

THE NATIONWIDE STANDARD

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A Free Quarterly Newsletter for Lenders

7/1/2014

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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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Top 10 Housing Markets

1. **Washington:** Bremerton-Silverdale metro; forecast 4-year price increase: 44.7%
2. **Oregon:** Bend Metro; forecast 4-year price increase: 33.6%
3. **Michigan:** Detroit-Livonia-Dearborn metro; forecast 4-year price increase: 33.1%
4. **California:** Napa metro; forecast 4-year price increase: 31.7%
5. **Nevada:** Carson City metro; forecast 4-year price increase: 31.6%
6. **Florida:** Panama City-Lynn Haven-Panama City Beach metro; forecast 4-year price increase: 26.9%
7. **Arizona:** Flagstaff metro; forecast 4-year price increase: 26%
8. **New Mexico:** Santa Fe metro; forecast 4-year price increase: 25.8%
9. **Wyoming:** Cheyenne metro; forecast 4-year price increase: 23.7%
10. **Alaska:** Anchorage metro; forecast 4-year price increase: 20%

Source: MSN Real Estate

5 Worst Housing Markets

1. **Cumberland, Maryland-West Virginia:** Down 18.6%
2. **Springfield, Illinois:** Down 15.1%
3. **Crestview-Fort Walton Beach-Destin, Florida:** Down 13.6%
4. **Florence, South Carolina:** Down 12.3%
5. **Oshkosh-Neenah, Wisconsin:** Down 11%

Source: NAR

Did You Know?

According to a recent survey and report by Bank of America on mobile phone usage:

- 47% of adults say they would not last a day without their mobile phone
- 85% check their mobile phone a few times per day
- 96% of adults age 18-24 think using a mobile phone is more important than using the Internet, putting on deodorant, or brushing their teeth
- 62% of consumers have tried mobile banking
- 31% use mobile banking at least once per day
- 84% of consumers have visited a bank branch within the past 6 months

Quotes for the Quarter

"Constant kindness can accomplish much. As the sun makes ice melt, kindness causes misunderstanding, mistrust and hostility to evaporate." (Albert Schweitzer, Theologian, Philosopher, 1875-1965)

"Set your course by the stars, not by the lights of every passing ship." (General Omar N. Bradley, 1893-1981)

10 Keys to a Happy Relationship

Whether it's a best friend or a committed partner, there are simple and often overlooked behaviors that can improve, sustain, and even save relationships that are stuck on auto-pilot.

1. Use Manners

Remember "please" and "thank you"? Remember opening a door for another or offering help? They aren't hard to say or do. You won't owe anything to anyone if you say or do them. You won't be giving your personal power away by being polite. It's nice to be nice. Oh, and leave out the sarcasm (unless that's a special thing between you two).

2. Get Plenty of Sleep

What do you get without enough sleep? You get tired. You get cranky. You become unfocused and unenergetic. Others start to annoy you. You know it. They know it. It will wear you down and it will wear down your relationships.

3. Talk with Each Other

Texting can be fun, but real voices and faces convey real feelings and emotions. And on that point, talk about your feelings. Show your emotions. People that care about you want to know who you are inside and they want to share who they are with you. So as you are sharing your thoughts and dreams, ask about theirs, too.

4. Accept Differences

Some people go into relationships liking a person, but wanting to change one or two peevs they have about them. Don't... because you can't. People can only change themselves. Instead, recognize that everyone has imperfections and flaws that just makes them who they are. Just be there for them if any of those things get the better of them and they'll be there for you if yours get the better of you.

5. Fix What is Broken

You know when things are not going well or there is a problem. The longer it goes on, the worse it will get, either in fact or in perception. And alternately, please do not try to fix what is already working well.

6. Apologize

Do you need an explanation? If so, refer to #1.



7. Make Time

Prioritize your life so that gadgets are not your main focus. People are your new priority. Relationships need time devoted to them, otherwise they fade away. Likewise, recognize when you need your own time and they need their own time.

8. Take Turns

You are not the center of the Universe and your relationships are not your bank account. Let your loved ones enjoy the limelight and attention. Show interest in what they have to say and what they want to do. Offer to pay the way at times. Or don't offer, just surprise them and do it, without any expectation of reciprocation. Your reciprocation is their smile and enjoyment!

9. Think About what You Say

It is important to be honest in a relationship, but there are ways to say things that don't come out like a sledgehammer to the face. You know what hurt feels like and words can hurt and when they do, it's mostly how they are said (with whatever little pejorative's you add on to them). If you can't say something nicely, it's probably best not to say it.

10. Own Your Actions

Don't play the blame game. You don't rack up points for it. You rack up resentment. **Consider this:** "You totally let that jerk at the party walk all over me! You never stick up for me!" **To this:** "I felt I was on my own with that jerk at the party. I really could have used your help." See the difference? One is blame and one is not.

