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May 2007

The National NOTARY®

**Backdating:
Temptation Runs
Amok P.40**

**Alternative
Business Ventures
For Notaries P.24**

**Achievement Award
2007: Pedro Cortés,
Pennsylvania P.27**



THE MAGAZINE FOR PROFESSIONAL NOTARIES

50

THE

MOST

INFLUENTIAL PEOPLE

IN NOTARIZATION IN THE LAST 50 YEARS



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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.

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From The Managing Editor



Notaries Are Key To Redeeming Trust In America's Corporations

One of President Richard Nixon's most famous laments came when the Watergate scandal reached the Oval

Office. Facing almost certain impeachment for covering up the break-in at the Democratic Party headquarters, Nixon uttered:

"It's not the act that kills you. It's the cover up. It's the lie, gentlemen; it's the lie."

Of course, the days of Deep Throat, the Pentagon Papers and Woodward and Bernstein are long behind us, but the legacy of the "lie" lives on with striking ubiquity.

From the wide-reaching corporate backdating scandals (page 40), to the collapse of Enron, to the ImClone/Martha Stewart insider trading scheme, greed has triumphed over trust and integrity to the point that the reputation of corporate America is in shambles.

A recent *USA Today*/CNN/Gallup poll revealed that about eight in 10 people distrust CEOs and executives of large corporations, and the percentage of Americans who see "Big Business" as a threat to the nation's future has nearly doubled to 38 percent.

This trend places Notaries directly in the line of fire — legally, ethically and professionally — as schemers often need to either fool or compromise a Notary to lend legitimacy to their deceit. Also, because Notaries are viewed as an integral cog in the wheels of American law and commerce, these scandals have the larger implication of damaging the reputation of the Notary office in the court of public opinion.

Over the decades, there have been morally grounded activists who have lobbied furiously for holding business and government accountable to high standards of trust and integrity, with an acute focus on notarization. Some are recognized among the "50 Most Influential People In Notarization During The Past 50 Years" (page 32).

Tremendous progress has been made in professionalizing the Notary office, and consumers benefit from the Notary's fraud- and forgery-fighting roles. And in light of the recent corporate scandals, our collective effort in upholding notarial integrity, security and ethics will help restore trust in American business practices.

Phillip W. Browne

TABLE OF CONTENTS

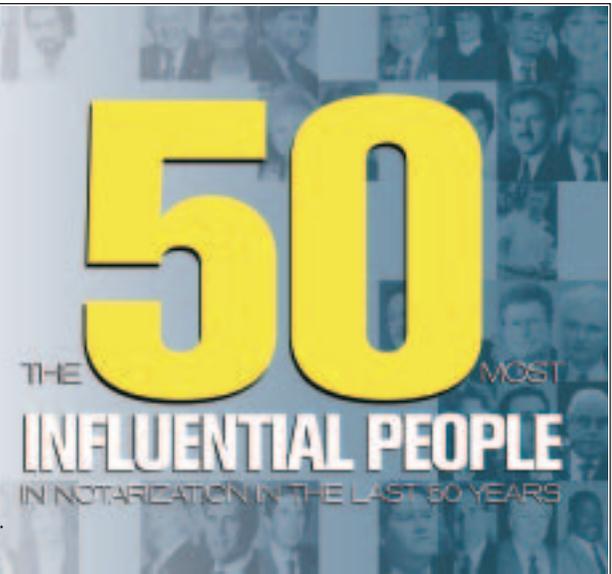
COVER STORY

32 • The 50 Most Influential People In Notarization In The Last 50 Years

NNA executives and editors took on the daunting challenge of selecting the 50 most influential people in changing the face of the Notary office during the five decades of the NNA's history. The biggest challenge, indeed, was narrowing the list to merely 50.

33 • The '50 Most' List

From everyday Notaries to the President of the United States, this list represents those who have changed or shaped notarization by implementing new administrative systems, spearheading needed laws to enactment, creating new models for secure notarial practice, or contributing in their own highly unique and personal ways.



FEATURES

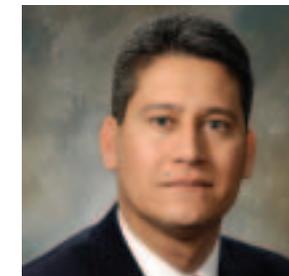


40 • Backdating: Temptation Runs Amok

The national backdating scandal striking at the heart of corporate America comes at a time when honesty and integrity in business and government are being undermined at every level. The very scope of the scandal suggests that executives find it hard to resist.

24 • Alternative Business Ventures For Notaries

Notary Signing Agents are discovering that many businesses value their experience, conscientiousness and flexibility, which translates into new opportunities beyond notarization.



27 • Achievement Award 2007: Pedro Cortés

As Pennsylvania's Secretary of the Commonwealth, Cortés' bold and pioneering leadership was the driving force behind the state's historic 2006 Electronic Notarization Initiative.

30 • Don't Take Identity At Face Value

Venice Jaymes Gamble II convinced a Notary to handle his real estate closing even though the name on the documents and ID didn't quite match up. Today he is charged with seven felony counts of fraud, including financial elder abuse and identity theft, because he failed to ask the most basic question: Who are you?

TRENDS & OPPORTUNITIES

- Mobile Notaries In The News14
- Demand For Reverse Mortgages Rises.....15
- Web 2.0 Unraveled16
- Poll: Western U.S., Women Stick To Budgets.....18

THE PATH TO SUCCESS: 19 LAURA BIEWER

No matter how busy she gets, Laura Biewer, owner of "At Your Service, Mobile Notary" of Modesto, California, makes herself available to perform notarizations for the elderly or terminally ill.



ASSOCIATION NEWS

- Pennsylvania Initiative Enters Year Two20
- SigningAgent.com Improvements Unveiled.....22
- From The Executive Director23

DEPARTMENTS

- From Deborah M. Thaw.....13
- Nuts And Bolts.....44
- Hotline.....45
- Staying Ahead Of Identity Theft.....48
- The Art Of Giving.....50

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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

Lenders Need To Change Behavior

I have been a Signing Agent for more than 10 years, and I would like to comment about how lenders are becoming more demanding toward Notaries. When I first started, documents would be sent to us via overnight delivery. I would have everything I needed by 10:30 a.m.

Now lenders have loan packages barely ready an hour before the closings. I sit around all day waiting for documents and turning down other appointments, only to get the documents hours late, if at all.

These lenders need to start doing their jobs and stop passing everything along to the Notary Signing Agents. They expect us to download, print and copy documents, and also keep UPS and Fed Ex supplies on hand. Also, UPS and Fed Ex will charge Signing Agents \$10 if there are any mistakes on mailing labels. Lenders can't even supply us with pre-paid labels; all the responsibility is on the Signing Agent.

Brenda Wyatt, Tampa, Florida

Background Checks Should Go Deeper

I read Timothy S. Reiniger's article "Background Screenings Promote Professionalism" in the March 2007 issue of THE NATIONAL NOTARY. Though I think it is necessary to do background screenings, I think we are getting so involved with credit checks and background checks that we forget to ask about the circumstances that got people into these difficult situations.

I myself don't have great credit. But I'm an honest person and have never done anything fraudulent or unethical. I know people who have great credit who have committed fraudulent acts. We need to look at people on a case-by-case basis.

Raymond Mercer, Tacoma, Washington

Background screenings of Notary Signing Agents conducted through the NNA do not involve a person's credit rating; they are criminal background checks only. — The Editors

A Dream Of Professionalism

I would like to commend the NNA. Your organization has achieved what has been my dream and goal for 30 years — making it known to all that Notaries Public are professionals.

Alexander Czereuta, Irvington, New Jersey

Letters To The National Notary

We welcome letters, comments and questions from our readers. We reserve the right to edit for space and/or clarity. You may reach us at: publications@nationalnotary.org. 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 Association



"Congratulations to the National Notary Association for 50 years of the highest ethical standards of conduct and sound notarial practices. Notaries provide a very important service and are on the front lines of preventing fraud. As Secretary of State, I applaud your efforts."

—Mark Hammond, South Carolina Secretary of State



"Membership in the NNA is the best investment a Notary Public can make and one that I would highly recommend. It has helped me to understand new rules and regulations to ensure I serve my clients correctly and preserve their trust in me. If I am ever in doubt, I always seek help from the NNA. I know it will be here in another 50 years!"

—Nittaya Pichedvanichok, Cerritos, California



"I've been a member of the NNA since 1992. I don't see how any Notary isn't a member of the NNA. It is a great value. Happy 50th, NNA!"

—Cathy Betts, Seattle, Washington



"I'd like to thank the NNA for what I think is one of its most important benefits — the annual Conference. It's a great time of learning and mingling with other Notaries from around the nation and the world. It's been my privilege to meet great Notaries during Conference and stay in contact with them throughout the year. Happy 50th, NNA, and here's to 50 more!"

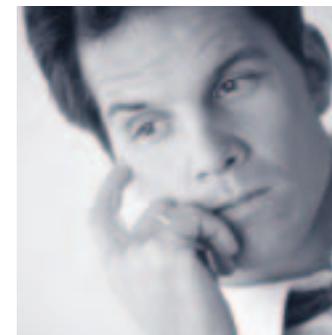
—Michael Ashley, Claymont, Delaware



"Being a member of the NNA has been a blessing that has enabled me to assist people, especially the elderly. Here's to another 50 years!"

—Maria Elena Morales, South El Monte, California

You May Never Make a Mistake... But What if You Do?



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NC, ND, NE, NH, NM, OH,		LA	\$33.00
OK, OR, SC, SD, TN, VA, VT, WI		MI, WV, WY	\$20.00
AR, CO, MA, MO,	\$21.00	MN	\$23.75
NJ, PA, UT		NV	\$23.50
CA	\$25.00	NY	\$35.00
FL	\$12.00	RI	\$45.50
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NNA BAGS, TOTES AND MORE

Being organized and prepared saves you time, allows you to focus on what you need to do and makes your life easier.

Messenger Bag...

A Stylish Approach to Organization

Fashion forward, roomy and comfortable for you. This messenger-style bag is hip and stylish but still offers all-day comfort with a specially padded shoulder strap. Convenient cell phone case detaches for quick access. Accommodates legal-size documents. Includes mini padlock and ID tag.

Black: Item #6735

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

\$43⁹⁵



\$29⁹⁵

Notary Carry-All...Compact Convenience

Compact and convenient, this carry-all can be organized right down to your pens or pencils. Or toss whatever you need into the main compartment and go. Shoulder strap detaches for hand carrying. Includes mini padlock and ID tag.

Black: Item #5839; Blue: Item #5840

Non-members \$41.00; Members save \$11.05

Deluxe Briefcase...An NNA Classic

Attractive and functional, this 17-compartment briefcase provides room for everything you need for the day ahead. Holds legal-size documents, too. Shoulder or hand carry. Includes mini padlock and ID tag.

Classic Black: Item #5888; Midnight Blue: Item #5888B

Non-members \$78.00; Members save \$18.05

\$59⁹⁵



Office on Wheels... You're Going Places

The ultimate Notary tote bag requires no carrying at all. Durable, with plenty of storage space keeps your Notary needs close at hand — as long as you need to keep going. Easy up-and-down telescoping handle is there when you need it, gone when you don't.

Black: Item #6692

Non-members \$110.00

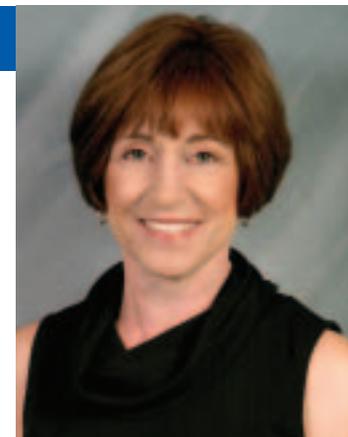
Members save \$30.05

\$79⁹⁵



GET ORGANIZED TODAY

FROM DEBORAH M. THAW



Courage And Optimism Are Universal Traits

The continuing popularity of reality television demonstrates that we just love witnessing individual determination and triumph over adversity.

Who doesn't cheer for their personal favorite on *American Idol* or *Dancing With the Stars*?

While in the past we looked forward to the major award shows, today we can see winners throughout the year, episode by episode. We no longer have to wait for an Academy Awards ceremony to witness the culmination of personal achievement.

Even in the Notary world, we can enjoy the vicarious payoff that comes with hard work and determination at the Association's annual Conference when we honor the March Fong Eu Achievement Award recipient and the "Notary of the Year" and four "Special Honorees."

In virtually every case, whether they are a practicing Notary, state official or industry-related Notary expert, they share certain personal attributes. It is remarkable to see how much they all have in common.

First is optimism. Many people firmly believe that optimism is essential to achievement. They feel it is the foundation of courage and true progress. And one cannot help but notice that award recipients — whether they are baring their souls on *American Idol* or persuading a state legislature to adopt an innovative Notary program — possess a certain bravery and audacity, not to mention perseverance.

It may be these attributes of daring and courage that prompt us to root for the former pro football player as he tries to perform the perfect tango. At the root of the appeal of these competitions is the feeling we have that we ourselves might just possess enough courage, optimism, or

determination to prevail in the contests.

In these ceremonies and competitions, perhaps there is an element of suspense, but generally, we simply like to witness worthy people receiving a just reward.

And when an award is given, it is symbolically also being given to others who uphold the same principles and have reached the same levels of accomplishment.

For instance, when we select the Notary of the Year and the Special Honorees, we hope that they represent most of the nation's Notaries. We hold them up as examples of what it means to be a Notary.

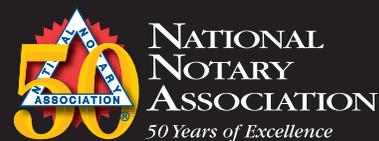
Our Achievement Award recipient is also honored in the hope that he or she may inspire others to take risks or meet the challenges inherent in bringing about long-needed change to Notary statutes and procedures.

There was a time when Notaries and the work we perform were considered rather trivial — if they were considered at all.

