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# The National NOTARY

March 2007

**Social Networking:  
New Territory In The  
Online Frontier P.36**

**When Notaries  
Turn Bad P.42**

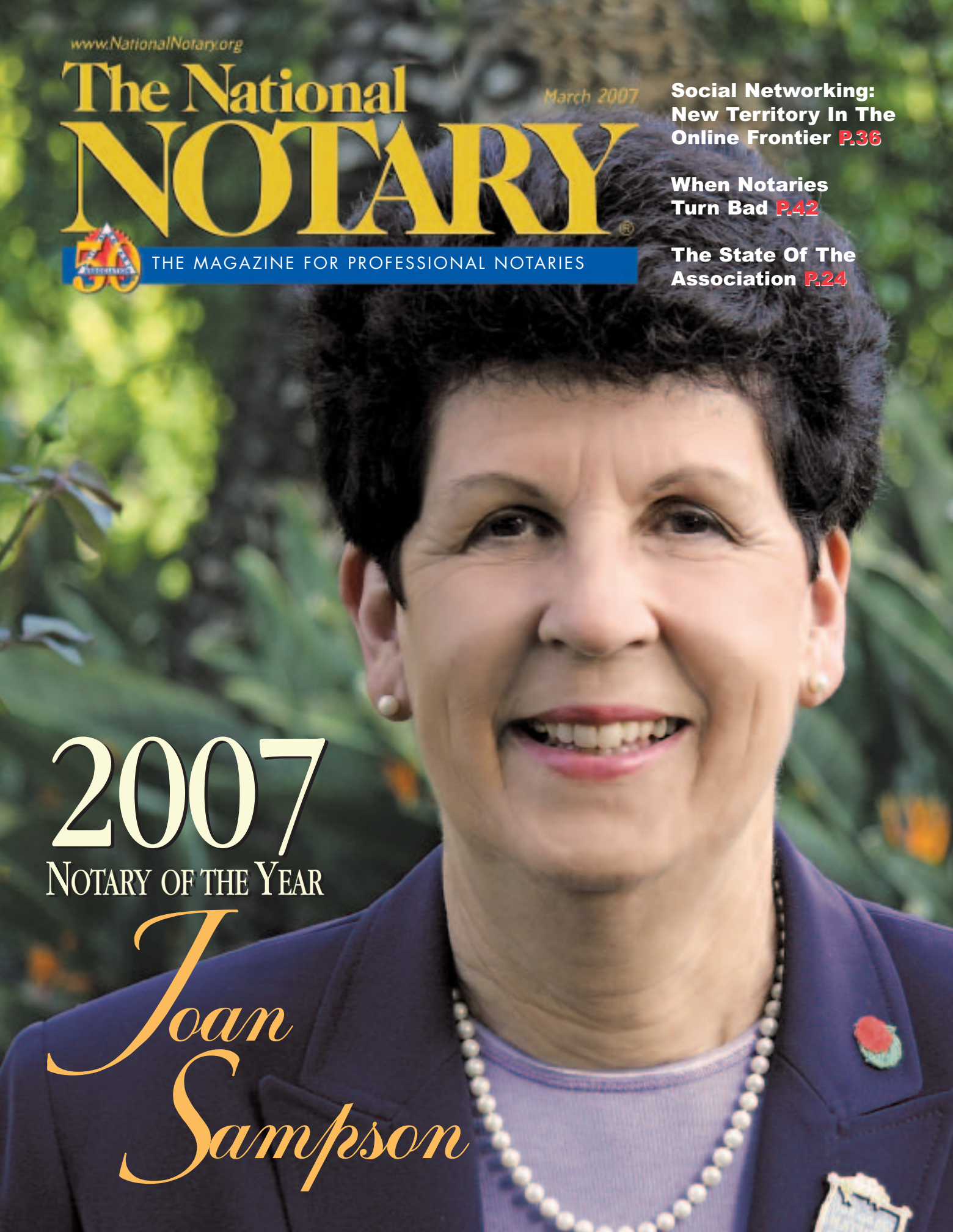
**The State Of The  
Association P.24**



THE MAGAZINE FOR PROFESSIONAL NOTARIES

2007  
NOTARY OF THE YEAR

*Joan  
Sampson*



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## THE NATIONAL NOTARY

THE NATIONAL NOTARY is the official publication of the National Notary Association. We enjoy a nationwide circulation, with subscribers in several foreign countries as well, and welcome the readership of all those interested in the important work of Notaries.

## PUBLICATION POLICY

The objectives of THE NATIONAL NOTARY are to: (1) publish only quality articles on Notaries, notarization and related subjects; (2) inform our readers of important developments in the field of notarization; and (3) focus on Notary issues and related subjects that are helpful, educational and informative to Notaries and others interested in the field.

## ARTICLE SUBMISSIONS

While THE NATIONAL NOTARY does not actively solicit articles for publication, we welcome any submissions. Please contact a senior editor for policy, format and other information.

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# Nothing Is Sacred Online, Including Your Photograph

An interesting thing happened as I searched the world's largest online music store for something to liven up my iPod. As I passed over a list of popular "Rock En Espanol" songs, I was shocked to see a photo of my longtime friend. His image had been used like an album cover: to illustrate the musical genre and encourage purchases. Having heard nothing of his new "male modeling" career, I called him.

He was exponentially more shocked than I was.

He had hired a photographer years ago, in another state, to take his "headshots" for his acting resume. After that, the photographer apparently uploaded them to a photo networking Web site. And through a labyrinth of transfers and downloads, it



ended up as a promotional photo on a multi-billion dollar retailer's online store. The discovery underscored a unique technology reality: nothing is sacred online.

Such is the case with social networking (page 36). Through free personalized Web pages for any person or interest, we're being encouraged to detail every aspect of our lives, from vital statistics to hobbies, day-to-day activities to photos — even our latest indiscretion.

To be sure, social networking is groundbreaking. It offers us new ways of staying connected, doing business and networking. But with innovation comes risk, as it further exposes us to identity fraud, forgery, theft and sometimes personal danger. That's where the age-old trust and security of Notaries becomes paramount.

Notaries will never be able to protect people from making ill-informed decisions, online or otherwise. But they can make sure parties are positively identified and enter transactions willingly, and they can create an evidence trail with their journals. That's why trust, integrity and professionalism among Notaries is essential, as illustrated by the 2007 Notary of the Year (page 28) and Notary of the Year Special Honorees.

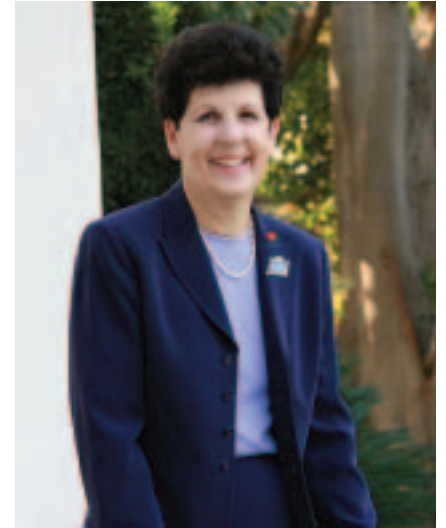
My friend certainly could have used a notarized agreement with the photographer. That security might have added an extra zero to his financial statement instead of having to hire attorneys.

Phillip W. Browne  
Managing Editor  
[pbrowne@NationalNotary.org](mailto:pbrowne@NationalNotary.org)

## COVER STORY

### 28 • The 2007 Notary Of The Year: Joan Sampson

For the past 30 years, Joan Sampson has been fiercely dedicated to preserving the integrity of the Notary office. She's also a Certified Notary Signing Agent and runs three separate action groups to educate fellow Notaries and promote the professional responsibility that comes with the commission.



### 32 • The 2007 Notary Of The Year Special Honorees

The Notary of the Year Special Honorees are everyday Notaries and people who do extraordinary things. They uphold the highest degree of public service, adhere to ethical and professional standards, and inspire others.

### 31 • Selecting The Notary Of The Year

With 4.5 million Notaries in the United States, it's not easy selecting five people for high honors in the NNA's annual Notary of the Year program.

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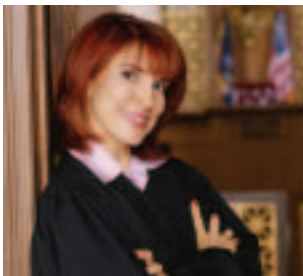


### 36 • Social Networking: The New Cyberspace Frontier

Online social networking is redefining how we communicate, interact, do business and stay in touch with family and friends. But some regard it as a place where criminals hide, ensconced virtually invisible by the limitless boundaries of the Net.

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In his annual State of the Association article, Executive Director Timothy S. Reiniger discusses the NNA's efforts to increase Notary professionalism and consumer protection.



### 40 • Dedicated To Truth, Integrity, Morality

For Judge Marilyn Milian, the groundbreaking star of "The People's Court," most of her adult life has been dedicated to justice and keeping people honest and accountable — her way of making the world a better place.

### 42 • When Notaries Turn Bad

Notaries, who are supposed to help prevent crimes such as fraud and forgery, sometimes choose to forsake their legal and ethical responsibilities. They risk ruining their reputations, losing their personal assets and landing in jail, but they may also be abetting criminal schemes — even murder.

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Liz Adams made the best of a bad situation. After suffering a serious back injury that forced her to quit her day job, she used her Notary commission to launch a thriving business.

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*Serving America's Notaries Since 1957*

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**OUR MISSION**

The National Notary Association is committed to the education and service of Notaries throughout the United States. As the foremost authority on the American Notary office, we are dedicated to imparting knowledge, understanding and unity among all Notaries, and instilling in them only the highest ethical standards of conduct and sound notarial practice.

# OUR READERS' RIGHT

## Great New Magazine Look

Well done! I love the new format for the magazine. I don't know if it is the color or the bullet points, but I find it is easy on the eyes for reading. It keeps my attention until I have read the entire article.

**Cathy Betts, Seattle, Washington**

## Title Insurance Article Valuable

I wanted to compliment the NNA on the title insurance article in the January 2007 issue. It was well written and it pointed out the value of title insurance to the California public and the value of Notaries to the escrow process. Kudos to your staff for getting the truth out there.

**Craig C. Page, Vice President and Legislative Counsel  
California Land Title Association, Sacramento, California**

Thank you for writing such a positive article about the title industry and what it means for consumers! It showed the benefit of title insurance, something that is quite misunderstood by the public, and it was very easy to read. I am celebrating my 46th year in title and escrow and my 42nd year as a California Notary Public. Working as a Claims Administrator, I see firsthand the benefits of title insurance. Also, I loved the float in the Rose Parade!

**K. Gabrielle Tiemann, Advisory Escrow Officer and  
Claims Administrator for Santa Clara County  
North American Title Company, Los Altos, California**

## New Notary Role Intriguing

I read your article in THE NATIONAL NOTARY magazine regarding new opportunities for Notaries to do memorabilia certifications. I have been a Notary Public for more than 12 years and have never heard of this until I read your article in the January 2007 issue. Do you know how I could get started in this field?

**Deborah Hamilton-Brown, Boston, Massachusetts**

*Please stay tuned for related articles on these and other opportunities in the near future. In the meantime, you could contact local memorabilia dealers, sports franchises, comedy clubs or even actors' agents to offer your services.* — The Editors

### Letters To The National Notary

We welcome letters, comments and questions from our readers. You may e-mail us at: [publications@nationalnotary.org](mailto:publications@nationalnotary.org). We reserve the right to edit for space and/or clarity.

Fax us at (818) 700-1942 or send mail to: National Notary Association, Editorial Department, 9350 De Soto Ave., P.O. Box 2402, Chatsworth, CA 91313-2402.



## 50th Anniversary Messages To The NNA



"Congratulations to the NNA on 50 years of outstanding service to our nation's Notaries. I will forever be grateful to the dedicated staff at the NNA for their continued support and their unwavering standard of excellence. You must be proud to see what a success the National Notary Association has become 50 years after its founding."

—**Fran Fish**, Notary Administrator, State of Utah  
Office of the Lieutenant Governor



"I've been a member of the National Notary Association since I received my commission in 2001. The benefits of being a member in the NNA span the gamut, from the toll-free Notary Hotline, to discounted Notary essentials, to movie discounts at AMC theaters. It's a well-spent \$52. Happy 50th Anniversary, NNA!"

—**Donna Armbrister**, Cerritos, California



"Congratulations to the NNA for 50 years of service and for being right on top of the law changes in Massachusetts. It presented an excellent seminar with a fantastic workbook and very knowledgeable speakers. A valuable organization."

—**Henry W. Winkleman**, Wellesley Hills, Massachusetts



"Since my appointment as a Notary Public more than 15 years ago, I have seen tremendous growth in the National Notary Association. I consider it an honor and privilege to be part of the NNA in its 50th year."

—**Reginald Todd Hewitt**, Orlando, Florida



"The National Notary Association is the premier agency for support of Notaries nationwide. I've come to depend on and recommend the NNA extensively. Here's to another 50 years!"

—**Valeene Williamson**, Tucson, Arizona

## Notary Signing Agent Resources

### 'The Complete Handbook of Loan Documents and Transactions'

*The Notary Signing Agent's Illustrated Guide to Common and Uncommon Forms and How to Notarize Them*

This first-of-its-kind book provides:

- Loan document descriptions
- Detailed how-to information
- Illustrations
- Commentary

Whether you are an experienced Notary Signing Agent in need of a handy reference with answers to questions as they arise, or are newly embarking on your education in this lucrative field, you will find this guide to be an invaluable asset to your business.

**\$39<sup>95</sup>** Item #6991  
\$70.00 for Non-members



### 'NSA Q&A'

*Real-World Answers to the Notary Signing Agent's Most-Asked Questions*

Answers you need to the questions that real-life Notary Signing Agents ask us every day. Developed from questions posed at NNA seminars and to the NNA Notary Signing Agent Hotline, NSA Q&A is full of practical, no-nonsense solutions. You'll learn how to respond to the kinds of obstacles that come up when you're doing signings.

This book takes the guesswork out of the process and describes in detail how you fit into the larger picture of the mortgage loan industry.

Practical tips and a use-it-now style make it simple for you to do your job responsibly, ethically and correctly.

**\$19<sup>95</sup>** Item #3020  
\$25.00 for Non-members



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# **NEW!** Advance Your Career... ...as an NNA Certified Notary Signing Agent

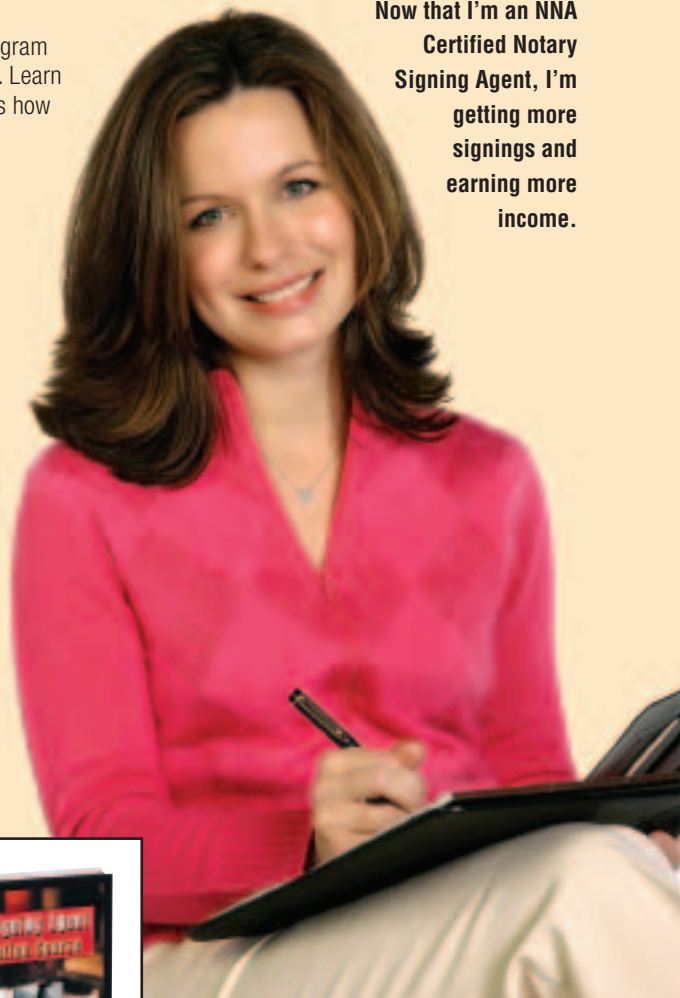
## **Gain the Competitive Edge!**

Our new, comprehensive Notary Signing Agent Certification and Background Screening program provides you with the complete package to become an NNA Certified Notary Signing Agent. Learn the essentials of the proper, ethical handling and notarization of loan documents, as well as how to comply with regulations that require the safeguarding of consumer privacy.

