

# THE NATIONWIDE STANDARD

Vol. 7, Issue 4

A Free Quarterly Newsletter for Lenders

12/30/2011

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## 2011: Year of the Natural Disasters

2011 is being heralded as one of the worst in natural disasters in recorded history: massive volcano eruptions in Iceland and Indonesia; the 9.0 Tohoku earthquake and resulting tsunami in Japan. These events and others sustained headlines throughout the world.

But the USA had its lion's share of unprecedented disaster events. Among key findings, the CoreLogic 2011 Natural Hazard Risk Summary and Analysis report notes:

- 2011 was the most expensive hurricane season for the U.S. since 2008.
- The 2011 tornado season was the third most active since 1980, with 1,559 storms to date.
- The "2011 Super Outbreak" that occurred between April 25 and April 28 has been identified as the largest tornado outbreak ever recorded, with 336 confirmed tornadoes spread across the South, Midwest and Northeast of the U.S.
- In May, the largest fire in Arizona history, the Wallow fire, forced thousands of resident evacuations and burned more than 469,000 acres.
- Texas and Oklahoma experienced a record number of wildfires. The Bastrop fire in Texas alone resulted in more than 1,600 homes and structures destroyed and 34,000 acres burned.

- The non-western U.S. earthquakes that occurred this year in Virginia and Oklahoma startled many residents who believed earthquakes to be strictly a far western U.S. phenomenon.
- A 5.8 magnitude earthquake hit central Virginia on Aug. 23, and was felt throughout the eastern seaboard. The tremors caused damage to several iconic local structures, namely the National Cathedral and the Washington Monument.
- In early November, Oklahoma experienced a series of low magnitude earthquakes, with a quake on Nov. 5 registering a 5.6 magnitude, the strongest ever recorded in the state.
- The floods of 2011 heightened awareness of flood risk outside of the FEMA 100-year flood zones.

## Did You Know?

What corporate jargon are you tired of? Career Builder asked 5,000 workers what corporate buzzwords they'd like to see off the table. Here are the top (or bottom!) phrases that should be banished from the planet:

- Outside the box (31%)
- Low-hanging fruit (24%)
- Synergy (23%)
- Loop me in (22%)
- Best of breed (19%)
- Incentivize (19%)
- Mission-critical (19%)
- Bring to the table (18%)
- Value-add (17%)
- Elevator pitch (16%)

## Quote for the Quarter

*"Excellence is... Caring more than others think is wise; Risking more than others think is safe; Dreaming more than others think is practical. Expecting more than others think is possible."*  
**(Winston Churchill – 1874-1965, British Prime Minister during WWII)**

## The Cost of Flooding

CoreLogic estimates flood losses in the U.S. this year at approximately \$10.67 billion, based on various flooding and storm events recorded in the National Climate Data Center.

The melting of an above-average snowpack across the northern Rocky Mountains, combined with abnormally high precipitation, caused the Missouri and Souris rivers to swell beyond their banks across the upper Midwest. Record-breaking rainfall in the Ohio valley in the spring and summer, combined with melting snowpack, resulted in historical flooding along the Mississippi River and its tributaries.

The floods of 2011 heightened awareness of flood risk outside of the FEMA 100-year flood zones. There has also been an emphasized need to raise current flood protection standards for the critical and strategic infrastructures in the U.S.



All it takes is a few inches of water to cause major damage to your home and its contents.

1,000 Sq. Ft. Home	Avg. Flooding Cost	2,000 Sq. Ft. Home	Avg. Flooding Cost
Flooding = 1"	\$10,600	Flooding = 1"	\$20,920
Flooding = 2"	\$10,670	Flooding = 2"	\$21,000
Flooding = 3"	\$11,450	Flooding = 3"	\$22,590
Flooding = 4"	\$15,150	Flooding = 4"	\$29,650
Flooding = 5"	\$17,310	Flooding = 5"	\$33,870
Flooding = 6"	\$20,150	Flooding = 6"	\$39,150
Flooding = 1'	\$27,150	Flooding = 1'	\$52,220
Flooding = 2'	\$33,700	Flooding = 2'	\$62,880
Flooding = 3'	\$36,600	Flooding = 3'	\$68,100
Flooding = 4'	\$39,950	Flooding = 4'	\$74,580

Estimates are for illustrative purposes only and should not be used to estimate any actual flood loss. A flood certified insurance adjuster making a room-by-room, item-by-item, detailed estimate of covered flood damage is the only estimating method approved by and acceptable to the National Flood Insurance Program. These estimated costs are based on an average U.S. home of 1,000 and 2,000 square feet, built on a slab and with typical household items. Costs vary from State to State and home to home. Sample estimates taken from <http://www.floodsmart.gov>.

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**New Year's Day, 1/1**

"Youth is when you're allowed to stay up late on New Year's Eve. Middle age is when you're forced to." ~ Bill Vaughn

**Martin Luther King, Jr. Birthday, 1/16**

"Everyone thinks of changing the world, but no one thinks of changing himself." ~ Leo Nikolaevich Tolstoy

**Day, 2/2**

"The groundhog is like most other prophets; it delivers its prediction and then disappears." ~ Bill Vaughn

**Presidents Day, 2/20**

"The lesson of history is rarely learned by the actors themselves." ~ James A. Garfield

**Daylight Savings Time Begins, 3/11**

\*\*\*Spring Forward\*\*\*

**St. Patrick's Day, 3/17**

"If a man who cannot count finds a four-leaf clover, is he lucky?" ~ Stanislaw J. Lec

