

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."



Nationwide Real Estate Tax Service, Inc.

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Did You Know?

\$50,000 = Annual Household Income most Americans would find satisfying

In the past year:

- 64% experienced a financial hardship
- 57% cut back on spending
- 26% considered delaying retirement
- 17% had trouble paying for medical care
- 14% had trouble paying their mortgage
- 12% had trouble paying for prescription drugs
- 28.3% are unbanked or under-banked
- 29.3% do not have a savings account
- 10% do not have a checking account
- 66% have both checking and savings accounts
- 25% have used at least one alternative financial service (AFS), such as non-bank check cashing or payday loans
- 12% used an AFS in the past 30 days

Source: Marist Institute for Public Opinion

The 12 Great Riches of Life

As another year passes into history and a new one unfolds before us, the chapter of human history known as 2012 ends and we begin writing a new one, to be known as 2013. As books are closed and tax season approaches, often we use this time to measure our wealth.

Not a rich person? Well, maybe you really are... Napoleon Hill, a very early author on personal fulfillment and success, once laid out what he considered the 12 Great Riches of Life:

1. A positive mental attitude
2. Sound physical health
3. Harmony in human relationships
4. Freedom from all forms of fear
5. The hope of future achievement
6. The capacity for faith
7. A willingness to share one's blessings
8. A labor of love as an occupation
9. An open mind on all subjects
10. Self-discipline in all circumstances
11. The capacity to understand others
12. Sufficient money

Notice that he placed money last. There are many areas of our lives where we can find wealth and fulfillment. On this he said:

"Money will buy a great deal but it will not buy peace of mind--it only will help you find peace of mind. But neither money nor anything else can help you find peace of mind unless you begin the journey from within yourself."

It's 2013. Go out and make your riches!



Quotes for the Quarter

"The best thing about the future is that it comes only one day at a time." (Abraham Lincoln, 16th US President, 1809-1865)

"Some people are so poor, all they have is money." (Author Unknown)

More Famous Last Words

"This 'telephone' has too many shortcomings to be seriously considered as a means of communication. The device is inherently of no value to us."

~ Western Union internal memo, 1876

"The wireless music box has no imaginable commercial value. Who would pay for a message sent to nobody in particular?"

~ David Sarnoff's associates in response to his urgings for investment in the radio in the 1920s

"I'm just glad it'll be Clark Gable who's falling on his face and not Gary Cooper."

~ Gary Cooper, on his decision to not take the leading role in "Gone with the Wind"

"A cookie store is a bad idea. Besides, the market research reports say America likes crispy cookies, not soft and chewy cookies like you make."

~ Response to Debbi Fields' idea of starting Mrs. Fields' Cookies

"We don't like their sound, and guitar music is on the way out."

~ Decca Recording Co. rejecting the Beatles, 1962

"Heavier-than-air flying machines are impossible."

~ Lord Kelvin, president, Royal Society, 1895

"No flying machine will ever fly from New York to Paris."

~ Orville Wright

"If I had thought about it, I wouldn't have done the experiment. The literature was full of examples that said you can't do this."

~ Spencer Silver on the work that led to the unique adhesives for 3-M "Post-It" Notepads

"The abdomen, the chest, and the brain will forever be shut from the intrusion of the wise and humane surgeon."

~ Sir John Eric Ericksen, British surgeon, appointed Surgeon-Extraordinary to Queen Victoria 1873



"So we went to Atari and said, 'Hey, we've got this amazing thing, even built with some of your parts, and what do you think about funding us? Or we'll give it to you. We just want to do it. Pay our salary, we'll come work for you.' And they said, 'No.' So then we went to Hewlett-Packard, and they said, 'Hey, we don't need you. You haven't got through college yet.'"

~ Apple Computer Inc. founder Steve Jobs on attempts to get Atari and HP interested in his and Steve Wozniak's personal computer

"Professor Goddard does not know the relation between action and reaction and the need to have something better than a vacuum against which to react. He seems to lack the basic knowledge ladled out daily in high schools."

~ 1921 New York Times editorial about Robert Goddard's revolutionary rocket work

"You want to have consistent and uniform muscle development across all of your muscles? It can't be done. It's just a fact of life. You just have to accept inconsistent muscle development as an unalterable condition of weight training."

~ Response to Arthur Jones, who solved the "unsolvable" problem by inventing Nautilus

"Louis Pasteur's theory of germs is ridiculous fiction."

~ Pierre Pachet, Professor of Physiology at Toulouse, 1872

Hours of Operation:
Mon – Fri, 8am – 5pm

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**Martin Luther King, Jr's
Birthday, 1/21**

*"A man can't ride your
back unless it's bent"*
~ Martin Luther King, Jr.

