

# THE NATIONWIDE STANDARD

Vol. 13, Issue 2

A Free Quarterly Newsletter for Lenders

7/6/2017

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."



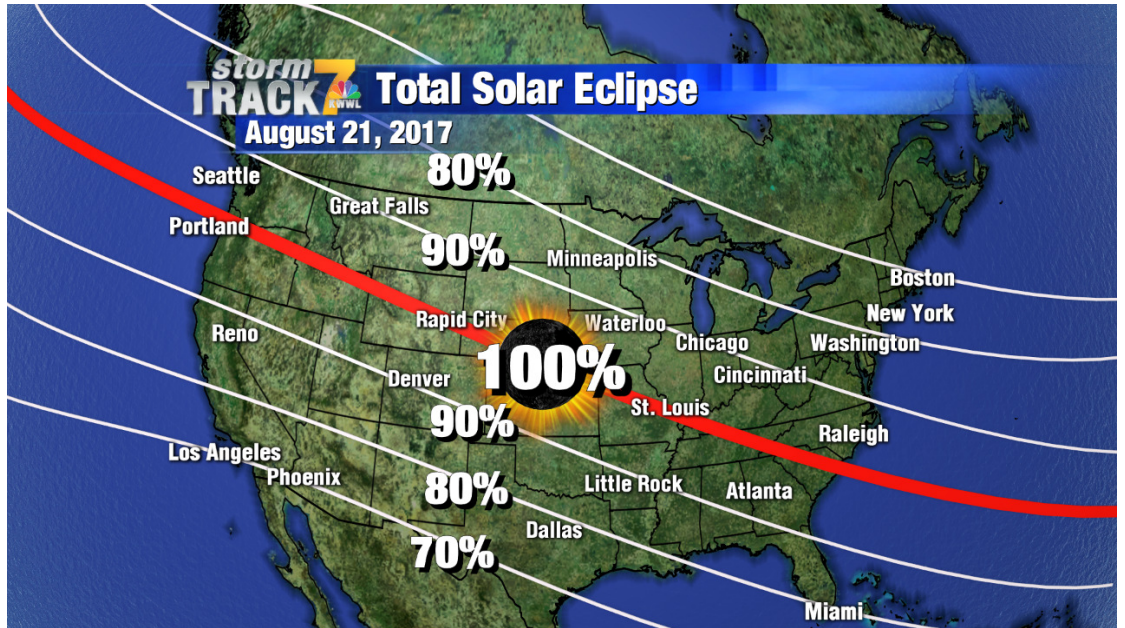
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Nationwide Real Estate Tax Service, Inc.  
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## THE 2017 ECLIPSE ACROSS AMERICA

On Monday, August 21, 2017, all of North America will be treated to an eclipse of the sun. Anyone within the path of totality can see one of nature's most awe inspiring sights - a total solar eclipse. This path, where the moon will completely cover the sun and the sun's tenuous atmosphere - the corona - can be seen, will stretch from Salem, Oregon to Charleston, South Carolina.

Observers outside this path will still see a partial solar eclipse where the moon covers part of the sun's disk. At our offices in Santa Rosa, CA, the eclipse will be seen at 80% at 10:15 am (PDT).