Your certification and background screening will be recognized and accepted by leading title services companies — including First American Lenders Advantage, Fiserv Lending Solutions, LandAmerica OneStop, National Real Estate Information Services and Stewart Mortgage Information — giving you the widest possible access to employment.

Whether you elect to take our Live, Online or Self-Study training course, you'll receive everything you need to be a confident, competent NNA Certified Notary Signing Agent, with the competitive edge. Learn more at: [www.NationalNotary.org/NSACertification](http://www.NationalNotary.org/NSACertification).

**Now that I'm an NNA  
Certified Notary  
Signing Agent, I'm  
getting more  
signings and  
earning more  
income.**



## **LIVE TRAINING SEMINAR \$199**

Includes:

- Live Notary Signing Agent Training Seminar (select a location, date and time convenient to you)
- Professional training by experienced Certified Notary Signing Agent experts
- Opportunities for Question & Answer
- Demonstrations of loan document signings
- *Notary Signing Agent Certification Course Book*
- Online Certification Exam
- Background Screening
- Free 1-Year NNA and NSA Section Memberships

## **ONLINE TRAINING \$169**

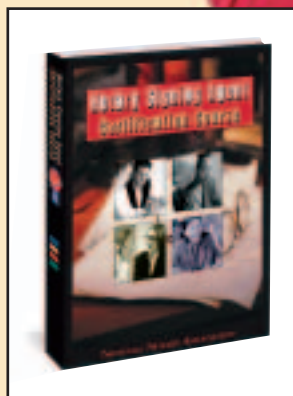
Includes:

- Online Notary Signing Agent Training
- *Notary Signing Agent Certification Course Book*
- Online Certification Exam
- Background Screening
- Free 1-Year NNA and NSA Section Memberships

## **SELF-STUDY TRAINING \$149**

Includes:

- *Notary Signing Agent Certification Course Book*
- Online Certification Exam
- Background Screening
- Free 1-Year NNA and NSA Section Memberships



### **Course Book Includes Practice Exam**

Take the practice exam in the course book to help you prepare for and pass the certification exam.

## **Certification and Background Screening**

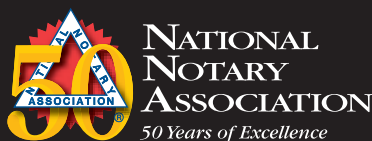
Once you successfully complete the certification exam and background screening, your priority-status profile will be added to our SigningAgent.com directory where lending, document services, and signing companies will seek you out first.

## **FREE Memberships Included!**

Remember, all three training options include a FREE one-year National Notary Association Membership (a \$52 value) and a FREE one-year NNA Notary Signing Agent Section Membership (a \$39 value). Be sure to take advantage of the powerful benefits and support provided to you by these memberships!

Notaries should be aware that limitations exist in CT, DE, GA, GU, IN, MA, MD, NC, NE, NV, SC, SD, TX, VA, VT and WV. List subject to change. Other states may have restrictions. For more information visit [www.NationalNotary.org/NSAStateInfo](http://www.NationalNotary.org/NSAStateInfo).

\*Active NNA and Notary Signing Agent Section memberships required for SigningAgent.com directory listing.

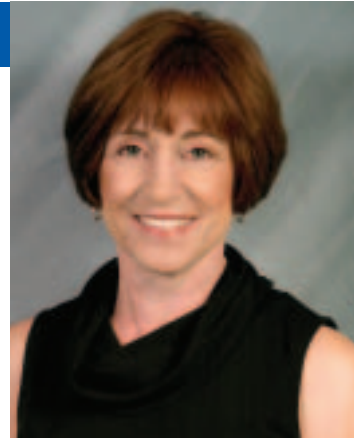


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# Instilling A Sense Of Pride, Appreciation For Notaries

Responsibility, professionalism and accountability are the kind of words that make us stiffen up and stand straight. Their sternness can often prompt in us a sense of inadequacy.

When I hear them, typically I get ready to settle in for a tedious if not shaming lecture using more multisyllabic words. I look at my watch.

When we became Notaries, these may have been words that troubled and alarmed us. Perhaps we didn't consider a smaller but equally relevant word — pride. Notaries are unusual in that they are driven to perform their often thankless, minimally paying duties out of a public-spirited pride.

Notaries are a very distinctive group of people. Attend one of our seminars or the annual Conference and you'll see what I mean. You will be hard pressed to find a more diverse assemblage of people anywhere. Yet they have that one unique quality in common: they are Notaries. And they have a special kind of pride.

It is not an easy task to pay tribute to this pride and show our admiration for those dedicated people whose acts help others during their most important life experiences, such as buying a home or planning an estate.

It would take something unusually grand to accomplish such a task, and the Association saw the internationally recognized New Year's Day Rose Parade as the perfect solution to show America what Notaries mean to their communities.

While the majority of members who commented about the NNA's 2007 Rose Parade float were proud of our participation in this event of worldwide viewing, some members saw it as an unnecessary extravagance. They felt that the cost came at the expense of services and benefits to members.

This was not the case. In fact, it came out of the year's annual budget allotted to publicity, marketing and events used to promote public appreciation of the Notary Public office — and to support laws that would more fairly pay Notaries for their vital services.

And we felt it was worth the effort.

It was a heady experience to hear the word "Notary" used by broadcasters nationwide. How thrilling to have the national media explain to their millions of viewers what Notaries do and how important they are in securing home ownership!

As our own communications manager explained in a statement that was quoted in numerous publications, "It's a way to have 50 million viewers around the world all thinking about Notaries at the same time."

We hope that on the very first day of our 50th anniversary year we were able to live up to the principles that have guided this organization over its distinguished history.

We constantly seek to instill in Notaries a sense of self-respect and professional pride. It is our constant mission to improve our publications, enhance our educational programs, support electronic technology advances and expand our informational campaigns.

We believe that in all of this, we are striving to achieve our greatest challenge: to cultivate and preserve an appreciation for the rich heritage and tradition of the Notary Public office. For this we can all be proud.

---

*Deborah M. Thaw can be e-mailed at [dmtbaw@nationalnotary.org](mailto:dmtbaw@nationalnotary.org)*

## On The Straight And Narrow



### NOTARIES: Help Keep Dallas City Council In Line

When Assistant City Secretary and Notary Rosa Rios hears a Dallas City Council member disqualify himself from a vote or debate, she knows it's time to scramble. Journal and stamp in hand, Rios corrals council members to ensure their conflict-of-interest reports are notarized immediately.

The Dallas City Council now has plenty of Notaries on hand after a city audit revealed in June 2006 that council members weren't always completing the reports, which must be notarized, when they disqualified themselves.

Earlier press reports indicated that Council members failed to file conflict-of-interest reports — required by city ordinance — about half the time.

"It was overlooked as to whose responsibility it was [to get the forms notarized]," Rios said. "Ultimately, we're the recordkeepers and it comes back to us. There was an obvious need for improvement which has been addressed."

Conflicts arise, for example, when members are faced with voting to approve a development being built by a construction company they own.

Dallas Council members blamed a variety of factors, including ignorance of the law and forgetfulness, for their failure to file the reports. With increased monitoring by the city secretary's office and education on the city's laws, members are now doing a much better job, Rios said.

## Attorney Notaries Bail On Bonds

Under a new law passed at the end of 2006, attorneys in Michigan who are also Notaries no longer have to post a \$10,000 surety bond.

As of April 1, attorneys are exempt from the bond requirement, which still applies to non-attorney Notaries.

Most states require all Notaries to post a bond when they receive their

commission to reimburse consumers for financial losses caused by the Notary's negligence or misconduct.

Consumers harmed by the misconduct of an attorney Notary will have to depend on the lawyer's errors and omissions (E & O) insurance, if any, said William A. Anderson, manager of best practices for the National Notary Association.



## Study: More Single Women Buying Homes

Unmarried female buyers have been the fastest-growing segment of the housing market throughout the past 10 years, according to the latest housing industry survey by the National Association of Realtors (NAR).

Single women are now second only to married couples, accounting for nearly one in four home purchases, and they buy homes at more than twice the rate of single men, the NAR found.

In 2006, single women accounted for about 22 percent of homebuyers, compared to 14 percent in 1995, according to the NAR. The number of married couples in the market has fallen by almost 10 percent to 61 percent, while single male buyers have remained unchanged at about 9 percent, the study found.

In a related find, the Consumer Federation of America reported that in 2005, about a third of women took out mortgages with interest rates over 7.66 percent — well above the average prime mortgage rate of 5.87 percent — compared with about a quarter of men.

The Consumer Federation — which examined 4.4 million mortgages throughout the country where borrowers identified their gender — also found that women with high incomes were 46.4 percent more likely than men with comparable incomes to have the more expensive mortgages.



## Descriptions Change With The Market

The terms “spacious,” “dream” and “sexy” used to describe features of a property for sale are so last year.

An analysis by Paul JJ Payack of San Diego, California-based Global Language Monitor for *The Washington Post* revealed that popular property descriptions are changing, and real estate agents who don't heed the trends may be left out in the cold.

Payack says “embassy-style,” “turret,” “flow,” “livable” and “low maintenance” increasingly are being used, while

others, including “granite” and “architectural” have fallen out of favor.

Research by University of Chicago economists Steven Levitt and Chad Syverson shows that homes whose ads have numerous exclamation points and the words “spacious,” “charming,” “fantastic” or “great neighborhood” tend to sell for less than the asking price.

The research shows that words can have a strong impact, whether you're selling homes, Notary services or even yourself.

## The Seven Principles Of Admirable Business Ethics

In a study titled “Does Business Ethics Pay?” researchers at the Institute of Business Ethics found that companies displaying a “clear commitment to ethical conduct” consistently outperform companies that do not.

Robert Moment, business coach and founder of The Moment Group, offers these seven strategies for infusing a small business with integrity.

- *Be trustworthy.* Customers want to do business with a company they can trust.
- *Keep an open mind.* The leader of an organization must be open to fresh ideas and new ways of doing things.
- *Meet obligations.* Do everything in your power to gain the trust of past customers and clients, particularly if something has gone awry.
- *Use clear documents.* Reevaluate all print materials, ensuring they do not misrepresent or misinterpret.
- *Become involved in the community.* Demonstrate that your business is a responsible community contributor.
- *Maintain accounting control.* Gaining control of recordkeeping allows you to end any dubious activities promptly.
- *Be respectful.* Regardless of differences, positions, titles, ages or other types of distinctions, always treat others with professional respect and courtesy.



## Real Estate Intelligence

**6.4%**

The average 30-year fixed mortgage rate, which remains near 40-year lows.

The percentage the pending home sales index slipped, based

**1.7%**

on contracts signed in October 2006, to 107.2. Pending sales are hovering in a narrow range, indicating the housing market is stabilizing, according to the National Association of Realtors.

**88%**

The percent that the average home value increased during the past 10 years.

Homes for sale. According to industry experts, 2006 was the third-best year on record for home sales.

**3.75m**

**80,000**

The approximate

number of subprime borrowers who took out mortgages packaged into securities in 2006 who are behind on their payments, according to the bank UBS AG.

## 'Blogs' Can Help Increase Business

Web logs, or blogs, are much more than personal diaries for teens or forums for political discussions. They can serve as powerful business tools that bring Notaries new customers whom they ordinarily could never reach.

Blogging experts Patsi Krakoff and Denise Wakeman say blogs, with their interactive formats, build close, positive relationships with clients like nothing has before. And most are free to set up.

Krakoff and Wakeman, who call themselves "The Blog Squad," say blogs can consist of personal insights into a business, market forecasts and special services you offer. It can take as little as 20 to 40 minutes a day to find material to write on. World-wide,

there are more than a billion people using the Internet, and Notaries can easily capitalize on this ever-growing market.

Once your blog is up and running, it can serve as a great way to "get found" by people searching for Notary services. It also shows your expertise, personality and your character. Blogs let your unique capabilities shine.

Depending on the way your blog is set up, you can create space where readers can respond to what you've written, give you feedback and provide constructive ideas for improving service or expanding your business into new areas.

To get started, visit blogging community sites like ProBlogger.net or Blogger.com.



## Electronic Copies May Be Solution To Patients' Privacy

Americans overwhelmingly want to have electronic copies of their medical records and believe that having greater access to this intensely personal information will reduce medical mistakes and costly repeat procedures, according to a new study.

The report, conducted by the Markle Foundation, revealed that eight in 10 Americans are very concerned about identity theft and fraud and the possibility of their personal data being used by marketers without their permission.

The results were released at the Connecting Americans to their Health Care conference in Washington, D.C., in December.

The findings have significance beyond the medical field, showing that Americans may increasingly be inclined to ask for electronic copies of other important records.

The survey, conducted by bipartisan polling firms Lake Research Partners and American Viewpoint, also show that:

- 97 percent think it's important for their doctors to be able to access all of their medical records to provide the best care.
- Two in three Americans, or 65 percent, would like to access all of their own medical information across an electronic network.

## One In Four Say Financial Or Personal Information Has Been Stolen

One in four American consumers report that they've had their financial or personal information stolen, but many think there's little they can do to protect themselves from such crimes, according to a recent report.

The latest Experian-Gallup Personal Credit Index Survey shows that 19 percent of the respondents have had their financial information stolen, such as a bank account or credit card number. And 14 percent have had personal information or documentation stolen, such as a birth certificate, driver's license or Social Security number.



Of these victims, 26 percent report having experienced one of these types of theft, while 7 percent report having experienced both.

About one-third of the survey's respondents — and 42 percent of those under 30 — think they are helpless to prevent what they perceive as identity theft, even though these crimes are often committed by people the victims know.

The study also found that some people were more likely to be victimized than others, including college graduates, residents in the West and adults reporting annual household incomes of \$75,000 or higher.

## Top Five Real Estate Issues For Homeowners In 2007 Identified



The outlook for the 2007 housing market is discouraging, and homebuilders, real estate agents and mortgage lenders are to blame, according to a consumer protection group and its partners.

America's Watchdog, along with the National Mortgage Complaint Center and the Homeowners Consumer Center, outlined the top five challenges this year for those looking to buy or sell:

**Inflated Appraisals.** Real estate appraisers are concerned about growing pressure to inflate appraisals to close more deals. The market currently is in a slump, however, and values may not catch up as they did in previous years.

**Real Estate Flippers.** Buying homes with the sole purpose of "flipping" them for a quick profit is a growing trend, but many flippers who bought homes in 2006 could end up with less than they paid.

**Undocumented Workers.** America's Watchdog found that in the last five years, more than half of all new homes in the United States were built by undocumented workers. Because of a language barrier with some workers, millions of these homes potentially have defects from mistakes during construction.

**Predatory Lending.** Predatory lending and a practice called "yield spread premium" that allows for increasing a borrower's interest rate or monthly mortgage payment put homebuyers at risk of being in default and ultimately of foreclosure.

**Lack Of Transparency.** Financial institutions and mortgage bankers don't have to disclose yield spread premiums like mortgage brokers do.

## Notaries Bundle Services To Maximize Profit

A mobile Notary service has partnered with the Orange County, California division of Investors Title Company in a move that is expected to generate up to \$500,000 in new revenue annually, while increasing business for the service's Notaries.

Express Notary, a subsidiary of Sage Global Solutions, Inc., eventually will handle documentation for up to 300 real estate closings per month, the company said in a statement.

"We are pleased to be working with this outstanding title company," said Henry Davidson, CEO of Sage. "This is the second in what we expect to be a string of new agreements

leading to exceptional growth as we have nearly doubled our annual revenue in the past few months."

The partnership is an example of a growing trend for Notary signing services to join with title companies, maximizing earnings potential and exposure for each organization. The deal is advantageous for both groups, company officials said: the title company has a large selection of experienced, qualified Notaries at its disposal, while Notaries can increase their number of assignments.



## Organizers That Work for You

### Two Stylish Ways to Keep Your Notary Career in Forward Motion

#### Office on Wheels... Ready to Go When You Are!

The versatile, spacious Office on Wheels holds your laptop or doubles as an overnight bag. Zippered center section features built-in, accordion-style folders for files and workbooks. Front flap-sealed pouch holds your Notary journal, cell phone and more. Padded front zipper pouch keeps your most immediate needs handy. Sturdy, quiet wheels are easy to maneuver. Telescoping handle stretches when you're ready to roll, collapses out of sight when you're done. Zipper tabs align for locking.

Letter Size: 13" W x 14 1/2" H x 7" D  
Item #6692; NNA Members: \$79.95  
Non-members \$110.00; Members save \$30.05

Legal Size: 16 1/2" W x 14" H x 8" D  
Item #7258; NNA Members: \$99.95  
Non-members \$130.00  
Members save \$30.05

Perfect for Notary Signing Agents!

