

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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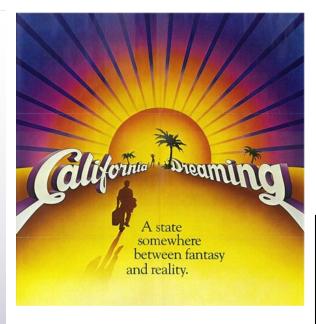
Nationwide Real Estate Tax Service, Inc.

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CALIFORNIA DREAMING

California housing is expensive. The state occupies all 10 rankings among the top 10 list of priciest residential markets in Coldwell Banker's 2016 Real Estate Home Listing Report. 6 of those rankings are based in the Silicon Valley region.

Coldwell Banker uses a four-bedroom, two-bathroom home to reach its data conclusions on average home prices. The California markets that reigned as most expensive were:

- 1. **Saratoga** \$2.45 million average
- 2. **Newport Beach** \$2.1 million average
- 3. **Cupertino** \$1.81 million average
- 4. **Redwood City** \$1.8 million average
- 5. **Arcadia** \$1.74 million average
- 6. **Carmel** \$1.72 million average
- 7. **San Francisco** \$1.67 million average
- 8. **La Cañada Flintridge** \$1.57 million avg
- 9. **Sunnyvale** \$1.5 million average
- 10. **Los Gatos** \$1.47 million average

The most affordable markets, as per Coldwell Banker's metric, were:

- 1. Detroit, MI \$64,110 average
- 2. Cleveland, OH \$73,073 average
- 3. Park Forest, IL \$78,392 avgerage
- 4. Jamestown, NY \$88,891 avgerage
- 5. Utica, NY \$92,891 average
- 6. Wilkes-Barre, PA \$94,436 average
- 7. Scranton, PA \$104,842 avgerage
- 8. Huntington, IN \$105,614 avgerage
- 9. Augusta, GA \$106,567 avgerage
- 10. Palatka, FL \$110,655 avgerage

Did You Know?

Top 10 future engineering predictions

- 1. Super deep basements
- 2. Floating sea cities
- 3. High-rise or rooftop farms
- 4. 3D printed homes
- 5. Buildings with their own micro climates
- 6. Huge bridges that span entire cities
- 7. Spaceports with easy access to the Moon / Mars
- 8. Super high buildings -- cities in the sky
- 9. Underwater cities
- 10. Collapsible / stackable living pods

Quotes for the Quarter

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." (Maya Angelou, American Poet)

"The ideals which have lighted my way, and time after time have given me new courage to face life cheerfully, have been kindness, beauty, and truth." (Albert Einstein, Physicist, 1879-1955)





Eliminate Worry

By Napoleon Hill

Train yourself not to worry over things you can't remedy. It's bad enough to worry over things you can remedy; I wouldn't worry over them any longer than it took me to remedy them. Some time ago, one of my students asked if I spent time worrying over people who came to me with their problems. I said, "Other people's problems? I don't worry over my own problems, why should I worry over somebody else's problems?" It's not because I am indifferent --- I'm far from indifferent. In fact, I am very sensitive to the problems of my friends and my students, but not sensitive enough to let them become my problems. They're still your problems. I'll do all I can to help you solve them, but I don't absorb them and take them over myself. That's not my way of doing it and don't you get into that habit either. There are a lot of people who not only make room for all of their own problems, but they also take on the problems of all their in-laws, relatives, friends, the neighborhood, and sometimes the problems of the whole nation. Worry was made for somebody else, not for me.

You don't have to go looking for trouble; it will find you in its own way. The circumstances of life have a queer way of revealing to you the thing you're searching for. If you're looking for faults in other people, or looking for trouble, or looking for things to worry about, you'll always find them. If you're looking for things to worry about, you don't have to go very far; in fact, you don't have to go out of your house.

Source: Your Right To Be Rich. Penguin. 2015, Pgs. 362-363.





Remembering Ali

Muhammad Ali was more than just the best boxer to ever walk the Earth. He also was a smart, caring humanitarian who by all accounts was as good a human as he was a fighter. But Ali, who died in June, wasn't just kind and thoughtful; he also was practically a linguist and philosopher who always seemed to have something intelligent, witty or both to say:

- 10. "I am the greatest. I said that even before I knew I was."
- 9. "I'm not the greatest, I'm the double greatest."
- 8. "It's not bragging if you can back it up."
- 7. "It's just a job. Grass grows, birds fly, waves pound the sand. I beat people up."
- 6. "I'm so mean, I make medicine sick."
- 5. "A man who views the world the same at 50 as he did at 20 has wasted 30 years of his life."
- 4. "Impossible is just a big word thrown around by small men who find it easier to live in the world they've been given than to explore the power they have to change it. Impossible is not a fact. It's an opinion. Impossible is not a declaration. It's a dare. Impossible is potential. Impossible is temporary. Impossible is nothing."
- 3. "If you even dream of beating me you'd better wake up and apologize."
- 2. "Don't count the days; make the days count."
- 1. "Float like a butterfly, sting like a bee. His hands can't hit what his eyes can't see. Now you see me, now you don't. George thinks he will, but I know he won't."

