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The National NOTARY®

March 2008

**Notarizing Across
State Lines P.40**

**State Of The
Association P.23**

**Rebuilding The
Archives In
New Orleans P.28**



THE MAGAZINE FOR PROFESSIONAL NOTARIES

Liz Adams

2008

Notary Of The Year

*And
Special
Honorees*



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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



New Challenges Demand Best Practices

As you already know, the new year brought with it aggressive, yet necessary, changes surrounding Notary procedures in California.

Notaries there can no longer rely on personal knowledge to identify a signer. They also must follow more strict regulations regarding journals and thumbprints, and face significant administrative and monetary penalties for such indiscretions as failing to obtain an ID from a personally known credible witness.

At the NNA, we are well aware of the challenges these new regulations create — especially for the vast number of Notaries who must now require their managers, colleagues and repeat clients to present ID for every notarization. However, in the coming years we are likely to see more states adopt similar laws as governments, industries and law enforcement agencies strive to decrease crime by demanding Notary professionalism and best practices.

With billions in losses resulting from mortgage fraud, identity theft and other forms of identity crimes, it has become necessary for Notaries to keep better records and be more accountable of them for legal and evidentiary purposes. Despite the more rigid laws, this is a time for Notaries to thrive in an era where notarization is increasingly being classified as a “security procedure.” Vast opportunities are arising for Notaries who hold their core duty sacred: to protect consumers’ rights to property, liberty and due process in their role as impartial witnesses to document signings and administrators of oaths.

The majority of Notaries, including the 2008 Notary of the Year (page 32) and Notary of the Year Special Honorees (page 36), are fiercely dedicated to their duty and take this accountability seriously. And as for record-keeping, the plight of the New Orleans Notarial Archives Research Center (page 28) illustrates that even documents that are hundreds of years old remain vital today.

This movement underscores that Notary professionalism and best practices are no longer an ideal to strive for; they are absolutely necessary to perform notarial duties properly, with trust and integrity.

Vast opportunities
are arising for
Notaries who
hold their core
duty sacred.

Phillip W. Browne

COVER STORY

32 • The 2008 Notary Of The Year: Liz Adams

No matter how tough it is running her own business, Liz Adams dedicates countless hours to helping colleagues keep up with best practices and the latest developments in notarial law. With all that going on, she still finds the time to stay on the cutting edge of Notary technology and run a non-profit foundation to help children with cancer and their families.

36 • The 2008 Notary Of The Year Special Honorees

The Notary of the Year Special Honorees may seem like everyday people doing everyday things, but on closer examination, they are everyday people who epitomize the very best professional standards of the office of Notary Public. They also are really good people who make a difference in their communities.



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When Hurricane Katrina hit, the New Orleans Notarial Research Center was in the middle of a project to preserve a treasure trove of records dating back 300 years. That project will help the city restore its unique history and character.

23 • Leading The Way To A Digital Future

In his annual State of the Association Address, Executive Director Timothy S. Reiniger discusses how technology is helping Notaries become more valued for their professionalism, integrity and consumer protection.



40 • Live In One State, Notarize In Another

We're fast becoming a "global village," so it should come as no surprise that many of us commute across state lines to work and notarize.

31 • Conference 2008: Focus On Opportunities

With technology revolutionizing the way we live and do business, the National Notary Association's 30th annual Conference will open the door to the future, where opportunities abound.

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THE PATH TO SUCCESS: 19 SHELLY KITCHEN

If there's a Notary who embodies the classic work ethic, it's Shelly Kitchen. Despite a demanding work schedule, she mentors other Notaries and helps train volunteers for her favorite charity.



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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

Keep Lawyers Away From Signings

I worked in the real estate industry for 36 years, served as a Notary in California for eight years and have been a Nevada Notary for nine years now. I would like to make a comment regarding lawyer interference in loan document signings.

In one form or another for as long as I can remember, lawyers have attempted to interject themselves into affairs they have no reason to be involved in. Back in the mid-1960s, a group of San Francisco attorneys proposed a law that would require all real estate transactions in California to be handled by an attorney.

After the real estate community turned the tables by suggesting that the attorneys be required to have actual experience in real estate transactions and pass the California Broker's Exam, the proposal died.

