

THE NATIONWIDE STANDARD

Vol. 10, Issue 3

A Free Quarterly Newsletter for Lenders

10/1/2014

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."



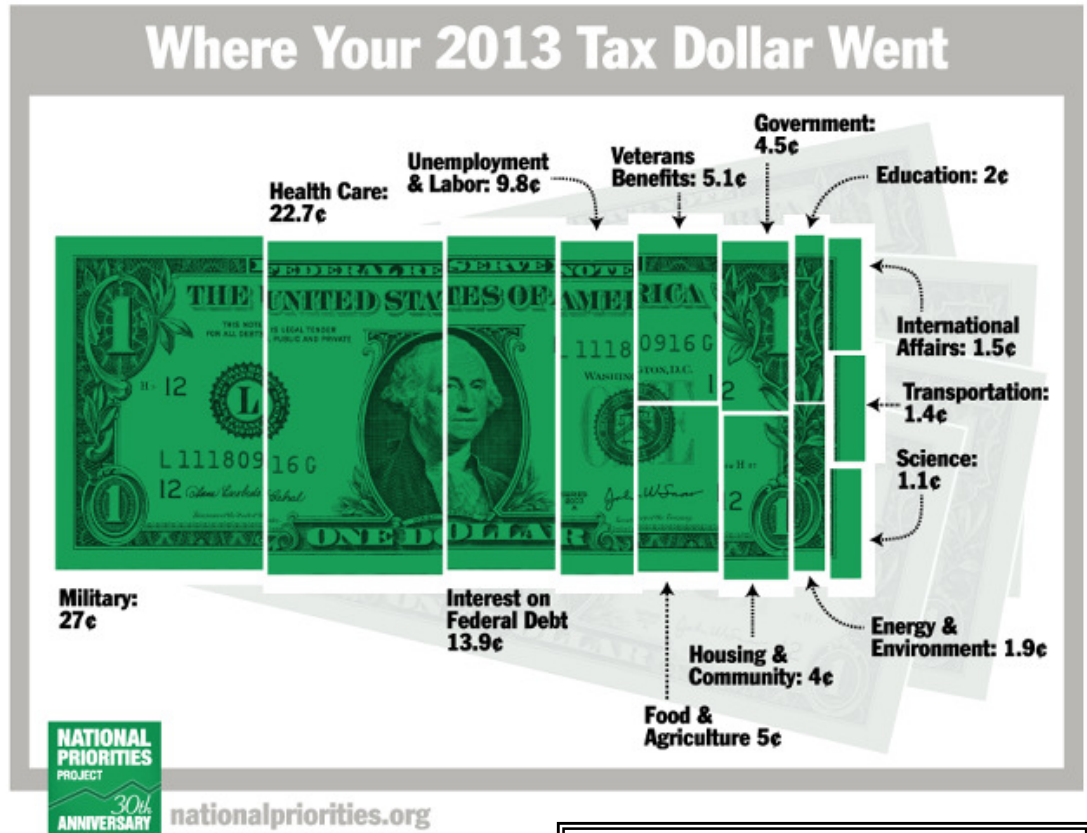
WE WANT YOUR DELETIONS

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



Certified since January 2005

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



BANK CORE VALUES

In 2009, the Financial Brand (website) published a short article on the Core Values within banks. They had analyzed the Core Values in 50 banks across the US. While that is not a large sample size, it is important to realize that many of banks still do not have Core Values. Here are the top eight most common Core Values:

- Integrity = 34 Banks (68%)
- Teamwork = 15 Banks (30%)
- Excellence = 11 Banks (22%)
- Commitment = 10 Banks (20%)
- Honesty = 10 Banks (20%)
- Respect = 10 Banks (20%)
- Service = 10 Banks (20%)
- Professionalism = 8 Banks (16%)

Did You Know?

According to Americans, America's top problem is:

- Economy = 19%
- Unemployment = 12%
- The Deficit = 12%
- Health Care = 12%

Interestingly, Education was not in the top 5.

