

# THE NATIONWIDE STANDARD

Vol. 11, Issue 3

A Free Quarterly Newsletter for Lenders

10/1/2015

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### Our Mission

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



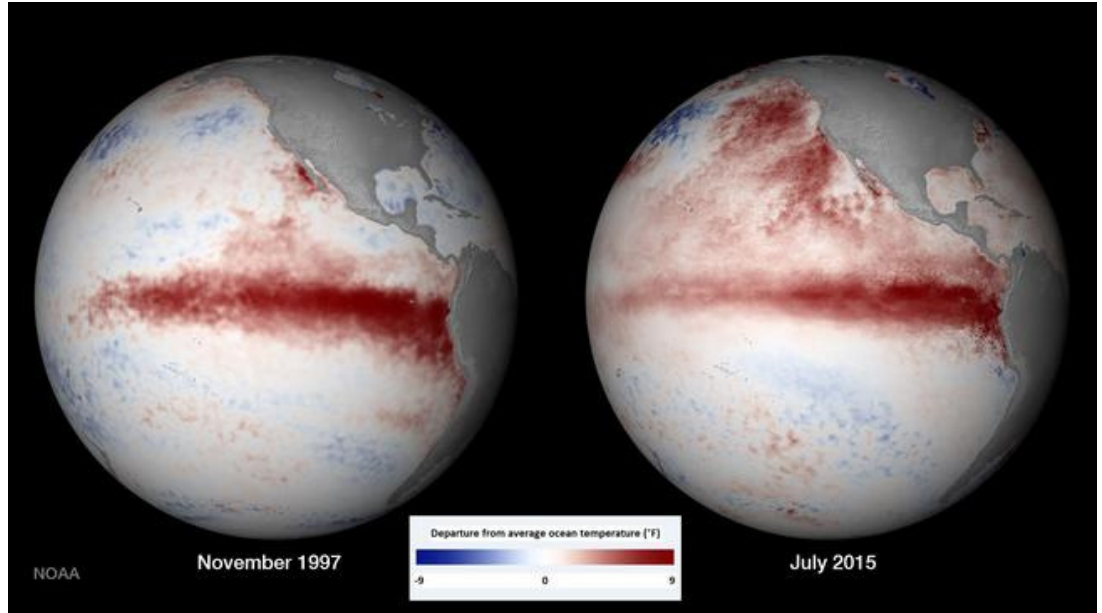
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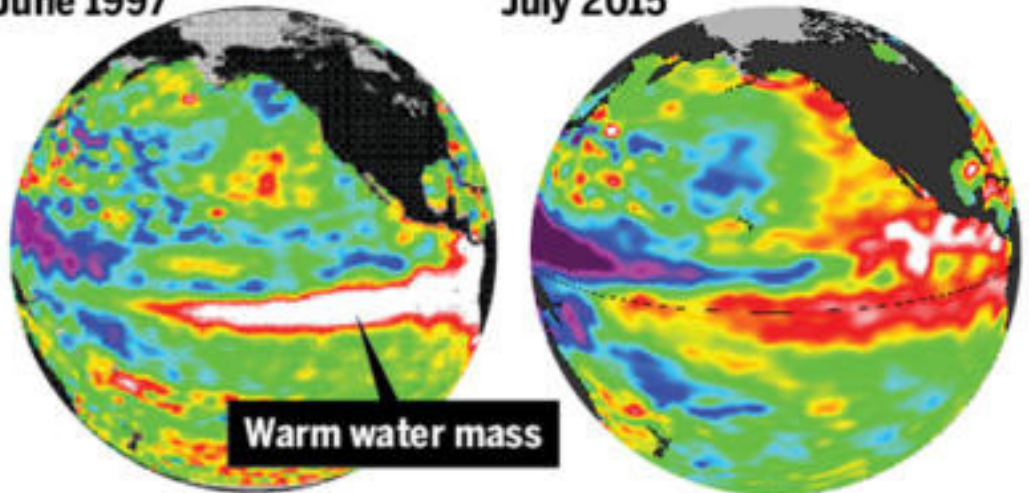


## El Niño growing

Although the trend could change in coming months, warming waters in the Pacific Ocean could bring soaking winter storms – as they did during the 1997-98 rainy season. Forecasters predict there is a greater than 90 percent chance that El Niño will continue in the Northern Hemisphere this winter.