As a consumer, I have a very real concern about the involvement of an attorney who has no legitimate connection to a transaction I may be engaged in. An attorney doesn't have the legal or moral right to meddle in the affairs of a private citizen when that citizen has not commissioned said attorney.

This is a matter of protecting the public from unwarranted intrusion by a person who has no legitimate cause to be involved in the private affairs of any citizen. We as Notaries must stop this abuse of the right of the citizenry to be secure in their homes and documents.

J. Edward Parker, Sparks, Nevada

Cover Story Difficult On The Eyes

Thank you for your wonderful and helpful magazine. I look forward to receiving it every month and, until the November issue, I was able to read every word on every page.

Unfortunately, I had to give up on the November issue. The reason was the cover story entitled "Who Are You?" on pages 28 through 33, which featured a dark background and white print. I love color and believe it makes a big difference in drawing attention; however, to put complete articles on this dark a background is not good. I could not see a lot of it. Part of this is due to the fact I use glasses, but I know for a fact I have no problem with black on white.

I hope you will take this as constructive criticism. You and your staff do a tremendous job, but this was a disappointment for me.

Pat Dennistoun, Long Beach, California

Following the 2007 redesign of THE NATIONAL NOTARY, we have been working with several new layout and graphics treatments. You are not the only one who had difficulty reading this article. We thank you for your feedback and are taking all comments under advisement. — The Editors

Presidents And Ethics

I found the article "I'm Good: It's Everybody Else Who's Bad" in the November 2007 issue of THE NATIONAL NOTARY very informative and interesting.

Without debating the ethics, morality and character of prior presidents, I believe we should adhere to what President Harry S Truman said: he said he would never hire someone who cheated on his wife, because if a person breaks his marriage oath he could also break his oath of office.

President Theodore Roosevelt also stated, "To educate a man in mind and not in morals is to educate a menace to society."

Norman G. Axe, Santa Monica, California

Notaries And Mortgage Records

I am perplexed by the statement made by Michael Sichenzia in the article "Losing The Paper Trail In The Wilds Of The Mortgage Industry," (January 2008) where

he stated that it is "ridiculous" for a Notary to receive a loan package two hours before a loan signing. What possible difference does it make how soon we receive it?

Our job is to present the package to the borrower for their signature. We as Notary Signing Agents have no responsibility or influence over the transaction once we have delivered the signed documents to our customer.

As a consumer, I shake my head at the sloppy recordkeeping practices of the secondary mortgage industry, but to suggest that Notaries play any part in that inept process just doesn't make any sense.

Wendy Cole, Simi Valley, California

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.

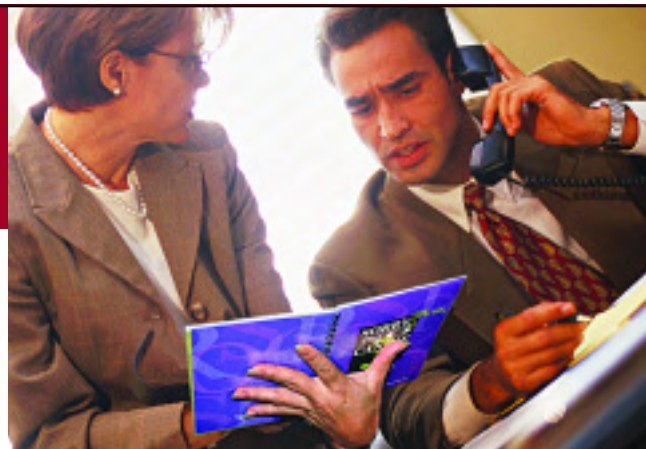
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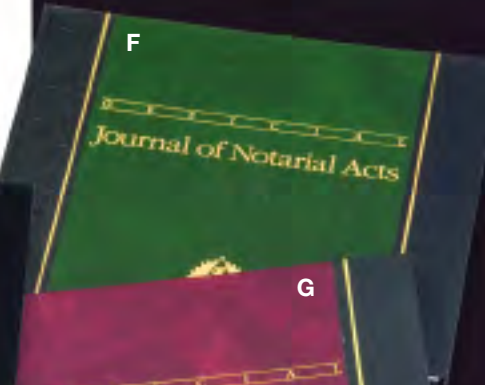
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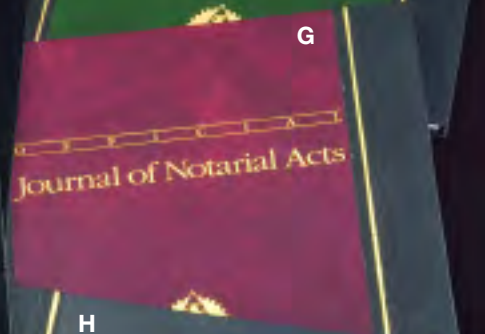
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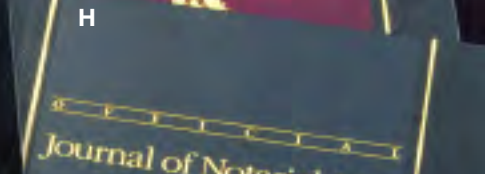
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We Must All Define Character For Ourselves