Today, it is more like reality TV. There is a quality of the unknown as new roles for Notaries are being created by a changing market and technological forces. Each of us must bring a measure of courage and optimism that we can successfully adapt to the demands of these roles.

And whenever we recognize a handful of Notaries and officials who have handled the challenges of their offices with grace and accomplishment, we should also recognize ourselves.

Deborah M. Thaw can be e-mailed at dmtbaw@nationalnotary.org



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Mobile Notaries In The News



Notary Laney Peterson was interviewed by a television news station in Tampa, Florida, about the benefits mobile Notaries bring to signers.

Mobile Notaries are becoming so popular that a major-market television station wanted to see what all the fuss was about.

A Fox affiliate in Tampa, Florida, recently televised a report on the services of mobile Notaries after seeing an increasing number of them driving around the area, with many such Notaries displaying advertisements for their services on their vehicles.

Fox contacted Notary Signing Agent and NNA member Laney Peterson, of Tampa, to talk about the consumer benefits of Notaries who bring their services directly to signers.

Peterson told the news crew and anchors that traveling to people's homes to perform notarizations makes being a Notary much more enjoyable and convenient for signers, versus having them come to him in an office.

"A lot of the people you perform notarizations for are home-bound. Maybe they can't drive or they have disabilities, so to be able to help by coming directly to them feels real good," Peterson said. "If they had to come to me, it would spoil the joy of the job."

Notarizing For University Students

Since approximately 17.6 million students are enrolled in colleges and universities across the country, Notaries who effectively target the needs of those pursuing higher education can add a new revenue stream to their portfolios.

Documents that college students need notarized range from "Statement of Independence from Parents" certification forms to student visas to certain financial aid forms.

Officials in various university departments who require notarized forms might not seek out Notaries in the community, so networking and getting the word out that you can offer these services will help spur business. Contact colleges' admissions offices and financial aid offices and ask if they already work with specific Notaries. If they do not, ask if they could refer students to you.



By The Numbers

\$14,379 The average student loan debt in 2006, according to credit reporting agency Experian.

The national unemployment rate in November, 2006, according to the Bureau of Labor Statistics. **4.5%**

\$84,711 The average salary of a female executive director at a non-profit organization, compared with a male's average salary of \$113,173.

Americans' average installment debt, including auto loans, according to Experian. **\$17,208**

39.5 M The number of electronic tax returns filed in 2006 with the Internal Revenue Service, according to H&R Block.

Highest fee allowed for acknowledgments in Alabama in 1977. **\$0.50**

Highest fee allowed for acknowledgments in Alabama in 2007. **\$0.50**

Demand For Reverse Mortgages Rises

As baby boomers age, they're increasingly using reverse mortgages to help pay their daily living expenses, property taxes or even the cost of home improvements.

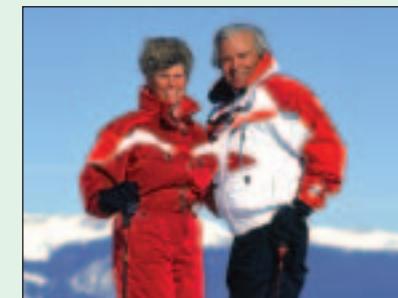
The mortgages are becoming popular in many markets because of their versatility and because they often help seniors with limited incomes stay in their homes.

The mortgages enable homeowners age 62 and older to convert part of the equity in their home into income without having to give up the title, sell the home or take on new monthly payments.

According to the National Council on Aging, the reverse mortgage product is gaining at a time when baby boomers are graying. The mortgage industry foresees strong growth ahead for these products.

Just 6,000 of these loans were allocated prior to the 2000 fiscal year, and more than 48,000 were disbursed in 2005, according to the U.S. Department of Housing and Urban Development.

For more information on the loans, visit the Federal Trade Commission's Web site at www.ftc.gov.



Retirement For Boomers, Gen X Is Less Secure

While many retirees are doing quite well, the outlook for others, including Baby Boomers and those in Generation X, is far less secure, according to a new retirement risk index compiled by the Center For Retirement Research at Boston College.

The trend toward longer retirements and likely declines in retirement incomes paints a gloomy picture for many Americans, the center reported. The National Retirement Risk Index analysis shows that even among early Boomers, 35 percent of households are at risk of being unable to maintain their standard of living once they leave their jobs.

Even as Social Security's normal retirement age moves to 67 years, the outlook remains cloudy because defined benefit plans are expected to fade, pension coverage will likely remain stagnant and life expectancy is increasing. In this environment, the share of households at risk increases to 44 percent for late Boomers and 49 percent for members of Generation X.

Changing your retirement and savings plans can improve your outlook. Saving just an additional 3 percent of earnings reduces risk of insufficient funds by 11 percentage points for those in Generation X.

Hunka, Hunka, Burnin' Love

Notary Elvis Impersonator Officiates Weddings

Some people become Notaries because their jobs require them to. Others pursue a commission with the goal of becoming a Signing Agent and obtaining the freedoms and financial opportunities that go along with such work.

But Scott Ringersen became a Notary so he could officiate at weddings in his home state of Florida — as an Elvis impersonator. Florida is one of three states that authorize Notaries to perform marriages.

He'll tie the knot and seal it with a song, according to his Web site, elvisringersen.com.

"As far as I know, I'm the only Elvis impersonator on the East Coast who can do this," Ringersen said.

A police officer of 24 years who has since resigned from the Del Rey Police Department, Ringersen has been performing his Elvis tribute for 10 years, and was awarded "Best Florida Entertainer" by *Florida Monthly Magazine*.

He's also the Headline Tribute Artist for Royal Caribbean International's "Cruising with the King"-themed cruises for Elvis fans. He plans on performing marriage ceremonies on those cruises as well. For the weddings at which he officiates, he'll do as much, or as little, as needed. He can double as minister and band, and he'll even stick around after the ceremony and work the reception, if requested.





Web 2.0 Unraveled

The Web is evolving as fast as browsers can post content, and Notaries using the Internet to increase business can quickly fall behind if they don't pay attention to the lingo.

According to Internet expert Michael Russer, the buzz surrounding Web 2.0, or the next generation of online tools and services, is rapidly changing consumers' Web site expectations.

The term is confusing, partly because it's so overused, he says. A common misperception is that Web 2.0 refers to any site that allows users to post comments. The term more accurately refers to new ways information is distributed on the Web, and to new online applications and tools to enhance useability.

Some examples of technology that fit this description include "mash-ups," where content is developed combining two or more sources of information. Examples include the site Zillow.com, which color-codes the priciest and most popular housing communities, and the Web site Flickr, which allows people to post photos and then "tag" them, creating their own system of categorizing content.

Consider updating your site after researching some of the options available, but first consider whether you want users to have more control over content on your site, Russer advises.

Guarding Against Counterfeiting

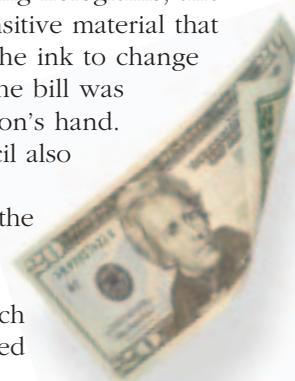
Printers and copy machines are now so technologically advanced that mischief-makers have gone from photocopying body parts to photocopying \$20 bills that can pass for the real thing. As a result, says a scientific think tank, the U.S. Treasury Department needs to keep adding bells and whistles to our currency.

In fact, technology has allowed opportunistic petty criminals to supplant organized professionals as the greatest counterfeiting threat. According to the U.S. Secret Service, more than half of the \$56.2 million in fake bills circulating in the United States in fiscal 2005 were generated by casual counterfeiters using ink jet printers.

The National Research Council

recommended in a recent study that the federal government continue upgrading our money to keep up with counterfeiters. Among the suggestions: adding patterns or images too complex to photocopy or print; creating holograms; and using heat-sensitive material that would cause the ink to change colors when the bill was held in a person's hand.

The council also recommended improving on the current, low-tech detection techniques, such as using infrared penlights.



More Personal Details Being Required To Verify Identity

More and more retailers, banks and credit card companies are realizing that a Social Security number or the name of a pet is a poor way to verify identity.

In a nationwide trend, companies increasingly are asking consumers questions such as the color of their first car, the address of a home they lived in five years ago or their in-laws' names when trying to verify their identity before authorizing a major purchase.

The questions can be a hassle to some consumers, but banks and others, "faced with rising identity theft and data breaches ... are losing confidence in outdated techniques," said Kevin Watson, CEO of Verid, which provides identity management solutions for companies.

Banks and retailers are pulling the information from public and private databases, instead of relying on customers to provide it. The details are being used to approve you for credit cards, confirm a large purchase or to give you access to your account online or over the phone.

The Identity Theft Resource Center advises consumers to be wary of a scam, however, that mimics these companies' efforts to verify identity. In the scam, someone posing as a credit card employee will ask you to provide a code on the back of your card to confirm "unusual spending." The Center advises customers to report such requests.



1 In 4 Americans Had ID Data 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 some 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.



Guatemalan Adoption Problems

Although adopting children from places like Namibia, Cambodia and Vietnam is quite vogue, Guatemala has quietly become a prime location for American couples seeking to add to their families, as well. But that may be changing.

Faced with persistent reports of corruption and fraud — including child smuggling, extortion and imposters claiming to be biological parents — the U.S. State Department has issued an advisory cautioning Americans that adoption requests from Guatemala will be closely examined.

For more than a decade, Guatemala has ranked among the

top five nations providing adopted children to American parents. According to the U.S. Department of State, the key problem in Guatemalan adoptions is the country's "notarial system" in which the same Notary/attorney typically represents all the parties, creating a conflict of interest. In many instances, Notaries/attorneys recruit birth mothers, handle paperwork and take physical custody of children before offering them to U.S. adoption services.

There have also been reports of local police extorting adopting parents by threatening to arrest them.

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.

\$39⁹⁵ 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.

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Who Believes In Budgets?

According to a recent survey, nine out of 10 respondents say it's essential or very important to have a monthly budget.

- 45 percent said it's essential to maintain a budget
- 44 percent said it's very important, but not essential
- 7 percent said it's somewhat important
- 3 percent said it's not necessary
- 1 percent aren't sure

Source: Bankrate.com

Western State Residents And Women Reported Better At Budgeting In Poll

People in western states care more about budgeting their finances than people elsewhere in the nation do, and women are better than men at sticking to a budget, according to a January poll commissioned by Bankrate.com.

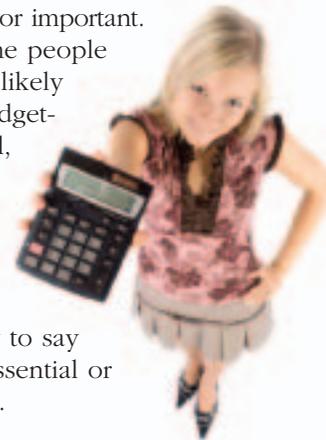
The poll surveyed 1,014 adults around the country concerning their attitudes about budgeting and spending.

When asked how important it is to create and live within a monthly budget in order to achieve financial goals, 82 percent of Northeasterners said that budgeting is essential or very important, compared to 94 percent of Westerners.

Eighty percent of women said they do an excellent or good job at living

within their household budget, compared to 69 percent of men. Senior citizens were a little less likely than those ages 18 to 64 to say budgeting is essential or important.

Low-income people were the least likely to consider budgeting as essential, whereas people making between \$25,000 and \$50,000 were the most likely to say budgeting is essential or very important.



Putting Aside The Time To Notarize For Neighbors In Need

Serving the most vulnerable among us: Notary Laura Biewer has signed on to a policy of compassion.

Laura Biewer works long hours at two jobs — one as the executive director of a Modesto, California, synagogue and the other as a Notary Signing Agent. But when the call comes for a notarization in a health crisis, she sets aside her busy life to extend a kind hand to those who may be nearing the end of theirs.

No matter how busy she gets, Biewer, owner of At Your Service, Mobile Notary of Modesto, makes herself available to perform notarizations for the elderly or terminally ill. Biewer never charges for such services regardless of whether the patient or their family can afford it — not even for travel. Last year Biewer performed nearly 100 notarizations in many of the long-term care and hospice facilities of Stanislaus County, California.

“Performing a notarization is a very small act I can do to help somebody, and yet you would think I just gave them some big, incredible gift. That is well beyond the worth of what I did,” Biewer said. “The feeling I get back from them is I did more than help them with a document. I helped give them a voice in their affairs when they may not have had one.”

The road to becoming a Notary was an ironic one for Biewer. She parlayed a one-year temporary assignment with MedicAlert Foundation into a nine-year career while rising to vice president of membership services. She found great personal fulfillment working with, and helping, the elderly population that made up the company's client base.

But as her 40th birthday approached, she acted on a goal set a few years earlier of self-employment by that age. So in 2001, she walked

away from her established career when the opportunity to buy a six-bed assisted living facility for the elderly presented itself. “It was the segment of the population I wanted to serve again,” she said.

Biewer was a one-woman staff. However, when her residents required notarial work, she had issues finding Notaries who wouldn't charge for travel. “It was so expensive, and my residents could barely afford to pay for the services they needed just to get through their daily life. So I thought, I could do this; I could become a Notary,” she said.

After receiving a commission in 2004, Biewer hit a road block. Because of the potential conflict of interest, Community Licensing regulations prohibited her, a licensee/administrator, from notarizing the kind of documents her

residents needed. Biewer's friend, Joyce Gandelmen, had a suggestion: she'd notarize for Biewer's residents for free and Biewer would do the same with her elderly and sick clients now that Gandelmen was transitioning into a practicing attorney. Biewer eventually contacted all the applicable facilities in her area to let them know of her service to their residents.

When a back injury forced her to sell the facility in 2005, Biewer became a full-time Notary. Gandelmen, also an NSA, got her started by turning over her real estate contacts. “Everything we experience in life is good if we look for it. Even hard times make us wiser, stronger, empathetic and appreciative of the good times,” Biewer said.