**\$79<sup>95</sup>**

Now available in legal size!



#### Messenger Bag Keeps You Organized and on the Move

This fashionable, professional-looking bag accommodates legal-size documents in its roomy main compartment. Second compartment protects letter-sized documents, your Notary journal and bulky extras. Cell phone case detaches for quick access. Two zipper pouches furnish extra storage. Comes with comfortably padded shoulder strap, ID tag and mini padlock for security. 15" W x 11" H x 3 1/2" D. Black: Item #6735

Non-members \$62.00; Members save \$18.05



**\$43<sup>95</sup>**



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## Stay Healthy As Flu Season Peaks

There's been much talk of a flu pandemic in recent months. But the ubiquitously-trumpeted doomsday scenarios have overshadowed the more down-to-earth reality: for most of us, catching the flu simply amounts to an annoying week of bed rest, coughing, fever and aches. It's also bad for business, as it can lead to lost productivity and income.

According to the Centers for Disease Control and Prevention, the flu season starts slow between October and January, and often peaks in February and March. Up to 20 percent of the U.S. population catches the flu each year, and an



average of 200,000 people end up hospitalized.

Notaries often work in busy, heavily staffed offices, and Notary Signing Agents are on the road visiting clients, constantly entering foreign homes, buildings or other locales. That's why it's important to take preventative steps to keep yourself healthy and flu-free.

## Helpful Tips

The Centers for Disease Control and Prevention offer the following tips to help avoid catching the flu:

- Get vaccinated.
- Wash your hands properly and often.
- Don't share office supplies or utensils with co-workers.
- Encourage sick, sneezy colleagues to go home until they recover.
- Avoid touching your eyes, nose or mouth.
- Practice other good health habits, like getting good sleep, managing stress, staying active and eating well.

# NNA Business Cards



## So Many Ways to Stay at Your Customers' Fingertips

Our business cards make it easy and convenient for your customers to contact you. Generate repeat business with these elegant and professional cards — now available in four styles for each area of Notary specialization. Whether you are a Notary, a Notary Signing Agent, an NNA Certified Notary Signing Agent, or an NNA Certified and Background Screened Notary Signing Agent, we offer a business card style to suit your needs.

### MAGNETIC BUSINESS CARDS



Shown: Notary Signing Agent – Certified and Background Screened version

100 Cards: \$39.95 Item #7388  
250 Cards: \$49.95 Item #7389

Allow 3-4 weeks for delivery

### TRADITIONAL BUSINESS CARDS



Shown: Notary Signing Agent version

500 Cards: \$35.95 Item #7384  
1000 Cards: \$39.95 Item #7385

Allow 2-3 weeks for delivery

### ROLODEX® CARDS

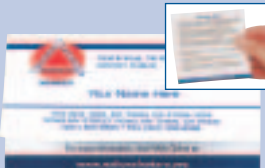


Shown: Notary Signing Agent – Certified version

500 Cards: \$39.95 Item #7382  
1000 Cards: \$49.95 Item #7383

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### DELUXE BUSINESS CARDS



Shown: Notary Public version

500 Cards: \$39.95 Item #7386  
1000 Cards: \$49.95 Item #7387

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#### Includes these "Notarization Musts" inside:

- The document signer must personally appear...
- The Notary must identify the signer...
- The Notary must be impartial and disinterested...
- The Notary must make a record...
- The Notary must hold and scan the document...
- The Notary must not certify a copy of a birth certificate or other vital record...

#### Available in 4 Designations

Be sure to indicate the designation letter of your choice when ordering. For example: Item # 7382-A.

- A. Notary Signing Agent – Certified and Background Screened\*
- B. Notary Signing Agent – Certified\*\*
- C. Notary Signing Agent\*\*\*
- D. Notary Public†

\*Available to NNA Certified and Background Screened Notary Signing Agents only

\*\*Available to NNA Certified Notary Signing Agents only

\*\*\*Available to NNA Notary Signing Agent Section Members only

†Available to NNA Members only



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# Putting Customers First And Letting The Rest Fall Into Place

Florida Notary Liz Adams turned the challenge of an automobile accident into a successful Signing Agent career.

Liz Adams took the worst of a situation and made the best of it.

Upon returning to work from a serious back injury — the result of her car being rear-ended at 50 miles per hour — Adams realized she couldn't continue in her operations position at the Frito-Lay company any longer.

"I needed to do something where I don't have to worry about getting up in the morning to go somewhere, and if I do have to get up and I can't, at least I can rely on somebody else to do it," said Adams. "That's how I evolved into having my own company."

That business, ETA Mobile Notaries, was founded in 2000 by Adams and her husband, Tom. She was already a long-time Notary, and as an NNA member, she'd been made aware of the benefits and opportunities of becoming a Notary Signing Agent. The idea took root.

Adams, an Orlando, Florida, resident, wrote a business plan and sought her husband's opinion: he liked it. And while she was generally familiar with real estate documents through her own notarial transactions, she wanted more education.

"I took the NNA Signing Agent seminar so I would understand what is being required of me," said Adams. "I wanted to make sure I started my business right." And to keep it right, she is "always taking some type of further education," she explained.

Today, ETA Mobile Notaries is a national signing service that conducts around 1,500 signings annually. The company also has 500 independent NSAs in its database.

Adams started by listing herself on SigningAgent.com and began receiving calls immediately.

She then used direct mail. This gave

potential clients information about Adams' qualifications and services — and offered incentives. For example: "For the first month, I'd sometimes offer a 20- to 30-percent discount on all loans closed."

Adams advertises that she performs not only loan signings, but also weddings and traditional notarizations. She finds that traditional notarial work can lead to contacts who eventually call for NSA work. All of her advertising states that she provides "24/7 service."

"My phone is on all the time. If someone calls me who's at a closing at 11 p.m., I'm picking up the phone. That's a service I provide to my Notaries, as well as my clients. And that's why I've kept the clients that I've had," Adams said. "It's all about giving customer service."

Part of doing that, Adams believes, is ensuring that her independent Notaries

are well-trained with verified credentials. She's a proponent of the Gramm-Leach-Bliley Financial Services Modernization Act. The training and background screenings "put borrowers at ease that their information is being safeguarded and that it's not going to be misused to commit fraud. And for the Notary, it shows you have more integrity and professionalism," Adams said.

Adams said the keys to success in her business are ensuring consistency in her company's work product and being flexible. "If you're not flexible, that's the quickest way to lose clients as well as your independent contractors." She also insists that Notaries representing her company meet her standards.

"I want Notaries who are professional, have a good attitude, and are good listeners," Adams said.

"I truly enjoy helping people," said Adams, who is active in several kinds of charity work. "If you pay it forward, it will eventually come back around."

### **Liz Adams** *Notary Signing Agent and founder of ETA Mobile Notaries*

- **Education:** *Attended University of Miami, Florida Metropolitan University*
- **Motto:** *"Treat people how you want to be treated"*
- **Most Influential Person:** *Her mother, who does things out of the pureness of her heart*
- **Personal:** *Married, two adult daughters, lives in Orlando, Florida*
- **Hobbies:** *Reading, sewing, swimming, self-taught gourmet cook*



## Pennsylvania eClosing Signals National Movement

The electronic age for real estate transactions is here. Pennsylvania's first fully paperless closing proved that the technology is in place to securely close deals without having to print out a single page on paper. And Notaries can expect to handle more eClosings as this technology spreads across the country.

HomeSale Settlement Services — which performed the eClosing of a single-family home sale last November — plans to conduct regular electronic transactions using the National Notary Association's Electronic Notary Seal (ENS™), company officials said.

All of the documents in the Pennsylvania eClosing — completed in collaboration with SimpliFile, the Lancaster County Recorder's office and the NNA — were created, revised, signed, notarized and recorded completely electronically.

Nearly 1,000 Notaries nationwide are using the ENS and can handle paperless transactions. For more information, visit [NationalNotary.org/eNotarization](http://NationalNotary.org/eNotarization).



Betty and Cliff Martin sign their names electronically as they prepare to sell their Ephrata, Pennsylvania, home during the state's first completely paperless eClosing last November.

 [NationalNotary.org/eNotarization](http://NationalNotary.org/eNotarization)

## New Multi-User Feature For Enjoa

With the new Enjoa® 3.0 upgrade soon available online, two or more Notaries in the same office can use the same Enjoa unit to make entries in their Notary journals while keeping these records secure and separate from each other.

The upgrade allows multiple Notaries in the same workplace to economize on space and hardware costs, while maintaining the same protections offered in earlier versions. Even when the same unit is shared, the passwords and thumbprints of other users will not automatically enable access to any other Notary's journal entries.

For more information about updates, Enjoa owners can go to [NationalNotary.org/eNotarySection](http://NationalNotary.org/eNotarySection), and then select "Enjoa" and "Update Enjoa" from the menu on the left side of the page.



## Kansas Makes History, Issues First 'eApostille' To Colombia

The first electronic *apostilles* have been issued in global commerce, thanks to the state of Kansas and technology jointly developed by the National Notary Association and the Hague Conference on Private International Law. Other U.S. states and foreign nations are soon to follow Kansas' example.

State officials issued a fully electronic *apostille* for a document being sent to the nation of Colombia on January 12, becoming the first jurisdiction in the world to issue paperless authentication of a notarized document sent to another country.

With this successful transaction involving an electronically created, signed and authenticated document, governments and international businesses will be able to use electronic documents for critical transactions to deter fraud and improve efficiency across the globe. Following the January 12 *eApostille* launch, Kansas announced plans to issue similar *eApostilles* for electronic documents going to Mexico and other nations on behalf of businesses, including aircraft manufacturer Cessna.

The technology being used is offered to jurisdictions — at no cost — through the *e-Apostille* Pilot Program (e-APP), a joint effort launched in April by the Hague Conference and the NNA.

The NNA has worked closely with the Hague Conference to develop reliable models for the secure verification of *eApostilles*.

## Fascinating Excursions At Conference 2007: Travel 'Tinseltown' And Beyond

Experience Tinseltown in style — from attending “Wizard of Oz”-inspired musicals to boarding Air Force One; from wine tasting to underwater observation — at the National Notary Association’s Conference 2007 in Los Angeles, featuring 10 fascinating excursions.

The nighttime adventures include an evening at the Pantages Theatre to enjoy the Grammy and Tony Award-winning musical “Wicked” —

which sold out its first Pantages engagement — and an evening of elegant dining and extravagant entertainment aboard the legendary Queen Mary ocean liner, which includes a three-hour dinner theater and “Tibbies” cabaret show. Seats for these popular evening events are limited, so be sure to register early.

Daytime excursions include a trip to the Getty Center museum and gardens, a guided bus tour of culture-rich Los Angeles, a stroll around Melrose Avenue, Rodeo Drive and the Grauman’s Chinese Theatre, a free shuttle to Chinatown and

historic Olvera Street and much more.

If you’re planning to arrive in Los Angeles early, a pre-Conference trip to the Ronald Reagan Presidential Library and Museum is not to be missed. You’ll have the opportunity to access presidential photographs and papers, learn first-hand about our nation’s political

structure, step aboard the actual Air Force One jet used by President Reagan, see a replica of the Oval Office and

examine up close an actual President Lyndon B. Johnson-era Marine One helicopter.

If you’re planning to stick around the Los Angeles area after the Conference, there are two incredible excursions to choose from: relaxing in breathtaking wine country during an exquisite Santa Barbara wine-tasting tour, or exploring Catalina Island, including a glass-bottom boat ride. For more information or to register, visit [NationalNotary.org/Conf2007](http://NationalNotary.org/Conf2007).



[NationalNotary.org/Conf2007](http://NationalNotary.org/Conf2007)

## CNAP Team Meets Business Needs

For companies that employ in-house Notaries to witness critical documents, the National Notary Association offers a helpful, no-cost program to make sure “corporate Notaries” have everything they need.

The NNA assists with state commissioning fees, gives Notaries step-by-step instructions for the commissioning process and provides all state-required and/or employer-requested items, including state-mandated bonds, seals and journals. Rather than having to deal with a slew of invoices when purchasing notarial items, a business receives one itemized statement from the NNA each month, making it easier to keep track of Notary-related items and services it purchases.

For more information on CNAP, call (877) 876-0827 or go to [NationalNotary.org](http://NationalNotary.org) and click on “Business Services.”

## Enjoy the benefits of a National Notary Association Membership

### 1-Year Membership Only \$52!

**NEW!** NNA's Everyday Discounts by Entertainment®

Special offers and great savings on dining, shopping, travel, theme parks, movie tickets, top Web deals and more available through Entertainment®.



### Unlimited-Use, Toll-Free Hotline Support

Our most popular and helpful service. Get expert advice right over the phone!

### \$5,000 Personal Identity Theft Insurance

\$5,000 coverage is included with membership. It's automatic — there's no application required!

New York residents: Available only to those who joined the NNA prior to September 30, 2005.

### 24-Hour Member Community Access Online

Research NNA archives, review legislative information, get answers to basic Notary questions and much more.

### Monthly Updates

The *National Notary* magazine brings you time-saving tips, practical advice and how-to articles for your Notary and non-Notary careers.

The *Notary Bulletin* newspaper provides the latest news on law and procedure changes affecting how you perform your official duties.

### Discounts on Supplies

Save up to 40% on Notary, career and business tools.

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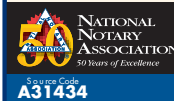
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## FTC's 'Safeguards Rule' Enforcement

Some Notaries have questioned the necessity of background screening and of updated consumer protection training now being offered through the National Notary Association's Certified Notary Signing Agent and Background Screening Program. That necessity comes directly from the Federal Trade Commission's continuing enforcement of the "Safeguards Rule" of the Gramm-Leach-Bliley Financial Services Modernization Act (GLBA).

The FTC routinely audits financial institutions to make sure they're sufficiently protecting customers' sensitive personal and financial information, as required by the Rule, according to FTC spokesman Frank Dorman. Federal regulators have instructed financial institutions to also make sure the people they hire to help process loans undergo special background screening and training, including Notaries.

To ensure that Signing Agents don't lose any business, the NNA quickly set up a "one-stop" NNA Certified Notary Signing Agent and Background Screening Program that affords Notaries the widest access to employment — including companies that require the additional checks and training. This program is another important component of the NNA's mission to professionalize the Notary office through the teaching and promotion of best practices.



## YOUR BENEFITS: Debt Collection For NSAs

Notary Signing Agent Section members no longer have to suffer through the travails of collecting long overdue payments for their services. The National Notary Association has formed an alliance with Fidelity Information Corporation (FIC) to offer NSAs professional collection services at exceptionally low rates.

It's often difficult for small businesses and independent contractors to find a collection agency that accepts clients with few debts or debts under \$1,000 — but FIC accepts both.

For more information on debt collection, call (800) 845-1086 or visit [www.aCollectionAgency.com/NNA](http://www.aCollectionAgency.com/NNA).



# When it comes to verifying information, don't take a chance!

## I.D. Checking Guide International Edition

*I.D. Checking Guide International Edition* is the only printed guide that shows full-color samples of driver's licenses and identity cards for 143 countries and includes a complete checklist of document-specific characteristics.

Drivers License Guide Co.,  
softcover, 6" x 9", 208 pages.



**\$33<sup>95</sup>**

Item #6507  
Available to NNA members only.

## The 2007 I.D. Checking Guide

*The 2007 I.D. Checking Guide* provides full-color pictures and specifications for each state's driver's license; descriptions of nondriver, military and immigration IDs; plus credit card descriptions and pictures...everything a Notary needs to accept out-of-state IDs with confidence.

Drivers License Guide Co.,  
softcover, 6" x 9", 96 pages.

**\$21<sup>95</sup>**

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# Background Screenings Promote Professionalism

By Timothy S. Reiniger, Esq.  
treiniger@nationalnotary.org

When it comes to professionalizing the Notary office, there are three key elements: education, ethical practice and background screening.

Although far from being uniform across the nation, mandatory education requirements in many states have been created and implemented, and they are improving. And with that education comes the roots of ethical practice: that deep sense of responsibility to your commission, the relying public and the consumer protection demands — a responsibility that lies squarely on the shoulders of every Notary.

But in the realm of background screening, the nation has clearly failed.

It's difficult today to get even a minimum wage job without going through a background screening. But in most states, if you can fog up a mirror, you can become a Notary. That includes forgers, identity thieves and other criminals who seek to profit on the vulnerabilities of their victims.

To date, only three states — California, Massachusetts and New Hampshire — conduct background screenings on all Notary applicants. Texas performs random background screenings on new and renewing Notaries, while Ohio requires Notary applicants to submit a “certificate of qualifications” signed by a judge, which sometimes includes a background screening.

In a trade rooted in professionalism, integrity and ethics intended to protect the transactions of the public and of American industry, background screenings must become the rule rather than the exception.

