

# THE NATIONWIDE STANDARD

Vol. 9, Issue 4

A Free Quarterly Newsletter for Lenders

1/2/2014

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."*



**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](http://www.nationwidecompliance.com)



Certified since January 2005

NFDA Certification Seal is a registered trademark of the National Flood Determination Association



## Peer Evaluation & Self-Assessment

~ Scott Byorum (WIB Director's Digest #16)

Have you ever gotten lost while driving? It is a disconcerting event. You are still in your car, which is familiar, and you are still on a road, and you know what those look like, but everything that surrounds you is unfamiliar. Oh, you've seen the objects in your surroundings: trees, houses, rocks, etc. They just are not in the positions and arrangements that you are familiar with... that signal that you know where you are.

The thing about getting lost while driving is that you become lost well before you realize that you are lost. You can find your way back, but it may take some time and aggravation depending on how long after the fact that you realize that you are lost. The same thing can happen with an organization if it doesn't take steps to practice regular self-evaluations.

Bank board members should not consider themselves above the assessment process. In today's industry you can see many financial institutions, both young and old, losing their way. One way to prevent this from happening is to have a structured and measured system of

peer evaluation and self-assessment that keeps the board members focused on their duties and responsibilities and the core values of the bank.

It takes only a couple vocal and assertive people to steer an organization down the wrong road. Periodic evaluations allow all members of a board to reflect on the bank's position and path and how the board, and each individual in it, has contributed. It allows for issues to be raised that may get overlooked or ignored. But most importantly, it brings the board back to its original intent and purpose: "How are we serving the bank's success?"

A good evaluation and assessment tool is a satisfaction survey. For each topic and sub-topic, the survey asks each board member "Are you satisfied" or "Are you unsatisfied." Make sure it addresses the main topics key to the board's purpose:

1. **Mission & Purpose:** Are all board members familiar with the mission statement? Do they support it and are their actions consistent with its purpose? Does the mission statement reflect the bank's direction?

(Continued on Page 2...)

## Did You Know?

### The War on Drugs Statistics:

- 41 years old
- 40 million plus Americans arrested
- \$1 trillion plus in costs
- 2,800% increase in drug use
- 1.3% of Americans were addicted to drugs in 1914
- 1.3% of Americans are addicted to drugs in 2013

~ Law Enforcement against Prohibition

## Quote for the Quarter

*"Only after the last tree has been cut down. Only after the last river has been poisoned. Only after the last fish has been caught. Only then will you find that money cannot be eaten."* ~ Cree Indian Prophecy

(...Continued from Page 1)

2. **Strategic Plan:** Does the board understand the bank's market and clientele base? Does it engage in strategic planning to address opportunities and challenges? Is there a strategic vision?
3. **Bank's Products & Services:** Are the products and services the bank offers best serving the clientele base? What are the strength, weaknesses, and performance of the bank's products and services?
4. **CEO's Performance:** Are the CEO's responsibilities clearly defined? Is compensation fair and performance-based? Is the CEO providing effective leadership for the bank and its staff? Is the relationship between the board, the CEO, and the bank's staff understood and based on trust?
5. **Financial Oversight:** Are risks under control and being managed effectively? Are financial statements being produced on a regular basis that are clear, accurate, and independently audited? Is the budget in line with the bank's strategic direction? Are sound investment policies in place and being adhered to? Is the bank appropriately capitalized against the risks it carries?
6. **Bank's Public Image:** Is the bank a trusted and respected entity in the community? Do the board members promote a positive image for the bank? Are policies concerning data sensitivity and confidential information understood and in control?
7. **Board Performance:** Are board meetings planned, timely, and efficient? Are issues approached objectively, with thought and consideration, and resolved effectively? Do board members conduct themselves ethically and leave personal issues at the door? Is the board best serving the bank's interests and policies? Is personal accountability and honesty a respected tenant of the board?
8. **Outlook:** How can the board's organization and performance be improved? What issues will the board need to consider and address over the next few years?

No matter how many times you have been down a road before; no matter how expert a driver you are, consulting a map and recognizing road signs keeps you focused on your destination. For the public, a bank is a vehicle for financial stability and security. Keep the bank on the road to prosperity by ensuring your board is navigating it effectively.



## Old Timey Cussin'

Believe it or not, there was a time when dirty words, or swear words, were not as acceptable and easily thrown around in conversation as they seem to be today. As such, people made up their own equivalents. Most were devised to avoid taking a certain deity's name in vain. We've compiled a list here from various sources but, for the sake of decency, we'll leave it up to our audience to decipher what they mean:

<i>Bejabbers!</i>	<i>Golly!</i>
<i>Blarg!</i>	<i>Gosh-all-Potomac!</i>
<i>Botheration!</i>	<i>Great Horn Spoon!</i>
<i>Consarn!</i>	<i>G. Rover Cripes!</i>
<i>Cracky!</i>	<i>Heavens to Betsy!</i>
<i>Criminy!</i>	<i>Heck!</i>
<i>Crikey!</i>	<i>Holy Moly!</i>
<i>Dad-blast!</i>	<i>Jeeppers!</i>
<i>Dad-gum!</i>	<i>Jeez!</i>
<i>Dad-rat! (Drat!)</i>	<i>Judas Priest!</i>
<i>Dad-seize!</i>	<i>Ods bodkins!</i>
<i>Dad-sizzle!</i>	<i>Snails!</i>
<i>Dagnamit!</i>	<i>Strewh!</i>
<i>Faith &amp; Begorrah!</i>	<i>Tarnation!</i>
<i>Fiddlesticks!</i>	<i>Thunderation!</i>
<i>Gadzooks!</i>	<i>Zounds!</i>

And lastly there was the all time improvisation "Be all that's..." where one could just string any number of random words together, real or made up.