June 1997

July 2015



Source: NASA Jet Propulsion Laboratory

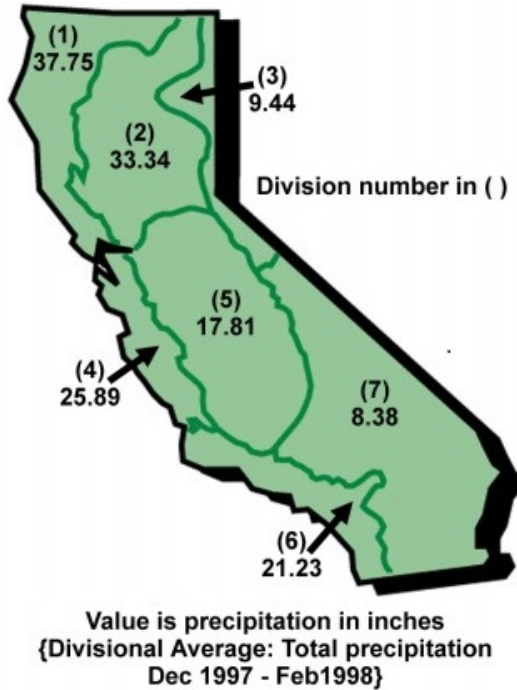
BAY AREA NEWS GROUP

## Did You Know?

'97-'98 El Nino Losses:

- Human lives lost = 189
- Economic losses and costs = \$4.2-\$4.5b
- Property losses = \$2.8b
  - Insured losses = \$1.7b
  - Uninsured losses = \$1.1b
- Federal government relief = \$400m
- State assistance costs = \$125m
- Agricultural losses = \$650-\$700m
- Lost sales in snow-removal equipment = \$60-\$80m
- Losses in the tourist industry = \$180-\$200m

Source: American Meteorological Society, '99



**Hours of Operation:**  
Mon – Fri, 8am – 5pm

### Important E-Mails:

**General Info**

[info@nationwidecompliance.com](mailto:info@nationwidecompliance.com)

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CEO/President

**Marci Dyche**

VP / Tax Department

**Dani Foster**

Geologist / Mapping /  
Information Technology

**Scott Byorum**

Director of Business  
Development

## The El Nino Winter of 1997-1998

The winter of 1997-1998 was marked by a record breaking El Nino event and unusual extremes in parts of the country. Overall, the winter (December 1997- February 1998) was the second warmest and seventh wettest since 1895. Severe weather events included flooding in the southeast, an ice storm in the northeast, flooding in California, and tornadoes in Florida. The winter was dominated by an El Niño-influenced weather pattern, with wetter than normal conditions across much of the southern third of the country and warmer than normal conditions across much of the northern two-thirds of the country.

Source: National Climate Data Center, April 1998

## The El Nino Winter of 2015 -2016

El Niño “tilts the odds” for weather and climate impacts. For example, in any random non-ENSO (El Niño and the Southern Oscillation) year, the chances that southern California will receive above-normal, near-normal, or below-normal rainfall in winter (December – February) are equal: 33.3% above normal, 33.3% near normal, and 33.3% below normal. During a strong El Niño year, these odds might shift to, say, 60% chance of above, 30% chance of near normal, and 10% chance of below. (This is just an example, not an official forecast!)

Source: NOAA – Climate.gov, August 13, 2015

## Quote for the Quarter:

“I am El Nino. Yo soy El Nino. For those of you who don't habla espanol, El Nino is Spanish for: The Nino.” ~ **Chris Farley**, Comedian/Actor (February 15, 1964 – December 18, 1997)

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**Halloween, 10/31**

*"By the pricking of my thumbs, something wicked this way comes." ~ Ray Bradbury*

**Daylight Savings Time, 11/1**

*"Only the government would believe that you could cut a foot off the top of a blanket, sew it to the bottom, and have a longer blanket." ~ Anonymous*

**Thanksgiving Day, 11/26**

*"On Thanksgiving Day we acknowledge our dependence." ~ William Jennings Bryan*

**Christmas Day, 12/25**

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

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## Preparing for El Nino

Just because the conditions for the 2015 El Nino look similar or worse than the 1997 El Nino doesn't mean the same results will occur. But it does indicate that they are likely. So it is best to be prepared. Here are some simple actions you can do now to mitigate a bad 2015 El Nino.

