

# THE NATIONWIDE STANDARD

Vol. 9, Issue 3

A Free Quarterly Newsletter for Lenders

9/30/2013

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."*

## LIFE-OF-LOAN DEFINED

The "Term" you input on your order determines how long we will track a loan. If you input 10 years, that is the life of the loan and that is how long Nationwide will track it. For Revolving Lines of Credit (RLOC), we suggest entering a Term longer than 1 year. There is a Renewal charge for extending loan terms on expired loans. We will always attempt to inform our current clients when loans are expiring.

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

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Certified since January 2005



## NEW E-MAIL PROTOCOL

*By Ron Felly*

Maintaining internet security is a growing concern in our country right now, especially in the banking industry. Due to this fact, and at the request of several of our lenders, we have taken certain precautions to avoid the risk of identity theft for both our clients, as well as your borrowers.

### Zix Mail

Since March, Nationwide has been using *Zix Mail* to encrypt all emails that contain pertinent borrower information. Some of our clients are already familiar with Zix, as it is widely used in the mortgage industry and is highly endorsed by the FDIC.

### How does it work?

You will receive a notification email from Zix to let you know that you have a new message. The first time you receive an encrypted email from Nationwide, you will need to register to create an account, in order to read the message. Emails in the Message Center expire after 14 days, so save any required information. If you have any trouble registering or would like a copy of our *Zix Mail Recipient User Guide*, please contact us.

### Troubleshooting

Since encrypted emails expire after two weeks, we are notified by Zix about any messages that were not opened within that time period. Unfortunately, the notification that we receive

doesn't distinguish between an unopened message and a message that never made it to your Inbox. Nationwide associates may be checking-in with you at times in order to make sure that you received our secured messages.

Sometimes Zix emails will get caught in a company's spam filters. If you receive an inquiry from us about this, please check all your filters. If you are unable to locate a message that was sent to you previously, please check with your IT Department. Some companies have several spam filters and you may not have access to all.

Your IT Department can white-list Zix, so that going forward secured mail from us will no longer be classified as SPAM. Since Zix Mail sends from a different address each time, some companies will require Nationwide to enter a special phrase into the subject/body of future encrypted emails, allowing them to bypass the filter.

Securing sensitive personal information isn't just good practice, in some states it's the law. There are also several federal and state laws already under consideration regarding new compliance regulations in the future.

Nationwide believes in being proactive with information security. We are confident that you share our vision and will partner with us in our new endeavor. Thank you in advance for your willingness to participate, making this an easy transition for both of us.

## Did You Know?

### *The Downside to Acquisitions:*

- 36% of bank customers who switched after an acquisition did so for emotional reasons

*Source = Credit Union Times*

## Quote for the Quarter

*"Worry is the interest paid by those who borrow trouble."* **George Washington**, 1732-1799, 1<sup>st</sup> US President)

## Nationwide's Summer Health Initiative

This past Summer of 2013, Nationwide started a Health Initiative with its employees. Health Initiatives on almost any scale quickly benefit a company's bottom line in that participating employees become more engaged, better rested, more energetic, happier, and less likely to miss work due to illness.

In contemplating a Health Initiative, a company will want to consider several important factors:

- Scale and cost
- Employee interest
- Supported activities
- Equipment and incentives
- Scheduling issues
- Liability issues

Nationwide started with a short survey amongst its employees to determine the level of interest, what aspects of health they wanted to focus on (i.e. diet, exercise, general health info, quitting bad habits, etc), what types of activities were of interest, and what level of commitment both the company and the employees would support.

While Nationwide has encouraged healthy living and supported individual unhealthy habit cessation efforts in the past, this Health Initiative was the first coordinated effort. So we started with a Summer Walking Program.

### Summer Walking Program

Flood Researcher Kshatriya Colet Millick volunteered to coordinate the Summer Walking Program. This low-cost activity was comprised of the following:

- 10,000 steps-a-day goal
- Pedometers provided
- Safety tips
- Weekly record sheets distributed
- Honor system
- Random weekly drawings for health related prizes (weights, stretch bands, water bottles, massagers, etc)
- Monthly prize winners for most steps

While walking for exercise was on the individual's own time (breaks, lunches, off-the-clock), pedometers would record steps around the office, as well. This encouraged employees to get out of



their seats more, stretch and move around. Sitting all day is very unhealthy, so it gave an incentive to walk over to a colleague and talk with them rather than email or phone them.

### Newsletter

In addition to the Summer Walking Program, Kshatriya was given time in her busy schedule to produce a Weekly Health Newsletter. Each newsletter contained a topic of health, such as:

- Breathing exercises
- Sleep tips
- Hydration
- Dealing with stress
- Burning calories advice
- Planning advice
- Staying motivated
- And more!

Each issue also included a healthy recipe and health info on a featured food. With the Internet, there are a wealth of ideas and resources to coordinate and execute a terrific Health Initiative in your company. Take our cue and start one today! A little investment goes a long way.

### Participation

Some people can't or won't participate in a Health Initiative. Maybe they have a disability or they like their bad habits. For those who can't participate physically, you can include them in the planning, researching, and production of a newsletter. Or they can be the company cheerleader! For those who won't participate, that's okay. Maybe when they see people looking healthier and having fun, they'll change their minds.

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)  
**Tax Questions**  
[tax@nationwidecompliance.com](mailto:tax@nationwidecompliance.com)

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**Halloween, 10/31**

"Where there is no imagination there is no horror." ~ Arthur Conan Doyle, Sr.

**Daylight Savings, 11/3**

Ends at 2:00 AM; set clock back one hour.

