

# THE NATIONWIDE STANDARD

Vol. 10, Issue 1

A Free Quarterly Newsletter for Lenders

4/1/2014

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."*

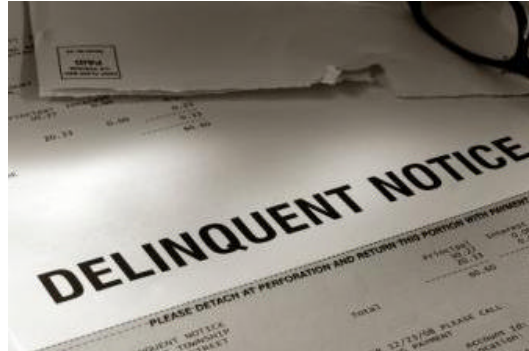
## Nationwide Real Estate Tax Service, Inc.

425 Tesconi Circle  
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[www.nationwidecompliance.com](http://www.nationwidecompliance.com)



Certified since January 2005

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## DELINQUENT LETTERS

Nationwide receives back boxes full of returned mail each time our Delinquent Letters go out to your borrowers during tax reporting season.

There are several reasons this may happen:

1. Borrower mailing addresses are left blank or incomplete upon submission to Tax Tie
2. Mailing addresses are entered the same as property addresses for non-owner occupied properties
3. Mailing addresses are submitted as a range of house numbers
4. Borrowers have moved and the lender neglected to notify us
5. Loans have been paid off and a deletion was not requested

When we receive these letters back in the mail, we typically contact the lender directly, in order to obtain the most current mailing information.

If you receive an e-mail from us regarding this, please do your best to respond in a timely manner. If you choose to ignore these inquiries, we will be unable to notify your borrowers, even though you have paid for this service.

In situations where the loan has paid off, we sometimes receive unnecessary calls from borrowers who no longer have loans with our lenders. And since we were never notified, we are at a loss to help them.

Here's what you can do to help us correctly notify your borrowers:

- Enter the correct borrower mailing addresses
- Notify us of any borrower mailing address changes
- Order deletions for paid off loans in a timely manner

Please be advised that you can send notices to the following contact for mailing address updates: [ron@nationwidecompliance.com](mailto:ron@nationwidecompliance.com)

## Did you know?

If a property is flagged for "Different Owner," a Delinquent Letter is not generated.

Due to this fact, please get back to us in a timely manner regarding any records on the "Different Owner of Record" Report that you may receive with your Delinquent Tax Report. Failure to do so will result in lack of notification in this situation, as well.

Also, please get back to anyone in our office that may e-mail you to inquire about these in a timely manner.

If we work together to resolve these issues, it will be a win-win situation for both of us. Our mail will arrive where it's supposed to and your borrowers will all be notified when delinquent. Thank you for your continued support in this area.

## Quotes for the Quarter

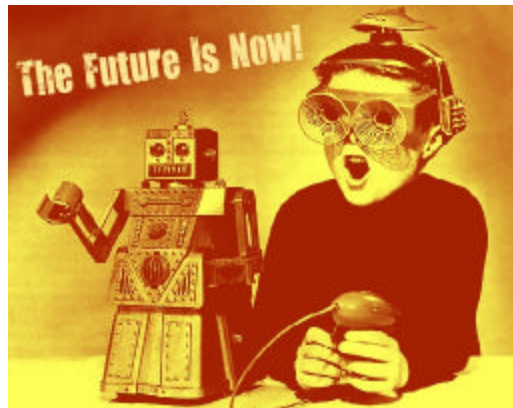
*"Success is not final, failure is not fatal: It is the courage to continue that counts."* (Winston Churchill, 1874-1965, twice British Prime Minister of 20<sup>th</sup> Century)

*"Leaders aren't born, they are made. They are made by hard effort, which is the price which all of us must pay to achieve any goal which is worthwhile."* (Vince Lombardi, NFL Coach, 1913-1970)