### Did You Know?

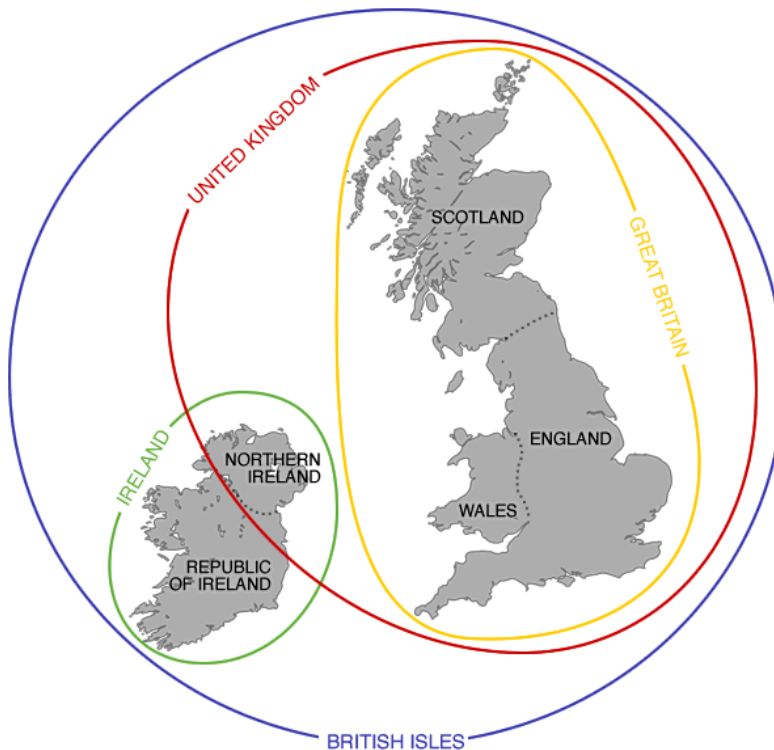
All human eyes are brown. The amount of the pigment melanin, which is brown, in the iris reflects certain wavelengths of light outward, giving the appearance of a different color. The more melanin, the more light that is absorbed and the browner the eyes appear. The less melanin, the more light that is reflected, giving the appearance of hazel, green, or blue eyes.



# England vs Great Britain vs United Kingdom Explained

Is England Britain? Is Britain England? Where does Ireland fit in? Then what is Northern Ireland? And what about Scotland? Then what exactly is the UK (United Kingdom)? And what about the British Isles?

The following map explains the complicated relationships and names that people often, mistakenly, use interchangeably:



**British Isles:** consists of the islands of Great Britain, Ireland, and over six thousand smaller isles (including: the Bailiwicks of Jersey and Guernsey and the Isle of Man).

**Great Britain:** the larger of the 2 main islands consists of Scotland, England, and Wales.

**Ireland:** the smaller of the 2 main islands consist of the Republic of Ireland and Northern Ireland.

**United Kingdom:** The United Kingdom is a fully independent sovereign state made up of the the 3 countries on Great Britain plus Northern Ireland, which is reflected in its full name: United Kingdom of Great Britain and Northern Ireland.

Now for the fun bit: Everyone from England, Scotland and Wales is also British, but not people from Northern Ireland who are Irish (despite also being UK citizens). People from the Republic of Ireland are just Irish. And, none of these groups, except for people from England, should be referred to as English.

So if you're Scottish, you're British; and if you're English, you're British; and if you're Welsh, you are also British. But Scottish are not English and English are not Scottish and Welsh are not English. And Irish are not British; they're just Irish. And only Northern Ireland is part of the United Kingdom. And all of them are from the British Isles... but that doesn't make them all British. Get it?

**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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**Independence Day, 7/4**

*"It's a fine line between standing behind a principle and hiding behind one. You can tolerate a little compromise, if you're actually managing to get something accomplished."*  
 ~ President Thomas Whitmore (Movie)

**Parents' Day, 7/23**

*"At the end of the day, the most overwhelming key to a child's success is the positive involvement of parents."*  
 ~ Jane D. Hull

**Labor Day, 9/4**

*"Heaven is blessed with perfect rest but the blessing of earth is toil."*  
 ~ Henry van Dyke

**Grandparents' Day, 9/10**

*"The reason grandchildren and grandparents get along so well is that they have a common enemy."*  
 ~ John A. Logan

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## Top Most Expensive Zip Codes for Renters

Average Rents:

1. 10282 – Manhattan, NY = \$5,924
2. 10065 – Manhattan, NY = \$4,898
3. 10023 – Manhattan, NY = \$4,892
4. 94129 – San Francisco, CA = \$4,762
5. 10025 – Manhattan, NY = \$4,535
6. 10024 – Manhattan, NY = \$4,525
7. 10002 – Manhattan, NY = \$4,441
8. 10013 – Manhattan, NY = \$4,422
9. 94105 – San Francisco, CA = \$4,380
10. 10036 – Manhattan, NY = \$4,375
11. 10001 – Manhattan, NY = \$4,373
12. 02199 – Boston, MA = \$4,227
13. 10003 – Manhattan, NY = \$4,178
14. 10010 – Manhattan, NY = \$4,166
15. 10022 – Manhattan, NY = \$4,097
16. 94158 – San Francisco, CA = \$4,070
17. 10028 – Manhattan, NY = \$4,014
18. 10014 – Manhattan, NY = \$4,010
19. 10011 – Manhattan, NY = \$4,006
20. 10128 – Manhattan, NY = \$3,977

