

# THE NATIONWIDE STANDARD

Vol. 1, Issue 2

A Free Newsletter for Our Clients

07/01/2005

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."*

### **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](http://www.nationwidecompliance.com)



January 2005 to January 2007

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



## BUSINESS RECOVERY PLAN

Nationwide successfully tested its Business Recovery Plan in April. In the event that Nationwide's primary offices are subject to a disaster, natural or otherwise, it has a fully functional off-site location where it can resume operations. All of Nationwide's employees are well versed in their roles to the plan and are soon to participate in monthly exercises to strengthen disaster recovery preparedness.

A Business Recovery Plan is a requirement for certification with the National Flood Determination Association (NFDA), but it also makes good business sense. Each business day we work hard to provide for ourselves and our families by investing time and energy into building and sustaining successful businesses. Being unprepared for the overwhelming and expensive task of resuming operations after a disaster interrupts them is not only costly to your clients, it's also detrimental to your livelihood and the security of your family.

The Department of Homeland Security suggests that every business have a Business Recovery Plan. Sample plans and resources can be found at [www.ready.gov](http://www.ready.gov). There is much truth to the saying "An ounce of prevention is worth a pound of cure." Create your plan today!

## What's With the New Newsletter Name???

If you haven't noticed it already, now you have: our quarterly newsletter is sporting a new name! We thought it would be a fun activity for our employees to submit and vote on a name as a sort of contest. The Nationwide Standard was submitted by our Vice President Marci Dyche (whose picture graced the front of the last newsletter along with our President Linda Walling – for those of you who held onto it, Marci's the one on the left).

## Flood Hazard Mapping

FEMA is responding to National Flood Insurance Program (NFIP) requirements and customer demand by instituting a Map Modernization Program. (cont. on side 2...)

## Did You Know?

- Flooding damage costs from 1990 – 1997 totaled \$33.75 billion, according to the Office of Hydrology and the US Army Corp of Engineers
- The Northridge earthquake of 1994 in Southern California racked up \$5.558 billion in relief costs and \$20 billion in damages, according to FEMA and USGS (respectively)

## Quote for the Quarter

*"In the business world, the rearview mirror is always clearer than the windshield."* (Warren Buffett - US financier & investment businessman)

## Flood Hazard Mapping

(...cont. from side 1) This program will transform the Nation's flood maps into more reliable, easier-to-use, and readily available products. FEMA states on its website: "Reliable information about risks is the first step in preventing and reducing losses."

Through a partnership of State, regional, and local entities, FEMA's Map Modernization Program will help manage flood risk and disaster recovery more effectively. Because flood hazard conditions are dynamic and changes in landscape development and the natural environmental are ongoing, these new up-to-date Flood Insurance Rate Maps (FIRM) will take advantage of revised data and new technologies for identifying flood hazards, allowing for a flood insurance program more closely aligned with actual risk. It will also mean that revisions to maps are likely to occur more frequently.

What does this mean for lenders? Keep informed on flood zone changes affecting flood insurance requirements on new and existing loans so you will know how they affect compliance issues and how to best communicate with your borrowers on possible changes to their loans. Valuable information on the Map Modernization program can be found on FEMA's website at [www.fema.gov/fhm/mm\\_main.shtm](http://www.fema.gov/fhm/mm_main.shtm) and the National Flood Determination's website at <http://www.floodassoc.com/>. In addition, you can contact Dani Foster, our resident Geologist here at Nationwide, for more information on mapping changes and how they might affect you now and in the future.

Being a NFDA certified flood determination provider, Nationwide works closely with FEMA and the NFDA to maintain the highest professional standards of quality and accuracy in all of its services.



## April Was Conflict Awareness Month

Many of us will shudder when we hear the term "conflict". We tend to think of it as negative and undesirable, something to avoid. But did you know that suppressing feelings of conflict actually increases its destructiveness when it eventually surfaces (and it will, sooner or later)! The fact is, conflict is a part of life... there is no avoiding it. However, we can make it destructive or constructive by how we **choose to respond** to it.