That's part of the reason why background screenings have become such a hot topic recently, and it's also why the NNA has stepped in to help fill this void.

Thorough background screenings conducted by LexisNexis are now an integral element of our NNA Certified Notary Signing Agent Program. When the nation's leading title and mortgage document services firms came to us to find a solution for Notary background screenings as the federal government continues its enforcement of the Gramm-Leach-Bliley Financial Services Modernization Act (GLBA), we answered the call. And we did it for one central reason: to professionalize Notaries in the void of state action.

The public, governments, industry and law enforcement must be able to trust that Notaries will protect their transactions. They must be able to trust that Notaries will safeguard and dispose of journals and other equipment properly. And they must be able to trust that the documents in a Notary's possession — especially abandoned or redrafted lending packages — will be handled or disposed of with the utmost care. That's why this adapted NNA Certified Notary Signing Agent Program is a better support to the Notary's role in preventing ID fraud than any program we've ever had.

Background screenings are essential to maintaining the integrity and professionalism of the Notary office, and we will continue our history of taking aggressive action on behalf of Notaries.

At the end of the day, the opportunities, recognition and respect for Notaries will continue to grow only if the trinity of Notary professionalism is upheld.

And rest assured, it will be.

# STATE OF THE ASSOCIATION

## *Laying A Foundation For The Future*

By Timothy S. Reiniger, Esq.  
Vice President and Executive Director

### **As Membership Hits A Record High, The NNA Is Increasing Notary Professionalism, Creating Opportunities And Improving Consumer Protection**

As the National Notary Association enters its historic 50th year of service, it's important to examine our collective, unparalleled progress in increasing Notary professionalism, document security, national uniformity and consumer protection. Without question, 2006 was the most significant building block in NNA history in furthering these goals.

This progress came as the threats of identity theft, forgery, real estate fraud, corporate graft, immigration issues and even terrorism remained in the forefront of the minds of every American. It is now widely understood that we must all take measures to protect ourselves from criminals who conceal themselves in anonymity, who we oftentimes never see coming.

We are continuing to establish nationwide protections from these threats through our vast initiatives in Notary education, advocacy, technology and service — all of which have become high-demand programs.

Because of this increased demand throughout all facets of American business and government, NNA membership in 2006 soared above 300,000 for the first time, as Notaries continued to join in record numbers. The Association's leadership and expertise are playing a crucial role in shaping the changes that are affecting the way the world does business. As a result, the NNA is poised to help Notaries increase their professionalism, take advantage of new opportunities and become even more indispensable than they already are.

#### **The Electronic Revolution**

Perhaps no other event had more impact on Notaries than the electronic revolution, and last year the NNA did more than open the door. We pushed it wide open and let the world see the limitless possibilities.

And it all started in Pennsylvania.

Using the NNA's groundbreaking ENS™ Program, Pennsylvania launched the nation's first secure, statewide eNotarization Initiative last February. The initiative, which originally began in four pioneering counties, has now expanded significantly among business and government and is growing even more in its second year, with many other counties expected to join in the coming months.

The real breakthrough came in November when Pennsylvania's first paperless real estate closing took place at HomeSale Settlement Services, which proved the viability, security and value of the technology as all documents were created, revised, signed, notarized and recorded electronically. Other companies are now lining up to take advantage of eNotarization.

This revolution in e-commerce and electronic mortgages would not have happened without the NNA's ENS Program, comprised of our proprietary



*Timothy S. Reiniger, NNA Executive Director*

Electronic Notary Seals and the National eNotary Registry™. The ENS incorporates major fraud-fighting security features by making each electronically notarized document tamper-evident. The National eNotary Registry enables third parties to authenticate the Notary and lays the foundation for a national and even global system to manage the commissions and activities of every Notary. For the first time, the Registry gives Notary-regulating officials the ability to share and verify information on notarial acts instantaneously in any jurisdiction under one universal system.

With the success of the ENS design and technology, Notaries now have a springboard into the electronic future as information assurance agents, which means they are more important than ever in identifying the document signer and ensuring the integrity of the document's contents. In this critically important role, Notaries are now the vital bridge to making common, everyday transactions securely available in electronic form.

Also on the eNotarization front: last spring, the National eNotarization Commission — comprised of state and federal officials under the auspices of the National Association of Secretaries of State (NASS), and backed by the NNA — developed a set of uniform, digital security standards for states to use as they implement electronic notarization. In July, NASS made history when it endorsed and approved the Commission's standards — one of the surest signs that the nation is ready to move to electronic transactions.

Following the Commission's work, North Carolina quickly adopted eNotarization rules based on the NASS-approved standards. Additionally, Minnesota, which had anticipated the standards, sought NNA assistance in adding secure eNotarization provisions to state law, similar to those instituted in Pennsylvania.

The NNA also helped the world bring greater reliability and trust to international transactions by promoting the ability of third parties to rely on electronically notarized documents with secure eApostilles. Early in 2006, the NNA joined with the Hague Conference on Private International Law to launch the eApostille Pilot Program, which encourages nations to develop secure, low-cost, efficient models for exchanging electronic apostilles.

Since then, Kansas has issued the first eApostille, accepted by both Mexico and Colombia, and Belgium and Rhode Island have established the first operational electronic registers, which help them keep track of the eApostilles they issue.

As a result of all of this progress in eNotarization, the NNA was awarded accreditation by Secure Identity



*The National eNotarization Commission*

Services Accreditation Corporation (SISAC) of the Mortgage Banker's Association (MBA) for its innovative technology achievements in eNotarization. The SISAC accreditation means that the "digital certificate" aspect of the NNA's Electronic Notary Seals — that is, the technology that securely establishes a Notary's identity and credential when performing an eNotarization — is deemed trusted and secure by the Mortgage Banker's Association for use in mortgage transactions across the nation.

The growing movement toward a digital environment means the demand for Notaries capable of assuring identity and the authenticity of electronic documents will skyrocket.

### **The NNA's Growing Influence**

Also throughout the year, the NNA continued forging close ties and partnerships with government agencies, industry organizations, legal bodies and private companies. In one such partnership, the FBI asked the NNA to provide the Notary component for its anti-fraud training program. In addition, I was invited to speak to the MBA about the fraud-fighting benefits Notaries can offer as well as the long-term uses and value of electronic notarization.

NNA experts were also invited to give testimony before the U.S. House Judiciary Committee, the California Senate Judiciary Committee, the Florida Senate Judiciary Committee and the Virgin Islands Senate about a variety of important notarial issues for legislation.

One of the endeavors that underscores the demand for the NNA's expertise is the Identity Theft Verification Passport Program, which is made possible because of our Enjoa® eNotarization platform. Launched by the Ohio Secretary of State in 2004, the program allows identity theft victims to go to their local police station to obtain a card — or Passport — that can be used with creditors to prove they are crime victims. In 2006, Nevada joined



*2nd International Forum on eNotarization and eApostilles*

NNA quickly altered its Certified Notary Signing Agent program to include background checks and compliance training, and Notaries are now being offered the acknowledged “gold standard” certification for the mortgage industry that affords the widest possible access to employment.

We have also expanded our Notary education programs. With eNotarization catching on in several regions, we launched new training programs in no fewer than 10 states, including Pennsylvania, Florida and California. Millions of Notaries across the country can now learn how to perform eNotarizations and embrace the electronic revolution. The number of live seminars has grown so much that we have more than doubled our cadre of instructors in the past 18 months through increased staffing and our

the program and Texas began a pilot program in several counties. This has led to the establishment of the Passport Advisory Council, led by the Ohio Attorney General, which will advise other states and jurisdictions about instituting this program.

### **Improving Notary Education**

Notary education has long been the cornerstone of the NNA, and our programs were sought out in 2006 by the real estate lending and title services industry, and recognized by the U.S. Department of Education.

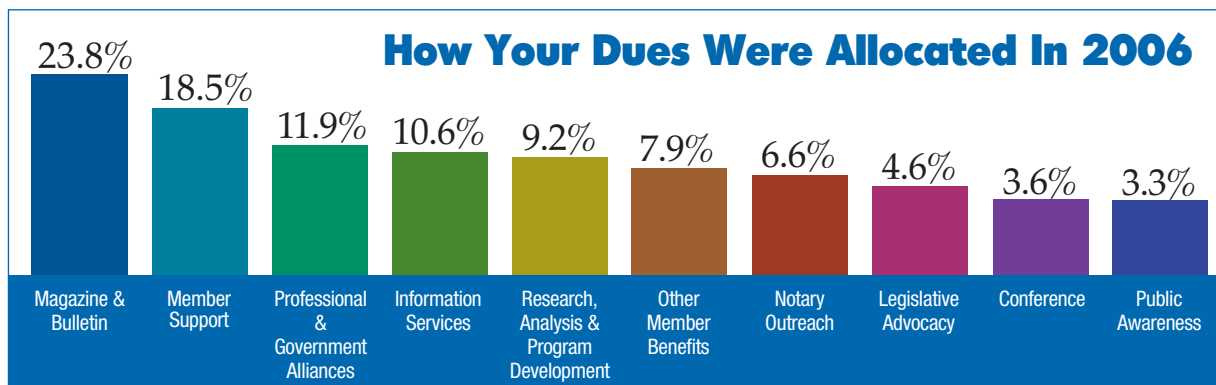
Broad federal guidelines — stemming from the Gramm-Leach-Bliley Financial Services Modernization Act — have changed the way mortgage, real estate and title companies do business. A crucial change for Notaries came when several lenders began contractually requiring the title and mortgage document service companies to use only Notary Signing Agents who have been through background screenings and special compliance training.

Five of the nation’s leading title companies came to the NNA to set up a “one-stop” program to meet this critical need to prevent Notaries from having to undergo multiple background checks for several companies. The

Certified Instructor Program. We now offer live programs in 30 states and online training in all 50 states and U.S. territories. Additionally, we now offer Continuing Legal Education courses in several states, which allow attorneys to earn credit toward the continuing education requirements of their bar associations.

With all of the expansion and improvement in our educational programs, the NNA decided to undergo a yearlong review of its slate of Notary training programs in an effort to earn national accreditation for its curriculum — a nationwide stamp of approval for its unmatched quality of instruction that’s propelling the nation’s Notaries into a new era of professionalism.

The five-year accreditation — the longest term possible — was granted by the Accrediting Council for Continuing Education and Training. It establishes the NNA as the only organization whose Notary education and certification programs are credentialed both by state governments and by the U.S. Department of Education. And it provides assurances to Notaries, their employers and all interested parties in industry and government that the NNA offers the highest-quality and most thorough Notary training and guidance available anywhere.



### Advocating For Notaries

Throughout 2006, the NNA lobbied energetically on behalf of Notaries, resulting in important changes to several state laws and regulations.

The Utah Department of Insurance eased restrictions on NSAs, allowing them to conduct signings and courier loan title documents without obtaining an escrow license. The Illinois General Assembly also amended state law to allow Signing Agents to operate without restrictions.

In Washington, the NNA worked with local Notaries to successfully convince the state Department of Licensing to increase Notary fees from \$5 to \$10 per notarial act, bringing fees in line with the recommendation of the Model Notary Act of 2002.

In response to the growing mortgage fraud problem, Illinois asked for our assistance in amending state law to require the notarization of all deeds and other recordable documents related to real estate transactions.

### The Future Is Now

Our many accomplishments in 2006 are building the future and laying the foundation for further innovation. We are already in full swing as we enter

the new year — our 50th year of service to Notaries — and we will face many more exciting opportunities and challenges.

We will continue forging ahead in Pennsylvania and across the nation in implementing eNotarization. eClosings will play a much larger role in the real estate industry, while eApostilles will become the rule in international transactions. We will revise the *Model Notary Act* to strengthen Notaries' fraud-fighting role in eNotarization, and work to get it adopted in several states and U.S. territories.

We will continue our efforts with banking, title, escrow and other financial institutions and their industry representatives — the Mortgage Bankers Association, the Mortgage Industry Standards Maintenance Organization (MISMO), and the Property Records Industry Association (PRIA) — to increase the efficient use of digital certificates and make their electronic transactions more secure and trustworthy.

And we will continue improving service, benefits and advocacy for you: the nation's 4.5 million Notaries Public.

We look forward to a successful 2007 through furthering our mission and raising public awareness of the Notary's essential consumer protection role. **NNA**

# Celebrating Our 50th Year



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Designed to protect your laptop and much more. There's even a pocket for your portable music device. 15"H x 14"W x 4D"

Item#7379  
NNA Members: \$44.95  
Non-members: \$60.00



### 50th Anniversary Tumbler

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Our Port Authority® fleece jacket is comfortable and water-resistant. Black with embroidered logo. Available in Adult XS (30 chest-32 bust), S (34-36), M (38-40), L (42-44), XL (46-48) and 2XL (50-52).

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Adhesive note cube proclaims you as a Proud Member. 500 sheets.

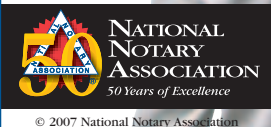
Item#7093  
NNA Members: \$6.95  
For NNA Members only



### 50th Anniversary Lapel Pin

Four-color enamel emblem adds an elegant accent to your professional attire.

Item#7378  
NNA Members: \$6.95  
For NNA Members only



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# 2007 Notary Of The Year:

## Joan Sampson

*Making Her Mark  
By Making A Difference*

By Michael Mink  
mmink@nationalnotary.org

When it comes to notarial professionalism, Joan Sampson does more than just talk about it. She lives it.

For the past 30 years, she has been fiercely dedicated to preserving the integrity of the Notary office. She's the notarial expert at her job with a real estate development company. She's also a Certified Notary Signing Agent and runs three separate action groups to educate fellow Notaries and promote the professional responsibility that comes with the commission.

But there is much more to Sampson than being a professional Notary.

The Sheridan, California, resident volunteers to help send hundreds of care packages to U.S. soldiers in Afghanistan and Iraq. She uses her time away from work to make quilts that, through her church group, are donated to the needy. Sampson is a loving wife, mother and grandmother, and emphasizes that family always comes first.

Because of her dedication to professionalism, her benevolence to her community and to the less fortunate, her strict adherence to ethics and her sense of obligation to mentor fellow Notaries, Joan Sampson has been named the National Notary Association's 2007 Notary of the Year.

Her resolve comes from personal experience and ever-present observation.

"Professionalism is suffering very badly in the workplace, along with ethics. I think it's difficult for anyone who is a Notary because they're constantly being challenged to

maintain their integrity,” Sampson said.

Her first major challenge on that front arose in 1984 when her moral foundation came under attack by an employer.

She was working in the real estate field and was tasked with notarizing a variety of documents. One day, her boss ordered her to notarize an incomplete deed.

She refused.

Her boss balked at this “insubordination” and demanded that she perform the notarization. Sampson called the NNA Hotline and confirmed she was doing the right thing. Her boss yelled.

“He said I had to do it,” said Sampson. “I said I won’t do it. It is not right, and I won’t notarize it.”

Her boss didn’t fire her that day, but she lost her job of five years shortly after — a hefty price to pay for maintaining her principles. She kept her head high and forged ahead in her career, always keeping the experience fresh in her mind.

“When I interview for a job, I always tell my bosses that I will do anything as long as it’s not immoral or illegal,” she said.

To that end, Sampson has earned the utmost respect.

“Joan is by far the most honest person I’ve ever known, next to my mom,” said Jeff Pemstein, Sampson’s current supervisor of two and a half years at Towne Development of Sacramento, Inc. “She’s so passionate, committed and diligent. That’s why I think the NNA couldn’t have picked a better Notary of the Year.”

## *A Full Life*

Even a quick glance at Sampson’s day-to-day routine gives the impression that she functions at a pace that would leave two people exhausted.

She works full time at Towne Development, where she assists Pemstein and manages the office. She also performs between 300 and 500 real estate-related notarizations for the company each year — in addition to her assignments as a Notary Signing Agent.

As if that weren’t enough, she and her husband of 45 years, Lee, decided in 2000 to build a new home on a multi-acre tract outside of town — with their own hands.

“This kid has her own tool belt,” Sampson proudly quipped about herself. “We framed the house ourselves, roofed it ourselves — you name it, we did it. I painted doors until I thought I was going to scream.”

Such dedication has been the nature of Sampson’s life with her husband and her family, which is firmly rooted in closeness and teamwork. Sampson and her husband met on a blind date when she was 16, and they remain such close friends and partners that he accompanies her to all the NNA Conferences she attends — 11 and counting.

They have three sons — John, 43; Jeff, 41; and Joel, 36; all engineers — and six young grandchildren to dote on.

And she still finds to time to indulge her passion for



*Sampson, husband Lee, and their children and grandchildren at home.*

quilting with her church group.

