

THE NATIONWIDE STANDARD

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"We are committed to being the foremost provider of accurate information and quality customer service at a competitive price for our clients."



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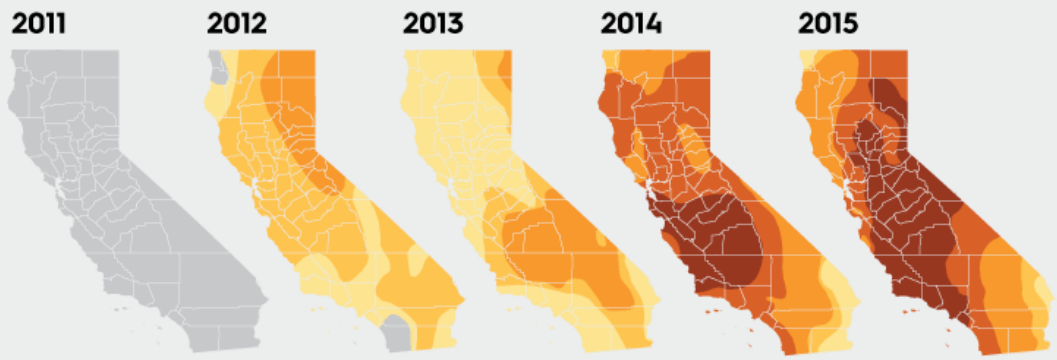
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A Record-Breaking Drought

41% of the state is facing "exceptional drought" (the most severe kind).

■ Abnormally dry ■ Moderate drought ■ Severe drought
■ Extreme drought ■ Exceptional drought



SOURCE: U.S. Drought Monitor

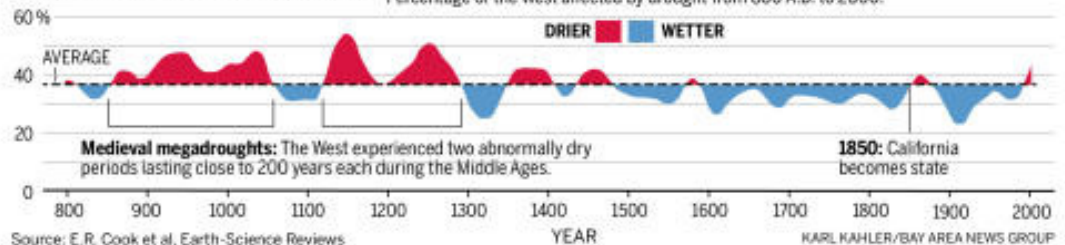
VISUAL NEWS

Progression of the California Drought

Most folks in the USA are aware that the West, especially California, is going through a historic drought. 1 in 8 people who live in the USA live in California. At least half of the fruit produced in the United States is now grown in California, and the state also leads in the production of vegetables. If it were a country, California would be the 8th or 9th largest economy in the world and the 34th most populous. So the effects of an extended drought in California has a great impact on the rest of the country and indeed the world. Unfortunately, extended droughts are not abnormal for the great state, which has experienced decades-long to centuries-long droughts in the past.

A 200-year drought?

Evidence from tree rings shows that drought was historically much more widespread in the American West than now, while the 20th century was wetter than normal. Percentage of the West affected by drought from 800 A.D. to 2000:



Source: E.R. Cook et al, Earth-Science Reviews

KARL KAHLER/BAY AREA NEWS GROUP

Quote for the Quarter: "We're in for tough times." Jerry Brown, California Governor

Did You Know?

The market for precious metals is not as big as you might think. One year's worth of mined platinum is only the size of a small car. But it's worth about \$8 billion. Here are the yearly production outputs for 8 commodities if they were represented as cubes, along with their value:

- Gold = 17.6 ft² (\$125 billion)
- Uranium = 47.6 ft² (\$2.5 billion)
- Copper = 414 ft² (\$120 billion)
- Platinum = 6.7 ft² (\$8 billion)
- Silver = 44 ft² (\$16 billion)
- Nickel = 196.2 ft² (\$33.5 billion)
- Iron = 2,365.5 ft² (\$295 billion)
- Oil = 5,625 ft² (\$3.2 trillion)

Visual Capitalist
One year of platinum production
 2013: 179 tonnes of Pt is a cube (2.03m each side) worth \$8B



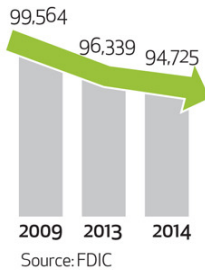
Banks & Branches & Lending

BANKS CONTINUE TO INVEST IN BRANCHES



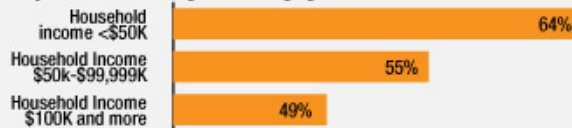
Bankers that plan to make additional investment in their branches in 2015 and 2016

THE NUMBER OF U.S. BANK BRANCHES IS DROPPING

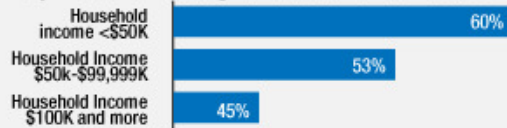


No Loans, No Homes

Say it's difficult to get a mortgage



Say there aren't enough affordable homes for sale



CUSTOMERS STILL PREFER BRANCHES OVER OTHER CHANNELS

	Overall	Regular banking	Customer service	Apply/open account
Online banking (PC or laptop)	44%	39%	11%	11%
Branches	28%	27%	47%	61%
ATMs	15%	15%	4%	3%
Mobile banking (mobile phone)	4%	5%	4%	3%
Automated phone systems/call centers	2%	4%	19%	5%
Tablet banking (iPad or other tablet)	2%	4%	4%	4%