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Mon – Fri, 8am – 5pm

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Independence Day, 7/4

"A real patriot is the fellow who gets a parking ticket and rejoices that the system works." ~ Bill Vaughan

Woman Suffrage 1920, 8/26

"Men - their rights and nothing more; Women - their rights and nothing less." ~ Susan B. Anthony

Labor Day, 9/1

"This long holiday weekend has been brought to you by the blood, sweat, and tears of the Labor Movement."
~ Anonymous

9/11 Remembrance Day

"What separates us from the animals, what separates us from the chaos, is our ability to mourn people we've never met." ~ David Levithan

First Day of Fall, 9/23

"Winter is dead; spring is crazy; summer is cheerful and autumn is wise!"
~ Mehmet Murat ildan

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Employee Time Off

Quality time off for employees allows them to discharge the stresses of work and recharge their batteries. But according to the Virgin Pulse survey *"A Little Time Away: How Relaxing & Recharging Drives Productivity"*:

- 44% of respondents say they take 76%-100% of their allotted PTO each year
- 34% report taking 50% or less of their PTO
- 41% say they feel "guilty" or "stressed" about taking time off
- 62% say they feel at least "pretty good" about taking time off of work
- 20% say they work during their vacations
- 48% say they're expected to be at least somewhat available while on vacation
- 48% say they typically use their mobile devices to stay plugged in while on vacation
- 44% do not leave town and take "staycations"
- 46% said it takes two to three days to begin to unwind on a vacation
- 29% said it takes four to five days or more, or that they don't really manage to unwind at all
- 48% report somewhat or much better quality of rest
- 46% either maintain their exercise habits or get more exercise while on vacation;
- 24% of workers report that they typically vacation somewhere they can be more active.
- 60% of workers report feeling more or completely recharged after a vacation;
- Employees return to work feeling more rested (48%); relaxed (36%); and productive (26%)

"Not only are stress and burnout impacting people's health, but they're taking a terrible toll on businesses," said Chris Boyce, CEO of Virgin Pulse. "As employers, it's important to encourage people to take time off when they need it. In return, they'll come back to work full of energy and better able to engage and be productive."

Source: Virgin Pulse



Top 10 Best CEO Reputations

1. Tony Hsieh (Zappos)
2. Richard Branson (Virgin)
3. Mark Zuckerberg (Facebook)
4. Marc Benioff (Salesforce)
5. Mary Barra (GM)
6. Larry Page (Google)
7. Russell Simmons (Def Jam)
8. Tim Cook (Apple)
9. Arianna Huffington (The Huffington Post)
10. Elon Musk (Tesla)

Top 10 Worst CEO Reputations

1. Donald Trump (The Trump Organization)
2. Jamie Dimon (JP Morgan Chase)
3. Martha Stewart
4. Marissa Mayer (Yahoo!)
5. Ron Johnson (JC Penney)
6. Steve Ballmer (Microsoft)
7. Mike Duke (Walmart)
8. Dan Cathy (Chick Fil-A)
9. Lloyd Blankfein (Goldman Sachs)
10. Brian Harrison (Solyndra)

Source: Fast Company



Just For Laughs

A Trip through the Desert

3 idiots decided to take a trip through the desert on foot. Each one brought something to cool themselves down.

The 1st idiot brought a block of ice strapped atop his head.

“The ice cools my head and as it melts, I can drink the water,” he explained to the others, who all thought that was pretty clever.

The 2nd idiot brought a watermelon. The other 2 idiots looked puzzled.

“Hey, the watermelon has water in it and when I’m done I can stick the rind over my head for shade,” he explained. The other 2 idiots couldn’t argue with his reasoning.

The 3rd idiot brought a car door.

The other two said, “Why in the world did you bring a car door?”

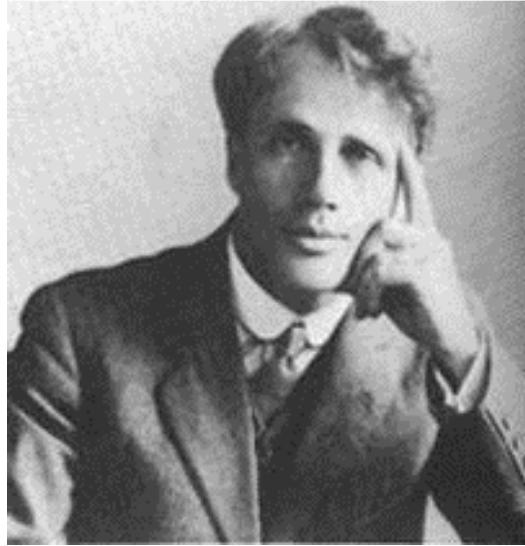
The 3rd idiot said, “So when it gets hot, I can roll down the window, you morons!”

Following Orders

As a group of soldiers stood in formation at an Army Base, the Drill Sergeant said, “All right! All you idiots fall out!”

As the rest of the squad wandered away, one soldier remained at attention. The Drill Instructor walked over until he was eye to eye with him, and then raised a single eyebrow.

The soldier smiled and said, “Sure was a lot of ‘em, huh, sir?”



The Tale

The Road Not Taken

Two roads diverged in a yellow wood,
And sorry I could not travel both
And be one traveler, long I stood
And looked down one as far as I could
To where it bent in the undergrowth;

Then took the other, as just as fair,
And having perhaps the better claim
Because it was grassy and wanted wear,
Though as for that the passing there
Had worn them really about the same,

And both that morning equally lay
In leaves no step had trodden black.
Oh, I marked the first for another day!
Yet knowing how way leads on to way
I doubted if I should ever come back.

I shall be telling this with a sigh
Somewhere ages and ages hence:
Two roads diverged in a wood, and I,
I took the one less traveled by,
And that has made all the difference.

~ Robert Frost (1874–1963)
Mountain Interval, 1920

WORD WEIRD

APOPALECTIC: Very angry and excited.

ETYMOLOGY:
French *apoplectique*,
Late Latin *apoplecticus*
Greek *apoplēktikos*

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