Sampson’s love of sewing dates back to a life lesson she learned at age 12. After lost two sweaters she couldn’t afford to replace, her mother said, “Obviously you don’t respect your clothes, so you will earn the money and buy your own,” Sampson recalled. “I quickly learned I couldn’t buy very much with a 35-cents-an-hour babysitting job, so I learned how to sew.”

## *Community Activist*

But quilting is more than a hobby. It’s another way Sampson gives back to her community. The church group gives the quilts they make to the needy, such as the women and children of Acres of Hope, a homeless shelter.

As a child, Sampson learned about the importance of altruism from the examples set by her grandmother, who taught Sunday school, and her mother, who volunteered for a variety of activities in their community.

“They were people I looked up to, and I followed that example. It became a part of my life,” said Sampson.

She’s also an Ambassador for the Community Outreach Council of the Building Industry Association (BIA). Through the BIA,



*A 45-year bond of love and support.*



*Sampson leading one of her three action groups in the Sacramento area.*

Sampson is involved in sending hundreds of care packages to U.S. soldiers in Afghanistan and Iraq.

“The one thing that people have the hardest time doing anymore is giving their time. It’s very easy to donate money,” she said. “We can all sit down and write a check ... but it’s more important to donate your time. It has a more lasting effect.”

### *Notary Mentor*

Of course, that desire to help others spills over into her role as an NNA Notary Ambassador® — a position she uses to educate her fellow Notaries and help them deal with the same kind of issues she has faced in her career.

Sampson leads three separate monthly Notary action group meetings, all free of charge, in the Sacramento area — each attended by about 30 Notaries — as a local resource for education and support. She prepares for the meetings by having a discussion topic, a quiz, handouts and updates ready for her attendees.

Group member Cheryl Palazinni said the discussions and brainstorming sessions have raised her understanding of how to handle issues that may come up during signings and notarizations.

“Joan has been very proactive in leading our group. She is tireless in her efforts to help myself and others become more mindful of our duty to the public as a Notary,” said Palazinni.

The groups meet to also discuss the aspects of new Notary laws. Keeping up with state statutes is not only a Notary’s ministerial and legal responsibility, but also a moral duty, Sampson said.

“The consequences are that we’re bound by law. If you do not take your Notary duties seriously, and something happens and you have not done your due diligence, you are subject to fines, your bond,” she said. “There can be administrative and civil penalties also.”

She has a simple litmus test for herself and for other Notaries to help gauge gray areas when asked to perform notarizations.

“If you think it’s wrong, it probably is, and you shouldn’t do it,” said Sampson. For notarial advice in those situations, she recommends talking to another experienced Notary or calling the NNA Hotline.

Sampson sees making herself available to Notaries as a part of her professional obligations. Difficult situations that crop up while working in the field can’t always be anticipated in a meeting setting.

“I have been able to reach Joan at any time when a question arises. She always returns calls promptly,” said Phyllis Blevins, another member of Sampson’s action groups. “She’s always encouraging, helpful and available. She takes her commission very seriously.”

Sampson’s husband Lee marvels at his wife’s energy, zeal and selflessness.

“Running three action groups doesn’t seem to faze her in the least,” he said. “Joan enjoys it, and obviously she’s not there for anything for herself, monetarily. It’s just a matter of sharing information. Joan does things for people not because there’s anything in it for her. That’s relatively unimportant. It’s all for somebody else.”

Irene Haas, who met Sampson in grade school and grew up with her, said Sampson is steadfast and completes any task she puts her mind to.

“One thing that I could say about her — one thing that I would emulate — is that she sets a goal and she completes it. She makes it happen.”

Sampson also never tires of adding to her wealth of notarial knowledge by continuing her own education and training.

When she was hired by Pemstein in 2004, she let him know she’d need to take a few days off almost immediately to attend the NNA



*Sampson with Tournament of Roses Court in Pasadena, California.*





Conference in Philadelphia. She went with his support.

"I never come away from a Conference without having learned something," she said. "Especially right now, with the way the Notary position is moving into the electronic age, and that is just a whole new area that we all need to learn about.

"I'm used to the pen and ink, but electronic notarization is here to stay. It's going to be the wave of the future."

## *Dedicated To Principles*

Sampson's ethics, character and attention to detail were shaped in part by her parents. Born in San Mateo, California, Sampson explained that her mother had high expectations for the family and was uncompromising about that. Sampson's father was a stickler for punctuality, and that's a trait she carries with her today.

"I'm always on time, or early if at all possible, for my assignments or signings. People appreciate punctuality because often they have set aside a specific amount of time to do this," said Sampson. "Also, sometimes they're accommodating me in order to be there, so for me to be late is disrespectful of their time."

She still never allows herself to be hurried through a notarization, because it can lead to mistakes. "The most important thing about being a Notary is being thorough," she said. Sampson has a motto she uses when performing any kind of notarization for her clients: "I get what I need before you get what you want."

She is uncompromising in making sure she fills out her journal entry and obtains the client's signature and thumbprint, if necessary. "Because once they get what they want, they're not too anxious to give you what you need, especially if they're in a hurry," Sampson said. "I think the most important thing when performing a notarization is to take your time, be conscientious, be responsible."

What she loves most about her work is "meeting and helping people." She said being named the NNA's Notary of the Year means so much to her, and she acknowledged that she has "some big shoes to fill."

And she won't be resting on her laurels.

"Success is like housework," Sampson said, "you have to work at it everyday." [NNA](#)



*With NNA executives proudly accepting her award.*

## *Selecting The Notary Of The Year*

With 4.5 million Notaries in the United States, it's not easy selecting five people for high honors in the NNA's annual Notary of the Year program.

The Notary of the Year and Notary of the Year Special Honorees are everyday Notaries and people who do extraordinary things, like uphold the highest degree of public service, adhere to the utmost ethical and professional standards, and serve as an inspiration to others.

Over the years, we've developed a thorough system for selecting the recipients of this recognition and honor. First, the Editorial and Public Affairs teams serve as the Screening Committee to evaluate those Notaries upholding the highest standards. During this rigorous screening process, Notaries are disqualified for such transgressions as performing the unauthorized practice of law, over-charging for notarial services, misrepresenting themselves on a resume, not requiring a signer's personal appearance during a notarization, or accepting inappropriate ID documents.

The Screening Committee doesn't just look for what applicants are doing wrong, but also what they are doing right — particularly, proper notarial procedures and journal practices. Even though keeping a journal is not a legal requirement in all states, it is still a good idea in any state and absolutely required if you want to be considered for Notary of the Year. This includes bringing your Notary journal with you when performing notarizations, filling it out when the signer is still present and keeping it secure when it's not being used.

Once the screening is complete, the top candidates are passed on to the Selection Committee, which makes the final decision.

The candidates distinguish themselves in different ways. Some may perform thousands of notarizations per year in an exemplary fashion, others may help bring about important changes in state Notary laws, while still others may mentor inexperienced Notaries on their own initiative. All honorees are typically generous in serving the community through such methods as feeding the homeless, helping with the Special Olympics or offering pro bono notarial services to those who otherwise could not afford them.

We should all be proud of this year's Notary of the Year and Notary of the Year Special Honorees. We should recognize their achievements and follow their leads in professionalism, ethics and service.

— *Consuelo Israelson*

# SHAWN ANN WESLEY

*Never Turns Her Back On People In Need*

**From:** Lansing, Michigan

**Occupation:** Full-Time Student

**Years She Has Been A Notary:** 2

**Why She Became A Notary:** To help students who did not know where to get documents notarized. "Students should not have to miss out on academic opportunities, or lose their visa status or financial aid because there was no one to help them," she said.



*F*

For Shawn Ann Wesley, being a Notary is just one more way to serve others.

It all started when she began taking classes at Lansing Community College in 2002 at the urging of her dying father who wanted her to get an education. She went to work in the counseling office, where students would come to request notarizations, so Wesley checked out the NNA Web site and became a Notary in 2005 to assist them. She also vowed not to charge clients as a way of giving back to the community.

Then one day, a fellow Notary who was afraid to go to a bad part of town asked Wesley to handle a request from a homeless man.

She didn't hesitate: "I never turn my back on people who need help." Indeed, while at the community college, she compiled a directory of other Notaries who were willing to offer free services. Throughout her relatively short career as a Notary, she has been an exemplar of best practices for other Notaries, particularly in the faithful keeping of a journal of notarial acts, which is not even a legal requirement for Notaries in Michigan.

By any measure, Wesley leads a demanding and inspired life. She's a full-time college student, works an internship to earn course credit, is the sole caregiver for her special-needs son, and volunteers for at least four different organizations. All this on top of being a Notary Public of impeccable standards.

"Shawn says God only gives you what you can handle. Apparently she's Atlas, because she carries everyone on her shoulders," said Rebecca Brewer, supervisor of the counseling department at Lansing Community College in Michigan, where Wesley worked until the end of 2006.

Wesley said her 8-year-old son, Martin (she calls him Little Man), is the driving force in her life. He was born with multiple physical challenges that left him confined to a wheelchair.

"People looked at us like we had the plague," she said. "I vowed I would never do that." She became her own social worker, which inspired her to pursue a degree in the field at Michigan State University. She's on track to earn her bachelor's degree this spring and hopes to get into graduate school.

She still gets calls to perform notarizations for the homeless. When she can, she'll give them a bus token or hot food. She also volunteers as a grief counselor for the Ingham County Health Department, is a mentor/tutor for the Grand Ledge Public School District, organizes blood drives and toy drives for the American Red Cross, and continues to help the homeless while working with Volunteers of America.

— Michael Lewis

**From:** Stationed in Yokosuka, Japan; currently deployed to Iraq  
**Occupation:** Civil Law/Legal Assistance Lead Petty Officer, U.S. Navy  
**Years He's Been A Notary:** 3  
**Why He Became A Notary:** To help perform his duties with Naval Legal Service Office Pacific, notarizing documents for active and retired military personnel, dependent families, and Department of Defense civilian employees.

# EDWARD HOLLAND

*Tireless In His Efforts To  
Support Military Families*

**I**n the U.S. Navy, "Bravo Zulu" is a signal that means, "Well done!" There's no better way to describe Petty Officer Edward L. Holland's service to military personnel and their families.

After joining the Navy in 1998 and emerging as an Honor Graduate from its Airman Training School, Holland at first saw dangerous service as an aircraft handler on the deck of the USS Abraham Lincoln. Recognized for his leadership, commitment to excellence and attention to detail, he was sent to the Naval Justice School in 2003 and, after graduation, assumed his current status as a Notary through federal statute.

As a senior paralegal, team leader and Notary serving with the Navy in Japan — and now forward-deployed to Iraq — Legalman First Class Holland performs an average of 5,500 notarizations each year, often notarizing documents to help military personnel, their spouses and children with issues such as child care, health care, immigration and other legal matters arising from overseas service.

"Being a Notary is very honorable, and I am proud to assist those in need by taking care of their matters while serving in the armed forces," Holland said. "The countless documents we work with really help military members and their families with difficulties in the Far East."

In addition to meticulously following best notarial practices for identification and recordkeeping, Holland also brings a calm, professional demeanor to his work. In one instance, after a frustrated signer physically threatened the staff in his office, his courteous manner helped calm the man down.

Holland is also dedicated to his co-workers and his community. He has worked with other Notaries to help them organize their journals more efficiently and educates others about Notary services at his base in Japan. His volunteer efforts in the surrounding community of Yokosuka — fundraising for a school for the mentally handicapped and teaching English at a high school — has contributed directly to maintaining positive Japanese-U.S. relations.

Captain Jonathan Fink, Holland's commanding officer, said, "Petty Officer Holland's notarial duties directly impact our nation's forward-deployed readiness in fighting the global war on terrorism. He has displayed the extra dedication, hard work, leadership skills and ability that set him apart from his peers."

Holland sets himself apart by the care and concern he shows for those he serves. "Being a Notary is a customer service profession and each person should be treated fairly and equally," he said. "I truly believe that customers appreciate you when you are committed to them."

— David S. Thun



# Deanna Berman

*Educating Oregon's Notaries*

**From:** Prineville, Oregon

**Occupation:** Crook County Clerk

**Years She's Been a Notary:** 17

**Why She Became a Notary:** She originally became a Notary due to her job as a legal secretary. She later renewed her commission to provide an added public service at the Crook County office.



Shortly after being elected as Crook County Clerk, lifelong Oregon resident Deanna “Dee” Berman was dismayed that her office was forced to reject many documents due to improper notarizations.

Berman, who obtained her original Notary commission in 1968 while working as a legal secretary, resolved to do something about it.

She organized free training in 1995, at which staff from the Secretary of State’s office taught Notaries in her community how to correctly notarize. The session — repeated in 1999 — had an immediate impact. Far fewer documents were being rejected by Berman’s office due to faulty notarizations.

“When I took office, we had a lot of problems with Notaries. They did not understand what they were doing,” Berman said. “I was shocked with the level of liability a Notary Public has, and I’m sure other Notaries didn’t know, either. It was important to me that the Notaries know about the liability, and thus learn how to perform their functions correctly.”

But she was not content to stop there in her efforts to improve the quality of notarial services for the residents of her state. While serving as president of the Oregon Association of County Clerks (OACC), Berman played a significant role in getting two important Notary laws passed.

The first law, in 2005, required all newly commissioned Notaries to take a three-hour class to ensure that they are properly trained in their new duties. After a similar bill was rejected in 2003, Berman and the OACC convinced State Representative George Gilman to sponsor a new education bill. Soon after, Berman, Gilman, Tom Wrosch of the Secretary of State’s Executive Office, and Yamhill County Clerk Jan Coleman testified before state legislators about the importance of the bill, which ultimately passed.

The second law Berman backed, also in 2005, replaced an antiquated statute that made it cumbersome to verify a Notary’s term of office.

Under the old system, a Notary’s status could only be verified through the county in which he or she was commissioned. Under the new system, the Secretary of State’s office maintains a centralized database. This has resulted in a coordinated, streamlined system for citizens who need information.

All of these efforts inspired Oregon Secretary of State Bill Bradbury to declare Berman one of the most praiseworthy, conscientious and excellent Notaries he has ever encountered.

“Through her tireless efforts, she has raised the level of notarization in Crook County and the entire state of Oregon,” Bradbury said.

Added Wrosch: “Dee’s overriding concern is that citizens can rely on Oregon Notaries to impeccably perform their duties so that the public can depend on the documents they notarize.”

— Nevin Barich

**From:** Cotuit, Massachusetts

**Occupation:** CEO of Cape Cod & Islands Association of Realtors, Inc. and of Cape Cod & Islands Multiple Listing Service, Inc.

**Years He's Been A Notary:** 26

**Why He Became A Notary:** As a teenager, he vowed to someday become a Notary to help people, and seized the opportunity while working as a legislative aide in a state house that needed notarial services.

# HENRY DiGIACOMO

*Dedicated, Thorough —  
A Man Of Pro Bono Service*

W

hen it comes to notarization, Henry DiGiacomo epitomizes the ideal of going above and beyond the call of duty. Even with his responsibilities as Chief Executive Officer of the Cape Cod & Islands Association of Realtors, he upholds the highest standards in every notarial act and every service he provides to his clients and peers.

DiGiacomo manages the nearly 2,500-member association, a \$2.5 million annual budget and 12 full- and part-time employees, all while completing more than 150 notarizations per year. He also juggles volunteer activities and collaborates with legislators and other government officials on real estate, property rights and environmental issues.

Colleague Tina LeBeau extols DiGiacomo's approach to notarizations, calling him "a consummate professional, a stickler for detail, and absolutely dedicated." These ideals apply to every facet of his professional life, and he gives 100 percent when it comes to his outreach and helpfulness to associates. "He knows almost all 2,400-plus members of his association by name," LeBeau said.

DiGiacomo explains the importance of building these types of relationships: "I have a 2,400-member family — of Realtors. They're a crucial part of who I am."

As for his notarial practices, DiGiacomo personifies thoroughness. He believes that conscientiously making journal entries, including taking thumbprints, is essential, and he is meticulous in the notarization process. "It's better to take your fiduciary duty to the highest possible level for consumers' utmost safety and fraud protection," he said. DiGiacomo also takes great strides in protecting his clients' privacy, including performing each notarization in a soundproof office and shielding other clients' journal entries from signers.