Source: Gallup

Quote for the Quarter

"If I ever go looking for my heart's desire again, I won't look any further than my own backyard, because if it isn't there, I never really lost it." (Dorothy Gale, Wizard of Oz, 1939)

Conspiracy Theory Poll

The following are 20 widespread and/or infamous conspiracy theories. Many of these theories are well known to the public, others perhaps to just the darker corners of the internet. Here's what was found:

- 37% of voters believe **Global Warming** is a hoax, 51% do not. Republicans say global warming is a hoax by a 58-25 margin, Democrats disagree 11-77, and Independents are more split at 41-51.
- 6% of voters believe **Osama bin Laden** is still alive.
- 21% of voters say a **UFO** crashed in Roswell, NM in 1947 and the US government covered it up.
- 28% of voters believe secretive power elite with a globalist agenda is conspiring to eventually rule the world through an authoritarian world government, or **New World Order**.
- 28% of voters believe **Saddam Hussein** was involved in the **9/11** attacks.
- 20% of voters believe there is a link between childhood vaccines and autism, 51% do not.
- 7% of voters think the **Moon Landing** was faked.
- **13%** of voters think **Barack Obama** is the **anti-Christ**.
- Voters are split 44%-45% on whether **Bush** intentionally misled about weapons of mass destruction in **Iraq**. 72% of Democrats think Bush lied about WMDs, Independents agree 48-45, and just 13% of Republicans think so.
- 29% of voters believe **aliens** exist.



- 14% of voters say the **CIA** was instrumental in creating the crack cocaine epidemic in America's inner cities in the 1980's.
- 9% of voters think the government adds **fluoride** to our water supply for sinister reasons (not just dental health).
- 4% of voters say they believe "**lizard people**" control our societies by gaining political power.
- 51% of voters say a larger conspiracy was at work in the **JFK assassination**, just 25% say Oswald acted alone.
- 14% of voters believe in **Bigfoot**.
- 15% of voters say the government or the media adds mind-controlling technology to **TV broadcast signals** (the so-called Tinfoil Hat crowd).
- 5% believe exhaust seen in the sky behind airplanes is actually **chemicals** sprayed by the government for sinister reasons.
- 15% of voters think the medical industry and the pharmaceutical industry "invent" **new diseases** to make money.
- Just 5% of voters believe that **Paul McCartney** actually died in 1966.
- 11% of voters believe the US government allowed **9/11** to happen, 78% do not agree.

Source: Public Policy Polling

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

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



Certified since January 2005

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

Halloween, 10/31

"There are nights when the wolves are silent and only the moon howls."
 ~ George Carlin

Veterans' Day, 11/11

"It is easy to take liberty for granted, when you have never had it taken from you." ~ Author unknown, sometimes attributed to M. Grundler

Thanksgiving Day, 11/27

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them." ~ John Fitzgerald Kennedy

Christmas Day, 12/25

"Christmas is a time when kids tell Santa what they want and adults pay for it. Deficits are when adults tell the government what they want and their kids pay for it." ~ Richard Lamm

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



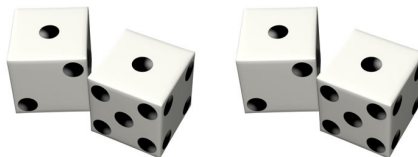
Certified since January 2005

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

A History of Government Shutdowns

Federal government shutdowns since 1976:

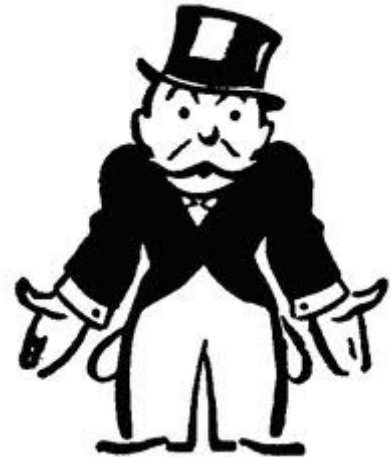
- September 30 – October 11, 1976 (10 days)
- September 30 – October 13, 1977 (12 days)
- October 31 – November 9, 1977 (8 days)
- November 30 – December 9, 1977 (8 days)
- September 30 – October 18, 1978 (18 days)
- September 30 – October 12, 1979 (11 days)
- November 20 – November 23, 1981 (2 days)
- September 30 – October 2, 1982 (1 day)
- December 17 – December 21, 1982 (3 days)
- November 10 – November 14, 1983 (3 days)
- September 30 – October 3, 1984 (2 days)
- October 3 – October 5, 1984 (1 day)
- October 16 – October 18, 1986 (1 day)
- December 18 – December 20, 1987 (1 day)
- October 5 – October 9, 1990 (3 days)
- November 13 – November 19, 1995 (5 days)
- December 5, 1995 – January 6, 1996 (21 days)
- September 30 – October 17, 2013 (16 days)