In the middle of this year's presidential campaign, it is fascinating to observe the rhetoric and hyperbole of the various candidates.

And, while all this speechmaking and political stumping is often decried as mind-numbing, there is still an overriding value to what many partisans may find stimulating, wearisome or something in between.

The value is in the use of words. Currently on the campaign trail, the trendiest word is "change." But among pundits and politicians, all the words are more laden with meaning — particularly words like "honesty," "integrity," "character."

Suddenly, every commentator is opining how each candidate measures against the definitional scale, whether established by Webster or by a historical performance barometer like Adams, Lincoln, Kennedy or Reagan.

And if this unending discussion starts to sound monotonous to us, perhaps our familiarity with the terms may be the reason.

Every Notary knows about honesty and integrity. It's part of the inherent nature of the office. And, if the states that commission us can't directly verify it, when it comes to character, quite a few states require "testimony," often through an application procedure that can require several endorsing signatures of our neighbors or that of a local or state official.

Other states simply qualify an applicant's ability to serve as a Notary by confirming that the individual has not been convicted of a crime involving dishonesty or moral turpitude. Documented failure to comport oneself honestly is a virtual automatic disqualification for a position requiring unshakable trustworthiness.

In my copy of "Merriam-Webster's Collegiate Dictionary," there are 11 definitions for

character, starting with "a sign or token placed upon an object ..." It's not until No. 6 that we get to the heart of the matter: the estimate put upon a person or thing, reputation, repute.

But Webster's definition No. 7 probably rings the truest for us. It defines character as "moral vigor or firmness, especially as acquired through self-discipline."

This explanation blends the virtuousness with a sense of enterprise. One doesn't just automatically possess this quality — we must work to attain it.

It's not enough to wake up in the morning and sprint off to perform a notarization with the best of intentions. Good intentions are useless if not backed by knowledge, attentiveness to detail and moral courage.

Our good name may have served us well enough to win a commission, but in the performance of our duties, there is an expectation that we are professional, capable and guided by knowledge, propriety and good sense.

It may mean declining to perform a notarization that requires illegal or unethical actions by the Notary, or poses questions that are beyond our qualifications to answer. It means aligning intrinsic personal integrity with understanding.

By November, honesty, integrity and character will have been cited by many experts in many ways. But as with our future president, the definitions provided by others will matter little in comparison to how we define them for ourselves.

Deborah M. Thaw can be reached at dmtbaw@nationalnotary.org.

The 'Open Document' Debate



IBM officials demonstrate Lotus Symphony to corporate clients in New York, which uses the "OpenDocument Format." Many governments and technology companies have embraced the standard, which allows organizations to use and maintain their documents for the long term without worrying about changes in technology.

Once upon a time, music was sold on vinyl discs called "records," and they came in various sizes. After that came 8-track and cassette tapes, then CDs. Now, most music is sold in computer files.

In recent years, the way we create, store and share documents has been going through a similar evolution. But no one wants to keep replacing information systems with each new technological development.

That's why scores of government and industry groups around the globe are embracing what's called the "OpenDocument Format" (ODF). ODF will make any electronic document readable by any piece of software on any piece of hardware — now and in the future.

While adoption of the standard has been slow, several state legislatures are debating the issue and the federal government has begun to explore ODFs. Companies such as IBM, Apple, Adobe, Sun Microsystems, Mozilla and OpenOffice.org have upgraded their applications to support the format. The ranks of governments requiring the use of the ODF continues to grow with its recent adoption by Korea, the Netherlands and South Africa, according to the ODF Alliance.