**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)

### 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](http://www.nationwidecompliance.com)



Certified since January 2005

NFDA Certification Seal is a registered trademark of the National Flood Determination Association



**New Year's Day, 1/1**  
*"Sometimes too much to drink is barely enough."*  
 ~ Mark Twain

**Martin Luther King Jr. Day, 1/20**  
*"Human salvation lies in the hands of the creatively maladjusted."* ~ Martin Luther King Jr.

**Groundhog Day, 2/2**  
*"What if there is no tomorrow? There wasn't one today."* ~ Bill Murray  
 – Groundhog Day (1993)

**St. Valentine's Day, 2/14**  
*"It is better to have love and lost than never to have lost at all."* ~ Samuel Butler

**Presidents Day, 2/17**  
*"Oh, wise physician of a wasted land!"* ~ Hermann Hagedorn

**Daylight Savings 3/9**

**St. Patrick's Day, 3/17**  
*"An Irishman is never drunk as long as he can hold onto one blade of grass to keep from falling off the earth."* ~ Irish Saying

**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](http://www.nationwidecompliance.com)



Certified since January 2005

## Interesting Names

When researching public records, we encounter unusual, funny, and even bizarre names for people and places. It makes one wonder how they were chosen to be. Here is a selection of the more interesting ones:

**Business Names:**

- Infinite Loop Hotel
- Grind This, Inc.
- Eat Your Heart Out, Inc.
- Squeal Like A Pig, LLC
- Wood Is Good, LLC
- Green Monster Holdings, LLC
- Random Land, LLC
- Nuts 2 U, LP
- Weekendz-Off, Inc.
- Boom Boom Properties
- Lemons To Lemonade, LLC
- Lucky Dawg Holdings, LLC
- La Hues Jumpin Java Joint
- Elaine's Animal House
- Twenty Years Of Bliss, LLC
- Attagirl Properties, LLC
- Blue Ambrosia, Inc
- Almost Nothing, Inc
- Freehug Apparel, Inc
- Morning Night View, LLC
- Oldtimers Housing Development
- Him & Her, Inc
- Monkey Puzzle Music, Inc.
- Mcmancave Enterprises, LLC
- Old Dogs, LLC



**Personal Names:**

- Teresa Broccoli
- Leroy Fail
- Stanley Wedding
- Herbert Longnecker
- Gary Partee
- Cupcake Brown
- Victor Quiet
- Jim Howdysshell
- Earl Laughter
- John Cant
- Thomas Thomas
- William Goforth
- Joy Video
- Angela Fivecoast
- Rich Wealth
- Mary Stuff
- Elise Cornutt
- Alan Bland
- Carson Fang

**Street names:**

- Horse Poor Rd
- Honey Scented Rd
- Rockin Robin Dr
- Oakie Doakie Ln
- Cinnamon Teal St
- Lovers Ln
- Sleepy Hollow Dr
- Sudden St
- Tea Party Ln
- Electric Ave

**City names:**

- Rough & Ready, CA
- Smartsville, CA
- Ritzville, WA
- Whiteswan, WA





## Just For Laughs

### The Blind Man

A woman is taking a bath when suddenly she hears a knock at the door.

"Can I come in?" a male voice asks.

"Who is it?" the woman asks.

"It is the blind man," says the voice on the other side of the door.

The woman gets out of the bath and sees that she doesn't have a towel or robe readily available. After some consideration, she opens the door, thinking, "Well, he's blind anyway."

The man comes in the bathroom, takes a good look at the woman and says, "You might want to put something on. Now where would you like the blinds?"

### Fish in the Bag

A man was walking down the street, carrying a brown paper bag. He ran into one of his friends, who asked, "Hey! What do you have in the bag?"

The man tells his friend that he has some fish in the bag. His friend says, "Well, I'll make you a bet. If I can guess how many fish you have in the bag, you'll have to give me one."

The man says, "I'll tell you what. If you tell me how many fish I have in this bag, I'll give you both of them."



## The Tale

### Try to Remember

Try to remember the kind of September  
When life was slow and oh, so mellow.

Try to remember the kind of September  
When grass was green and grain was yellow.

Try to remember the kind of September  
When you were a tender and callow fellow.

Try to remember, and if you remember,  
Then follow.

Try to remember when life was so tender  
That no one wept except the willow.

Try to remember when life was so tender  
That dreams were kept beside your pillow.

Try to remember when life was so tender  
That love was an ember about to billow.

Try to remember, and if you remember,  
Then follow.

Deep in December, it's nice to remember,  
Although you know the snow will follow.

Deep in December, it's nice to remember,  
Without a hurt the heart is hollow.

Deep in December, it's nice to remember,  
The fire of September that made us mellow.

Deep in December, our hearts should remember  
And follow.

~ Tom Jones

From *The Fantasticks* (1960)

### WORD WEIRD

**CALLOW:** (esp. of a young person) inexperienced and immature.

**ETYMOLOGY:** Middle English *calu* bald, from Old English; akin to Old High German *kalo* bald, Old Church Slavic *golū* bare; first known use: 1580

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](http://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](http://www.nationwidecompliance.com)



Certified since January 2005