## 50 Reasons We're Living Through the Greatest Period in World History

Condensed from an article by Morgan Housel, *The Motley Fool*

1. U.S. life expectancy at birth was 39 years in 1800, 49 years in 1900, 68 years in 1950, and 79 years today.
2. A flu pandemic in 1918 infected 500 million people and killed as many as 100 million. Today, you can go to Safeway and get a flu shot. It costs 15 bucks.
3. In 1950, 23 people per 100,000 Americans died each year in traffic accidents. That fell to 11 per 100,000 by 2009.
4. In 1949, *Popular Mechanics* magazine made the bold prediction that someday a computer could weigh less than 1 ton. An iPad weighs 0.73 pounds.
5. The average American now *retires* at age 62. One hundred years ago, the average American *died* at age 51.
6. Infant mortality in America has dropped from 58 per 1,000 births in 1933 to less than six per 1,000 births in 2010.
7. America averaged 20,919 murders per year in the 1990s, and 16,211 per year in the 2000s.
8. There were half as many fatal plane accidents in 2012 than there were in 1960.
9. No one has died from a new nuclear weapon attack since 1945.
10. People worry that the U.S. economy will end up stagnant like Japan's. Next time you hear that, remember that unemployment in Japan hasn't been above 5.6% in the past 25 years.
11. 2% of American homes had electricity in 1900. Even by 1950, close to 30% of American homes didn't have electricity. It wasn't until the 1970s that virtually all homes were powered.
12. The number of lifetime years spent in *use* from 11 years in 1870 to 35 years by 1990.
13. The national minimum wage per hour is \$7.25. But even adjusted for inflation, the minimum wage was less than \$4 per hour as recently as the late 1940s.
14. In 1952, 38,000 people contracted polio in America alone. In 2012, there were fewer than 300 reported cases of polio *in the entire world*.
15. From 1920 to 1949, an average of 433,000 people died each year globally from "extreme weather events." That figure has plunged to 27,500 per year.
16. Worldwide deaths from battle have plunged from 300 per 100,000 people during World War II, to the low teens during the 1970s, to less than 10 in the 1980s, to fewer than one in the 21st century.
17. Median household income adjusted for inflation was around \$25,000 per year during the 1950s. It's nearly double that amount today.
18. Reported rape per 100,000 Americans dropped from 42.3 in 1991 to 27.5 in 2010. Robbery has dropped from 272 per 100,000 in 1991 to 119 in 2010.
19. Only one in 10 American homes had air conditioning in 1960. That rose to 49% in 1973, and 89% today.
20. Almost no homes had a refrigerator in 1900. Today they sell cars with refrigerators in them.
21. Adjusted for overall inflation, the cost of an average round-trip airline ticket fell 50% from 1978 to 2011.
22. The average new home now has more bathrooms than occupants.
23. In 1900 there was one housing unit for every five Americans. Today, there's one for every three.



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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VP / Tax Department

#### Dani Foster

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Information Technology

#### Scott Byorum

Director of Business  
Development

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**Easter, 4/20**

*"I lied on my Weight Watchers list. I put down that I had 3 eggs... but they were Cadbury chocolate eggs." ~ Caroline Rhea*

**Administrative Professionals' Day, 4/23**

*"Accomplishing the impossible means only that the boss will add it to your regular duties." ~ Doug Larson*

**Cinco de Mayo, 5/5**

*"Cinco de Mayo has come to represent a celebration of the contributions that Mexican Americans and all Hispanics have made to America." ~ Joe Baca*

**Mother's Day, 5/11**

*"Being a full-time mother is one of the highest salaried jobs... since the payment is pure love." ~ Mildred B. Vermont*

**Memorial Day, 5/26**

*"We come, not to mourn our dead soldiers, but to praise them." ~ Francis A. Walker*

**Father's Day, 6/15**

*"A father is always making his baby into a little woman. And when she is a woman he turns her back again." ~ Enid Bagnold*

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24. The average American house or apartment is twice as large as the average house or apartment in Japan, and three times larger than the average home or apartment in Russia.
25. Relative to hourly wages, the cost of an average new car has fallen fourfold since 1915.
26. Google Maps is free. Think about it.
27. High school graduation rates are at a 40-year high.
28. The death rate from strokes has declined by 75% since the 1960s.
29. In 1900, African Americans had an illiteracy rate of nearly 45%. Today, it's statistically close to zero.
30. A century ago fewer than one in 20 Americans ever stepped foot in a university.
31. The average American work week has declined from 66 hours in 1850, to 51 hours in 1909, to 34.8 today.
32. Incomes have grown so much faster than food prices that the average American household now spends less than half as much of its income on food as it did in the 1950s.
33. As of March 2013, there were 8.99 million millionaire households in the U.S.
34. More than 40% of adults smoked in 1965. By 2011, 19% did.
35. In 1900, 44% of all American jobs were in farming. Today, around 2% are.
36. One of the reasons Social Security and Medicare are underfunded is that the average American is living longer than ever before.
37. In 1940, less than 5% of the adult population held a bachelor's degree or higher. By 2012, more than 30% did.
38. The International Energy Agency projects that America will be the world's largest oil producer as soon as 2015.
39. The average American car got 13 miles per gallon in 1975, and more than 26 miles per gallon in 2013.
40. Annual inflation in the United States hasn't been above 10% since 1981.