The National Notary Association anticipated this issue when it developed its Electronic Notary Seal (ENS™). The NNA's entire eNotarization system including the National eNotary Registry™ — which is now available and in use across most of the country — was created in a "technology neutral" format. An ENS can be used on any eDocument in any format, and can be stored on any type of business or government data storage platform.

Notaries are already prepared for any cross-platform format standards that will be adopted now, and in the future.



By The Numbers

25 million Number of hackers seeking computer vulnerabilities worldwide, according to the information security firm Cynergistek.

Number of state immigration-related laws enacted as of November 16, 2007. **244**

66% Increase in the number of prime jumbo mortgages in default between June 2006 and June 2007, according to *Bloomberg News*.

Maximum fee that may be charged for performing an eNotarization in Virginia under a new law taking effect July 1. **\$25**

126 million Number of people who voted in the 2004 presidential election, according to the U.S. Census Bureau.

Increase in the number of voters between the 2000 and 2004 presidential elections. **15 million**

Internet Congestion Coming To A Computer Near You

Americans in highly populated urban and suburban areas are used to traffic jams, but a new study by Nemertes Research indicates that those dreaded Sigalerts might also be coming to your computers and handheld electronic devices.

The research, titled "The Internet Singularity, Delayed: Why Limits in Internet Capacity Will Stifle Innovation on the Web," found that increasing global Internet usage is on tap to overload the world's current network capacity in about two years. In North America, Internet access infrastructure will no longer be adequate in the next three to five years.

The capital outlay necessary to equalize Internet usage and infrastructure capacity ranges between \$42 billion to \$55 billion in the U.S. That number is in addition to the \$72 billion that Internet Service Providers already plan to spend. The global estimate is \$137 billion.

"We must take the necessary steps to build our network capacity or potentially face Internet gridlock that could wreak havoc on Internet services," Larry Irving, co-chairman of the Internet Innovation Alliance (IIA), said in published reports.



Despite Privacy Risks, Most Favor eHealth Systems

An overwhelming majority of Americans believe the use of electronic medical records will improve healthcare services and communication, despite the privacy risks.

A survey conducted late last year by *The Wall Street Journal* and Harris Interactive found 75 percent of respondents agreed that patients would receive higher-quality care if medical professionals had the ability to share records electronically.

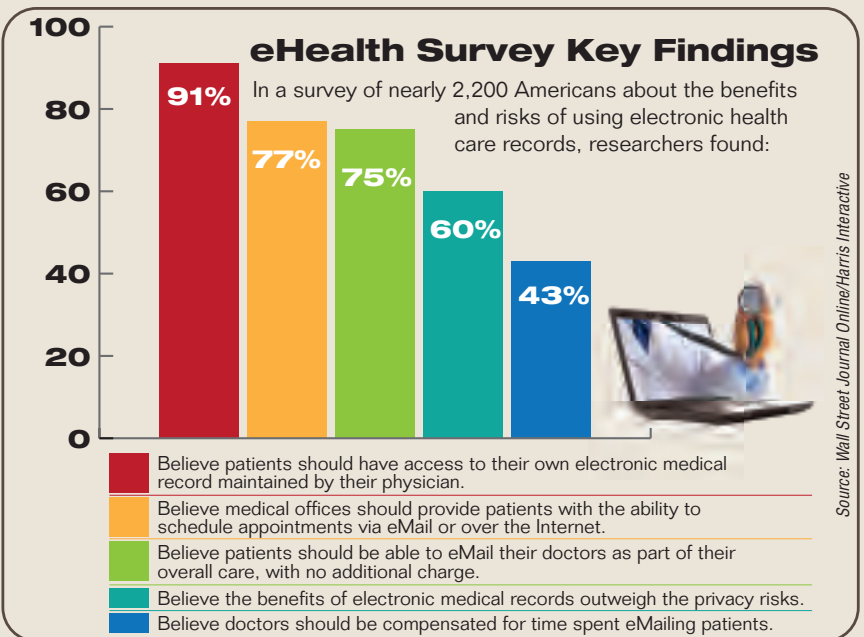
Sixty-three percent believe eRecords will decrease medical errors; 55 percent agree that an electronic system would reduce healthcare costs; and 91 percent of respondents believe patients should have access to their eRecords, which would be maintained by their primary physician.