— Michael Mink



Laura Biewer
Owner of At Your Service,
Mobile Notary Executive
Director, Congregation
Beth Shalom

- **Education:** Attended University of Redlands and earned an Associates Degree in Business Management from Cerritos College
- **Motto:** “To love what you do, and feel that it matters. How could anything be more fun?”
- **Most Influential Person:** Tony Robbins
- **Personal:** Married, two teenage boys
- **Hobbies:** Tennis, horseback riding, singing

NNA Business Cards



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Marshall, NNA Present Scholarship Fund Donation

North Carolina Secretary of State Elaine Marshall, the 2006 recipient of the NNA's March Fong Eu Achievement Award, and the National Notary Association presented a \$1,000 check to the Campbell University School of Law scholarship fund named in honor of Marshall's late husband.

Each year the Achievement Award recipient receives a \$1,000 check from the National Notary Foundation to donate to the educational institution of his or her choice. Marshall chose the Sol Marshall Scholarship Fund, which upholds the school's mission to develop lawyers who possess moral conviction and social compassion and who view law practice as a way to serve others. Marshall and her late husband were both Campbell Law School graduates.

Marshall, along with NNA Executive Director Timothy S. Reiniger, presented the check during a ceremony at the Radisson Hotel in Research Triangle Park, North Carolina.



Campbell Law School Dean Melissa Essary (left) received a \$1,000 donation for the school's Sol Marshall Scholarship Fund from North Carolina Secretary of State Elaine Marshall and NNA Executive Director Timothy S. Reiniger.

eNotarization Initiative Enters Year Two

The Pennsylvania eNotarization Initiative has moved into its second year, focusing on further adoption among the state's recorders of deeds, and incorporating the program into the state's business, industry and finance sectors.

The Initiative is the first of its kind in the United States and is powered by the NNA's ENS™ Program, which provides a platform for the authentication of digital documents and offers a level of consumer protection, security and trust that paper-based documents have never been

able to provide.

The Pennsylvania Initiative started with four participating counties — Chester, Lancaster, Philadelphia and Westmoreland — ready to offer eNotarization services to consumers and to those who wanted to become electronic Notaries. Since then, the number of participating counties has more than tripled. Additionally, companies such as Sterling Financial Corp., Stewart Title, SimpliFile and others have equipped their Notaries with the ENS.

Your Benefits: Identity Theft Insurance

Because of the harm ID theft can cause to a victim's finances and credit, the NNA provides a \$5,000 Personal Identity Theft Insurance policy to members at no cost.

Offered in conjunction with global insurance leader AIG, Personal Identity Theft Insurance will reimburse a victim for the following expenses: lost wages as a result of time off work to reestablish identity; fees to refile loans that are rejected due to erroneous credit information; notarization and certified mailing

costs for fraud affidavits; phone charges for reporting ID theft and restoring credit; and with approval, attorney fees for unfounded lawsuits or for removing civil judgments wrongly entered against an ID theft victim. Personal Identity Theft Insurance is included in all NNA memberships except for New York residents who joined after September 30, 2005. For more details about coverage, call (800) US NOTARY (1-800-876-6827).



Register For Free Newsletter

NNA members and non-members can sign up for a free electronic newsletter that provides nationwide Notary news, announcements and tips on notarial best practices.

The NATIONAL NOTARY NOW eNewsletter is sent via email twice a month and features stories on the most pressing topics affecting Notaries around the country — from legislation and fraud to trends and new business opportunities. NATIONAL NOTARY NOW also has fun and educational features, such as brain teasers and quiz questions, along with information on NNA-sponsored events and activities, including updates on the annual Conference and the Notary of the Year awards.

For more information or to sign up, visit NationalNotary.org and enter your eMail address above the "Subscribe Now" button on the right side of the home page.

Conference 2007 Features Working Lunches With Colleagues And Experts

Conference 2007 in Los Angeles will feature the NNA's ever-popular working luncheons, giving Notaries a unique opportunity to break bread with a variety of experts in the field.

The first working lunch, "Ethical Boundaries for Notaries," will offer attendees guidelines and strategies to help deal with ethical dilemmas that may arise on the job. The second working lunch, "Networking for Notaries," will discuss important techniques for developing and maintaining contacts for corporate careers or independent businesses. The third working lunch, "Building a World-Class Small Business Beyond 2007," will teach attendees how to diversify and grow their

organization, and will even include a free business plan tailored to Notaries and paralegals.

Conference 2007 will be held May 30 through June 2 at the Westin Bonaventure Hotel. For more information on the working luncheons and other Conference events, visit NationalNotary.org.



NationalNotary.org/Conf2007

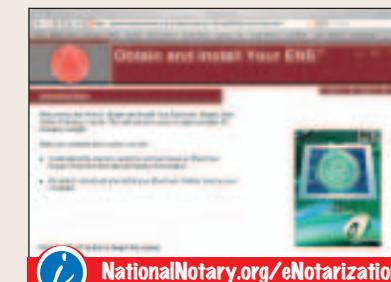
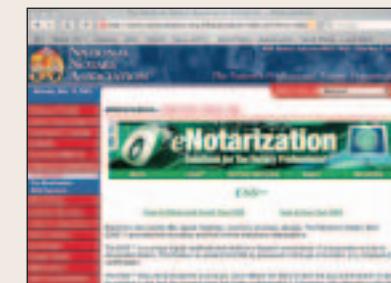
NNA Offering ENS Courses Online

Demand is increasing for Notaries who are equipped to notarize electronic documents, so the NNA now offers two free online courses to help Notaries across the country get familiar with eNotarization and the use of Electronic Notary Seals (ENS™).

The first course, "How to Obtain and Install Your ENS," will take Notaries step by step through the process of applying for and obtaining an Electronic Notary Seal, as well as downloading and installing the ENS onto a computer.

The second course, "How to Use Your ENS," will guide Notaries through the process of electronically notarizing Adobe® Acrobat® and Microsoft® Word documents while describing the ENS security benefits. It also details methods of changing the look and feel of an ENS; exporting the ENS for back-up purposes; and installing it on another computer or USB flash drive.

Both courses can be completed at your own pace and convenience from the comfort of your home or office.



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

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SigningAgent.com Directory Improvements Aid Screened NSAs

Ever since the federal Gramm-Leach-Bliley Financial Services Modernization Act (GLBA) and subsequent Interagency Guidelines underscored the importance of background screening for Notaries, the nation's largest title companies have been hard-pressed to find enough suitably trained and screened Signing Agents to handle all of their loan documents.

That's why the National Notary Association has made it easier for title companies and signing services to find NNA Certified and Background Screened Notary Signing Agents by making key improvements to its NSA registry at SigningAgent.com.

Now, Signing Agents who complete the NNA's Certified Notary Signing Agent and Background Screening Program receive top billing at SigningAgent.com when title companies and signing services search for NSAs. That means NNA Certified and Background

Screened Signing Agents will be looked to first when business opportunities arise.

Also, title companies and signing services can now search for Notaries by county as well as by radius of operations. To help in exactly identifying their operating area, Signing Agents may now indicate whether they are willing to perform loan closings in a specific county or group of counties. Thus, NSAs on SigningAgent.com are strongly encouraged to list the counties they are willing to perform their services in.

Notaries trained through the NNA Certified Notary Signing Agent and Background Screening Program are regarded by some of the nation's largest title companies as trained and screened to handle loan document signings under the GLBA and Interagency Guidelines.



SigningAgent.com Features

The NNA's SigningAgent.com directory allows NSAs to market their skills and services to title companies, lenders, and signing agencies:

- Top-priority, randomly sorted listings for NSAs who complete the NNA's Certified Notary Signing Agent and Background Screening Program.
- A search engine that seeks NSAs by county, mile radius, years of experience, language and equipment.
- Comments section where NSAs can offer additional information about their business acumen on their profile.

'eApostille' Program Promises A Secure Future

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

A crucial challenge in international electronic commerce has been establishing an authenticity protocol for documents exchanged between nations.

A trusted and secure system is essential to global business — especially with the continuing emergence of electronic transactions. Such an authenticity protocol provides a recognized procedure for verifying the source of the document and the integrity of its contents, including the notarial certificate.

Thus, establishing an "electronic document authenticity protocol" is vital to ensure that electronic transactions are trustworthy and enforceable in the receiving country or jurisdiction.

That's why The Hague Conference on Private International Law in 2005 established an authenticity protocol for *eApostilles*. Teaming with the National Notary Association last April, The Hague then expanded its historic Apostille Convention of 1961 to encourage the issuance of electronic *apostilles*, as well as electronic registries to authenticate them.

Less than a year after the introduction of the *eApostille Pilot Program* — which was based on the technology developed by the NNA in its ENS™ Program — I'm happy to report that three jurisdictions are already participating, with as many as six more planning to join in the near future.

As defined by the *Apostille Convention* of 1961, an *apostille* is a certification that accompanies a notarized or other certified public document that is exchanged between nations. The *apostille* lends trust to the document's chain of evidence while assuring third parties that the document is what it's supposed to be. Documents which have

been notarized and certified with an *apostille* are accepted in the 90 nations that have signed The Hague Convention.

While Notaries never deal directly with *apostilles*, the notarial act can be rendered effective and enforceable in another country only if accompanied by an *apostille*. As one can well imagine, the consequences of not observing this procedure can be devastating, especially, for example, in an international adoption of a child.

The new *eApostille* system allows for dramatic cost savings and provides a level of security which far exceeds current standards in the paper-only environment. That security ensures the integrity of the document's content by informing the receiving party of any alterations made after the issuance of an *eApostille*.

It's a little known fact that millions of apostilles are issued each year from the United States alone. Foreign nations request them to accompany powers of attorney; adoptions; tax documents; educational records; birth, marriage and divorce decrees; business contracts; franchise agreements; international stock and securities transactions; legal documents ... the list goes on.

This system promises a future of greatly streamlined and much more secure document exchange procedures. The capability of ensuring "non repudiation" for relying third parties in international transactions has never been stronger, and as a result, notarizations have gained a new level of trust across the globe.

A Must-Have for Notaries State 'Notary Law Primers'

Your state "Notary Law Primer" gives you the know-how to carry out any notarial act with ease and confidence. In easy-to-understand terms, you'll get the practical guidance you need.

- Requirements for every notarial act
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California	Item #5120	Missouri	Item #5122	Oregon	Item #5128
Colorado	Item #5143	Nebraska	Item #5147	Pennsylvania	Item #5136
Florida	Item #5121	Nevada	Item #5134	Tennessee	Item #5142
Georgia	Item #5148	New Hampshire	Item #5151	Texas	Item #5123
Hawaii	Item #5132	New Jersey	Item #5131	Utah	Item #5127
Illinois	Item #5137	New Mexico	Item #5145	Virginia	Item #5150
Massachusetts	Item #5146	New York	Item #5125	Washington	Item #5124
Michigan	Item #5135	North Carolina	Item #5129		

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ALTERNATIVE BUSINESS VENTURES FOR NOTARIES

By Stacia L. Ray
sray@nationalnotary.org

REWARDING AND POTENTIALLY LUCRATIVE OPPORTUNITIES
EXIST FOR ASSERTIVE, ENTREPRENEURIAL-MINDED NOTARIES.

On a balmy autumn morning, Florida resident Margaret Craig of First Coast Notary/Inspection Services woke up before dawn. She gathered up her camera and a map showing that day's drive-by housing inspections, then headed off in her car to her first stop. As the sun rose over the horizon, Craig began snapping photos and continued onto other locations until dusk.

"It's good money. From August to December, I made \$7,000 in drive-bys alone," said Craig, who handles multiple inspection requests by grouping them according to ZIP codes and mapping her route in advance.

It's also one of the ways she weathers uncertain economic times. Craig, an NNA Certified Notary Signing Agent, and entrepreneurs like her, know that trying to survive on NSA fees alone can at times be a challenge — especially when the real estate market slows.

Bill Gimbel, CBCInnovis-Nationwide Document

Service general manager, consults for a number of industry trade associations and has seen firsthand that many businesses value NSAs' experience, conscientiousness and flexibility — traits that readily translate into opportunities beyond notarizing loan documents.

He encourages Signing Agents to explore money-making alternatives such as foreclosure representations, in which notices are posted on properties nearing foreclosure, and phantom shopping in the real estate market, in which real estate agencies employ outsiders to track their performance in customer service and quality control.

"Some of these tasks do not require a Notary, but they are all mobile, which requires some flexibility," said Gimbel.

Craig takes full advantage of her mobility to tackle a wide range of inspection jobs, including HUD inspections, multi-family housing inspections, vacant property inspections, construction progress

and funding reports, occupancy verifications and business inspections.

"The first 10 days of the month for a Signing Agent are usually slow, which is how I initially got into this side business," said Craig, who has been performing inspections for more than four years. To get started, Craig recommends joining the Society of Field Inspectors (sofi-usa.com), specifically their Yahoo Finance Group. "Once they contact you, they send you a list of prospective companies that need foreclosure and other inspections."

As explained on Craig's Web site, FirstCoastNotary.com, requests for inspections can come from just about anyone — including lenders, insurance companies, manufacturers and credit card companies.

Commercial property inspections, for example, are often requested by parties trying to discover the general condition of an office building or warehouse, or any particular condition that may be cause for future claims, Craig said. On the other hand, occupancy inspections determine who currently resides in a particular property, and involves finding out names, numbers, rental information and agent or property manager information.

Some inspection jobs require training. For example, in order to conduct the HUD Special Property Inspections for vacant foreclosures, Craig took part in several online and telephone training sessions and is required to go through an annual, one-day training conference in Georgia. Other jobs — such as drive-by

Rewarding Opportunities For Notaries

Numerous rewarding Notary opportunities exist outside the realm of standard notarization and Signing Agent services. Most of the ventures listed below require reliable transportation and a flexible schedule, but for the entrepreneurial-minded Notary, these potentially lucrative opportunities can expand business and increase financial security when the market is slow.