41. The percentage of Americans age 65 and older who live in poverty has dropped from nearly 30% in 1966 to less than 10% by 2010.
42. Adjusted for inflation, the average monthly Social Security benefit for retirees has increased from \$378 in 1940 to \$1,277 by 2010.
43. In 1900, 65% of men over age 65 were still in the labor force. By 2010, that figure was down to 22%.
44. From 1920 to 1980, an average of 395 people per 100,000 died from famine worldwide each decade. During the 2000s, that fell to 3 per 100,000.
45. The cost of solar panels has declined by 75% since 2008.
46. As recently as 1950, nearly 40% of American homes didn't have a telephone.
47. A 3-minute phone call from New York to San Francisco cost \$341 in 1915 and \$12.66 in 1960, adjusted for inflation.
48. In 1990, the American auto industry produced 7.15 vehicles per auto employee. In 2010 it produced 11.2 vehicles per employee.
49. You need an annual income of \$34,000 a year to be in the richest 1% of the world.
50. Only 4% of humans get to live in America. Odds are you're one of them. We've got it made. Be thankful.



## Just For Laughs

### One Liners

It's hard to explain puns to kleptomaniacs because they always take things literally.

I used to think the brain was the most important organ. Then I thought, look what's telling me that.

A farmer in the field with his cows counted 196 of them, but when he rounded them up he had 200.

What does a nosey pepper do? Get jalapeño business.

The dyslexic devil worshipper sold his soul to Santa.

You kill vegetarian vampires with a steak to the heart.

If you want to catch a squirrel just climb a tree and act like a nut.

A magician was walking down the street and turned into a grocery store.

A blind man walks into a bar... and a table... and a chair.

Why don't you ever see hippopotamus hiding in trees? Because they're really good at it.

How does NASA organize their company parties? They planet.

Why can't you hear a pterodactyl go to the bathroom? Because the "P" is silent.

What kind of shoes do ninjas wear? Sneakers.

Why does Snoop Dogg carry an umbrella? Fo' drizzle.

Did you hear about the new corduroy pillows? They're making headlines everywhere!



## The Tale

### Spoke of the Wheel

To emphasize the spoke of the wheel principle, Jackson emphasizes leadership of Liu Bang, the first leader to consolidate China in a unified empire. When asked to elaborate on how he was able to unify an empire with the strong personalities of his various commanders, and the fact that his knowledge in the areas of linguistic, fighting and diplomacy did not equal that of his heads of staff, Liu Bang spoke of the strength of a chariot's wheel. When looking at a chariot's wheel it is not the sturdiest of the spokes that matters. Two wheels made of identical spokes differ in strength. It is important that you see beyond what is seen. Never forget that a wheel is not made only of spokes but also the space between the spokes. Sturdy spokes poorly placed made a weak wheel. Whether their full potential is realized depends upon the harmony between them. The essence of wheel making lies in the craftsman's ability to see and create the space that holds and balances the spokes within in the wheel. Think now about whom is the craftsman, in the sense that Liu Bang was able to secure the harmony among the spokes. When looking at the wheel and spokes, a master craftsman like Liu Bang was able to place individuals into positions that fully realized their potential. By doing so he secures harmony among them by giving them all credit for their distinctive achievements and, in the end, as the trees and flowers grow toward the sun, individuals grow toward Liu Bang with devotion.

~ *Eleven Rings: The Soul of Success*  
by Phil Jackson and Hugh Delehanty (2013)

## WORD WEIRD

**JEJUNE:** not interesting; too simple

**ETYMOLOGY:** Latin *jejunus* empty of food, hungry, meager. First Known Use: 1646

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

Please e-mail Newsletter @[nationwidecompliance.com](mailto:nationwidecompliance.com)

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