The U.S. Department of Health and Human Services and numerous state governments and medical organizations are working under a

presidential mandate to create a network of eHealthcare systems by 2014. The network is intended to foster easier and more efficient distribution of information among care providers, pharmacies, insurance companies and other agencies.

The use of electronic medical records, however, has hit roadblocks over privacy concerns and doctors' resistance to the potential time and financial costs of transferring paper records online. Still, 60 percent of respondents say the benefits of electronic medical records outweigh privacy risks.

Electronic notarization is set to be a key component to securing eHealth records, especially for disclosure requests, patient authorizations, consent forms and advance healthcare directives. California has already implemented eNotarization as a security measure for its advance health directives.



Mandatory RFID Implants Banned In California

California has officially banned employers from forcing anyone to have an RFID device implanted under his or her skin as a condition of employment, or any other aspect of employment including receiving a paycheck or government benefits.

The law, authored by state Senator Joe Simitian and signed by Governor Arnold Schwarzenegger late last year, prohibits the forced implantation of RFID (radio-frequency identification) chips. The bill went into effect on January 1.

RFID “tags” are tiny chips with miniature antennae that can be embedded in almost anything. Using radio waves, RFID chips can help identify and track objects, animals or people. Devices known as “readers” access the information on the tags.

“RFID technology is not in and of itself the issue,” Simitian said. “RFID is a minor miracle with all sorts of good uses. But we cannot and should not condone forced ‘tagging’ of humans. It’s the ultimate invasion of privacy.”

California now joins North Dakota and Wisconsin, which have already banned forced RFID implantation in humans.

In 2004, the U.S. Food and Drug Administration (FDA) approved an RFID tag for humans called VeriChip, which would allow healthcare professionals to access a person’s medical history in the event the person could not communicate. The company reports that 2,000 people have already had tags implanted.

Uncle Sam Needs Notaries

Military power alone is not enough to defeat terrorism in the 21st century, Defense Secretary Robert Gates says. The country increasingly will need civilians to pitch in non-military — or “soft power” — areas such as awareness, communications systems, economic assistance and political development.

Gates also wants the government to create new and unique organizations, which could include a group of civilian advisors and experts with a wide range of knowledge to supplement U.S. military efforts.

“We must focus our energies beyond the guns and steel of the military, beyond just our brave soldiers, sailors, Marines and airmen,” Gates said during a recent speech at Kansas State University in Manhattan, Kansas. “We must also focus our energies on the other elements of national power that will be so crucial in the coming years.”

Notaries already have come to the forefront of the global security network with their crucial duty of verifying identities and screening document signers for willingness and volition. Many government agencies and businesses now classify notarization as a “security procedure.”

The National Notary Association has worked to increase protections for U.S. citizens by aggressively advocating Notary professionalism, promoting notarial best practices and developing relationships with the FBI, the Federal Trade Commission, the Treasury Department and countless state and local governments.

Gates underscored the importance of civilian involvement in the war on terror because the current wave of nontraditional conflict — against insurgents, guerrillas and terrorists — will be the mainstay of battlefields for years to come.



Defense Secretary Robert Gates addresses an audience about fighting terrorism at Kansas State University in November.

Task Force: Avoid Social Security As ID

A special presidential task force studying identity theft has recommended that government and private organizations curtail the use of Social Security numbers as a means of identification.

In addition to reducing the use of Social Security numbers for identification purposes, last September, the task force also recommended

development of guidelines for their appropriate use and supported development of alternative authentication systems, such as the use of biometrics.

The task force was appointed after the 2006 theft and recovery of a Department of Veterans Affairs laptop containing 26.5 million Social Security numbers.

Roadblocks Mounting For REAL ID Act

During the past year, the federal government's quest to create a standardized, secure driver's license to serve as a national ID has met severe opposition.

Throughout 2007, eight states voted not to participate in the program — the REAL ID Act — and nine others went on record opposing the proposal. Legislation opposing the plan has been introduced in 38 states.

Enacted in 2005, the REAL ID Act requires states to create a standard tamper- and fraud-proof driver's license. Most states are balking at the high cost and logistical difficulties of its implementation.