Why Your Barin Can Raed Tihs

For emaxlpe, it deson't mttair in waht oredr the ltters in a wrod aepapr, the olny iprmoatnt tihng is taht the frist and lsat lttter are in the rghit pcale. The rset can be a toatl mses and you can sitll raed it wouthit pobelrm.

S1M1L4RLY, Y0UR M1ND 15 R34D1NG
 7H15 4U70M471C4LLY W17H0U7 3V3N
 7H1NK1NG 4B0U7 17.



Banks Americans Hate Most, Ranked

The number of complaints filed with the CFPB against the 10 most reviled banks, between 2012 and 2014.

38,833	Bank of America
26,055	Wells Fargo
20,057	JPMorgan Chase
14,882	Citibank
9,272	Capital One
5,061	US Bancorp
4,085	PNC Bank
3,907	HSBC
2,849	Suntrust Bank
2,831	AmEx

Source: Consumer Financial Protection Bureau

The number of complaints largely corresponds with the size of the bank. JPMorgan Chase, Bank of America, Citigroup, and Wells Fargo are the largest four US banks by assets. All other banks on the list above are among the 20 largest.



Just For Laughs

Job Negotiation

Reaching the end of a job interview, the Human Resources Officer asks a young engineer fresh out of the Massachusetts Institute of Technology, "And what starting salary are you looking for?"

The engineer replies, "In the region of \$125,000 a year, depending on the benefits package."

The interviewer inquires, "Well, what would you say to a package of 5 weeks of vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50% of salary, and a company car leased every two years, say, a red Corvette?"

The engineer sits up straight and says, "Wow! Are you kidding?"

The interviewer replies, "Yeah, but you started it."

Chased by a Lion

A scientist and a philosopher are being chased by a hungry lion.

The scientist makes some quick calculations and says, "It's no good trying to outrun it. It's catching up!"

The philosopher keeps a little ahead and replies, "I'm not trying to outrun the lion, I'm trying to outrun you!"

One Liner

Why was six afraid of seven? Because seven was a well known six offender.



The Tale

The Experts

"Economists, in particular, are treated with the reverence the ancient Greeks gave the Oracle of Delphi. But unlike the notoriously vague pronouncements that once issued from Delphi, economists' predictions are concrete and precise. Their accuracy can be checked. And anyone who does that will quickly conclude that economists make lousy soothsayers.

... the sort of expert typically found in the media is precisely the sort of expert who is most likely to be wrong. This explains one of the most startling findings to emerge from Philip Tetlock's (professor at the University of California at Berkeley) data; the bigger the media profile of an expert, the less accurate his predictions are ... using Google hits as a simple way to measure the fame of each of his 284 experts, Tetlock found that the more famous the expert, the worse he did.

Pundits 'forecast not because they know,' wrote economist John Kenneth Galbraith, 'but because they are asked.' We could stop asking. But if we insist on asking — and we probably will, unfortunately — we must at least think carefully about what we are told."

~ Dan Gardner

Future Babble: Why Expert Predictions Fail — and Why We Believe Them Anyway
(2010)

WORD WEIRD

SHIBBOLETH: a custom, principle, or belief distinguishing a particular class or group of people, especially a long-standing one regarded as outmoded or no longer important.

ETYMOLOGY: mid 17th century; from Hebrew *šibbōlet* 'ear of corn,' used as a test of nationality by its difficult pronunciation (Judg. 12:6)

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

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



Certified since January 2005

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