**Veterans' Day, 11/11**

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

**Thanksgiving, 11/28**

"Thanksgiving Day comes, by statute, once a year; to the honest man it comes as frequently as the heart of gratitude will allow." ~ Edward Sandford Martin

**Christmas, 12/25**

"He who has not Christmas in his heart will never find it under a tree." ~ Roy L. Smith

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**Tales a Cat's Tail Tells**

Your cat's tail can tell you about what's going on inside her head. Tails are good indicators of mood. Take a little time to observe your cat's behavior and you'll start to get a feel of the tales the tail tells.

**Position: High.** When your cat holds her tail high in the air as she moves about her territory, she's expressing confidence and contentment. A tail that sticks straight up will signal happiness and a willingness to be friendly. And watch the tip of an erect tail. A little twitch can mean a particularly happy moment.

**Position: Curved Like a Question Mark.** You might consider taking a break from your daily business to play with your cat if you notice a curve in her tail. This tail position often signals a playful mood and a cat that's ready to share some fun with you.

**Position: Low.** Watch out. A tail positioned straight down can signal aggression. A lower tail is a very serious mood. However, be aware that certain breeds, such as Persians, tend to carry their tails low for no particular reason.

**Position: Tucked Away.** A tail curved beneath the body signals fear or submission. Something is making your cat nervous.

**Position: Puffed Up.** A tail resembling a pipe cleaner reflects a severely agitated and frightened cat trying to look bigger to ward off danger.

**Position: Whipping Tail.** A tail that slaps back and forth rapidly indicates both fear and aggression. Consider it a warning to stay away.

**Position: Swishing Tail.** A tail that sways slowly from side to side usually means your cat is focused on an object. You might see this tail position right before your cat pounces on a toy or a kibble of cat food that's tumbled outside the food bowl.

**Position: Wrapped Around Another Cat.** A tail wrapped around another cat is like you putting your arm around another person. It conveys friendship.

~ Source: Hill's Pet Nutrition, Inc.



**Your Parents Were Right: 10 Childhood Lessons**

**Apologize When You Are Wrong:** First admit it, and then sincerely apologize for it. It's the best way to mend relationships and clear the conscience.

**Don't Be a "Know-it-All":** You gain more from listening and understanding than blabbing and bragging.

**Don't Play in the Streets:** Recognize danger and risk, understand the consequences, and stay away from trouble.

**Grow a Thicker Skin:** People all have different sensitivity levels and perceptions. Learn from insults and injuries and then move on. Dwelling on them just produces unnecessary anxiety.

**Just Because Everyone Else is Doing it Doesn't Mean You Should Too:** Be your own person and think things through. People can just as easily make mistakes in groups as they can individually.

**Learn From Your Mistakes:** Bad results generally come from bad choices; stop repeating those same bad choices.

**Life is Unfair:** Bad things can happen to good people and good things can happen to bad people.

**Stop Whining:** It annoys those around you and seldom gets you anywhere.

**Tell the Truth and You Won't Have to Remember the Lie:** Keeping track of lies is difficult and hurts you more when you're caught... and you will be.

**What Goes Around Comes Around:** You get what you give, be it love or kindness, pain or grief.



## Just For Laughs

### One Liners

*"I'm not going to vacuum 'til Sears makes one you can ride on."* ~ **Roseanne Barr**

*"If you love something, set it free. Unless it's chocolate. Never release chocolate."* ~ **Renee Duvall**

*"To attract men, I wear a perfume called New Car Interior."* ~ **Rita Rudner**

*"The most remarkable thing about my mother is that for 30 years she served us nothing but leftovers. The original meal has never been found."* ~ **Calvin Trillin**

*"I haven't spoken to my wife in years. I didn't want to interrupt her."* ~ **Rodney Dangerfield**

*"My husband wanted one of those big-screen TV's for his birthday. So I just moved his chair closer to the one we have already."* ~ **Wendy Liebman**

*"I love deadlines. I like the whooshing sound they make as they fly by."* ~ **Douglas Adams**

*"I have an aunt who married so late in life that Medicare picked up 80 percent of the honeymoon."* ~ **Don Reber**

*"I hate housework - you make the beds, you do the dishes - and six months later you have to start all over again."* ~ **Joan Rivers**

*"My grandmother is over eighty and still doesn't need glasses. Drinks right out of the bottle."* ~ **Henny Youngman**



## The Tale

### Final Term Paper

Scott's final term paper was due in 16 minutes. It was written and it was good. But his teacher, Professor Cassel, was a stickler for deadlines. If the paper wasn't on time, he'd flunk the class. If he flunked the class, he wouldn't have enough credits to graduate.

Scott was running across campus.

He threw open the doors to the dimly lit theatre. At the front of the room was the professor organizing a giant stack of papers. Scott raced down the aisle and slid to a stop.

"I'm not too late am I?"

"Afraid so," said an emotionless Professor Cassel.

Scott's stomach went into free fall. His future was being snatched from him by this merciless man. Head spinning, Scott raced to think what he could say that would sway the Professor to reconsider. Then, his gaze fixed on the tall stack of his classmates' term papers on the table in front of him.

In a flash, he knew what to do.

"Professor, do you know who I am?"

"I have too many students to remember all their names and faces."

"Good."

With that, Scott lifted the top half of the stack of papers, shoved his in the middle, and then quickly tidied them again.

"Thanks for everything," Scott chirped.

## WORD WEIRD

**KOWTOW:** 1: to show obsequious deference : fawn <kowtows to the boss> 2: to kneel and touch the forehead to the ground in token of homage, worship, or deep respect

**ETYMOLOGY:** Chinese (Beijing) kòutóu, from kòu to knock + tóu head

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

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