Homebuyers Turn Away From Weak Markets

Many lenders have made it tougher for borrowers to obtain mortgage financing in weakening housing markets across the nation, prompting borrowers to seek properties in less affected areas.

In cities across the country, neighborhoods hit hard by high foreclosure rates and excess inventory of homes for sale tend to lose property value faster than a car after you drive it off the lot.

Compounding the problem, the mortgage lending industry has begun to change its practices in the wake of steep losses from loans that have gone bad.

Many companies — including J.P. Morgan Chase, Citigroup and Wells Fargo — have tightened their lending standards, making it harder to get mortgages.

Analysts believe tighter underwriting practices will spread to the point that borrowers with good credit will have trouble buying a home in these neighborhoods. But borrowers have found they can get around these restrictions by taking their business to areas with much lower foreclosure and delinquency rates and, in the process, lessen the possibility of their property losing value.



Mortgage Delinquency Rates

Researches have identified the top 15 states with the highest mortgage delinquency rates, including:

Florida	4.87 %	Indiana	3.98 %
Mississippi	4.65 %	Tennessee	3.89 %
Rhode Island	4.51 %	New Hampshire	3.79 %
Nevada	4.46 %	Ohio	3.59 %
Georgia	4.37 %	Alabama	3.53 %
Michigan	4.37 %	Massachusetts	3.51 %
West Virginia	4.21 %	Maine	3.49 %
Texas	4.05 %	U.S. AVERAGE	3.41%

Source: Equifax, Moody's Economy.com



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States Taking Action On Consumer Protection

More than 200 bills focusing on the identity theft crisis are pending at the state level, indicating that the issues have become a top priority for legislators, according to research conducted by the Boston, Massachusetts-based Aite Group.

“Consumer protection has largely fallen into the hands of state legislatures,” Eva Weber, analyst at Aite Group and author of the report, said in a statement. “While concerns ... have resulted in saber rattling by the U.S. Congress and federal regulators,

several states are already putting laws in place to protect their citizens. Financial institutions must remain focused on consumer measures and be prepared to act.” Otherwise, they may face costly fines.

A recently released survey by the U.S. Federal Trade Commission found that nearly 4 percent of American adults (8.3 million individuals) were victims of ID theft in 2005 — the latest numbers available — but half of them did not incur any financial losses.

“Whether you’re from Malibu or Manhattan, Tacoma or Tallahassee, no one is immune to identity theft,” Lydia Parnes, director of the FTC’s consumer protection bureau, said in a statement.

The Identity Theft Toll

Recent studies, including interviews with 4,917 Americans, found that in 2005:

- **8.3** million Americans were victims of ID theft.
- **50%** of victims did not incur any financial losses.
- **10%** of victims reported losses of \$1,200 or more.
- In **10%** of cases, thieves got at least \$6,000 in goods or services using victims’ IDs.
- **37%** of victims were harassed by debt collectors, denied new credit or loans, were unable to use existing credit cards, had utilities cut off or had difficulty obtaining or accessing bank accounts.
- To date, more than **200** bills focusing on ID theft and consumer protection are pending before state legislatures.

Source: U.S. Federal Trade Commission and the Aite Group



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Hard Work, Determination And Service With A Smile Is Her Winning Formula

Signing Agent Shelly Kitchen's Secret Is Never Giving Less Than Her Best In Her Work And Personal Life

There's an old fable about a grasshopper and an ant. During autumn, the ant works industriously to prepare for the oncoming winter season by storing food and preparing shelter, while the grasshopper lies around and teases the ant. But when winter comes, the grasshopper is cold and hungry while the ant is warm, snug and well-fed.

If there's a Notary Signing Agent who embodies the work ethic of that little ant, it's Shelly Kitchen of Fresno, California. A veteran Notary with more than nine years experience, Kitchen first started out in the signing business when her husband's company needed an employee who could notarize documents. Since then, Kitchen has become a successful Signing Agent in her own right and owns her own business, Kitchen Table Signings.

One of the most surprising things she has learned about herself was that as a business owner, she finds she works much harder than when she was employed by other people. "I'm more motivated," she said. "If I don't do a good job, customers won't call me back!"