Notary Opportunity	Recommendations On How To Get Involved	Credentials/Training Needed*	Fees Notary May Charge*
Field Inspection Services	Visit the Society of Field Inspectors at www.sofi-usa.com ; click the "Free Track" or "Fast Track" under their "Getting Started" link.	None, with the exception of certain government-regulated operations, such as specialized HUD inspections.	Varies by state, inspection type and employer — typically ranges from \$50 to \$300.
Phantom Shopping For Real Estate	Contact real estate regional offices and marketing firms, franchise operation headquarters, and/or independent brokerages.	None, but a general knowledge may be expected; also, Notaries typically must follow a pre-scripted format established by the real estate office.	Varies by state and employer — typically ranges from \$50 to \$300.
Celebrity Memorabilia/Autograph Authentication	Contact local sports franchises, comedy clubs, memorabilia dealers, or even actors/performers (typically through their agents): tell them that autographs with accompanying notarizations can reassure fans/charities that each signature is genuine.	None; the actual services involve an acknowledgment (to verify identity, not to certify an autograph's genuineness) or a jurat (such as in an affidavit) — the latter is the most common for autographs.	Notaries may only charge their state's maximum notarial fees; all other fees, such as travel, courier, etc., must be agreed upon by the client in advance.
Foreclosure Representations	Contact default manager firms, large lenders, real estate portfolio and property managers, and/or law firms.	None; the actual services typically involve placing a notice on the physical property in foreclosure, taking photos, and completing paperwork.	Varies by state and employer — typically ranges from \$50 to \$300.
Asset Audits Or Verifications	Contact leasing companies, accounting/audit firms, asset verification companies or finance companies, factoring companies, and/or attorneys who handle UCC-1 filings.	None, other than an ability to assess a property's or item's condition and verify its model or serial number and fill out forms. Photography and/or notarizations may be required.	Varies by state and employer — typically ranges from \$50 to \$300.

*Check state regulations and local industry guidelines for training requirements and fee restrictions.

Source: NNA Research Center

inspections and appraisals — are based on good judgment and common sense, she said.

Drive-by inspections, Craig explained, entail taking a picture and commenting on the property's condition. Similarly, drive-by appraisals involve judgments on what needs repair. Requests are made by banks needing to update their portfolios or insurance companies wanting to assess a neighborhood after a storm.

Craig, who handles anywhere from one to 50 inspection jobs a month, warned that the business is unpredictable. "Don't quit your day job," she said. "You can't always do this full-time if you have bills to pay and this is your sole income."

Aside from inspection work, asset audits and asset verifications are other alternatives for NSAs, according to Gimbel.

In asset audits, manufacturers hire inspectors to perform on-site inventories at dealerships and sales centers, typically

on a monthly or quarterly basis.

For asset verifications, inspectors are hired by insurers or businesses to physically inspect high-value equipment — such as cars, planes, boats, homes and businesses. In fact, verification may be required for any asset worth more than \$25,000, Gimbel explained. Among other tasks, inspectors are asked to confirm the model and serial numbers of the equipment.

Businesses value NSAs' experience, conscientiousness and flexibility — traits that readily translate into opportunities ...

"Well-versed Notaries in business for themselves can branch out in service areas related to their field," said William A. Anderson, NNA Manager of Best Practices.

Although they might require assertiveness, flexibility and sometimes training, opportunities outside the realm of loan signings can help Signing Agents expand their scope of business, allowing them to weather slower times in the mortgage market while broadening their revenue stream. **NNA**

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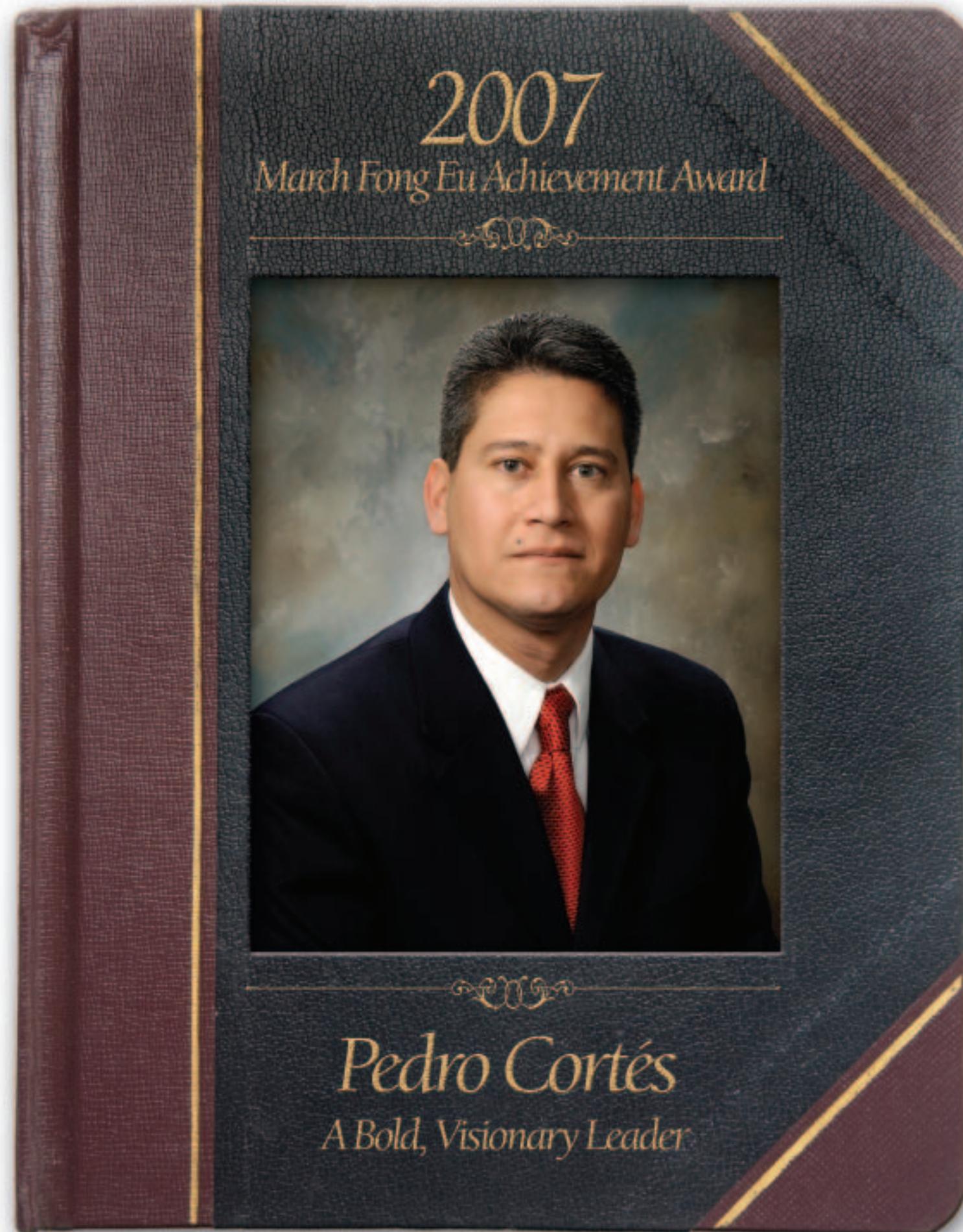


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*“The man who really counts in the world is the doer.”
—Theodore Roosevelt, 1891*

Pedro Cortés not only saw the possibilities of eNotarization, but he complemented his vision with a steely resolve to make it a reality.

As Secretary of the Commonwealth of Pennsylvania, Cortés’ bold and pioneering leadership was the driving force behind the state’s historic 2006 Electronic Notarization Initiative, which became the first operational statewide eNotarization system in the nation. He responded to calls for a totally electronic home loan system from a cost-conscious mortgage industry and from a group of visionary Pennsylvania recorders of deeds and helped bring a new security, efficiency and speed to real estate transactions for the benefit of consumers, businesses and the public.

Through his leadership, Cortés has put his state at the technological forefront of enhanced document security, and at the same time has taken major steps to bring a new professionalism and importance to the Notary Public office.

Cortés has helped Pennsylvania and its Notaries take the lead in the still-emerging world of e-Commerce and readied the state for the future, while continuing to preserve the paper-based notarial system. Pennsylvania’s Notaries are able to ensure the highest level of fraud protection while performing eNotarizations — far greater than they have ever been

able to offer in the paper-based world. In this regard, Cortés has made Pennsylvania and its Notaries a model for other states to follow.

For those and other reasons, Cortés has been selected as the recipient of the National Notary Association’s 2007 March Fong Eu Achievement Award. The award is given annually to the individual who, in the judgment of the NNA, has done the most to improve the standards, image, quality and effectiveness of the Notary Public office.

“Secretary March Fong Eu was a trailblazer, and to be associated with her is clearly an honor,” said Cortés. “I’m honored to accept this award on behalf of the Commonwealth of Pennsylvania, its Notaries, my department, and the recorders of deeds. The eNotarization Initiative was clearly a team effort which included the NNA. I have not done it by myself.”

Since its historic launch in February 2006, the program — which uses the NNA’s groundbreaking Electronic Notary Seal (ENS™) as its backbone and also employs the Association’s National eNotary Registry™ identity management system for Notaries — has seen the number of participating Pennsylvania county recorders increase from four to more than a dozen.

“eNotarization is the way of the future,” said Cortés. “It facilitates and promotes business transactions,

which in turn support economic development. The Initiative is consistent with our agency’s mission to become the premier Department of State in the nation by implementing best practices and the latest technology for the benefit of the citizens. A statewide electronic notarization program provides security safeguards for consumers, government and Notaries alike.”

And last November, the first paperless “e-Closing” of a real estate transaction took place in the state. eNotarizations and Level 3 e-Recordings, in which all the documents are created, transmitted, notarized and recorded electronically, provide the benefits of increased speed and security while also creating additional opportunities for Notaries properly trained to carry them out.

“It was a significant milestone, something that needed to happen to get people to fully buy into the overall potential of the Initiative ... an important step to open doors for all electronic Notary transactions. My goal is to take advantage of electronic notarizations as an alternative to paper business transactions,” Cortés said.

As his state’s chief Notary-regulating officer, Cortés values Notaries as being of major importance to identity management, document security and transaction authentication.

“Ultimately, I look for the benefit that the citizens derive from

By Michael Mink
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electronic notarizations, and the citizens benefit because there are committed public servants that are willing to do the job,” he said. “That’s how I view the 85,000 members of Pennsylvania’s Notary community, a group of highly committed, dedicated individuals who want to make sure that we provide the best quality of service to consumers. The fact that Notaries are able now to take full advantage of technology and engage in a new chapter in the evolution of their practice is something that we want to support.”

“Now other states are making eNotarization regulations, which they’ve learned from what we’ve done in Pennsylvania,” said Steve McDonald, Recorder of Deeds for Pennsylvania’s Lancaster County. “Secretary Cortés deserves a lot of credit for being willing to step out, do it first and lead the country.”

Due to the progress of and response from the Initiative, it has been renewed for another year.

“A secure eNotarization system which is managed by the Commonwealth’s commissioning authority for Notaries Public is what is right for Pennsylvania,” said Cortés.

Public service has been a way of life for Cortés, the first Hispanic Cabinet member in Pennsylvania history. He was nominated for his post by Governor Edward G. Rendell in April 2003. Before that, Cortés was the executive director of the Pennsylvania Governor’s Advisory Commission on Latino Affairs. He also served on the state’s Civil Service Commission and Department of Public Welfare.

“Secretary Cortés is one of the most outstanding public servants in the country today,” said NNA Executive Director Timothy S. Reiniger. Reiniger salutes Cortés’ commitment to sound public policy, his bold willingness to be a pioneer, and his vision for Pennsylvania becoming a leader in electronic commerce, in addition to his high ethical values.

“If you’re in public service for the personal glory, you’re doing it for the wrong reasons,” Cortés said. “We should be doing it because we believe in our mission and our

vision and because we have an eye toward service, regardless of who gets the credit. So if things go well, we share the praise. If things don’t go well, I take full responsibility for the actions of this department.”

Born in Puerto Rico, Cortés spoke only limited English when he came to the United States after graduating from high school. His work ethic showed early on, with jobs as a paperboy, grocery bagger and cashier.

After he earned a hotel administration degree from the University of Massachusetts, his wife, Lissette, encouraged him to pursue a law degree. He graduated from Pennsylvania’s Dickinson College School of Law, where he developed a particular interest in labor and employment law. After Cortés’ civil service work, then-Pennsylvania Governor Tom Ridge picked him to be on the Governor’s Advisory Commission for Latino Affairs.

Amid the rough-and-tumble of state politics, Cortés has demonstrated the ability to get things done while staying true to who he is as a person.

“You could hardly work with a nicer person. In a very bipartisan fashion, Pedro’s been nothing but a gentleman, great to work with,” said Recorder of Deeds McDonald.

While he’s achieved public service awards and garnered recognition, such as being named one the “100 Most Influential Hispanics in the United States” by *Hispanic Business Magazine*, Cortés remains humble and keeps things in perspective.

“If you ever hear that someone has been successful, and they tell you that they’ve done so without assistance from someone else, I would treat those words as suspicious, because it is my experience that those of us who’ve been able to achieve a level of success did so because they had help from others,” Cortés said.

“I credit my family, my business colleagues, and people along the way who either have shared with me a kind word of support or encouragement or have been mentors,” he added. “I feel there’s value to being helpful to one another.” **NNA**



Heading up a meeting in the state capital. (above)



Discussing election issues at a press conference. (above)

With wife Lissette and daughter Gabriela at the state capital. (below)



Unveiling the state’s historic eNotarization Initiative at the National Constitution Center in Philadelphia. (left)

At work in his office. (right)





DON'T TAKE IDENTITY AT FACE VALUE

By David S. Thun
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WHEN IT COMES TO IMPORTANT TRANSACTIONS, NOTARIES HAVE TO ASK THE TOUGH QUESTIONS — OR THE CRIMINALS WILL GET AWAY WITH THE CASH.