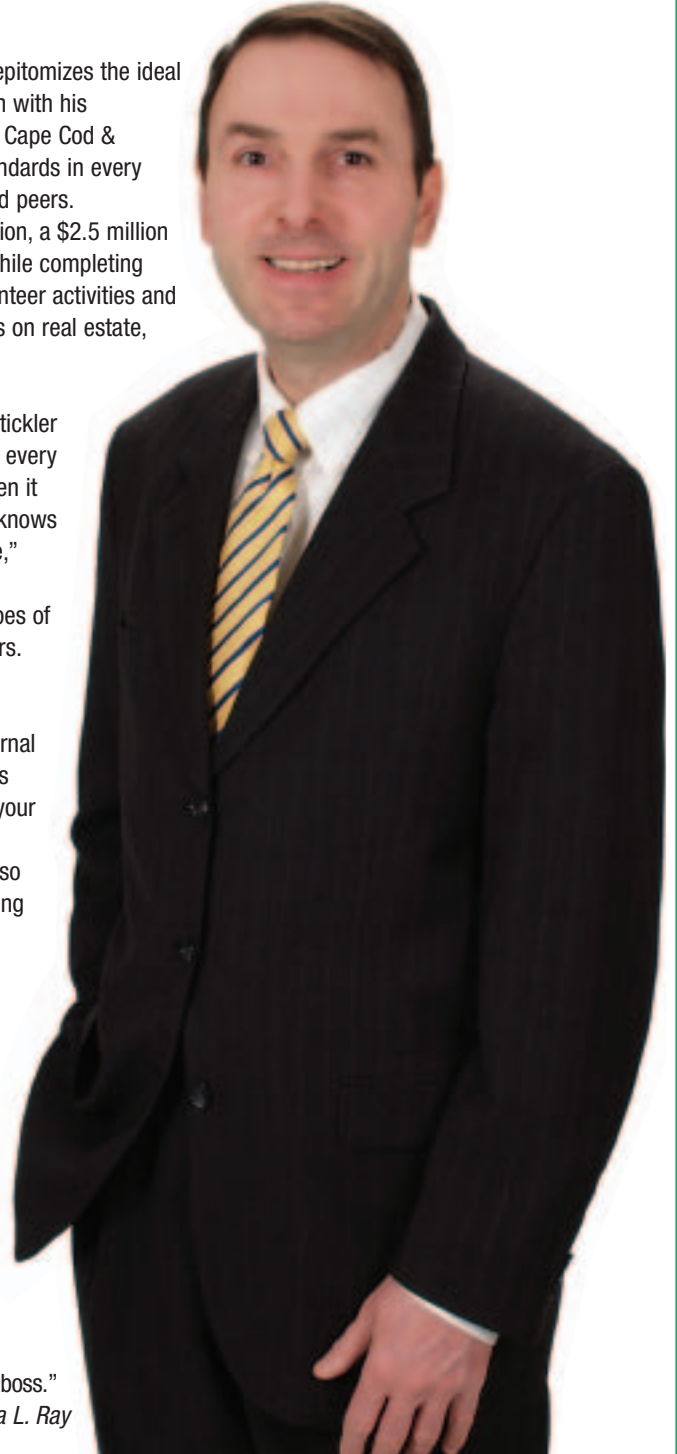
In his 26 years as a Notary, he has never charged for a notarization — a policy that stemmed from his attempt in high school to have a document related to his college application notarized. At the time he couldn't afford the \$5 fee, so he resolved to someday become a Notary and vowed never to charge for his services.

Today he believes that his role "is a public service — a critical process that should be available to anyone, regardless of their financial situation," he said.

DiGiacomo's altruism and notarial thoroughness are matched by his dedication to serving the members of his association.

As LeBeau explains, "You would want him for a friend or a boss."

— *Stacia L. Ray*



## Breaking Ground In The Online



# WILD WEST

## Social Networking Is New Territory In The Internet Frontier

By Kelly Rush

krush@nationalnotary.org

When 22-year-old Aasim Saied searched for a Web site where he could easily communicate with people around the globe on a host of topics, he found everything but.

There were dating sites aplenty, sites that connected U.S. colleges and even portals where professionals could exchange virtual business cards without hobnobbing at mixers or setting foot in a bar.

But no site would allow the University of Arizona student to make friends with students from other countries, let them review each other's research papers on quantum physics, or share tips on traveling to Lima, Peru, job searches, local apartments, culture or even restaurants. Far from being discouraged, Saied — who is studying psychology and business — rolled up his sleeves, brushed up on computer code and started building the networking site ifora.com.

"I'm targeting people who think more, and who don't want to waste their time," he said. "I'm trying to lead people to be more creative and educate themselves."

Entrepreneurs like Saied are at the vanguard of a phenomenon that is redefining how we communicate, interact with each other, do business

and stay in touch with our co-workers and friends.

It's the phenomenon of social networking, and while some people view it as an exciting innovation, others regard it as a place where criminals hide, ensconced in virtual invisibility by the limitless boundaries of the Net.

Hackers and identity thieves can wreak havoc and remain undetected in a world where accountability is almost non-existent. Users can pose as others or even make up identities, and no one is around to catch them in the act.

Social networking is the new Wild, Wild West, except Billy the Kid has been replaced by identity thieves or sex offenders, and a posse seeking vigilante justice has been replaced by angry parents posting signs on manicured suburban lawns.

The sites seem to offer endless opportunities, both good and bad. Candidates on the stump have a new platform on which to campaign, musicians have a forum to display their craft and young people have yet another way to gossip about their peers.

As legislators scurry to introduce bills to regulate this new arena and create some kind of accountability for users, teens are just as quickly getting around restrictions. One thing is certain: social networking won't go away, and its popularity is likely to increase as fast as the myriad issues affecting those who use it.

Users often sit at home, posting photos, comments and videos as if these images and words will never escape their own four walls. Many people



post pictures from parties and concerts they've attended, where subjects may be drunk and in lewd poses.

Men and women often post innuendo-laced comments under others' photos. Many sites have a separate "comments" section where random browsers as well as the user's friends can post commentary — vicious or kind — on everything from the latest dating exploit to how their friend skipped work to go the beach.

### NEW ISSUES EMERGE

Having such personal information readily available online has created a host of unexpected consequences, from inciting fear about increased government and employer surveillance to allowing hundreds of people to share intimate details about someone's professional or personal life instantaneously. Aside from deleting comments or unsavory posts, little can be done to hold users accountable for their actions.

The Internet, experts warn, is as public a place as a city street, yet users often treat online profiles as if they're private diaries that may or may not be truthful. And there are few rules.

Professor Gregory Hall of Bentley College outside of Boston, Massachusetts, likens the use of the Internet to what he calls "Wild West Syndrome," where people start using new technology before rules are around to guide their conduct, according to published reports.

A false sense of privacy can lead people to believe that only their friends are looking at the posted information, when in reality everyone from college recruiters to identity thieves are browsing through the stacks of sensitive personal information that is available online.

It's now common to hear accounts of corporate recruiters surfing the Web for online profiles, and then dismissing candidates who had posted questionable content about themselves.

According to the National Association of Colleges and Employers (NACE), more than a quarter of the organizations responding to a recent poll said they have "Googled" or reviewed job candidate profiles on social networking sites.



Among respondents who reported that they check these sites, 7.4 percent said they conduct such checks on all or most of their job candidates. The largest group, 41.2 percent, said they "Google" or check profiles occasionally.

Alan Goodman, director of career services at The Catholic University of America and a member of NACE's Principles for Professional Conduct Committee, said the need to connect is ingrained in our culture and is more prevalent today because it's so easy to do.

"When I was in high school, we communicated by passing notes in class, or we talked or called each other," he said.

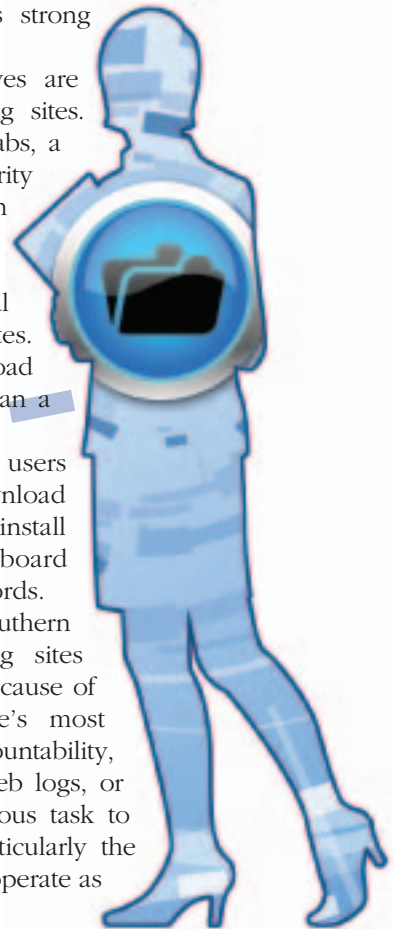
But posts on the Internet can more easily be misinterpreted than face-to-face interactions. "A friend might think what they post is cute or funny. An employer, meanwhile,

might think it's arrogant, immature, unprofessional or any number of negative things," said Goodman. "I think the possibility of losing out on a job because of information posted by a student online exists, especially when there's strong competition for a position."

Hackers and identity thieves are also targeting social networking sites. Experts at Exploit Prevention Labs, a company that develops security software, reported that an infected ad for a company named DeckOutYourDeck.com had been running on several popular social networking sites. The ad was used to download malicious content onto more than a million computers.

Other scams include asking users to re-enter passwords or download special content viewers only to install keyloggers, which track keyboard strokes in order to steal passwords.

Gina Tenorio, a writer in Southern California, believes networking sites should be used with caution because of the potential for abuse. She's most worried about users' lack of accountability, particularly those who keep Web logs, or blogs. It would be an enormous task to keep tabs on all of them, particularly the blogs whose writers attempt to operate as news sources, she said.



"We may have no choice but to let these situations sort themselves out," Tenorio said. "I couldn't even imagine how to force these bloggers to register or become credentialed for anything."

### THE MYSPACE GENERATION

One networking site, MySpace, has become a cultural phenomenon. The site, which claims more than 90 million online accounts, was conceived of in 2003 by Chris DeWolfe and Tom Anderson. The interactive profiles that users create allow them to post photos, upload videos and chat with friends.

Wikipedia, an online encyclopedia, lists MySpace among about 100 "notable" online social networks. Hundreds more are unlisted.

As the site's popularity increases, so do the problems associated with it. Several widely publicized cases in which sexual predators misrepresented their age and identity, to seek out much younger victims have inspired a slew of legislation aimed at regulating the sites.

In March 2006, five teenage boys created a profile of a fictional 15-year-old girl on MySpace to cheer up their friend, who had just broken up with his girlfriend. The profile interested 48-year-old Michael Ramos of Fontana, California, instead, and he started chatting with "her," not knowing he actually was chatting with the boys. Ramos arranged to meet the "girl" at a park, but met police instead, who arrested him.

Authorities at the time used the incident to preach about the dangers lurking on MySpace, but teens continue to join, and use, the free service.

At least one online organization, PervertedJustice.com, monitors Web sites for potential predators, blowing the whistle on suspicious people who have too many conversations with underage users or who participate in other questionable behavior.

Last May, Pennsylvania Congressman Michael Fitzpatrick introduced legislation that would require schools and libraries to install security features to prevent students from being exposed to obscene and objectionable material. He cited MySpace and Facebook as prime examples of sites that expose children to danger.

The Center for Democracy & Technology shot back, decrying that all schools and libraries that receive federal funding would be required by the proposed legislation to block access to all chat rooms and social networking sites, and likely most blogging sites as well.

"[The Deleting Online Predators Act] would violate the Constitutional rights of both minors and adults, and would significantly exacerbate the digital divide that separates families that can afford to have broadband access in their home from those that cannot," the Center argued in its official response to the proposal.

In December 2006, Senators Charles Schumer and John McCain proposed a bill that would require all registered sex offenders to submit their active e-mail addresses to law enforcement officials.

Some have questioned how well the bill could be enforced, and argue that offenders will simply report e-mail addresses that they don't use.

One dating site, Luvoo.com, recently introduced what it calls "verified member status," to ensure that those who post profiles really are who they say they are.

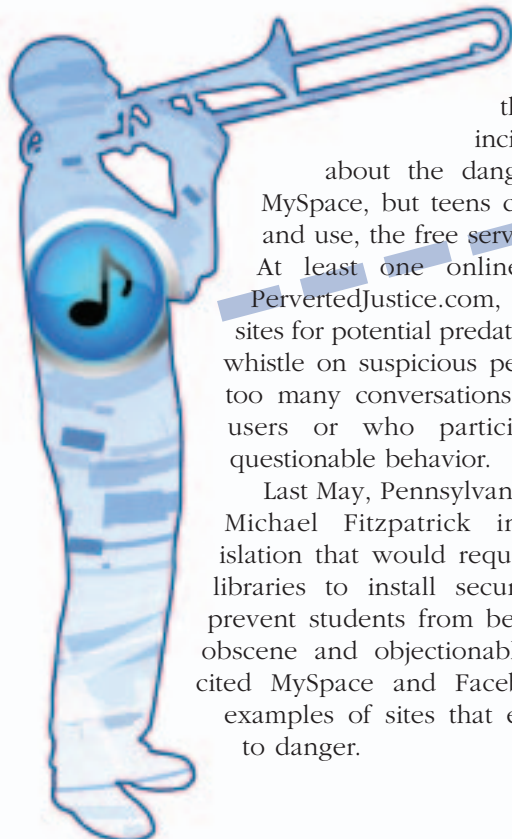
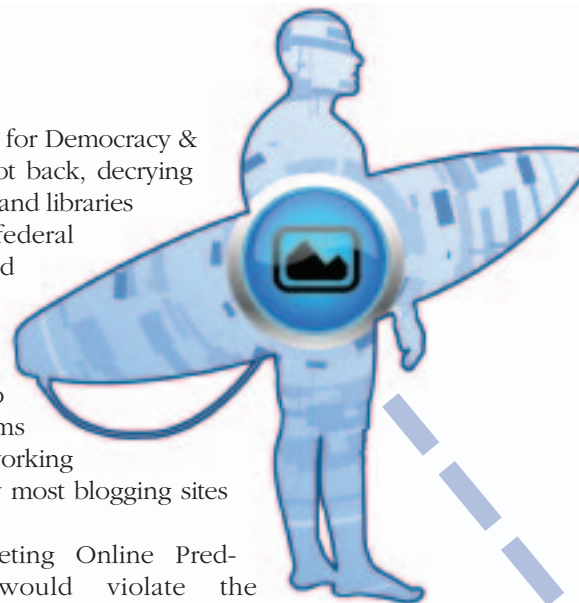
"Those who have 'verified member status' are required to provide proof of identity via a Notary Public and to mail the notarized information directly to our company," said President L. Yvonne Vanhoek. "This proof protects parents from their youngsters being illegally solicited by adults using the online dating platform."

### BREAKING NEW GROUND

Social networking sites are becoming major political tools as well. As Congress took a stab at passing immigration reform bills in the summer of 2006, an unlikely forum emerged.

Teens, who comprised a large number of the protesters, used bulletin posts to inform one another of local demonstrations around the nation. The posts allowed members of networking sites to instantly message friends, and MySpace was given credit for the large numbers of students who walked out of their classes to protest.

Candidates for political office are jumping on the social networking bandwagon, crafting online profiles on MySpace and other sites as part of their campaign efforts. For the 2006 midterm elections, many candidates







discussed their policies, invited people to political forums and generally tried to drum up support through these accounts.

George Washington University's Institute for Politics, Democracy & The Internet recently released a study called "Harnessing the Political Power of Online Social Networks and User-Generated Content."

According to the report, MySpace is considered to be a "low-trust" network because of the proliferation of fake profiles and its devalued concept of what constitutes a friend. And YouTube, a site that allows users to upload their own videos, contains so much content that a candidate would have to post extreme or offensive videos to get noticed.

On the other hand, the sites seem to work well for both national movements and small, local campaigns, the report states.

And social networking sites are changing the concept of "friend," said Danah Boyd, a Ph.D. candidate at the University of California, Berkeley, a fellow at the USC Annenberg School, and a social media researcher at Yahoo!, who recently published an article on the subject.

"From the flow of text in chatrooms to the creation of profiles, people are regularly projecting themselves into the Internet so that others may view their presence and interact directly with them. Social network sites take this to the next level because participants there write their community into being through the process of friending," she said.

"Friending" is the practice by which people invite and interact with those listed as friends in their networks. But there's no guarantee that the people who are making friends are who they say they are.

On the Web, people can take information, photos and comments from friends and create whatever image of themselves they want, whether it's accurate or not.

For Saied, the college student who started his own online network, creating a site with security features and identity verification was an important part of the process. Among other data, his site could ask users for information about their university, for example, as a means of confirming their identity. "We're creating a professional network where connections mean something," said Saied.