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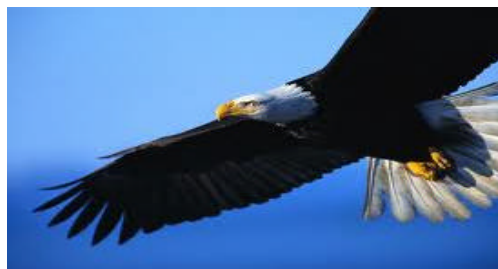
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## 13 Things You Didn't Know About Your Weight

- 1. It Really is Genetic:** When scientists first discovered it in certain chubby mice, they called it simply the fatso gene. Now, it is more politely called FTO.
- 2. Some People Just Have More Fat Cells:** New fat cells emerge during childhood but seem to stop by adolescence. Even if you've lost a few pounds your fat-cell count remains, holding tight to the fat already inside and forever thirsting to be filled up with more.
- 3. You Can Change Your Metabolism:** As you gain more fat, it becomes harder to lose it. Daily physical activity, gaining muscle, and aerobic exercise all help increase your metabolism and burn fat more efficiently.
- 4. Stress Fattens You Up:** Stressful circumstances spark cravings for carbohydrate-rich foods, which in turn calm stress hormones. Stress hormones also ramp up fat storage.
- 5. Mom's Pregnancy Sealed Your Fate:** Cigarettes and alcohol affect a baby's development in the womb; so does food. What your mom ate during pregnancy determined how your weight would be pre-disposed in life.
- 6. Sleep More, Lose More:** Sleep deprivation upsets our hormone balance, triggering both a decrease in leptin (which helps you feel full) and an increase of ghrelin (which triggers hunger). Strive to sleep 7-8 hours per night to help with weight loss.
- 7. Your Spouse's Weight Matters:** Research shows that weight gain and loss can be contagious. A study in the New England Journal of Medicine suggests that if one spouse is obese, the other is 37 percent more likely to become obese, too.
- 8. A Virus Can Cause Obesity:** Adenoviruses are responsible for a host of ills, from upper respiratory tract problems to gastrointestinal troubles. Stem cells also turned into fat cells when infected with the viruses.
- 9. Pick a Diet, Any Diet** With every new guideline and selling point, each diet acknowledges that there are really four basic rules to healthy eating: consume carbohydrates in the form of whole grains and fiber, avoid trans-fats and saturated fats, eat lean protein, and fill up on fruits and vegetables.
- 10. Cookies Really Are Addictive:** While food is not addictive the way cocaine or alcohol is, the parts of the brain that get excited when seeing food we like are the same parts activated in drug addicts. It may have to do with dopamine, the hormone linked to motivation and pleasure; if people have fewer dopamine receptors, they may need more food to get that pleasurable reaction.
- 11. Ear Infections Can Taint Your Taste Buds:** An ear infection, which can damage a taste nerve running through the middle ear, can cause a person to have a higher threshold for sensing sweetness and fattiness, leading to greater consumption of foods containing those properties.
- 12. Antioxidants Are Also Anti-Fat:** Free radicals are now blamed not only for making you look old but also for making you fat. These oxidizing molecules damage the cells that tell us we're full. Free radicals emerge when we eat, but they're especially prevalent when we gorge on carbohydrates. Avoid the junk and load up on colorful, antioxidant-rich fruits and vegetables.
- 13. You Can Be Fat and Fit:** A growing body of literature suggests that size doesn't matter when it comes to your health, as long as your cholesterol, blood sugar, blood pressure, and other measures of good health, are normal. You need about 30 minutes of moderately intense physical activity five days a week for health.



(Source: condensed from Reader's Digest version)



## Just For Laughs

### The Coffee Maker

Cousin Elly is the world's worst at getting instructions mixed up. When she got married her husband bought her one of those fancy, electric coffee makers. It had all the latest gadgets on it.

Salesman Riley carefully explained how everything worked; how to plug it in, set the timer, go back to bed, and upon rising, the coffee is ready. A few weeks later Elly was back in the store and Riley asked her how she liked the coffee maker.

"Wonderful!" she replied, "However, there's one thing I don't understand. Why do I have to go to bed every time I want to make a pot of coffee?"

### The Coffee Run

Freddie was eighteen years old, friendly, and eager to do things right. Unfortunately, he wasn't especially bright. He had just started his first job, as a delivery boy and general go-fer at a furniture warehouse. His first task was to go out for coffee.

He walked into a nearby coffee shop carrying a large thermos. When the counterman finally noticed him, he held up the thermos.

"Is this big enough to hold six cups of coffee?" he asked.

The counterman looked at the thermos, hesitated for a few seconds, then finally said, "Yeah. It boks like about six cups to me."

"Good," Freddie said. "Give me two regular, two black, and two decaf."



### The Tale

A native brave came upon an eagle's egg which had somehow fallen unbroken from an eagle's nest. Unable to find the nest, the brave put the egg in the nest of a prairie chicken where it was hatched by the brooding mother hen. Looking at the other prairie chickens, he did what they did. He scratched at the earth, pecked here and there for stray grains and husks, now and then rising in a flutter a few feet above the earth and then descending again.

Then, one day an eagle flew over. The fledgling eagle, who still thought he was a prairie chicken, looked up in awe as the great bird soared through the skies above.

"What is that?" he gasped in astonishment.

One of the old prairie chickens replied, "I have seen one before. That is the eagle; the proudest, strongest and most magnificent of all the birds. But don't you ever dream that you could be like that. You're like the rest of us and we are prairie chickens."

So, shackled by this belief, the eagle lived and died thinking he was a prairie chicken.

~ Indian Legend

### WORD WEIRD

**DEMAGOGUE:** a leader who makes use of popular prejudices and false claims and promises in order to gain power.

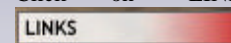
**ETYMOLOGY:** Greek *demagogos*, from *demos* people (perhaps akin to Greek *daiesthai* to divide) + *agogos* leading, from *agein* to lead.

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