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

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Halloween, 10/31

"May Jack-o-lanterns burning bright Of soft and golden hue Pierce through the future's veil and show What fate now holds for you."

~ Author unknown

Thanksgiving Day, 11/24

"For each new morning with its light,
For rest and shelter of the night,
For health and food, for love and friends,
For everything Thy goodness sends."

~ Ralph Waldo Emerson

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

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9 Ways to Fall Asleep Faster

Most adults need 7-8 hours of sleep, according to most doctors. Lack of sleep can lead to poor dietary choices and weight gain. One sobering study revealed that drowsy drivers who had been awake for 18 hours were just as impaired as drivers who had been drinking.

Consider these tactics for getting a better night's sleep:

- 1. **60-Minute Wind Down:** Allow yourself a full hour of relaxation before turning in for the night. Business can make you feel tired, but if your mind is still occupied when you hit the sack, it can be difficult shutting down.
- Take a Warm Bath or Shower: Research shows that your body temperature rapidly decreases after a warm bath or shower, slowing your body processes down, which can make you feel sleepy.
- 3. **Wear Socks:** Warmth to the extremities increases blood flow, which relaxes you and can aid in feeling sleepy.
- 4. **The 4-7-8 Exercise:** This breathing exercise can change your heart rate and stabilize your blood pressure. Inhale for 4 seconds, hold it for 7, and exhale for 8 seconds. Repeat until you feel relaxed and sleepy.
- 5. **Go to Bed When You Are Sleepy:** Trying to go to bed when you are not tired can exacerbate sleep troubles. Just being in bed for 10 hours or so is not the same as sleeping for 7-8 hours.
- 6. Calm Down Before You Go To Bed: Practice visualization, meditation, and progressive muscle relaxation techniques before you go to bed so that your body is "pre-prepared" for sleep.
- 7. **Get Out of Bed:** What? Yes. If you cannot sleep, don't keep trying to. Worrying produces adrenaline, which keeps you awake. Get up, read a book or knit or do a crossword puzzle. Eventually you will feel sleepy again and that's the time to go back to bed.
- 8. **Hide the Clock:** Counting time will just produce anxiety and keep you awake.
- 9. **Write it Down:** Write down the thoughts that are keeping you awake. It will release you from them.





- Six percent of people have insomnia, according to the National Institutes of Health.
- Fatal familial insomnia is a rare genetic disease that prevents a person from falling asleep, eventually leading to death.
- If you're having trouble waking up on Monday morning, you could have "social jet lag," a habit of following a different sleep schedule on weekdays versus the weekend.
- One in four Americans take some type of medication every year to help them sleep, according to the National Sleep Foundation.
- Women are two times more likely to have insomnia than men.







Just For Laughs

It's All in the Approach

A young salesperson peeped into the office of someone who looked like a sales manager, muttered something then started walking away.

After retreating a little he seemed to change his mind, seemed to head back to the door, where after some hesitation, he started to back away again.

The sales manager, feeling sorry for the young man, and surprised that he was so badly trained, called him in.

"You're a salesman aren't you? What are you selling?"

"Sir ... uh ... yes ... I'm a salesman. I'm sorry to bother you. I was selling insurance, but I'm sure you don't want any. Sorry to have wasted your time."

Feeling sorry for the young bungler, the sales manager bought two policies to give the young salesman some confidence and then started teaching him about selling.

He said: "You should have different pre-planned approaches for different kinds of..."

"But I do, sir," the young salesman interrupted, "the one I just used is my planned approach for sales managers. It always works. Thank you!"

Pure Wool Pants

Customer: "You said these pants were pure wool, but the label says 'all cotton."

Salesman: "Oh, that's just to keep the moths away."





The Tale

Growing Pains

"When a child first catches adults out --- when it first walks into his grave little head that adults do not always have divine intelligence, that their judgments are not always wise, their thinking true, their sentences just --- his world falls into panic desolation. The gods are fallen and all safety gone.

"And there is one sure thing about the fall of gods: they do not fall a little; they crash and shatter or sink deeply into green muck. It is a tedious job to build them up again; they never quite shine. And the child's world is never quite whole again. It is an aching kind of growing."

~ John Steinbeck East of Eden (1952)

WORD WEIRD

INSOUCIANCE: casual lack of concern; indifference.

ETYMOLOGY: French, from *in-+ soucier* to trouble, disturb, from Old French, from Latin *sollicitare*. First Known Use: 1799

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