That's right. If we view conflict as harmful, we will cause it to become destructive through our own feelings and actions. If we see it as an opportunity to find better solutions to problems, our feelings and actions can make it a creative, positive experience. That doesn't make it any easier to deal with if the majority of your experiences with conflict have been negative, however.

The first step is to be open and honest with your feelings. The second is to realize that **only you** are responsible and have any control over **your** feelings. The third is to recognize that in any given situation, **you** have a choice as to how you will respond. Hold an office meeting to discuss how to constructively express conflict. Two great resources that we've found can be located at [www.ChacoCanyon.com](http://www.ChacoCanyon.com) and [www.dhemery.com/articles/temperature\\_reading.pdf](http://www.dhemery.com/articles/temperature_reading.pdf).

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

**Important E-Mails:**  
Follow each with –  
[nationwidecompliance.com](mailto:nationwidecompliance.com)  
General Info – [info@](mailto:info@nationwidecompliance.com)  
Sales – [jason@](mailto:jason@nationwidecompliance.com)  
Flood Questions – [flood@](mailto:flood@nationwidecompliance.com)  
Tax Questions – [tax@](mailto:tax@nationwidecompliance.com)

**Management Team:**  
President – Linda Walling  
VP / Tax Dept. – Marci Dyche  
Flood Dept. – Michelle Quilici  
Geologist / IT – Dani Foster  
Director of Business Development – Scott Byorum

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**Memorial Day, 5/30**

*Our deepest gratitude to the men and women who are serving and have served our country in the armed forces.*

**Father's Day, 6/19**

*"It doesn't matter who my father was; it matters who I remember he was." -- Anne Sexton*

**Independence Day, 7/4**

*Happy 229<sup>th</sup> Birthday America!*

**Labor Day, 9/5**

*It is appropriate that the nation pay tribute on Labor Day to the creator of so much of the nation's strength, freedom, and leadership — the American worker.*

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**Primary Contacts**

Linda Walling – President  
 Marci Dyche – Vice President

**Tax / Flood Billing**

- Marcela Aguilar

**Delinquent Property Taxes**

- Marcela Aguilar
- Robyn Stephens
- Marci Dyche

**Impounds Accounts**

- Robyn Stephens
- Marci Dyche

**Flood Zone Determinations**

- Michelle Quilici
- Bianca Wilson

**On-Line Ordering**

- Dani Foster
- Marcela Aguilar

**Business Development / Sales**

- Jason Engels
- Scott Byorum

**E-Mails**

Any member of Nationwide can be reached by typing in their first name followed by @nationwidecompliance.com. In addition, the following e-mails can be used for questions and notifications:

**General Info:**

info@nationwidecompliance.com

**Orders:**

orders@nationwidecompliance.com

**Tax:**

tax@nationwidecompliance.com

**Flood:**

flood@nationwidecompliance.com

**Changes/Rewrites:**

changes@nationwidecompliance.com

**Deletions:**

deletes@nationwidecompliance.com

**Important Note:** *Contacts are subject to change. Nationwide will do its best to keep its clients updated on any changes that occur.*



Vice President / Tax Department Supervisor – Marci Dyche

**Delinquent Reports Update**

California Delinquent Reports will be going out at the end of June:

- 1<sup>st</sup> installment was due 12/10/04
- 2<sup>nd</sup> installment was due 4/11/05

Washington Delinquent Reports will be going out at the beginning of July:

- 1<sup>st</sup> installment was due 4/30/05

Oregon Delinquent Reports will be going out mid-July:

- 1<sup>st</sup> installment was due 11/15/04
- 2<sup>nd</sup> installment was due 2/15/05
- 3<sup>rd</sup> installment was due 5/15/05

If you have any questions about tax service, please contact a tax department employee (see contacts to the left).

**Just For Fun!**

Each item below is a separate puzzle. See how many you can get without peeking at the answers printed to the right!

<u>DON'T</u> DO IT	KJUSTK	gettingitall
LU CKY	ISM	R - I x S + K

Don't over-do it: Just in case: Getting it all together: Lucky break: Capitalism: Calculated risk

