

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."



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



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FUTURE SHOCK

We've survived the Apocalypse of 2012 and now this new century is a Teenager. As the world grows ever louder, more populous, more connected, and more complex, we are breaking new ground and new territory... shockingly so.

In a 2012 publication from the National Bureau of Economic Research entitled *The World our Grandchildren Will Inherit*, MIT Professor Daron Acemoglu makes 10 predictions likely to occur over this rapidly evolving century, some of which we are already watching unfold. Here is a summary:

1. **Global pollution will get much worse.** Only a mass transfer to cleaner energies can slow the ill effects of global industrialization on the environment.
2. **Islamic regimes will fall.** Social control is increasingly more difficult as information technologies emerge and spread.
3. **War could go away.** International and civil wars have declined in the past 60 years and is an unsustainably costly option to discussion and international pressures.
4. **The rebirth of US manufacturing.** As international wage and living standards stabilize, there is less incentive to outsource labor.
5. **People will have longer and healthier lives.** New technology, drugs, and vaccines will mean that the children of the future will live longer than their parents did.

6. **Robots will replace manufacturers and farmers.** This will vastly alter the labor market and redefine our approach to work.
7. **The middle class will keep diminishing.** Better technologies will help the rich make better profits, increasing the income gap.
8. **The global economy will prosper.** China will continue to grow and new regions in Asia and Africa will start to develop.
9. **We'll have automated cars.** This is already in advanced development by Google.
10. **Democracy will recede.** Individual rights could stop or reverse as money assumes a greater role in political will and expediency.

Did You Know?

Credit Union Executives' 2013 Outlook:

- 37% Optimistic (down 6% from 2012)
- 38% Neutral (down 3% from 2012)
- 25% Pessimistic (up 9% from 2012)

Their Top 5 Cost-Saving Priorities:

- Streamlining workflow
- Improving efficiency ratios
- Reducing reliance on paper
- Renegotiating vendor contracts
- Cutting back on branch-related expenses

Source: *Abound Resources*

Quotes for the Quarter

"Kind words can be short and easy to speak, but their echoes are truly endless." (Mother Teresa, Catholic Nun, 1910-1997)

"A good head and a good heart are always a formidable combination." (Nelson Mandela, South African anti-apartheid activist and President)

The 10 Happiest Jobs

You may be surprised at what lines of work bring the most satisfaction. But then again, maybe you wouldn't. Many of these jobs are low paying and emotionally demanding... but often, that's the reward.

1. **Clergy:** There is something to be said to having a direction in life and a faith that things will work out in a certain way... and sharing that with others.
2. **Firefighters:** 80% of firefighters are "very satisfied" with their jobs.
3. **Physical Therapists:** Their satisfaction comes from helping people recover their physical health.
4. **Authors:** Most authors are literally starving artists, but the ability to express one's thoughts and share that creativity is rewarding.
5. **Special Education Teachers:** The low pay is offset by the joy in helping those who were dealt a disadvantage in life better deal with it.
6. **Teachers:** Although 50% of new teachers are gone within five years, teachers in general report being happy with their jobs, despite low pay and funding issues.
7. **Artists:** As with authors, most only scrape by. But the drive and ability to be creative is deeply rewarding.
8. **Psychologists:** Their satisfaction comes from helping people recover their mental health.
9. **Financial Services Sales Agents:** While not an obvious choice, an average annual salary of \$90,000 might contribute to 65% of financial services sales agents reporting happiness with their jobs.
10. **Operating Engineers:** Playing with giant toys like bulldozers, front-end loaders, and backhoes, is apparently just as fun for an adult as it was when they were a kid.

Sources: *Forbes*, *General Social Survey* by the National Organization for Research at the University of Chicago, *CNBC*



The 10 Most Hated Jobs

Interestingly, the jobs harboring the unhappy workers are relatively high paying... though apparently psychologically unfulfilling.

1. **Director of Information Technology:** "Nepotism, cronyism, and disrespect for workers" were reasons cited.
2. **Director of Sales and Marketing:** "A lack of direction from upper management and an absence of room for growth," they said.
3. **Product Manager:** Restricted career growth and boring clerical work.
4. **Senior Web Developer:** "Employers are unable to communicate coherently and lack an understanding of the technology," they said.
5. **Technical Specialist:** Not taken seriously by senior management and openly disrespected.
6. **Electronics Technician:** They complain of the work schedule, lack of control or accomplishment, no growth or motivation to work hard, no say in how things are done, and mutual hostility among peers.
7. **Law Clerk:** "The hours are long and grueling and underappreciated," they reported.
8. **Technical Support Analyst:** Imagine calmly communicating technical advice to panicked individuals over the phone. Fun.
9. **CNC Machinist:** This is a machine that operates an automated lathe or a mill. No growth button pusher.
10. **Marketing Manager:** They cited a lack of direction as the primary reason for job dissatisfaction.