Kitchen is meticulous about her duties as a Notary. Taking a cue from bartenders and bouncers, she uses an ultraviolet light to inspect ID documents for tampering or forgery. She attributes her success to never giving up, always presenting a positive attitude to customers and turning obstacles into advantages. While the recent downturn in the mortgage industry has reduced her business, she doesn't see it as a setback, but as an opportunity to build her network of customers for when things pick up.

"This job is seasonal. It can be

busy for two to three years, then die down for one or two years," she said. "When things are busy and you have a lot of appointments, you have to save money and be realistic — there will be times when things slow down. And when it's slow like this, you have to build relationships. I give out business cards like candy. When I travel out of my area, I visit title companies and introduce myself, so they'll think of me if they ever need a Signing Agent in my area."

Kitchen firmly believes in going the extra mile to get to know clients and show that she cares about them. "I always take note of their birthdays and try to send them cards," she said. "I always try to add a personal touch, like thank you notes for their business."

She puts just as much effort into

her life outside her job. As a volunteer for the California Feline Foundation from 2000 to 2003, she developed a class to teach people how to organize fund-raisers and more efficiently donate time and resources to charitable causes. The class was so successful that the Foundation still uses it to help train volunteers. She also mentors other Signing Agents about Notary law, and is a staunch supporter of more education and training requirements for California Notaries.

"A lot of Notaries aren't aware of the potential risks they face," she said. "We are the last line of defense against real estate theft and fraud. You have to take pride in your work, and do the best job you can."

— David S. Thun

Shelly Kitchen Notary Signing Agent, Owner of Kitchen Table Signings

- **Community:** Fresno, California
- **Education:** Graduate of Dixon High School
- **Motto:** "Pleasure in the job puts perfection in the work" — Aristotle
- **Most influential person:** Husband Mike Bodourian, who helped her get started as a Notary
- **Personal:** Married, three step-children
- **Hobbies:** Fantasy football league





Chinese Delegates Visit The NNA

A delegation of Chinese Notaries paid a goodwill visit to the National Notary Association headquarters in Chatsworth, California, last December to learn about the role of Notaries in the United States.

During the visit, the 14-member delegation from Ningbo, China, also toured the facility and were given an eNotarization demonstration by William A. Anderson, the NNA's manager of

best practices.

The NNA has hosted a wide variety of international visitors over the years, including Notaries from Russia and other cities in China.

"Overall, I think it was one of the best international visits we've ever hosted," said Vice President of Notary Affairs Charles N. Faerber.

Before leaving, the delegation presented the NNA with a gift of Chinese music boxes, for which the city of Ningbo is famous.

Arizona Pilot Program Goes Statewide

Powered by the National Notary Association's Electronic Notary Seal (ENS™) technology, the Arizona Department of State has announced that its eNotarization pilot program is expanding statewide, allowing all counties to benefit from the security and efficiency that electronic notarization provides.

The program initially was centered in Maricopa County, which includes the state capitol, Phoenix.

The NNA is providing secure eNotarization technology to the Department of State and to individual

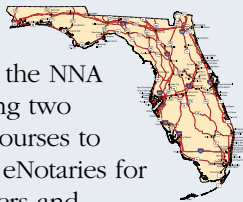


Notaries charged with notarizing time-sensitive documents for the mortgage industry.

The NNA issues a secure digital certificate — or ENS — to an individual Notary, and the Notary can then digitally notarize electronic documents more securely and efficiently than is possible with paper.

Every Arizona Notary issued with an ENS is entered into the NNA's National eNotary Registry™ management system, where receiving agencies can verify the validity of the Notary's electronic seal.

New Florida eNotarization Courses Offered

In light of Florida's recent laws authorizing electronic nota-

rization, the NNA is offering two online courses to prepare eNotaries for the signers and businesses needing their electronic documents notarized.

The first course is a free training seminar to explain the new Florida laws in detail. The course will also offer a basic overview of electronic notarization, from the process itself to its advanced security measures.

The second program — which is currently available to Florida Notaries but will soon be available nationwide — is a six-hour certification seminar to give Notaries the level of expertise necessary to handle electronic documents. This course will offer training, testing and background screening; and participants will earn a special certification showing potential employers and clients that they are ready to eNotarize and secure their important business transactions.

