought. “I really overdid it last night!” He wandered further onto the ice. Before he could begin to drill the voice said again:

”There are NO fish under the ice!”

“Are you GOD?” yelled John.

“NO! This is the rink manager! THERE ARE NO FISH UNDER THE ICE!”

### Ugly Buddy

My buddy called me late last night. He said, “The police just arrested me for being the ugliest man on earth. Come down here so we can show them that they arrested the wrong one!”

### Atomic Humor

Two atoms are walking down the street and one trips. He says to the other, “Oh no! I think I’ve lost an electron!”

The other one asks him, “Are you sure?”

The first electron says, “Yes, I’m positive.”



## The Tale

### The Starfish Story

One day a man was walking along the beach when he noticed a boy picking something up and gently throwing it into the ocean.

Approaching the boy, he asked, “What are you doing?”

The youth replied, throwing a starfish back into the ocean. “The surf is up and the tide is going out. If I don’t throw them back, they’ll die.”

“Son,” the man said, “don’t you realize there are miles and miles of beach and hundreds of starfish? You can’t make a difference!”

After listening politely, the boy bent down, picked up another starfish, and threw it back into the surf. Then, smiling at the man, he said, “I made a difference for that one.”

~ Loren Eiseley (1907 – 1977)  
American Anthropologist

## WORD WEIRD

**SYNECDOCHE:** A figure of speech in which a part is used for the whole (as *hand* for *sailor*), the whole for a part (as *the law* for *police officer*), the specific for the general (as *cutthroat* for *assassin*), the general for the specific (as *thief* for *pickpocket*), or the material for the thing made from it (as *steel* for *sword*).

**ETYMOLOGY:** Middle English synodoches, from Medieval Latin synodochē, alteration of Latin synecdochē, from Greek sunekdokhē, from sunekdekhēsthai, to take on a share of : sun-, syn- + ekdekhēsthai, to understand (ek-, out of; see eghs in Indo-European roots + dekhēsthai, to take; see dek- in Indo-European roots)

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