When Venice Jaymes Gamble II went to a Notary and asked to have his signatures on real estate papers notarized, he was well dressed and polite. He presented his ID, but the name on the forms didn't quite match up. He assured the Notary — who'd only had her commission for a few months — that the loan officer said it was OK; the lender had simply messed up the paperwork. The Notary decided to go ahead and bend the rules just a little and notarize the signatures. After all, he seemed like such a nice young man.

Today that nice young man is charged with seven felony counts of fraud, including financial elder abuse and identity theft. According to Sergeant Richard Farfan of the Long Beach, California, Police Department, Gamble is accused of stealing his 70-year-old grandfather's identity and using it to take out a \$125,000 loan. And the Notary in the story? She made it possible, Farfan said, because she didn't ask the question that no Notary can afford to ignore: Who are you?

QUESTION EVERYTHING

Gamble's grandfather, James Vincent, contacted Long Beach police when he began receiving default notices for a mortgage he wasn't aware existed, and Farfan investigated the case.

"Because [Gamble] was the grandson, he had access to his grandfather's personal information," Farfan said. "He did a mortgage purchase over the Internet. As you may know, over the Internet, there's no personal contact."

In most cases, a Notary should be alert to signs of identity fraud on mortgage documents. However, Farfan said Gamble had a plan for this also.

"When a loan is approved, normally the lender sends out a Notary. In this case, the defendant [Gamble] claimed he had a friend who was a Notary he would use instead," Farfan said. "He instead went to an inexperienced Notary and presented ID to her as Venice Jaymes Gamble. The Notary noticed the discrepancy of

THE KEY TO STOPPING FRAUD IS TO STAND FIRM

Attention to the small details often foil would-be criminals. Here are a few tips to spot a possible fraud in progress:

- Don't take anyone's word at face value. A request to ignore a "spelling error" or to notarize for an absent friend or relative could be the first step in a six-figure real estate scam.
- Don't give in to pressure from lenders, agents or brokers to validate a questionable procedure.
- Proper notarial procedures protect the Notary from liability and can stop innocent persons from having their bank accounts rifled or their personal information unwittingly used to commit a harmful crime.

Source: NNA Research Center

the name on the documents. He told her the loan officer messed up the spelling, and she believed him. That mistake allowed this fraud to proceed."

Had the Notary stopped the notarization instead of trusting Gamble's word, the whole scheme would have been halted then and there, Farfan said. Instead, investigators allege that Gamble not only took out the phony mortgage, but obtained credit cards and purchased three vehicles using his grandfather's identity.

Unfortunately, close relatives often have easy access to a victim's identifying information, Farfan said — and sadly, there are all too many people ready to turn family members into victims of ID theft.

"I'd say in half the fraud cases I investigate, the suspect is a relative, and another 40 percent of the time it's someone the victim knows," he said. "If you think about it, to commit mortgage fraud you have to know a lot about a person to impersonate them."

Farfan said the Notary in the Gamble case is facing a lawsuit and likely to have her commission revoked by the state. The best way for Notaries to avoid repeating this kind of mistake is to question any inconsistencies in a signer's ID, no matter how small, he said.

"Any time there is a discrepancy in identification, don't accept it," he said. "Even if it's something that seems minor, like the middle initial being different, don't do it. If the ID seems suspect, ask for another form of identification."

DON'T MAKE ASSUMPTIONS

Many Notaries working with mortgage documents receive requests to overlook a discrepancy or lack of proper ID. In a word: don't.

Some Notaries may be operating under the mistaken impression that lenders will have vetted the signer's identity already, so it's OK to trust a request to skip the

identification process for a borrower. In fact, many mortgage fraud cases involve a dishonest insider, FBI Assistant Director Chris Swecker said in a news release. Case in point: When Venice Jaymes Gamble II was arrested, Sergeant Farfan reports that he was working as a loan officer for a mortgage company.

Even if there isn't a dishonest insider involved, fraud often goes unnoticed in the hectic rush to close mortgage transactions. The case of Jorge Castan Camacho is a prime example. Colorado authorities are currently hunting Camacho, who has been charged with multiple violations relating to mortgage fraud. According to the indictment, Camacho allegedly used the identities of several men and women to obtain home loans without their knowledge.

"Those documents were taken at face value," said Lynn Kimbrough, communications director for the Denver District Attorney's office. "By and large, the biggest factor in mortgage fraud is a lack of due diligence by lenders. They don't require backup documentation of what people claim in a loan application, and they don't question if someone claims to have \$2 million in the bank. It's the lenders simply taking these things at face value without question."

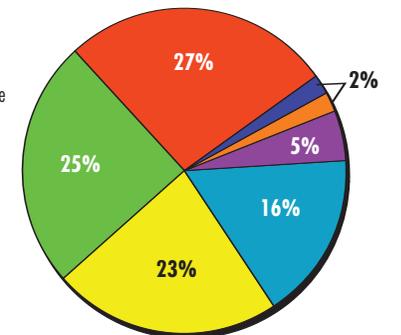
Kimbrough said that when notarizing mortgage documents, keeping a thorough record of notarial acts in a journal provides information that can be helpful in detecting and tracking fraud. "It's supposed to be a requirement in Colorado," she said, "but a lack of penalties means a lot of Notaries don't." **NNA**

FAMILIARITY BREEDS IDENTITY FRAUD

ID Fraud, a crime tallying \$49 billion in 2006, is often committed by someone close to the victim. A recent study revealed that about a third of all ID fraud victims have discovered who stole their identity. Of those cases, 53 percent of the time the ID thief turned out to be someone they knew.

How ID Fraud information was obtained:

- Stranger over the Internet
- Financial institution employee
- Someone at victim's workplace
- A business the victim patronizes
- Friend, neighbor or in-home employee
- Family member or relative
- Someone else



Source: Javelin Strategy & Research

50

The Most
INFLUENTIAL PEOPLE
In Notarization In The Last 50 Years

Compiling any list of extremes — the best, the worst, the greatest, the most — is inherently subjective, and the level of arbitrariness in the selections usually depends on the panel of people who generate the list. With this firmly in mind, NNA executives and editors took on the daunting challenge of selecting the 50 most influential people in notarization throughout the past half century in celebration of the Association's 50th Anniversary.

By Stacia L. Ray
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In the course of their lengthy research and deliberations, panel members discovered that generating a "most influential" list wasn't nearly as random and arbitrary a process as they thought it would be. Among the hundreds of names of individuals that surfaced who had contributed to the development and professionalism of the American Notary office through the past 50 years, certain names occurred instantaneously to some or all panelists. Still, even as the panel vowed to be as objective as possible, the list was developed based on its members' admittedly varying ideals, values and standards.

The process required the panel to face many challenges, two of which were key: first, defining "influential," and then narrowing the list down to 50 out of the surprisingly large group of people who had significantly affected

the Notary office in the past five decades of the NNA's history.

The Definition Of Influential

So what exactly constitutes "influential" when it comes to notarization? "Influence" is typically defined as the power to affect a thing, person or event, and "influential" is thereby the capacity to cause such an impact, directly or indirectly. Yet, the concept of influence can be abstract, since an effect on people or events can be intangible or delayed, and oftentimes the very existence of the influence is debatable.

Although a list like this is inevitably unscientific — since influence cannot be physically or objectively gauged in units of measurement — the panel largely agreed on the significance of the impact of most of the people on the list. A number of listees were obvious pioneers with "first-ever" achievements. Others had an appreciable intellectual or inspirational impact on Notary affairs. Still others moved mountains through legislative accomplishment. A select few even achieved all of these feats.

The panel found that it was relatively easy to identify people who had changed or shaped notarization,

whether by implementing new administrative systems, spearheading needed programs, lobbying updated laws into enactment, creating new models for secure notarial practice or contributing in other highly unique and personal ways.

The biggest challenge was narrowing down the panel's early list to merely 50. One decision eliminated any active NNA staff from the list, including President Milt Valera, Executive Vice President Deborah M. Thaw, Vice President of Notary Affairs Charles N. Faerber, Executive Director Timothy S. Reiniger, eNotarization Director Richard J. Hansberger and Best Practices Manager William A. Anderson — all significantly influential in the Notary community over the years as experts, innovators, teachers and leaders.

Discovering just how many distinguished and capable people have expended so much effort on Notary affairs lent a new appreciation to the significance of what Notaries do.

The Demography

This list spans the past 50 years and involves people in 23 states, with California claiming the most representation with eight listees, followed by Washington, D.C., with six, Pennsylvania with four and North Carolina and Illinois with three each.

That these jurisdictions are heavily represented on the list isn't pure happenstance — they have been the venues of major notarial reforms with an impact far beyond their own borders.

For instance, California and North Carolina have both taken progressive strides in screening and preparing Notaries — particularly regarding mandatory Notary education. Pennsylvania has successfully established the first statewide system for eNotarization. Illinois has yielded three proactive attorneys who have greatly contributed to notarial legislation and education. And Washington, D.C., as the nation's governmental center, has generated important legislation and ideas impacting Notaries.

More than half of the people on this list are legislators or work in public positions — 29 of the 50 are current or previous county, state or federal officials. These individuals were the trailblazers for progressive statutes, regulations or programs that increased Notary professionalism and effectiveness.

In the case of such distinguished



March Fong Eu (California, 1974–1994): Former California Secretary of State. First recipient of the NNA's Achievement Award (1979), which was named in her honor 10 years later. Led efforts to modernize and strengthen the state's Notary laws based on the NNA's *Uniform Notary Act* (1973), including the legal obligation that Notaries prove a signer's personal appearance by obtaining a signature of the individual in their journals. Despite vehement opposition by the real estate, banking and legal communities, who favored convenience over stronger Notary laws and quality recordkeeping, her revolutionary reform bill became law after three years of persistent attempts in the legislature.

Eugene Burdick (North Dakota, 1970s–early 1980s): District Judge and Uniform Law Commissioner. An invaluable participant in the drafting of the *Uniform Notary Act* (1973). Represented North Dakota on the Uniform Law Commission during its drafting of the *Uniform Law on Notarial Acts* (1982). Led the successful fight against permitting "telephone notarizations" and notarizations based on the Notary's mere recognition of a signature. Achievement Award recipient, 1981.

Mitt Romney (Massachusetts, 2003–2004): Former Massachusetts Governor. Boldly signed two notable executive orders to provide clear and progressive rules of conduct for Massachusetts Notaries after the state's legislature had failed to do so for more than 200 years. No other American governor has ever taken such a course of action.



Peter J. Van Alstyne (Utah, 1980s–present): Former Utah Notary administrator. Founder and president of the Notary Law Institute in Salt Lake City. A teacher and author on Notary practices. His texts "Notary Public Encyclopedia" and "Notary Law, Procedures & Ethics" have guided Notaries across the nation. Achievement Award recipient, 1989.

Robert Stein (Minnesota, 1980s): Former Dean, University of Minnesota Law School. Chairman of the drafting committee for the *Uniform Law on Notarial Acts* (1982). Was evenhanded in insisting that every viewpoint be heard — even the initially unpopular viewpoint that opposed "telephone 'call-in' notarizations." Without his leadership, the majority opinion would have prevailed and non-appearance notarizations would today be the norm in many states. Achievement Award recipient, 1984.



John T. Broderick (New Hampshire, 2005): State Supreme Court Chief Justice. Became the first state chief justice to address the largest annual gathering of Notaries in the United States at the NNA's 27th conference (2005) in Las Vegas. His remarks, describing the Notary's role in a global anti-terror network, were widely circulated and reported.



Raymond Rothman



Elaine Marshall



Thomas Smedinghoff



Fran Fish

Raymond Rothman (California, 1957–1982): The founding President of the National Notary Association. Achievement Award recipient, 1982.

Elaine Marshall (North Carolina, late 1990s–present): North Carolina Secretary of State and chair of the National eNotarization Commission, a group that drafted national model standards and best practices for electronic notarization. Spearheaded enactment of the nation's first law to comprehensively integrate paper-based and electronic notarization. Achievement Award recipient, 2006.

Thomas Smedinghoff (Illinois, 2000s–present): Attorney. One of the nation's leading experts on digital and electronic signatures and their legal ramifications. U.S. Representative to the United Nations Commission on International Trade Law (UNCITRAL). Chair of the commission that drafted Illinois' Electronic Commerce Security Act. Served on the drafting committee for the *Model Notary Act* (2002).

Fran Fish (Utah, early 1990s–present): Utah Notary Public Administrator. One of the nation's prime promoters of technology for notarial use. Performed one of the first electronic notarizations in the country. A legislative activist who constantly works to strengthen the Notary laws in her state. Served on the drafting committee for the *Model Notary Act* (2002). Achievement Award recipient, 1999.

Michael Closen (Illinois, mid-1990s–present): Professor Emeritus of the John Marshall Law School, Chicago. One of the nation's foremost experts and scholars on notarial law, with numerous published articles. Initiated and oversaw publication of the most authoritative compendium of articles on the American Notary office to date, in the pages of "The John Marshall Law Review" and "The John Marshall Journal Of Computer & Information Law." Primary author of "Notary Law & Practice: Cases & Materials," the first law school text on notarization. Served on the drafting committees for the *Model Notary Act* (2002) and *The Notary Public Code of Professional Responsibility* (1998). Achievement Award recipient, 1998.

Jim Petro (Ohio, 2000s–present): Former Ohio Attorney General. Collaborated with the NNA to develop the Ohio Identity Theft Passport Program, which enables victims of ID fraud to be issued a "passport" to certify their status as an identity theft victim and expedite restoration of their lives. Adapted the NNA's electronic journal (Enjoa®) to capture each victim's signature, thumbprint and photograph. Achievement Award recipient, 2005.

Malcolm Morris (Illinois, mid-1990s–present): Associate Dean and Professor, Northern Illinois University College of Law. Co-authored "Notary Law & Practice: Cases & Materials," the first law school text on notarial law. Taught the first law school class on notarization. Served on the drafting committees for *The Notary Public Code of Professional Responsibility* (1998) and the *Model Notary Act* (2002) — and was the official reporter and commentary author for both. Current columnist for the NNA's legal professionals publication. Achievement Award recipient, 2001.