Source: RENTCafe

### Quotes for the Quarter:

*"They always told me when I was young, 'Just wait, and you'll see.' Now I'm old and see nothing. It's wonderful."* ~ Eric Satie, (1866-1925, French Composer & Pianist)

*"The fact that an opinion has been widely held is no evidence whatever that it is not utterly absurd."* ~ Russell Bertrand (1872-1970, Philosopher & Mathematician)



## Top Least Expensive Zip Codes for Renters

Average Rents:

1. 67213 – Wichita, KS = \$407
2. 67211 – Wichita, KS = \$454
3. 35601 – Decatur, AL = \$458
4. 38106 – Memphis, TN = \$464
5. 67204 – Wichita, KS = \$475
6. 31903 – Columbus, GA = \$482
7. 38127 – Memphis, TN = \$487
8. 67218 – Wichita, KS = \$490
9. 38114 – Memphis, TN = \$494
10. 46809 – Fort Wayne, IN = \$495
11. 35810 – Huntsville = \$503
12. 37777 – Louisville, TN = \$507
13. 72076 – Gravel Ridge, AR = \$508
14. 67210 – Wichita, KS = \$508
15. 72301 – West Memphis, AR = \$509
16. 35611 – Athens, AL = \$510
17. 43611 – Toledo, OH = \$518
18. 67217 – Wichita, KS = \$522
19. 43616 – Oregon, OH = \$522
20. 43609 – Toledo, OH = \$524

Source: RENTCafe



## Just For Laughs

### A Generous Rich Man

Several men were in the locker room of the gym when a cell phone on a bench rang and a man put it on speaker and begins to talk. Everyone else in the room stopped to listen.

**Man:** "Hello!"

**Woman:** "Hi Honey, it's me. Are you at the club?"

**Man:** "Yes."

**Woman:** "I'm at the shops now and found this beautiful leather coat. It's only \$2,000; is it OK if I buy it?"

**Man:** "Sure, go ahead if you like it that much."

**Woman:** "I also stopped by the Lexus dealership and saw the new models. I saw one I really liked."

**Man:** "How much?"

**Woman:** "\$90,000."

**Man:** "OK, but for that price I want it with all the options."

**Woman:** "Great! Oh, and one more thing. I was just talking to Janie and found out that the house I wanted last year is back on the market. They're asking \$980,000 for it."

**Man:** "Well, then go ahead and make an offer."

**Woman:** "OK. I'll see you later! I love you so much!"

The man hung up. The other men in the locker room were staring at him in astonishment, mouths wide open.

He turned and asked, "Anyone know whose phone this is?"



## The Tale

### The Six-Fingered Man

**Inigo:** "Was a great swordmaker, my father. When the six-fingered man appeared and requested a special sword, my father took the job. He slaved a year before it was finished."

He removes the sword and hands it to the Man in Black, who examines it before handing it back.

**The Man in Black:** "I've never seen its equal."

**Inigo:** "The six-fingered man returned and demanded it, but at 1/10th his promised price. My father refused."

He sheaths the sword.

**Inigo:** "Without a word, the six-fingered man slashed him through the heart. I loved my father. So naturally, I challenged his murderer to a duel. I failed. The six-fingered man leave me alive... but he gave me these."

He points to the scars on cheeks.

**The Man in Black:** "How old were you?"

**Inigo:** "I was 11 years old. When I was strong enough, I dedicated my life to the study of fencing. So, the next time we meet, I will not fail. I will go up to the six-fingered man and say, 'Hello, my name is Inigo Montoya. You killed my father. Prepare to die.'"

~ *The Princess Bride* (1987)

## WORD WEIRD

### STURM UND DRANG:

a literary and artistic movement in Germany in the late 18th century, influenced by Jean-Jacques Rousseau and characterized by the expression of emotional unrest and a rejection of neoclassical literary norms.

**ETYMOLOGY:** German, literally 'storm and stress.'

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