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

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Earth Day, 4/22

"We do not inherit the earth from our ancestors, we borrow it from our children." ~ Native American Proverb

Administrative

Professionals' Day, 4/24

"You're no good unless you are a good assistant; and if you are, you're too good to be an assistant." ~ Martin H. Fischer

Mother's Day, 5/12

"All women become like their mothers. That is their tragedy. No man does. That's his." ~ Oscar Wilde, *The Importance of Being Earnest*, 1895

Memorial Day, 5/27

"How important it is for us to recognize and celebrate our heroes and she-roes!" ~ Maya Angelou

Father's Day, 6/16

"Making the decision to have a child is momentous. It is to decide forever to have your heart go walking around outside your body." ~ Elizabeth Stone

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Financial Institution Taglines

The following are some very well-known, interesting, and even amusing financial institution taglines:

- Aflac: *Ask about it at work .*
- AIG: *We know money.*
- Alive Credit Union: *Bank healthier. Live happier.*
- Allstate: *Are you in good hands?*
- Allstate: *You're in good hands with Allstate.*
- American Express: *Do more.*
- American Express: *Don't leave home without it.*
- American Express: *My life. My card.*
- Amplify Federal Credit Union: *Bank less. Live more.*
- Bank of America: *Bank of Opportunity.*
- Bank of America: *Higher standards.*
- Capital One: *What's in your wallet?*
- CEFCU: *Not a bank. Better.*
- Charles Schwab: *Talk to Chuck .*
- Citi: *Citi never sleeps.*
- Citi: *Live richly.*
- Commerce Bank: *The world's most convenient bank .*
- Discover Card: *It pays to Discover.*
- EF Hutton: *When EF Hutton talks, people listen.*
- Elevations Credit Union: *If you love where you live, it matters where you bank.*
- Ernst & Young: *Quality in everything we do.*
- Fannie Mae: *Our business is the American dream.*
- First South Financial Credit Union: *Banking with friends since 1957.*
- JPMorgan Chase Bank: *The right relationship is everything.*
- KPMG: *It's time for clarity.*
- Ladysmith & District Credit Union: *Our community. Your Credit Union.*
- Lending Tree: *When banks compete, you win.*
- MasterCard: *There are some things that money can't buy. For everything else there's MasterCard.*
- Merrill Lynch: *Merrill Lynch is bullish on America.*
- Morgan Stanley: *One client at a time .*
- Prudential: *Get a piece of the rock .*
- Salem VA Credit Union: *We're here for you.*
- San Francisco Federal Credit Union: *Uncommonly good banking.*
- Smith Barney: *We make the money the old-fashioned way – we earn it.*
- South Carolina Federal Credit Union: *Life simplified.*
- T Rowe Price: *Invest with confidence.*
- Timberland Bank: *Plant your future here.*
- United Teletech Financial Federal Credit Union: *You've never banked like this before.*
- Utah Central Credit Union: *We're in it together.*
- VISA: *It's everywhere you want to be.*
- Wells Fargo: *The next stage.*





Just For Laughs

Abraham Lincoln

A father, disappointed at his 8-year-old son's apparent lack of drive and determination, said to him:

"Son, did you know that when he was your age, Abraham Lincoln walked five miles in the snow to get to school every day, and that when he was your age he plowed fields and split wood and that when he was your age he..."

The son quickly interrupted his father and replied:

"Dad, did you know what when he was your age, Abraham Lincoln was President of the United States."

The Silent Boy

There was a 7 year old boy who never uttered a single word. His parents did all they could to investigate his failure to speak but could not get a medical diagnosis.

Then, one day at breakfast the boy said, "Oatmeal's cold."

"Johnny! You can speak!"

"Sure I can."

"Well, why haven't you said anything before?"

"The oatmeal was fine before."

Quickie

Q: What's brown and sticky?

A: A stick!



The Tale

Mother's Suspicion

Reading his mom's thoughts, Brian volunteered, "I know what you must be thinking, but I assure you Jennifer and I are just roommates."

About a week later, Jennifer came to Brian saying, "Ever since your mother came to dinner, I've been unable to find the beautiful silver gravy ladle. You don't suppose she took it, do you?"

Brian said, "I doubt it, but I'll send her an e-mail just to be sure."

He wrote: "Dear Mom: I'm not saying that you 'did' take the gravy ladle from the house. I'm not saying that you 'did not' take the gravy ladle. But the fact remains that one has been missing ever since you were here for dinner. Love, Brian."

Brian received a reply from his mother that read: "Dear Son: I'm not saying that you 'do' sleep with Jennifer. I'm not saying that you 'do not' sleep with Jennifer. But the fact remains that if Jennifer were sleeping in her own bed, she would have found the ladle by now. Love, Mom."

~ Harvey Mackey
(*Outswimming the Sharks*)

WORD WEIRD

MUNGO: reclaimed wool of poor quality and very short staple

ETYMOLOGY: origin unknown; first Known Use: 1857

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