Malcolm Morris

public servants, it is not surprising that their appearance on this "50 Most" list is not their first public recognition or honor. In fact, 23 of the listees have been recipients of the NNA's prestigious March Fong Eu Achievement Award.

Outside of the United States, officials from three foreign nations (the Netherlands, Uruguay and Italy) and two U.S. island jurisdictions (Puerto Rico and Guam) are represented. Although they were selected for their impact on the American Notary office, they certainly boasted significant achievements in their homelands, as well.

It's also important to note that not everyone on the list is credited with or recognized for an extraordinary personal achievement. Notaries Efreem Bernal of Texas in 1984, John Lotito of California in 1981 and Roy Torcaso of Maryland in 1961 were the focus of high-profile and controversial court cases. Frank DeMarco, the personal attorney and Notary for former President Richard Nixon, simply resigned his commission in 1972 to avoid an investigation into questionable Notary practices. However, the issues and court decisions involving these Notaries resonated so loudly that they influenced major legal changes in their states, and even across the country.

While three of the list-makers — New Hampshire Supreme Court Chief Justice John T. Broderick, FBI Director Robert Mueller and former President Bill Clinton — never directly focused their efforts on the Notary office, the attention and influence they brought to Notaries through their prominent positions and important one-time acts were so profound that their inclusion on the list was deemed necessary.

In one case, the panel decided to honor four Pennsylvania county recorders of deeds in a single listing as eNotarization "pioneers." This decision was made because their efforts as a unified team were indispensable to the launch of the nation's first-ever statewide eNotarization Initiative.

While no active NNA staff member was eligible, two former staff members did make the list. The NNA's founding President, the late Raymond C. Rothman, was the panel's early choice for very obvious reasons. The other was former NNA executive Ozie Stallworth, who is the country's first eNotarization Director for the state of North Carolina.

When compiling the list, the panel was gratified to find that a person didn't have to be a political giant

Harold Hertzberg (California, 1970s–1980s): Attorney. Contributed valuable input that helped shape two statutory models that have indelibly imprinted state Notary laws. Served on the drafting committees for the *Uniform Notary Act* (1973) and the *Model Notary Act* (1984).

Hans van Loon (The Netherlands, 2000s–present): Secretary General, The Hague Conference on Private International Law. A visionary in opening the dialogue between The Hague Conference, the International Union of Latin Notaries and the NNA to develop international standards for the secure authentication of electronically notarized documents.



Thad Eure (North Carolina, 1936–1989): Legendary former North Carolina Secretary of State, who served in that post for 53 years. A strong proponent of Notary education. Established the nation's first mandatory Notary training program in 1983 using the state's community colleges to teach commission applicants. Achievement Award recipient, 1986.

Robert Mueller (Washington, D.C., 2000s–present): Director, Federal Bureau of Investigation. Spoke on the floor of Congress about working closely with the NNA and other groups to fight mortgage fraud (2006). Under his direction, the FBI has recognized the nation's corps of Notaries as a major partner and ally in the war on fraud, and the NNA has provided his agents with information on using Notary journals as evidence in investigating and prosecuting mortgage fraud.

Angel Marrero (Puerto Rico, late 1990s–2000s): Attorney and Civil Law *Notario*. One of the primary actuators of dialogue, collaboration and understanding between Notaries in the Common Law and Civil Law worlds, he brokered a closer relationship between the International Union of Latin Notaries and the American Notary office through the NNA. Participant in the drafting of the *Model Notary Act* (2002). Achievement Award recipient, 2000.



Todd Kocourek (Florida, late 1990s): Attorney, Civil Law Notary and Special International Counsel of the Florida Department of State. A key player in establishing Florida's Civil Law Notary system in order to foster trade with Latin America — the first such system in the nation operated in parallel with a state's traditional Common Law Notary system. Served on the drafting committee for the *Model Notary Act* (2002). Achievement Award recipient, 2003.

Marc Aronson (Pennsylvania, early 1980s–present): President, Pennsylvania Association of Notaries. Since taking the helm of PAN (1983), he has been a steadfast supporter and major supplier and insurer of Notaries in Pennsylvania.

Frank DeMarco (Washington, D.C., and California, early 1970s): Former Notary and personal attorney for then-President Richard Nixon. Allegedly backdated a document to allow his boss to gain tax benefits, then resigned his Notary commission to avoid an investigation by the California Secretary of State. The case inspired new laws in California and other states to prevent suspects from averting an official probe into their Notary conduct by resigning their commission.



John Henderson (Pennsylvania, 1990s–early 2000s): former Chief Counsel, Pennsylvania Department of State. Was instrumental in revitalizing the Commonwealth’s Notary program and spearheading enactment of long-needed revisions of Notary statutes (2003), including an education requirement. Insisted on high standards and enforced the Notary laws of Pennsylvania. Often required misguided Notaries to take a course of instruction, preferring to train rather than toss out Notaries who’d never been properly educated. Achievement Award recipient, 2004.

Jack Kirkpatrick (Missouri, late 1960s–mid-1980s): Former longtime Missouri Secretary of State. Was instrumental in the passage of major elements of the *Uniform Notary Act* (1973) in his state — becoming one of the first officials in U.S. history to take substantive steps to modernize a state’s Notary laws. Achievement Award recipient, 1980.

Eugene E. Hines (Washington, D.C., and Florida, mid-1960s–early 1980s): Founder, American Society of Notaries. In 1965, he established the ASN, now a Florida-based organization providing support services to Notaries.

Daniel Greenwood (Massachusetts, 2000s–present): Director, Massachusetts Institute of Technology’s eCommerce Architecture Program. Authored the most widely read and influential white paper on the subject of eNotarization and its potential for enhancing eCommerce. Actively served on the drafting committee for the *Model Notary Act* (2002).



John Lotito (California, early 1980s): Notary Public. Defendant in an influential court case (*Allstate v. Lotito*, 1981). Was sued for negligence by Allstate Savings and Loan Association for using a driver’s license to identify a document signer instead of personal knowledge or a personally known credible witness (as required by a long-ignored law drafted in 1872, well before the advent of photo IDs). The ruling in favor of Allstate led to emergency legislation, which changed California’s law to allow Notaries to accept ID cards as “satisfactory evidence” of identity — a statute copied in other states soon after.

Diane Watson (California, 1990s): Former California State Senator. Authored the pioneering California law requiring every deed signer to leave a thumbprint in a Notary journal. Initially the requirement applied only in Los Angeles County to help prevent real estate scams targeting elderly homeowners in her district. But the three-year pilot program proved so successful it was enacted statewide (1995). Achievement Award recipient, 1993.



Ozie Stallworth (California and North Carolina, 1990s–present): Director, Electronic Notarization, North Carolina Secretary of State’s Office. Former NNA executive and coordinator of the Association’s landmark Enjoa® electronic Notary journal project. First person ever assigned to a state post with the purpose of implementing eNotarization. One of the nation’s foremost experts on notarization.

or a high-ranking public official to influence the Notary office. Many on this list are everyday professionals — attorneys, Notaries, independent authors, editors, county recorders and law school deans.

The Past 50 Years

Although the Notary office has seen monumental changes in its first several millennia, the changes in the past 50 years are exponentially greater than those seen since the creation of the Notary office in Rome more than 2,000 years ago. In fact, the Notary laws in effect in the 1950s when the NNA was founded had hardly been changed from the laws in effect in the 1850s.

Not that long ago, there were no education or exam requirements for Notary commission applicants in the United States. Now, training and/or exams are mandatory in nearly 20 states.

There once were no requirements for Notaries to keep even a minimal record of their official acts. Now, a journal is mandatory in about half of the states.

Perhaps most surprisingly, U.S. Notaries once did not use ID cards to identify signers — mainly because such cards did not exist until relatively recent times. Indeed, before 1981 in some areas of the nation, Notaries were by law only allowed to notarize for signers whom they personally knew or could identify through a personally known credible witness. Today, however, all Notaries nationwide may legally accept valid IDs as satisfactory evidence of identity.

Much of the influence of those who made the list occurred after 1980. The reason? Starting in the 1980s, massive booms and changes occurred in technology, demographics, real estate, commerce and crime. The changes brought new importance to the protection of transactions, which then cast the spotlight on Notaries. That’s when many people on the list took action.

In addition, the *Model Notary Act* (MNA), a statute prototype intended to modernize and strengthen notarial practices, was published by the National Notary Association in 1984 and updated in 2002. The MNA, based on the *Uniform Notary Act* of 1973 which was authored by the Association in partnership with the Yale School of Law, has helped modernize the Notary office and has created much-needed secure guidelines for notarial procedures.

Perhaps the most significant changes notarization has seen

Hugo Perez Montero (Uruguay, late 1990s): Honorary President, International Union of Latin Notaries, which consists of associations of Civil Law Notaries in nearly 70 countries. Launched a new era of international collaboration between the Common and Civil Law notarial systems by signing a formal agreement with the NNA to “solve problems of mutual interest” between the two systems. This agreement occurred at the NNA’s 20th annual Conference in Washington, D.C. (1998).

Debra Bowen (California, mid-1990s–present): California Secretary of State and former California Senator. Authored two highly important pieces of legislation for the digital age. The California Digital Signature Act (1995) was the nation’s first law to streamline government services using digital signatures. The Advance Health Care Directive bill (2006) authorized electronic “living wills” to be digitally signed and electronically notarized.

Bill Clinton (Washington, D.C., 2000s): The 42nd President of the United States. Signed into law the federal Electronic Signatures in Global and National Commerce Act, widely known as “eSign,” which recognized the legality of electronic signatures across the nation and their use by Notaries. The President signed this federal legislation digitally — an unprecedented action — by plugging a smart card into a computer.

George Nakano (California, 1998–2005): California Assemblyman and proponent of mandatory education for Notaries. Authored the most stringent Notary testing law in California history in 2003, requiring first-time commission applicants to take a six-hour course of instruction on their duties, and renewing Notaries a three-hour course. Also authored a law prescribing a new jurat form and procedure that requires Notaries to use the same care in identifying signers for a jurat as for an acknowledgment.

Rebecca Vigil-Giron (New Mexico, 2000s): Former New Mexico Secretary of State. The first Hispanic president of the National Association of Secretaries of State (1994). Was outspoken on the need for Notaries to step up to the challenges of a new age of identity theft and digital signatures.

Christophe Bernasconi (The Netherlands, 2000s–present): First Secretary, The Hague Conference on Private International Law. Skillfully orchestrated the efforts to develop and implement international standards for eApostilles for electronically notarized documents, in cooperation with the NNA and the International Union of Latin Notaries.

Susan Pense (Colorado, late 1990s): Founding director of the National Association of Signing Agents. Created and operated the first successful national organization to support the fledgling Notary Signing Agent vocation in the United States. Achievement Award recipient, 2002.

Efrem Bernal (Texas, mid-1980s): Notary Public, paralegal and precedent-setting immigrant. Won the right to become a Notary after appealing his case against the Texas Secretary of State all the way to the U.S. Supreme Court (*Bernal v. Fainter*, 1984), which ruled that U.S. citizenship may not be a requirement to obtain a Notary commission. This landmark decision instantly became the law of the land in every state.





Tom Wrosch



Pedro Cortés



Elizabeth Barrett-Anderson



Giancarlo Laurini

Tom Wrosch (Oregon, 1990s–present): Oregon Notary program administrator. Instrumental in the formation of the Notary Public Administrators section of the National Association of Secretaries of State. An outspoken and articulate advocate, both statewide and nationwide, for Notary education, recordkeeping and professionalism. Was an active member of the National eNotarization Commission.

Pedro Cortés (Pennsylvania, 2000s–present): Pennsylvania Secretary of the Commonwealth. Prime initiator and motivating force behind the landmark Pennsylvania Electronic Notarization Initiative. Launched the nation’s first working statewide system for secure eNotarization based on use of the Electronic Notary Seal (ENS™) and the National eNotary Registry™. Achievement Award recipient, 2007.

Elizabeth Barrett-Anderson (Guam, early 1990s): Former Guam Attorney General. Oversaw Guam’s system of Notaries. Spearheaded enactment of legislation adopting almost the entire *Model Notary Act* — making the Pacific island territory the first U.S. jurisdiction to implement virtually the entire *Act*. Achievement Award recipient, 1994.

Giancarlo Laurini (Italy, mid-2000s–present): President, International Union of Notaries, which consists of associations of Civil Law Notaries from nearly 70 countries. A collaborator with The Hague Conference and the NNA in developing international standards for the authentication of electronically notarized documents.

Matt Blunt (Missouri, 2000–2004): Current Missouri Governor and former Secretary of State. First recipient (2004) of the Calvin Coolidge Notary Award for spearheading reforms to Missouri’s notarial law — including a mandatory education requirement and a provision that increases the evidentiary value of journals.

Kerey Carpenter (Florida, late 1990s): Former Assistant General Counsel to the Governor. Created, developed and ran a program for regulating and educating the largest population of Notaries in any state — around 350,000 at the time. Achievement Award recipient, 1996.

W. Fox McKeithen (Louisiana, late 1980s–2000s): Former Louisiana Secretary of State. Oversaw the most unique Notary system in the United States and was a driving force behind the statewide Notary exam. A vigorous advocate for state uniformity in Notary practices and regulations, as each parish previously had set its own rules for qualifying Notaries.



W. Fox McKeithen

since the dawn of paper involve electronic notarizations and the accompanying hardware and software needed to perform them.

Considering that eNotarization — and the explosion of digital documents and electronic commerce — has only emerged in the past decade, some of the most substantial transformations to the Notary office have occurred recently, as well. And these developments are reflected by some of the selections on this list.