He added that the most meaningful connections, of course, are those that are real. **NNA**

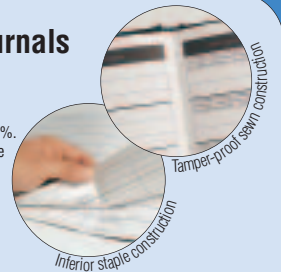


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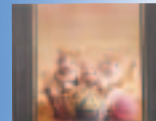


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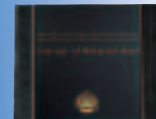
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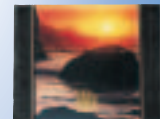
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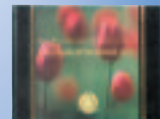
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**Sunset Beach**  
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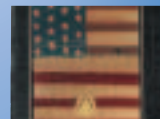
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Item #6665



**Tulip**  
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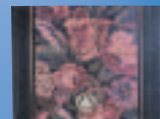
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Item #5373



**Flag**  
Item #6697F



**Monet Print**  
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**Tapestry Print**  
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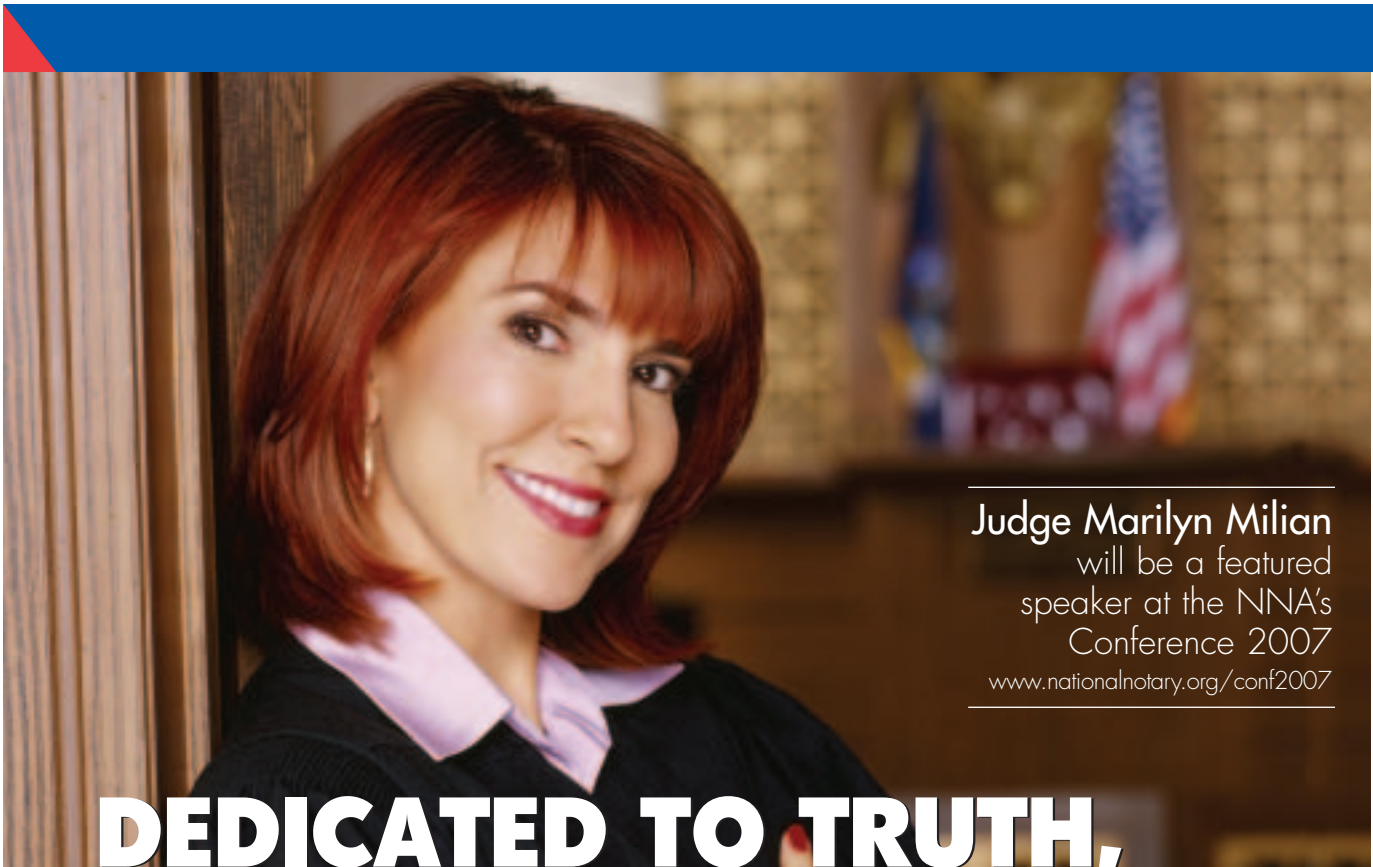


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## DEDICATED TO TRUTH, INTEGRITY, MORALITY

By Michael Lewis  
[mlewis@nationalnotary.org](mailto:mlewis@nationalnotary.org)

FROM MURDER CASES TO A TV COURT ROOM,  
JUDGE MARILYN MILIAN LEADS AN UNSCRIPTED LIFE.

FOR JUDGE MARILYN MILIAN, THE GROUND-breaking star of “The People’s Court,” most of her adult life has been dedicated to the pursuit of truth, integrity, morality and justice — and making the world a better place.

It started after law school, when she spent a year training attorneys and judges from Guatemala, helping them rebuild their judicial system after decades of civil war. Her pursuit continued throughout her legal career, first as a prosecutor, then as a judge presiding over murder cases.

Even after trading the courtroom for a television studio, Milian, who will be a featured speaker at the National Notary Association’s Conference 2007 in Los Angeles, shows millions of viewers every day that she is driven by a desire to prove that dishonesty doesn’t pay, and that in a world awash in greed and self-interest, good moral character, integrity and accountability are ideals to live by.

That desire was in full force during a recent episode

when a young Haitian man tried hard to convince her that the digital camera and laptop computer his ex-fiancée had loaned him were actually gifts.

The man, “Jean,” insisted the computer was a Christmas gift. Milian demanded to know how that was possible when the receipt was dated January 11. “I don’t remember,” Jean said sheepishly.

The no-nonsense Milian looked him in the eye and uttered the catchphrase she’s made famous since taking over the show in 2001: “You’re a bold-faced liar. I wouldn’t believe you if your tongue came notarized!”

The phrase has become so popular, Milian said during a recent interview, that if she doesn’t use it in a show, an audience member often will call out afterward, “Give me the line!”

Milian emphasizes that she does not use the phrase to question the trust, integrity and professionalism of the American Notary office. Instead, she uses it when a witness is so clearly dishonest that even something as trustworthy as a notarization would

not make his or her testimony believable.

Although her feisty, blunt demeanor seems a perfect fit for her role as America's first Hispanic television judge, it was the farthest thing from her mind when she was serving on the bench in Miami. However, her life, education and experience seem to have led her down this path.

Born in Queens, New York, to Cuban parents, Milian moved with her family to Miami when she was 8 years old. Growing up, her most important influence was her father, George Milian, who dropped out of school at age 14 and emigrated to the United States when he was 21.

"He is the poster child for tenacity and hard work," Milian said. He taught himself the construction business and became a successful developer.

Despite a lack of education, the elder Milian was determined that his daughter would go to college. "He always wanted me to be a lawyer. I wanted to be a psychologist."

She majored in psychology at the University of Miami and kept her resolve to practice in the field until senior year when she worked for former U.S. Attorney General Janet Reno, who was then the Dade County State's Attorney.

So instead of becoming a psychologist, she went to Georgetown University Law School. After graduating cum laude, she went back to work for Reno, spending 10 years as a prosecutor in the State's Attorney's office.

Her hardest cases involved the death penalty. "I have a lot of mixed feelings about the efficacy of that," she said. "Some prosecutors would walk around saying, 'Bring out the Crisco,' after a death penalty verdict. I'd have to take a couple of days off."

In 1994, she was appointed a judge of the Dade County Courts, presiding over cases in the domestic violence, criminal and civil divisions. Five years later, she was appointed to the Circuit Court in Miami, where she remained until "The People's Court" called.

Milian was presiding over a murder trial when the phone started ringing. Producers of the 20-year-old show were looking for an infusion of energy to jump-start the ratings, and a friend had recommended Milian.

Milian looked at the opportunity as a lark. But a lot of people thought it was crazy for her to take the

job. "Now they all want me to emcee their functions."

Still, it was a huge decision. "My life had been completely scripted before then," she said. She recalled coming across her law school application, which asked her what she wanted to be. A judge.

Now, Milian sees her life as totally unscripted. "People ask me what I'm doing next. I have no idea."

Deciding to take the role was liberating because she realized her work no longer defined her. "My husband and my children are the most important things to me."

Milian's bold personality and razor wit revitalized the show's ratings. She joked about how a guidance counselor once told her she was a much better talker than listener. "It's not a great trait for a judge, but it's an excellent trait for a television judge," she said, freely admitting that her behavior on the show is "alarmingly close" to her behavior on the bench in Miami.

Now, instead of capital murder cases, she hears cases involving Fluffy the poodle and a pit bull named Hitler Gonzalez. Apparently, Hitler attacked Fluffy so Fluffy's owner sued for damages. "Hitler attacking Fluffy? That was a hard one," Milian quipped.

Milian said her three young daughters, Alexandra, Cristina and Sofia, keep her grounded. "They're totally unimpressed. It's

all, 'When are you coming home?' " And she still drives her Honda minivan with Cheerios on the floor.

She never pays attention to bloggers, but she does listen to fans who write in, especially the ones who correct things she's said on the air. She's heard from plumbers and contractors, among others. An English teacher once wrote to correct her pronunciation of the word "accelerate," which led to some ribbing from her husband, Miami Judge John Schlesinger.

Then there's the celebrity thing. She does get recognized, but it isn't J-Lo crazy. While she appreciates the celebrity aspect of her life, she keeps it in perspective: "I don't want my children to aspire to be a celebrity. I want them to aspire to *be* something."

It all goes back to her philosophy that work doesn't define her life. "When [The People's Court] happened, I thought, 'This will rock.' Now, if the ratings go south, I can say I had a great run." **NNA**

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**"I don't want my children to aspire to be a celebrity. I want them to aspire to *be* something."**

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# WHEN NOTARIES TURN BAD

IF NOT FOR THE ACTIONS OF ONE LAW-BREAKING NOTARY,  
A COUPLE IN CALIFORNIA MIGHT STILL BE ALIVE.

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**H**USBAND AND WIFE SKYLAR AND JENNIFER Deleon are accused of killing Thomas and Jackie Hawks in 2004, and then stealing the Hawks' yacht and life savings — but only after a Notary falsified documents, including a power of attorney and an ownership transfer, that gave the Deleons possession of the vessel, authorities said.

Matt Murphy, senior deputy district attorney in Orange County, said Notary Kathleen Harris was an integral part of the scheme to defraud the Hawks, though she had no part in their deaths.

The Deleons “needed to find a crooked Notary,” Murphy said. “The whole plan was to force the Hawks to sign these [papers], kill them and get someone to notarize the documents. So finding a Notary that would be willing to [falsify documents] was absolutely essential.”

If the Deleons knew they couldn't find a Notary willing to act illegally, they might have rethought the plan, he said.

The story is a stark illustration of what can happen when Notaries, who are supposed to help prevent

crimes such as fraud and forgeries, forsake their legal and ethical responsibilities. They not only risk ruining their reputations, losing their personal assets and landing in jail, but they may also be abetting criminal schemes — even murder.

Police and prosecutors said Harris was paid \$2,000 to falsely vouch for the Hawks' signatures a week after they vanished. She also destroyed her Notary journal to get rid of key evidence, according to Murphy.

However, in exchange for cooperating with law enforcement and testifying against Jennifer Deleon, Harris was given immunity and will not be prosecuted for her part in the crime, Murphy said.

In court testimony, Harris claimed she was afraid she would be killed if she went to authorities, Murphy said, though he could not confirm whether she had been threatened.

## FROM FRAUD TO THEFT

Pat Massett is one Notary who refused to do something illegal, even though she was faced with having to continue working with a woman who

requested an improper notarization.

Masset, of Illinois, was approached by a co-worker and asked to notarize a document that would have increased the co-worker's credit line. But the document required a signature from the colleague's husband, who had died the previous year.

"She was going to forge the husband's signature to get the higher credit limit," Massett said. "I would not even touch the document. I said, 'I'm sorry, I'm not going to jail for you.' "

Masset said she realized, after attending a class on the subject, that behaving lawfully and ethically is the most important thing a Notary can do.

"If I'm not careful, that notarization could be detrimental to someone," she said.

In one unusual 2006 case, a Notary authenticated a forged document that enabled a trusted pastor to defraud First Congregational Church in Modesto, California.

In this incident, Dan Prince had notarized a pre-signed and pre-thumbprinted grant deed that he believed was legitimate, according to news reports. He has since been named in a civil suit brought by church members.

And in a widely reported Connecticut case, financier Andrew Kissel, who was murdered in April 2006, was found to have falsified numerous documents using stolen Notary stamps.

Kissel obtained a former employee's seal, typed up a form stating the mortgage on a particular property had been repaid, and then notarized the paper with the employee's stamp and filed it with the county clerk's office, according to a report in *New York Magazine*.

### PRESSURE ON NOTARIES

For Ohio Notary Cassandra Goodson, behaving ethically is just common sense. She refuses all illegal or improper requests, no matter who is asking.

"I have had companies ask me to backdate documents," she said. "I wouldn't work for them. They gave me some story about how the document was supposed to be signed earlier but there was a problem with the paperwork."

Goodson, a Notary Signing Agent who often notarizes deeds, also has been asked to explain the meaning of certain documents, which she refuses to avoid the unauthorized practice of law. It's just not worth it, she says. [NNA](#)



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# File Your Tax Forms With Confidence

By Nevin Barich  
 nbarich@nationalnotary.org

FOR MOST PEOPLE, TAX SEASON ISN'T EXACTLY FUN, BUT FILING RETURNS DOESN'T HAVE TO BE DAUNTING FOR NOTARIES AND SIGNING AGENTS. THE FOLLOWING TIPS WILL HELP MAKE THE PROCESS PAINLESS:

## FILING YOUR TAXES

Because some Notaries operate as independent contractors while others do notarizations as employees on a company payroll, deciding what forms to use and how to use them can be confusing.

All fees received as a Notary Public should be included in gross income — the amount of money earned before deductions — on a Form 1040 Schedule C or Schedule C-EZ. You can download these forms by going to the Internal Revenue Service (IRS) Web site at [www.irs.gov](http://www.irs.gov).

Also, the IRS' Publication 17 states that any fees received as a Notary Public are not subject to self-employment tax, which self-employed people pay as a contribution to Social Security.

## TAXES FOR NOTARY SIGNING AGENTS

Filing taxes as a Notary Signing Agent is a bit more involved because NSAs also receive fees for services separate from their Notary work, such as delivering loan packages. Because such services are not regarded as Notary-related, they are subject to self-employment tax.

When doing taxes for your Signing Agent business, remember that the net profit — the gross income minus applicable taxes — from your notarial fees must be determined by using a Form 1040 Schedule C or C-EZ, the same form that other Notaries use. Any net earnings of \$400 or more gained from non-Notary services must be declared on an IRS Form 1040 Schedule SE for self-employment tax purposes.

For example, if a Signing Agent earned \$80,000 from his or her loan signing

business and \$30,000 of that came from notarial services, that \$30,000 would be exempt from self-employment tax. The remaining \$50,000, though, is subject to self-employment tax and by law must be declared on the 1040 Schedule SE form.

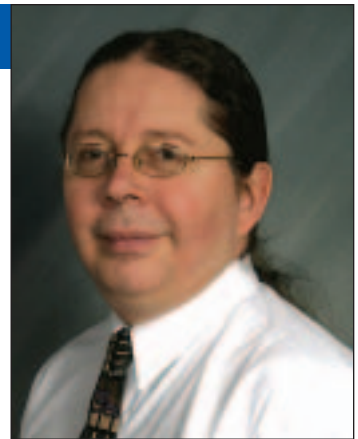
## 1099-MISC FORM

Companies usually give each employee a W-2 form to itemize earnings and withholdings for the year. However, since Signing Agents are independent contractors who typically work for multiple companies, they receive a different form: a 1099-MISC (for "Miscellaneous Income").

A company that pays a Signing Agent more than \$600 in the fiscal year must issue a 1099-MISC form to the Agent. If a Signing Agent works for more than one company, each company will send a copy of this form.

## SIGNING AGENT LOG

Because Signing Agents earn income for both Notary and non-Notary work, all fees and expenses need to be carefully itemized. One way Signing Agents can easily keep accurate financial records is with a "Notary Signing Agent log." Kept separate from the journal of notarial acts, this logbook allows the Signing Agent to detail information (such as mileage or travel expenses) specifically related to loan document signings. A key portion of this log is a section for fee itemization for tax reporting purposes. It allows the Signing Agent to separate Notary fees from non-Notary fees. This log becomes an invaluable resource during tax season.