1. **Check Your Property:** Clean your gutters, inspect your roof, and look for areas that may pool with water. Examine nearby trees. If unsure about a tree's sturdiness to stand up to water flows and/or sustained wind, hire an Arborist to do the job and to make recommendations.
2. **Know Your Risk:** Determine if you are in flood prone territory or low-lying landscape. Know if there are nearby levies or waterways that could be overwhelmed with heavy runoff.
3. **Review Your Insurance:** Determine what insurance you have and what it exactly covers, and make adjustments if necessary.
4. **Secure Document Copies:** Make copies of your most important documents (ID, Birth Certificates, Licenses, etc.). Take pictures of your house and belongings. Secure these in a water-proof/fire-proof safe or safe deposit box.
5. **Create a Disaster Kit:** Have an emergency set of supplies on hand, preferably in a water-proof container. Fresh water, canned food, light sources, ponchos, first aid kits, a radio, batteries, and utility instruments can prove invaluable if situations turn for the worse. Help may not be readily available when the time comes. Many sources suggest at least a 3-day survival kit.
6. **Have a Plan:** Think about what you would do in adverse conditions. Talk to your family, friends, and neighbors about preparedness and escape plans. There are many instances where a plan comes in handy, not just a severe weather event. We are used to a certain easiness in our lives, but it could turn.

"Come on in..."



the weather's fine!"

### Did You Know?

'97-'98 El Nino Benefits:

- Human lives saved = 850
- Economic gains = \$19.6-\$19.9b
- Reduced heating costs = \$6.7b
- Increased sales of merchandise, homes, and other goods = \$5.6b
- Reductions in costs of street/highway removal of ice and snow = \$350-\$400b
- Reductions in normal losses due to absence of snowmelt floods and no Atlantic hurricanes = \$6.9b
- Income from increased construction and related employment = \$450-\$500m
- Reduced operating costs to airlines and trucking industry = \$160-\$175m

Source: American Meteorological Society, '99



## Just For Laughs

### Overworked Office Manager

Salesman: "This computer will cut your workload by 50%."

Office Manager: "That's great! I'll take two of them."

### Good News, Bad News

A salesman comes home after a hard day's work and is greeted by his wife at the front door. She tells him she has good news and bad news about their new car.

The salesman says: "OK, honey — so give me the good news."

His wife replies: "The good news is, the air bags work!"

### Pocket Calculator

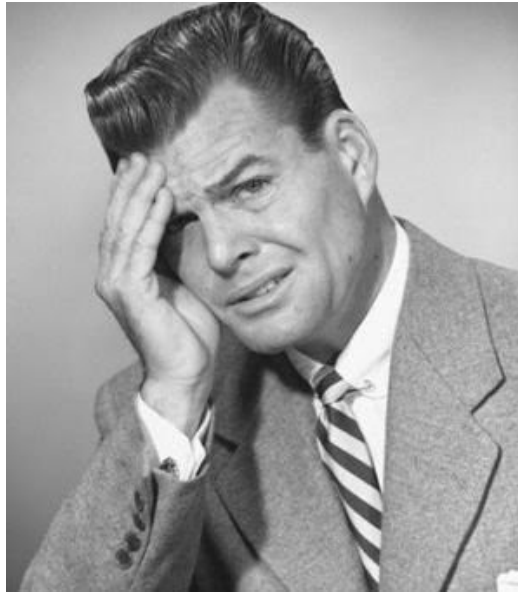
Salesman: "Would you like to buy a pocket calculator?"

Customer: "No, thanks. I know how many pockets I have."

### Stranded in Hawaii

A traveling salesman was held up by a bad storm in the Hawaiian Islands. He sent an email to his corporate headquarters advising them that he was stranded for a few days and requested instructions.

The reply came back shortly: "Begin vacation as of yesterday."



## The Tale

### Ditch the 'Experts', Part I

"You have been a world-class sap for years. Why? For listening to the economic and political forecasts of experts. We in the media have been irresponsible fools for reporting those forecasts. And the experts themselves? Delusional egomaniacs — and maybe even con artists. We desperately want to believe the world is not just a big game of dice, that things happen for good reasons and wise people can figure it all out. It may not be so; a school of researchers known as radical skeptics presents impressive evidence that the world is totally random, or at least that we humans are eternally unable to figure it out. But most of us can't bear to believe that, so we cling to the notion of experts."

~ Geoffrey Colvin, "Ditch the 'Experts'," *Fortune* magazine (02/06/2006)

## WORD WEIRD

**FINNIMBRUN:** A trifle, trinket or knick-knack.

**ETYMOLOGY:** *Unknown.*

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