The State Of The Notary Office

The state of the Notary office is the strongest it has ever been in the United States, and it is gaining momentum each year. The world is taking American Notaries and their vital fraud-fighting role seriously. eNotarization is growing. And the fact that the number of eminent individuals who have influenced notarization far exceeds 50 reflects the incalculable strengthening efforts and improvements the Notary office has undergone to make it as solid and trustworthy as it is today.

Several proactive Notaries, including esteemed NNA “Notaries of the Year,” were at first considered for inclusion on the list, but the panel at length decided that despite their major local impacts, these high achievers were too constrained by their lack of national prominence to represent the caliber of influence defined in this context. Dozens of vendors and suppliers who provide products and services to Notaries and Notary Signing Agents also fell short of national recognition, in the eyes of the voting panel.

State government, in which dedicated staff, assistants and deputies often worked tirelessly to impact Notaries beneficially in their states, was another difficult area for the panel, which constantly found itself challenged by the “only 50” rule.

But the omission from the list of the many who worked to improve the Notary office does not in any way diminish their important contributions and influence.

In the end, this list recognizes the most prominent and publicized achievements impacting the affairs of Notaries. The immeasurable number of people who have influenced notarization is an exciting indicator of how important today’s Notary office is — and has become, in great part, because of the collective efforts of the very people on this list. **NNA**

Four Pioneering Recorders Of Deeds (Pennsylvania, 2000s–present): The implementers of Pennsylvania’s statewide Electronic Notarization Initiative. The first four recorders of deeds to participate in the eNotarization program:

- **Joan Decker**, Records Commissioner, Philadelphia. Has supervised her city’s recording technology initiatives and used recording technology to significantly boost revenue.
- **Terence Farrell**, Recorder of Deeds, Chester County. Is currently developing a statewide, Web-based eRecording portal.
- **Steve McDonald**, Recorder of Deeds, Lancaster County. One of the nation’s most enthusiastic and articulate proponents of electronic notarization and electronic recording.
- **Tom Murphy**, Recorder of Deeds, Westmoreland County. Conducts outreach to industries to show the benefits of electronic business processes.



C. Alan Jennings (Louisiana, mid-1990s–present): Managing Editor, “Louisiana Notary.” Author and Managing Editor of the “Louisiana Notary Public Examination Official Study Guide” published by the Secretary of State, and former Executive Director of the Louisiana Notary Association. Published extensive information on notarial law and practice. Served on the 2002 Secretary of State’s Notary study committee and on the 2004 Special Committee on Notary policy development.

Barbara Roberts (Oregon, mid 1980s–early 1990s): Former Oregon Secretary of State and former Governor. Prevailed in a fierce legislative battle to reform Oregon’s Notary code (1989). Among the provisions in the new law was a written exam requirement for Notary applicants and a definition of “satisfactory evidence” — in accordance with Roberts’ belief that the key to strong regulation is clarity and understanding. Achievement Award recipient, 1990.

Edward Rubin (California, 1970s–1980s): Attorney. Provided important guidance and legal insights as a member of the drafting committees of the *Uniform Notary Act* (1973) and the *Model Notary Act* (1984). A featured speaker as President of the California State Bar at the NNA’s first conference (1979).

Allen Beermann (Nebraska, 1970s–1990s): Former longtime Nebraska Secretary of State and constant friend and promoter of the Notary office. Served on the drafting committees for both the *Uniform Notary Act* (1973) and the *Model Notary Act* (1984). Achievement Award recipient, 1985.

Roy Torcaso (Maryland, early 1960s): Notary Public and atheist. In the early 1960s Maryland required “a declaration of belief in the existence of God” in order for a person to hold “any office of profit or trust in this State.” Torcaso refused to make such a statement, and his commission was revoked. In a subsequent precedent-setting U.S. Supreme Court case (*Torcaso v. Watkins*, 1961), the justices ruled that religious belief could not be used as a factor in granting a Notary Public commission.

Frank Warnke (Washington, late 1980s): Former Washington State Senator. Authored the nation’s first law enabling physically disabled persons to direct an impartial Notary to assist them in signing documents. Since then, other states have increasingly enacted similar laws. Achievement Award recipient, 1988.

Backdating: Temptation Runs Amok

By Michael Lewis
mlewis@nationalnotary.org

Jacob “Kobi” Alexander followed in the footsteps of Angelina Jolie and Brad Pitt when he traveled to Namibia last September. But the former Comverse Technologies Inc. CEO didn’t go to the African nation to adopt a child. He went to avoid federal charges that he illegally backdated stock options to pad his already hefty salary.

Accused of improperly pocketing an extra \$6.4 million and creating a “slush fund” of fraudulent stock options, Alexander has become the poster boy for a growing scandal that has rocked corporate America, costing investors billions of dollars and toppling executives like pins in a bowling alley.

The scandal comes at a time when honesty and integrity in corporate America is being skirted at every level. The daily drumbeat of sound bites and headlines about lying politicians, pilfering CEOs and lawyers who bilk their clients drives a profound yearning for change. And the issue of backdating has sparked considerable soul searching about true ethical reform at the highest levels of corporate America.

“It’s greed run amok. It’s temptation run amok. There’s so much temptation,” said H. Nejat Seyhun, a professor of finance at the University of Michigan, who co-authored a recent study on the economic impact of backdating.

The very scope of the scandal suggests that many executives find it hard to resist.

To date, the Securities and Exchange Commission has launched investigations of more than 130 companies suspected of the practice, according to a Commission spokesman. And various reports indicate that roughly 200 companies initiated internal investigations, including computer giant Apple Inc.

At least 57 senior executives — including 24 CEOs, presidents and board chairmen — have lost their jobs, according to John Challenger, CEO of the executive outplacement firm, Challenger, Gray & Christmas, which has been tracking the backdating-related turnover as part of its regular executive employment reports. Among the fallen: the CEOs of Home Depot, UnitedHealth Group, Monster

Worldwide and KB Home.

“The options backdating scandal is spreading like a virus,” Challenger said. “The CEOs affected may just be the tip of the iceberg.”

So far, the federal government has charged five executives at Comverse and at Brocade Communications Systems Inc. with securities fraud. In fact, Alexander’s two co-defendants — former CFO David Kreinberg and former senior general counsel William F. Sorin — have already pleaded guilty.

Working The System

Granting stock options has long been a way for corporations to compensate their top executives. Typically, a board of directors issues a grant that allows the executive to purchase a specified number of shares of stock from the company at a stated price — usually tied to the price on the day the option is granted. In theory, the only way an executive benefits from the option is if the stock price rises, providing a strong incentive tied to job performance.

Options became much more important after 1993 when the federal tax law put a \$1 million limit on the amount companies could deduct for each of their top executives’ direct pay and benefits.

The limit, however, does not apply to incentive-based compensation, such as stock options.

But many top executives arranged for the grants to be backdated weeks, even months, to a time when the stock price was much lower, effectively guaranteeing a profit when they exercised the options.

What makes backdating options illegal is the lie. Company executives hid the practice to avoid having the options count against the \$1 million salary deduction cap because any amount over the cap would increase the company’s taxes and net profits.

Throughout the 1990s, many companies, especially in the tech industry, used options and backdating as a recruiting tool, said Randall Heron, a business professor at Indiana University. The securities fraud case against Gregory Reyes,

former CEO of Brocade, and the company’s ex-vice president of human resources underscores the practice, because neither executive personally benefited from backdating, authorities concede. Instead, the backdated options went to a majority of Brocade’s employees.

Last fall, Apple also admitted that its internal investigation found that nearly 6,500 option grants had been improperly dated. And Alexander is accused of using a slush fund of backdated options under fake names to recruit and retain key Comverse employees.

According to Heron and his research partner, Erik Lie, associate professor of finance at the University of Iowa, 2,000 publicly traded companies engaged in some form of date manipulation on their stock options between 1996 and 2005.

The practice was far more prevalent before August 2002, when companies could take months to report options to the SEC. Then the Sarbanes-Oxley Act was passed by the federal government — a major corporate accounting reform measure that came in the wake of high-profile scandals such as Enron, WorldCom and Tyco International — which cut the reporting period to two days. But backdating continued. Lie and Heron estimate that 23 percent of all unscheduled options before Sarbanes-Oxley were backdated or otherwise manipulated, compared to 13 percent afterward.

Many companies simply ignored the shortened reporting period. Lie found that 22 percent of option grants were reported late and 10 percent were more than a month late, giving executives an opportunity to benefit.

In their study, Seyhun and fellow University of Michigan professors M.P. Narayanan and Cindy Schipani argue that corporate CEOs have largely “captured” the compensation process.

“CEOs have too much power. There are no checks and balances,” Seyhun said.

Despite the fact that most companies have added more outside directors to their boards in recent years, CEOs still often handpick the members, Lie said. He pointed to Apple as a prime example. Having been fired once, Steve Jobs “was motivated to surround himself with a board that would not oust him” a second time, Lie said. It was the same board that absolved him of blame in their backdating scandal.

Little Gain, A Lot Of Pain

One of the great ironies of the scandal is that the amount of money pocketed by executives is relatively small compared to their total compensation and the damage caused to the companies.

Alexander, for example, is accused of making \$6.4 million in illegal profit from backdated options between 1991 and 2001. While that’s a lot of money, it’s less than 5 percent of the \$138 million in total profit he made from exercising his options. And that does not include the \$28 million he made in salary and bonuses during the same period.

That executives were willing to break the rules for a relatively small benefit conveys a message of greed and a lack of ethics, suggested Nell Minow, editor and co-founder of the corporate governance advocacy group, The Corporate Library.

According to the University of Michigan study, which examined backdating activity from 2000 to 2004, executives at each company made about \$600,000 a year from the practice on average, but shareholders lost \$510 million in stock value.

At some companies, the cost was even greater. Broadcom has restated its earnings downward to the tune of \$2.2 billion for the years 1998-2005 — largely due to tax adjustments. And UnitedHealth Group announced it will ultimately restate its earnings by \$1.5 to \$1.7 billion.

“We think it is a permanent loss,” Seyhun said. “The company and its stockholders lose either through cash or dilution of existing shares.”

That doesn’t count the legal bills and other costs of dealing with a growing number of investor lawsuits.

Minow and others are certain that executives knew backdating was wrong from the start. “If they thought it was okay, why not disclose it?”

The illegal act is hiding it," she said.

At a press conference last summer, James Burrus Jr., head of the FBI's Criminal Investigative Division, described the practice as "a blatant abuse of corporate power."

"My guess is that everybody knew they were doing something unethical," Seyhun said. "But other people were doing it, too. Or they didn't think they'd get caught."

Patching The Hole

"This could not have come at a worse time for CEOs, who are increasingly being scrutinized for their extraordinary compensation packages," Challenger said. "To have the highest paid executives attempt to get even more money by backdating stock options is undoubtedly being viewed with considerable ire among rank-and-file employees. The result could be lower productivity, decreased morale, higher turnover and an inability to recruit top talent."

Backdating removes the incentive aspect of options, Seyhun said. "Executives get paid whether or not the company performs."

But anyone looking for a moral may be hard-pressed to find one. When KB Home's CEO Bruce Karatz retired following an internal options probe, he agreed to give up \$13 million from questionable stock transactions. But he still walked away with \$175 million.

And Jobs is still the face of Apple after the computer giant's own internal investigation absolved him of misconduct, despite the fact that he was aware at least some option grants had "favorable" dates. Instead Apple investigators blamed two unnamed former employees.

Many are finding Apple's explanation hard to swallow. Jobs "knew about it, but didn't appreciate the accounting. Apple points the finger at someone lower down. Why not blame the janitor?" Heron quipped.

Even as the scandal unfolds, steps have been taken to close the hole. Revised SEC rules now require companies to provide more detailed information regarding pay and benefits to top executives in their annual financial filings. In particular, companies will have to explain how, why and when options are given.

Seyhun recommended that option grants be pegged to a specific day of the month so they can't be backdated. Others thought that having option

Backdating Takes A Heavy Toll

Backdating stock options has been a widespread practice for more than a decade.

- 2,000 companies manipulated dates on options.
- 14 percent of option grants between 1996 and 2005 were subjected to date manipulation.
- 130+ companies are under federal investigation.
- 200+ companies are conducting internal investigations.
- 57 executives — including 24 CEOs, presidents and board chairmen — were fired from their jobs.
- Five executives at two companies were indicted on criminal charges; two pleaded guilty.

Source: NNA Research Center

grants notarized when they are approved could also help. "It's an interesting idea," Schipani said. "You can't go back and erase [the date] or change it."

The Next Time

While most observers believe that the backdating hole is being closed, the larger issue of ethics and honesty among senior executives remains murky. Lie compared money-hungry executives to computer hackers: "They'll always find a weakness in the system."

Seyhun brings the issue back to temptation: "If there's a pile of money on your desk and you're told, 'Don't touch it,' how long can you resist?"

Schipani said there's only so much boards can do: "The CEO and internal management are always going to know more than an outside monitor."

"Honesty is cyclical," Minow said. A financial scandal hits the corporate world every 10 or 15 years. In the 1980s, there was insider trading. Then came Enron and backdating. And most observers think the next scandal may already be lurking in the wings. It's a practice called spring loading, when executives time announcements of good news to come just after they are awarded options. And it's technically legal.

"If I know information about a company and I buy stock myself it's illegal. But if I tell the company's compensation guy to give me options, it's okay?" quipped Seyhun.

"It's making money unfairly at the expense of shareholders."

The example provided by many of today's corporate leaders may be seeping down to future corporate leaders. A recent Rutgers University study of students enrolled in MBA programs found that 56 percent of them had cheated in school.

"You can say the right thing; have all the right policies in place. It's still no substitute for a heart, a brain and a spine," Minow said. **NNA**

Kickbacks, Lies And Backdating: Notaries Feel The Pressure

When the federal government last summer indicted Stephanie Jensen, former vice president of human resources for Brocade Communications Inc., on charges of securities fraud, authorities admitted she did not personally benefit from the stock option backdating scandal that has claimed the jobs of so many other executives.

Instead, Jensen was accused of backdating option paperwork so that other employees would benefit.