# Your Tough Questions Answered By Teamwork

By Mel Prescott  
mprescott@nationalnotary.org

As a Senior Counselor in the NNA's Information Services Department, I handle many tasks, including scheduling sufficient telephone coverage on our popular "Hotline."

To best serve you we use experts from throughout the Association when call volume increases so at times your questions may be answered by editors or even a vice president or two.

But of all my duties, none is more satisfying than helping Notaries with their questions. That's why we work very hard to always present a positive attitude when answering your calls. Our team of counselors constantly strives to give each call the importance it deserves, since we know how critical it is for you to have the best, most accurate information as possible.

We truly enjoy our jobs on the Hotline, even when it gets busy and challenging. We welcome all of our members to take advantage of this great benefit. We're here to help and here are some samples of our work.

**A signer has asked me to notarize a document on which the date has been left blank, to be filled in later upon closing. I don't feel comfortable with this. Are California Notaries allowed to notarize documents with blank dates?**

**R.T., Glendale, California**

No, California Notaries are prohibited from taking an acknowledgment or a proof of execution of any document that is not complete (GC 8205). Any blanks should be filled in by the signer. If the blanks are inapplicable and intended to be left unfilled, the signer should be asked to line through each space, using ink, or write "Not Applicable" or "N/A."

**My commission expired and I no longer wish to be a Notary. What should I do with my journal and seal?**

**J.S., San Bruno, California**

California Notaries Public resigning their commissions must immediately notify the Secretary of State by certified mail, destroy or deface the Notary seal, and deliver their journals within 30 days to the county clerk of the county where the Notary's bond and oath of office are filed (GC 8207; 8209).

**What are the requirements for a New York Notary Public seal?**

**M.D., Langhorne, Pennsylvania**

A New York State Notary Public is not required by law to use a seal of office. If a seal is used, it should sufficiently identify the Notary Public, and the Notary's authority and jurisdiction. However, on every notarial certificate, a Notary must "print, typewrite, or stamp beneath his signature in black ink" the following (EL 137): the Notary's name; "Notary Public State of New York" or "Attorney and Counselor at Law, State of New York"; the name of the county where the Notary originally qualified for a commission; commission expiration date; and, wherever required, the name of the county in which the Notary's certificate of official character or other official paperwork is filed. This information may be included in a Notary seal.

You can reach Mel and all our experienced Notary Hotline counselors at

**1-888-876-0827**

5 a.m. to 5 p.m.  
(Pacific Time) Monday through Friday.

*Hotline answers are based on laws in the state where the question originated and may not reflect the laws of other states. If in doubt, always refer to your own state statutes.*  
— The Editors



# Job Offers On The Internet That You Should Be Wary Of

Employers aren't the only ones poring over online resumé postings. ID thieves have taken to the job boards, too, and they're not looking for work. They're looking for potential identity theft victims, according to the Michigan

Attorney General and the Pennsylvania Secretary of the Commonwealth.

Job seekers, hungry for new opportunities and a good paycheck, may be inclined to set aside their natural suspicions, making them easy prey for resourceful identity thieves. Job hunters are often even willing to give up personal information — such as an address, phone number and Social Security number — to unseen Web requesters.

One new scam making the rounds involves a job at a bogus charity. Job applicants receive an e-mail in response to their resumes posted on job boards such as CareerBuilder.com and Monster.com. The e-mail even has the job search Web site logo on it. The alleged employer has a professional-looking Web site, complete with pictures and testimonials, which means absolutely nothing, other than that the thieves paid for a good Web designer — probably using someone else's money.

The applicant is then offered the job of being a “charitable donations coordinator.” This entails using one's own bank account to receive donation checks on behalf of the charity. For doing that, the company offers a 5 to 7 percent commission.

When the “donation checks” do hit the victim's account, everything seems legitimate at first. A key element of the scam is that the fake charity creates a sense of urgency for the person to get the money to the needy as soon as possible.

What the thieves are counting on is lax check-clearing procedures and a victim's false sense of security. Depending on one's banking history and balances, a bank may make funds available before the checks clear. Because of the reputed urgency, the person sends his or her own money — minus the commission — to the bogus charity.

Even if a bank waits a few days to make funds available, that doesn't mean the checks have actually cleared. When the checks invariably bounce, the victim is out the money and the ID thieves now have that person's account number.

“Job seekers who post their resumé on the Internet should exercise extreme caution before responding to inquiries. Research prospective employers to be sure they are legitimate. Consumers should never reveal any personal information that could lead to fraud or identity theft,” said Cathy Ennis, deputy press secretary, Pennsylvania Department of State.

A good way to protect yourself when responding to an online job offer is to do your own background check on the company. Among the red flags to look for: the company has no physical address or has offices outside of the country. Also, if you must divulge personal information — such as a bank account number, date of birth or Social Security number — do so only in secure environments, using caution.

— *Michael Mink*



## ROLODEX CARD CASE



Handy, wallet-sized case holds 36 business cards.

Item #7262  
**NNA Members: \$6.95**  
 Non-members: \$8.00

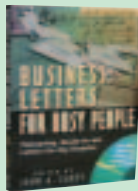


## LOCKING LAPTOP CASE

Accommodates a laptop and legal-size documents. Sturdy aluminum construction, double combination locks, and side grommet for security cable (not included). Interior: 16 1/4" W x 23 1/4" H x 1 1/4" D.

Item #7253  
**NNA Members: \$54.95**  
 Non-members: \$60.00

## BUSINESS LETTERS FOR BUSY PEOPLE



This best-seller offers time-saving letters for any occasion in concise, easy-to-use-formats that get results. Includes a CD-ROM with templates for all sample letters in the book. 274 pages.

Item #7195  
**NNA Members: \$16.95**  
 Non-members: \$19.99

## RESCISSION CALENDAR



Indispensable for Notary Signing Agents. Helps determine the borrower's rescission period.

Item #6720  
**NNA Members: \$13.95**  
 Non-members: \$17.00

### Information for Advertisers

To Place Your Ad:

Phone: 1-800-US NOTARY (ext. 4022)

Fax: 1-818-700-8569



**Space Ads:** Layout provided by advertiser (Quark XPress 6.1 or earlier, EPS or TIFF formats).  
 1/24-page: \$495; 1/12-page: \$985; 1/8-page: \$1,435;  
 1/6-page: \$1,875; 1/4-page: \$2,765.

**Line Ads:** Copy set by NNA from advertiser-supplied text (e-mail, fax or letter). \$60 per line.  
 (There will be approximately nine lines in a 1/24-page ad)

**Color:** All ads print full color.

**Schedule:** Camera-ready artwork for display ads or copy for line ads must be received as follows:  
 October 15 for the January issue; December 15 for March; February 15 for May; April 15 for July; June 15 for September; and August 15 for November.

**Payment:** Must accompany all ads. By check, Visa, MasterCard, American Express or Discover.

**Send To:** NNA Marketplace Sales  
 The National Notary Association  
 P.O. Box 2402, Chatsworth, CA 91313-2402  
 Call 1-800-US NOTARY ext. 4022  
 or fax 1-818-700-8569

*The National Notary* makes no independent investigation or verification of any claim or statement contained in the advertisements and reserves the right to refuse ads considered inappropriate. Advertisements published do not imply endorsement by *The National Notary* or the National Notary Association unless specifically designated as part of the NNA's member benefits program.



### 4 Easy Ways to Order

**Phone:**  
**1-800-US NOTARY**  
 1-800-876-6827

**Online:**  
[www.NationalNotary.org/supplies](http://www.NationalNotary.org/supplies)

**Mail:**  
 NNA Notary Supplies Division  
 9350 De Soto Ave., P.O. Box 2402  
 Chatsworth, CA 91313-2402

**Fax:**  
**1-800-833-1211** (24 Hours)

### NNA Member Prices

Not a member? To save up to 40% on this and future orders, add one of the membership options below to your order and write "new" in the NNA Member Number space.

One-year NNA Membership.....**\$52**  
Item #1500-012  
 Two-year NNA Membership .....**\$89**  
Item #1500-024  
 Three-year NNA Membership .....**\$126**  
Item #1500-036  
 Four-year NNA Membership .....**\$163**  
Item #1500-048  
 Five-year NNA Membership.....**\$200**  
Item #1500-060  
 Additional years available at only \$37 per year.

## NNA Supplies Order Form

Name \_\_\_\_\_

Organization \_\_\_\_\_

Address  Business  Home \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Daytime Phone \_\_\_\_\_

Home Phone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_

NNA Member Number \_\_\_\_\_  
 (Required for member prices)

Check Enclosed/Money Order (Payable to: National Notary Association)

Visa  MasterCard  Amer. Express  Discover

Card Number \_\_\_\_\_

Name on Card \_\_\_\_\_ Card Expires \_\_\_\_\_

Billing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Signature \_\_\_\_\_  
 Sorry, but we cannot accept purchase orders to bill on account.

Item #	Quantity	Description	Price	TOTAL

IF THIS ORDER CANNOT BE COMPLETED WITHIN ONE YEAR (365 DAYS) AFTER THE NNA HAS RECEIVED IT DUE TO YOUR FAILURE TO NOTIFY US OF YOUR COMMISSION COMMENCEMENT DATE, YOUR PAYMENT WILL BE NON-REFUNDABLE.

Item Total	Shipping Rates**		
	Ground	2-Day Air†	Next-Day Air†
\$0 - \$15.00	\$5.75	\$10.95	\$19.95
\$15.01 - \$40.00	\$7.25	\$11.95	\$22.95
\$40.01 - \$65.00	\$8.95	\$12.95	\$25.95
\$65.01 - \$95.00	\$10.95	\$14.95	\$28.95
\$95.01 - \$120.00	\$12.95	\$16.95	\$32.95
\$120.01 - \$150.00	\$14.95	\$18.95	\$37.95
\$150.01 - \$250.00	\$16.95	\$21.95	\$43.95

### Sub-total of Supply Items

**Shipping Charges** (see rates at left)  
 Ground  2-Day Air  Next-Day Air

### Add State/Local Taxes

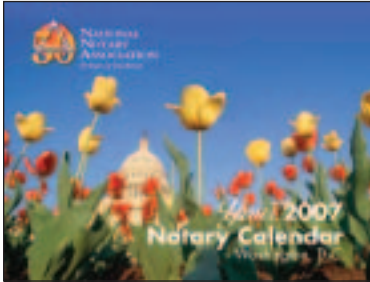
(delivery to AZ, CA, FL, HI, KS, MA, MI, MO, NC, NE, NJ, NV, NY, PA, TX & WA)  
 \*For these states, include tax on shipping rates.

**TOTAL**

\*\* Rates subject to change.  
 † For U.S. states and Washington, D.C.  
 For shipments to other destinations, call for rates.

Source Code  
**A31434**

*"We make a living by what we get, but we make a life by what we give." — Winston Churchill*



## Notaries Deserve Thanks For Selfless Contributions

Notaries have a history of selfless giving, and the National Notary Foundation would like to say “thanks.” To show appreciation for all that Notaries do, the Foundation has

published a calendar for 2007 featuring Notaries from around the nation, which coincides with the National Notary Association’s 50th Anniversary. Photographed against the backdrop of Washington, D.C., the calendar is a unique tribute to more than two centuries of Notaries’ selfless service to the American people.

A Notary’s work requires scrupulous honesty and the ability to resist enormous pressure from dishonest people to break or bend the rules. Most Notaries have a drive to help that goes above and beyond their official duties. Unfortunately, these Notaries’ extra efforts too often go unnoticed.

Though most Notaries receive very little money to identify document signers and help prevent fraud, they never seem to let low pay stop them from giving generously.

Each year, Notaries contribute to the National Notary Foundation for scholarships that benefit promising young students at such educational institutions as UCLA and Florida State University. When hurricanes devastated the Gulf Coast in 2005, the nation’s Notaries were among the first to pitch in, contributing to the record \$3.12 billion in private donations to hurricane relief efforts.

From aiding victims of the tsunami that swept across Southeast Asia, to donating money for breast cancer research, Notaries have always stepped up to the plate.

Notaries have another chance to give to a charitable cause with the 2007 calendar.

Donors can receive one to five calendars with a suggested donation of \$20 for each calendar; 6 to 50 calendars for \$7 each; 51 to 100 calendars for \$4 each and 101 or

more calendars for \$3 each. All contributions will go directly to supporting educational and charitable efforts, as all administrative and marketing costs are donated by the Foundation. For a printable order form, visit [NationalNotary.org](http://NationalNotary.org) and click “Give Today to the National Notary Foundation.”

### Notary Helps Others Through Giving



Alicia Alo-Abaigar is a sharing person. A Notary from Rancho Cordova, California, she ordered 100 calendars through the Foundation —

because she wanted not only to share each calendar’s Notary tribute, but also to contribute to the Foundation.

“What’s important to me is that the money is going to be used for education and to help those less fortunate who have less of a chance to attend school,” she said.

Alo-Abaigar says the education she’s received since becoming a Notary in 1985 has been crucial to her success. In return, she wants to give other people the same opportunities.

“Since I joined the NNA, the Notary education I’ve received has helped me a lot,” she said. “If education helps me, why won’t it help other people? There are only two imperatives in this world — love yourself and love your neighbors. Whatever I do for myself, I want to do for others as well.”

# Notary Training Online

Learn in the comfort of your **home or office!**

Increase your financial potential with career-boosting skills — at **YOUR** convenience and at **YOUR** pace.



## STATE-REQUIRED NOTARY TRAINING

These courses are state-required and state-approved. We provide you with the education you need to perform notarizations in compliance with your state's laws.

California — **\$99**  
Meets 6-hour requirement.

Florida — **\$9.95\***  
Meets 3-hour requirement.  
\*Non-members — \$20

Missouri — **\$59**  
Meets training requirement.

Pennsylvania — **\$59**  
Meets 3-hour requirement.

### NEW LAW REVIEW

Crucial changes have recently been made to state notarial practices and procedures, and these changes may affect you. Avoid performing newly prohibited acts and learn about your newly required responsibilities.

- North Carolina — **\$59**  
Non-members: \$59.00

### IDENTITY THEFT/FRAUD PREVENTION — \$59

Learn the newest techniques for protecting your signers, your employer, the public and yourself from this far-reaching crime. Prevent ID card fraud and learn how you can take a vital role in stopping identity theft.

### ESCAPE COSTLY NOTARY MISTAKES — \$59

Learn about the mistakes that could cost you and your clients — and how to avoid them. People aren't perfect, but notarizations can be — gain the knowledge to perform every notarization with perfection.

### NOTARY SURVIVAL SKILLS — \$59

Get the practical "use-it-now" information you need. Make questions and concerns regarding notarization a thing of the past — and learn at your own pace and convenience. This online training program provides the useful information you need to be a prepared and professional Notary.

### FOOLPROOF NOTARY SOLUTIONS — \$59

Life is full of questions and dilemmas — but notarizations don't have to be. Learn the solutions to the most common Notary challenges.

### CERTIFIED NOTARY SIGNING AGENT TRAINING — \$169

#### Certification Training, Exam and Background Screening

Boost your income handling loan document signings! Our package provides everything you need. Complete the online training, study the certification course book, pass the online exam and complete the background screening — and you will become an NNA Certified Notary Signing Agent. Also includes 1-year NNA and 1-year NNA Notary Signing Agent Section Memberships (a \$91.00 value).

Notaries should be aware that limitations exist in CT, DE, GA, GU, IN, MA, MD, NC, NE, NV, SC, SD, TX, VA, VT and WV. List subject to change. Other states may have restrictions. For more information go to [www.NationalNotary.org/NSAStateInfo](http://www.NationalNotary.org/NSAStateInfo).

### eNOTARIZATION TRAINING

Become an Electronic Notary in the comfort of your home or office. This online training will teach you how to register as an Electronic Notary, how to obtain and use an Electronic Notary Seal, 7 ways to e-sign an electronic document and much more. Currently available in CA, CO, FL, MI, PA, TX and UT.

- CA — **\$79**; Non-members: \$128
- PA — No Charge (Limited Time)
- CO, FL, MI, TX, UT — **\$59**

### FUNDAMENTALS OF NOTARIZATION — \$59

There is no more comprehensive course available online for the prospective Notary to learn and master the essentials of the profession. Available in AK, AZ, CO, MA, MI, NE, NH and TX.

### PREPARE FOR & PASS THE NEW YORK NOTARY EXAM CD-ROM TRAINING COURSE

This convenient and innovative CD-ROM training course teaches you everything you need to know to pass the New York Notary Exam with ease. (PC compatible only; not compatible with Windows XP SP2.)

Item #6715  
NNA Members: **\$49.95**  
Non-members: \$70.00

Includes 1-year  
NNA membership



NATIONAL  
NOTARY  
ASSOCIATION  
50 Years of Excellence