Groundhog Day, 2/2

*"This is pitiful - 1,000
people freezing their butts
off to worship rat."*
~ Bill Murray

St. Valentine's Day, 2/14

*"Who, being loved, is
poor?"* ~ Oscar Wilde

President's Day, 2/18

*"Honesty is the first
chapter of the book of
wisdom."* ~ Thomas
Jefferson

Daylight Savings, 3/10

Spring Forward

St. Patrick's Day, 3/17

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

Easter, 3/31

*"Easter spells out beauty,
the rare beauty of new
life."* ~ S.D. Gordon

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20 Banks with Interesting Names

1. **Apple Bank** (Assets: \$9 bil; Manhasset, New York)
2. **Diamond Bank** (Assets: \$181 mil; Schaumburg, Illinois)
3. **Fifth Third Bank** (Assets: \$115 bil; Cincinnati, Ohio)
4. **Flatirons Bank** (Assets: \$105 mil; Boulder, Colorado)
5. **Grandpoint Bank** (Assets: \$861 mil; Los Angeles, California)
6. **KeyBank** (Assets: \$85 bil; Everett, Washington)
7. **Kinderhook Bank** (Assets: \$317 mil; Hudson, New York)
8. **Level One Bank** (Assets: \$506 mil; Farmington, Michigan)
9. **MidFirst Bank** (Assets: \$10 bil; Gilbert, Arizona)
10. **Mile High Banks** (Assets: \$810 mil; Longmont, Colorado)
11. **Moody National Bank** (Assets: \$810 mil; Galveston, Texas)
12. **Mother Lode Bank** (Assets: \$64 mil; Sonora, California)
13. **Open Bank** (Assets: \$170 mil; Los Angeles, California)
14. **Redneck Bank** (Assets: \$123 mil; Snyder, Oklahoma)
15. **Syringa Bank** (Assets: \$179 mil; Boise, Idaho)
16. **Tightwad Bank** (Assets: \$11 mil; Osage City, Kansas)
17. **Tomato Bank** (Assets: \$430 mil; Diamond Bar, California)
18. **Vibra Bank** (Assets: \$116 mil; Chula Vista, California)
19. **WebBank** (Assets: \$134 mil; Salt Lake City, Utah)
20. **Young Americans Bank** (Assets: \$15 mil; Denver, Colorado)



14 Credit Unions with Interesting Names

1. **49er Federal Credit Union** (Assets: \$44 mil; Placerville, California)
2. **Chocolate Bayou Community Federal Credit Union** (Assets: \$93 mil; Alvin, Texas)
3. **Cutting Edge Federal Credit Union** (Assets: \$39 mil; Milwaukie, Oregon)
4. **Forest Area Federal Credit Union** (Assets: \$88 mil; Fife Lake, Michigan)
5. **Guardian Angel Credit Union** (Assets: \$41 mil; Berlin, New Hampshire)
6. **Magic Valley Federal Credit Union** (Assets: \$6 mil; Twin Falls, Idaho)
7. **Mile High Federal Credit Union** (Assets: \$20 mil; Butte, Montana)
8. **Quiet Corner Community Credit Union** (Assets: \$2 mil; Putnam, Connecticut)
9. **Rolling F Credit Union** (Assets: \$42 mil; Turlock, California)
10. **Space Age Federal Credit Union** (Assets: \$101 mil; Aurora, Colorado)
11. **The Golden 1 Credit Union** (Assets: \$8 bil; Sacramento, California)
12. **The Queen's Federal Credit Union** (Assets: \$49 mil; Honolulu, Hawaii)
13. **Tip of Texas Federal Credit Union** (Assets: \$24 mil; El Paso, Texas)
14. **Tombstone Federal Credit Union** (Assets: \$9 mil; Tombstone, Arizona)



Just For Laughs

The Check-Up

A woman accompanied her husband to the doctor's office. After his checkup, the doctor called the wife into his office alone.

He said: "Your husband is suffering from a very severe disease, combined with horrible stress. If you don't do the following, your husband will surely die. Each morning, fix him a healthy breakfast. Be pleasant and make sure he is in a good mood. For lunch make him a nutritious meal. For dinner prepare an especially nice meal for him. Don't burden him with chores, as he probably had a hard day. Don't discuss your problems with him; it will only make his stress worse. And most importantly... make love with your husband several times a week and satisfy his every whim. If you can do this for the next 10 months to a year, I think your husband will regain his health completely."

On the way home, the husband asked his wife: "What did the doctor say?"

"You're going to die," she replied.

The Renegade Indian

In the Old West, a general who had tracked a renegade Indian to a remote hideout sent 50 men in to get him. There was an awful racket for a half hour. Just a handful of men survived and they were in terrible shape.

When the general demanded to know what happened, one soldier spoke up: "Sir, there were TWO of them!"



The Tale

There is a story of a man who woke up with a huge hangover after his company's holiday party. Jack was not normally a drinker, but the drinks didn't taste like alcohol. After forcing himself to open his eyes, the first thing he saw was a couple of aspirin next to a glass of water on the side table. And, next to them, a single red rose.

Jack saw that the room was in perfect order, spotless. On the corner of the mirror was a note saying breakfast was on the stove. Jack stumbled to the kitchen and sure enough, there was his breakfast, coffee, the morning newspaper and his son. He asked what happened last night.

"Well, you came home after 3 am, drunk and out of your mind," the son said. "You fell over the coffee table and broke it, and then you got sick."

Confused, the man asked: "So, why is everything so nice? Isn't Mom furious with me?"

His son replied, "Mom dragged you to the bedroom, and when she tried to take off your clothes, you screamed, 'Leave me alone, lady, I'm married!' "

~ Harvey Mackay
Outswimming the Sharks

WORD WEIRD

EXCORIATE: 1: to wear off the skin of : abrade 2: to censure scathingly.

ETYMOLOGY: Middle English, from Late Latin *excoriatus*, past participle of *excoriare*, from Latin *ex-* + *corium* skin, hide.

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