While Jensen may argue that she only did as her boss asked, she's still on the hook. And corporate executives like her aren't the only ones being asked to falsify paperwork for the benefit of others.

For Notaries, the pressure to bend — and break — the rules is not new. Joan Sampson, the National Notary Association's 2007 Notary of the Year, lost a job two decades ago because she refused to notarize an incomplete document. Today, the pressure on Notary Signing Agents to lie to home buyers or backdate documents constantly seems to be lurking.

"Probably 10 times in the past year, brokers have asked me to lie to signers to persuade them to sign," said Beverly Orris of Kissimmee, Florida, adding that she was recently offered \$500 to backdate loan documents.

As fewer mortgages are being closed in the current soft real estate market, "people are getting hungrier and are willing to do things they wouldn't when things are going good," she said.

"Notaries are supposed to provide an important security net by verifying the date a document is signed as well as the identity and awareness of the signer," said NNA Executive Director Timothy Reiniger. "Notaries have always known there are pressures to backdate documents and execute other improper notarizations, but falsifying a document, no matter what pressure a Notary is under, is a violation of everything the office stands for."

Robyn Allen, a Jacksonville, Florida, Signing Agent, said she has also been asked to put the wrong date on loan documents — often a result of ignorance rather than dishonesty. She worries about inexperienced Signing Agents. "They are more vulnerable to being bullied by a broker who throws real estate or legal terms at them. Instead of calling the proper agency, they try to bluff their way through it."

Being asked to help talk borrowers into signing mortgage documents is a common occurrence.

"Many loan officers have asked me to help persuade a signer, but haven't offered me money," said Signing Agent Fred Kanakry of West Warwick, Rhode Island.

A Notary Signing Agent should always refuse to backdate documents and should never attempt to persuade a reluctant individual to sign loan documents. If a lender, mortgage broker or signing service insists or offers a bribe, the Signing Agent should halt the notarization — or refuse the assignment in the first place.

NNA SECTION MEMBERSHIPS



NNA NOTARY SIGNING AGENT SECTION

Notary Signing Agent Section membership increases your expertise to help boost your Notary income potential. Our comprehensive Web site contains business-building tools such as free online advertising of your services, a directory of companies looking for signing agents, essential signing agent tips, state law summaries and more. Biweekly news updates keep members informed, and our hotline experts answer your signing questions so you can complete assignments with full confidence.

Annual Dues — \$39.00

Note: Opportunities for Notaries to handle loan signings may be limited in some states due to requirements for licensing in insurance, title, law or other fields or due to other restrictions. Notaries in the following states should be aware of the existence of such limitations when considering an NNA Notary Signing Agent Section membership: Connecticut, Delaware, Georgia, Guam, Indiana, Louisiana, Maryland, Massachusetts, Nebraska, Nevada, North Carolina, South Carolina, South Dakota, Texas, Vermont, Virginia and West Virginia. List subject to change; other states may have restrictions. For more information visit: www.NationalNotary.org/NSASStateInfo.



eNOTARIZATION SECTION

Technology and eCommerce standards in the realm of electronic notarizations are rapidly evolving. The eNotarization Section provides members with cutting-edge information on this emerging opportunity for Notaries via the eNotarization Section newsletter, eMail updates, technical support services, and exclusive access to a special Web site replete with breaking news, technology updates and vital industry resources.

Annual Dues — \$34.00



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If you own a small business or are thinking about starting one, the Small Business Section is for you. The entrepreneurial spirit of this Section is evident in our dedication to building your career. Membership includes small business news, marketing ideas, growth strategies, management tools, financial tips, educational opportunities and more — brought to you through our informative Small Business Section newsletter and our powerful members-only Web site.

Annual Dues — \$34.00



IMMIGRATION SECTION

U.S. immigration policies and Notary laws can be difficult to balance. The Immigration Section will keep you informed on current regulations and new developments in both areas. Membership includes the Immigration Section newsletter, eMail notifications, and access to our informative Section-member Web site filled with current events, legal rulings, changes in state laws, and examples of commonly notarized U.S. immigration, foreign, international adoption, and travel documents.

Annual Dues — \$34.00



LEGAL PROFESSIONALS SECTION

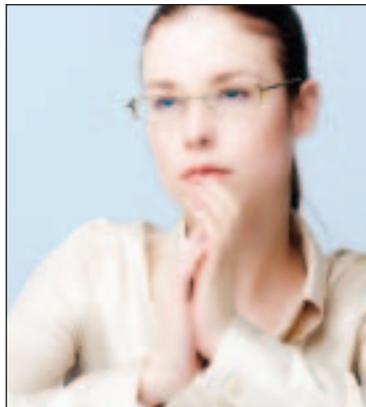
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You Got A Commission — Now What?

YOU'VE RECEIVED YOUR COMMISSION PAPERS IN THE MAIL, BUT YOU CAN'T START PERFORMING NOTARIAL ACTS JUST YET. HERE ARE A FEW THINGS YOU'LL NEED FIRST.

THE OATH, THE BOND AND INSURANCE

Once you're notified of your commission approval, you'll need to take and file your oath of office, unless the oath was already included and submitted on the application itself. In some states, the oath may be administered by another Notary and mailed to the local authorities — typically the county clerk or recorder. Other states require you to travel to the county office and take the oath.

At the same time you file your oath, you'll usually have to file your surety bond, unless the bond was already filed with your commission application. Most states require Notaries to obtain a bond. They can range from as low as \$500 in such states as Wisconsin and Wyoming to \$15,000 in California and Nebraska. The bond is a written guarantee from the issuing organization — usually an insurance or surety company — that anyone who loses money as a result of a Notary's misconduct will be reimbursed. The Notary must reimburse the bonding company for any funds it pays out on the Notary's behalf.

The bond is designed to protect consumers, not the Notary. That's why it's a good idea to get an errors and omissions insurance policy. "E & O" insurance protects you if an injured party makes a claim against you as a result of your innocent mistake.

THE SEAL

As with the bond, not all states require Notaries to use an official seal of office. But most do, particularly because the imprint of a seal lends authenticity to your signature and signifies that you are commissioned by the state. The required or recommended information manufactured onto a seal varies by state, but it generally includes your name, the

county and state where you're commissioned, the expiration date of your commission and your commission number.

The most common type of seal is the inking stamp, which produces a photographically reproducible image. The other type is the metal embosser, which presses a raised image on the page. Of the states that mandate a seal, most require an inking seal, although some Notaries like to use both an inking seal and an embosser as a deterrent to fraud, especially with multi-page documents or when attaching loose certificates.

THE JOURNAL

A journal is one of the best tools a Notary can have. Whether or not your state requires it, you should definitely maintain one. The journal is your official record of all the notarial acts you perform, and it can protect you from false claims of misconduct. In describing each transaction, a journal entry typically will include the name, address, identifying information and signature of the signer. Increasingly, Notaries are asking signers to leave their thumbprint as a deterrent to forgers and proof that a particular individual personally appeared.

CERTIFICATES

Documents needing notarization don't always include the proper preprinted or attached notarial wording. In such cases, you'll need to provide the appropriate wording. Instead of having to write or type out the proper, or in some states, legally mandated wording, it's more convenient and error-proof to obtain pads of pre-printed certificates for the most common notarial acts, such as acknowledgements and jurats.



Creating Clarity: A Notary's Role As Wedding Officiant

By Leo Nevada
lnevada@nationalnotary.org

In the United States, three states, Florida, Maine and South Carolina, allow their Notaries to officiate at wedding ceremonies and we frequently get questions about the process to

follow and legal requirements. Often, after we publish answers to such questions, the NNA Hotline receives inquiries from Notaries in other states wondering if they, too, could marry people. Of course, the answer is "absolutely not" unless the Notary is also an official, ordained cleric.

The state from which we receive the most questions about officiating at weddings is Florida, where a surprising number of people will become Notaries just to marry a special friend or relative. **P.D. of Tampa, Florida**, recently called the Hotline to ask:

My step-granddaughter is being married and would like me to perform the ceremony as Notary for her. Is this legal? Is there a specific ceremony?

As a Florida Notary, you may perform a marriage ceremony for a person who is related by blood or marriage. The prohibition against notarizing the signature of a spouse, son, daughter, mother, or father does not apply because you are not notarizing the signature of the bride and groom. You are only performing the nuptial rite and certifying that the couple has been joined in marriage according to the laws of the State of Florida. (Attorney General Opinion, 91-70 [1991]). Florida is only one of three states - along with Maine and South Carolina - empowering Notaries to wed couples.

For more information on performing the marriage ceremony, including a sample ceremony and detailed instructions, visit www.flgov.com/marriage_ceremonies.

A man in our office is selling his car and wants to have the title notarized once he sells it. What is necessary to perform this notarization?

L.J.P., Orlando, Florida

When a person applies for a Florida title on a used motor vehicle, a physical inspection may be done by an individual authorized to certify a vehicle identification number (VIN). Florida law authorizes a Notary to make such a certification. Older forms require notarization, but newer forms do not. When notarizing the older forms, be aware that the owner of the vehicle swears before a Notary that the VIN and odometer reading are correct (FS 319.23[3][a][2]). Part A is simply a jurat with a declaration from the owner. Part B requires the Notary to physically inspect the VIN and odometer reading.

Since the jurat in Part A and the VIN verification in part B are essentially two separate notarial acts, a Notary may charge \$10 for each part, for a total of \$20 if executing both.

What is required to identify an inmate? Does the prison ID qualify?
C.B., Chula Vista, California

According to California Civil Code, Section 1185, an inmate ID issued by the California Department of Corrections is an acceptable form of identification, but only for inmates currently in custody. The inmate ID must contain the document signer's photograph, description and signature, and have a serial number or other identifying number.

You can reach Leo 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

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



Scholarships Are An Investment In The Future

College is a time of great opportunities and great experiences. It's a time to explore independence and take on adult responsibilities. It's a time to study, learn and grow.

It's a time to discover the possibilities that life holds. And it's a time to lay the groundwork for future careers.

The primary mission of the National Notary Foundation is to support education and help students in need prepare for their futures. That's why the Foundation has established dozens of scholarships and grants at colleges and universities throughout the nation, with 100 percent of donations received going to worthy students.

Scholarships don't just help students finish their classwork. They help them reach for their dreams.

For Connie Llanos of North Hollywood, California, the scholarship she received through the Foundation from Notary donations provided her with so much more than financial support. It gave her a surge of confidence that helped her to challenge herself — not only while she was in school, but also when it came time to find a job after graduation last year. Without the scholarship, Llanos said, she never would have been able to balance her academic career at California State University Northridge and her motherhood career of raising her two-year-old daughter.

“After I got the scholarship, it was a real boost to my confidence,” she said. “I got into the National Association of Hispanic Journalists. The scholarship spearheaded me to say, ‘I can do this.’” Llanos is now a reporter with the *Daily News* in Los Angeles.

For Preston McLane, the Foundation scholarship was key to helping him continue his studies at Florida State University's School of Law.

Having already earned an undergraduate degree in sociology and a doctorate in art

history, McLane entered law school to further his goal of working in public service or government to foster arts and culture — a challenging task for a married father with a 19-month-old daughter. But with the scholarship's help, McLane recently made it into the top 5 percent of his class. “Thanks to the money from the National Notary Foundation, it is keeping me focused on my studies instead of having to work and being distracted,” he said. “Had I been working, I wouldn't have had as much time to study.”

Giving doesn't only provide students extra financial help. It's also a gesture of faith, telling students that people believe in their abilities to meet their academic goals and to make a difference in the world.

Who: Connie Llanos
School: California State University, Northridge (Graduated 2006)
Major: Journalism
Plans: To continue working as a reporter for the *Daily News* of Los Angeles.



Who: Preston McLane
School: Florida State University
Major: Law
Plans: To work in public service or government, specializing in the administration, promotion and development of arts and cultural matters such as museums, parks, painting and theater.



NEW!

“We only hire *Certified and Background Screened* Notary Signing Agents...”

This statement is quickly becoming a reality.

Federal law and industry safeguard rules require lenders to protect the private financial information of consumers. In turn, leading lenders now require the Notary Signing Agents who work for them to have compliance training and background screening.

NNA gives you the competitive edge!

Leading title and mortgage services companies that serve these lenders have agreed to use the NNA Certification and Background Screening as a universally recognized Notary Signing Agent credential that meets lenders' requirements. Whether you want to become a Notary Signing Agent... or you are a seasoned Signing Agent who needs to meet the new requirements of the companies who hire you... our new Notary Signing Agent Certification and Background Screening program provides you with the complete package to become an NNA Certified and Background Screened Notary Signing Agent.

“Certified and Background Screened” will soon be your license to perform.

Your certification and background screening will be recognized by leading mortgage 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 companies that will hire you. **Plus...** your priority-status profile will be added to our SigningAgent.com* directory, where lending, document services, and signing companies will seek you out first.

Training at your pace and your convenience!

Whether you elect to take our live, online or self-study training course, you'll learn the essentials of handling and notarizing loan documents. And you'll receive everything you need to be a confident, skilled, in-demand NNA Certified and Background Screened Notary Signing Agent. Learn more at: www.NationalNotary.org/NSACertification.

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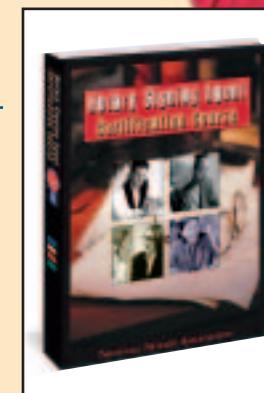
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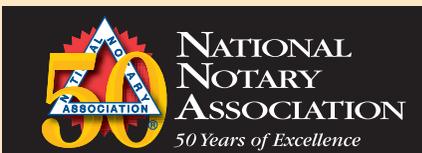
Remember, all three training options include a FREE one-year National Notary Association Membership (a \$52 value) and a FREE one-year NNA Notary Signing Agent Section Membership (a \$39 value). Be sure to take advantage of the powerful benefits and support provided to you by these memberships!

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.

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



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



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