Source: Synergistics

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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Independence Day, 7/4

"We have enjoyed so much freedom for so long that we are perhaps in danger of forgetting how much blood it cost to establish the Bill of Rights." ~ Felix Frankfurter

Woman Suffrage, 8/26

"Speaking generally, the women had not only no voice in the management of the country, but she had no control over her property, earned or inherited; no control over her own children; no control even of her own person. If that is not a condition of slavery, it bears a close resemblance to it." ~ Charlotte Perkins Gilman

Labor Day, 9/7

"Labor was the first price, the original purchase-money that was paid for all things. It was not by gold or by silver, but by labor, that all wealth of the world was originally purchased." ~ Adam Smith

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13 Things That Were Completely Misnamed

Many are unaware of the true meanings surrounding these everyday misnomers.

- The Battle of Bunker Hill:** Although originally planned as the battle spot, it was actually fought on nearby Breed's Hill.
- The Big Bang:** Astronomer Fred Hoyle named the Big Bang, yet he ironically totally opposed the theory. He simply used those words in a mocking sort of way. The real inventor of the idea was Georges Lemaitre, who called it the "Primeval Atom".
- Sago Palm:** The sago palm (*Cycas revolute*), a common houseplant, is actually not a palm at all but a type of plant known as a cycad.
- Pythagorean Theorem:** Most of us presume Pythagoras was the first to recognize this theorem relating the sides of a right triangle ($A^2+B^2=C^2$), since the theorem bears his name. Actually, the Babylonians used the theorem 1,000 years before Pythagoras was born. They even wrote it down on a tablet now known as Plimpton 322. This mathematical principle was also known to the ancient Egyptians, Chinese, and Indians.
- Lunatic:** The prefix of the word "lunatic" comes from the Latin "luna," meaning "moon". It was once believed that the phases of the Moon, especially the full moon, could induce insanity or epilepsy in certain individuals.
- The God Particle:** The God Particle, or its field, gives mass to other particles and its discovery validated the standard model of physics. The real name of the particle is the "Higgs boson," and it was only branded with the godly moniker as a marketing scheme to sell more books for Physicist Leon Lederman.
- Panama Hat:** Authentic Panama hats are made in Ecuador and used to be referred to as "montecristis". However, they were largely sold in Panama and the makers failed to label where they were actually made. The name became ingrained when President Theodore Roosevelt was famously photographed wearing such a hat while monitoring the progress on the Panama Canal excavation.
- The Hundred Years' War:** In actuality, it was a 116 year long conflict between France and England that spanned from 1337 to 1453. It was peppered with truces and on-and-off again fighting, rather than a continuous war. Taking into account the times of peace between the war's phases, the fighting really lasted about 81 years.
- Global Warming:** This term doesn't entirely describe what's going on. While the average surface temperature of the entire planet is indeed getting warmer, it doesn't mean temperatures will go up everywhere and all at the same time. "Climate Change" is a more accurate term and better describes the developing extreme weather conditions.
- Canary Isles:** This archipelago off the northwest coast of Africa are known for their diverse wildlife, including – yes – canaries. However, the name came from when the Romans visited the area in AD 23-79. The islands were infested with packs of wild dogs, prompting the Romans to name it the place *canaria insula* or "the island of wild dogs." Canaries, the birds, were named after the islands, not the other way around.
- German Chocolate Cake:** This dessert did not originate in Germany, but was created in America by a man with the last name "German."
- Koala Bear:** This mammal is actually a marsupial and not a bear.
- Indians:** Christopher Columbus dubbed American natives "Indians" because he mistakenly thought he had landed in India.





Just For Laughs

How to Drain a Bathtub

During a visit to a mental asylum, a visitor asked the director how to determine whether or not a patient should be institutionalized.

“Well,” said the director, “we fill up a bathtub, then we offer a teaspoon, a teacup, and a bucket to the patient, and ask him to empty the bathtub.”

“Oh, I see,” said the visitor. “A normal person would use the bucket because it is bigger than the spoon or the teacup.”

“No,” said the director, “a normal person would pull out the plug. Do you want the bed near the window?”

TV Repair

There’s a story floating around the Internet about a San Francisco woman police officer responding to a domestic disturbance call. These calls are dangerous because emotions run high.

Approaching the house, she hears a man shouting angrily. Then a television crashes through a second-story window, and smashes at her feet. With her firearm still holstered, she knocks at the door.

The angry voice booms, “Who is it!?”

She replies, “TV repair...!”

A pause. Then, from inside, laughter. The man inside opens the door. She enters and pacifies the situation.



The Tale

The Perils of Obedience, Part III

"How we went about testing these questions and what we found may astound you. Our planned two-week investigation into the psychology of prison life had to be ended after only six days because of what the situation was doing to the college students who participated. In only a few days, our guards became sadistic and our prisoners became depressed and showed signs of extreme stress."

~ Professor Philip G. Zimbardo
The Stanford Prison Experiment, 1971
 A study of the psychological effects of prison life. Twenty-four male students were selected, from an initial pool of seventy-five, to adopt randomly assigned roles of prisoner and guard, in a mock prison, situated in the basement of the Stanford Psychology Department building, for a period of between seven and fourteen days. It was discontinued after six...

WORD WEIRD

DÉGRINGOLADE: a rapid decline or deterioration (as in strength, position, or condition): downfall

ETYMOLOGY: French, from *dégringoler* to tumble down, from Middle French *desgringueler*, from *des-* de- + *gringueler* to tumble, from Middle Dutch *crinkelen* to make curl, from *crinc*, *cring* ring, circle
 First Known Use: 1873

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