Everyone who completes this course also will be entered into a special NNA eNotary directory, so clients can easily seek them out for services.

 www.NationalNotary.org/training

Hansberger Promoted, Ross Hired For National eInitiatives

As part of its commitment to implement electronic notarization nationwide, the NNA has promoted Dr. Richard J. Hansberger to vice president of eNotarization, and has hired Darren Ross as director of eNotarization services and development.

Hansberger is a widely respected leader directly responsible for overseeing the NNA's technology-related initiatives. He is also working with government and industry partners to incorporate electronic notarization into the public and private sectors.

Hansberger has been one of the nation's pioneering leaders in electronic notarization and eCommerce for more than five years. In his former position as the NNA's director of eNotarization, he helped launch the first statewide eNotarization programs in the United States — in Pennsylvania in 2006 and Arizona



Hansberger

Ross

in 2007. The NNA program is now available in 37 states and has been adopted by major corporations.

Ross comes to the NNA with 21 years of information systems and IT management experience and 12 years in the title industry. Most recently he served as director of eCommerce for Stewart Information Services Corporation, where his expertise was in programming, business analysis, software design and electronic commerce technology. Ross was selected by *Inman News* as one of the top 100 Most Influential People in Real Estate in 2005 and 2006.

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NNA Conference To Host 4th International Forum

These are exciting times for Notaries worldwide, and domestic and international representatives will once again gather to discuss dramatic changes at the 4th International Forum on eNotarization, eApostilles and Digital Evidence.

Hosted by the NNA during the 30th annual Conference, May 27–30 in New Orleans, Louisiana, this year's Forum will focus on the continued development of the "Electronic Apostille Pilot Program," (e-APP) which the NNA — in partnership with The Hague Conference on Private International Law — launched to assist in the global exchange of documents.

The Forum will also present a panel discussion on the development



of identity management, notarization and electronic document authenticity solutions in Asia, as it relates to the importance of world trade in that region. Representatives from China, Hong Kong, Japan and Singapore

will be participating.

Also scheduled are legal updates for common and civil law Notaries, and presentations of eNotary solutions from around the world.

Information for the 2008 Forum and last year's event can be found at NationalNotary.org/Forum.

Conference attendees will have the opportunity to witness the proceedings in a special viewing gallery.

Every year, the International Forum is attended by representatives from the world's foremost Notary organizations, U.S. federal and state government agencies and The Hague, as well as government dignitaries from dozens of nations.



www.NationalNotary.org/Forum

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LEADING THE WAY TO A DIGITAL FUTURE

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



Of all the technological innovations of the 20th century, none will have a greater impact on our lives and future generations as computing technology. We pay our

bills, connect to the world, get our entertainment and buy virtually everything we need from electronic devices. At the same time, criminals use them in more and more creative ways to take our money and our identities.

It is timely for the American Notary office that the National Notary Association was born at the dawn of the computer age. The traditional role of Notaries Public — preserving the integrity of everyday transactions and safeguarding society against fraud — has become all the more important with every advance.

In the past half century, culminating with several groundbreaking achievements in 2007, the NNA and its 500,000 members and associates have become an organization with true global reach and are poised to help lead the world into the digital age.

With so many government agencies, private companies and international organizations looking to the NNA for leadership and expertise, it is clear that the

American Notary office has never been in greater demand, as evidenced by the fact that there are now nearly 5 million Notaries in the United States. In the face of this surging importance and recognition as the nation's "protectors of transactions," the NNA is well positioned to lead America's Notaries into an exciting future of limitless opportunities.

THE PAPERLESS FUTURE

There was a time when some argued that emerging identity technologies would make Notaries obsolete. The exact opposite is true. The trust and security Notaries bring to any transaction — especially through personal appearance and establishing willingness and awareness — is more necessary than ever before. It ensures trust in a world where the parties involved in a transaction may never meet; where they live and work on opposite sides of the globe yet need to rely on the signatures on everyday documents.

THE STATE OF THE ASSOCIATION

For some time, the NNA has had the technology in place for Notaries to maintain the functional equivalence of paper and electronic notarizations and ensure legally reliable documents. The key elements of this technology are the Electronic Notary Seal (ENS™) and National eNotary Registry™.

The NNA's eNotarization system renders each electronically notarized document tamper-evident so as to provide the capability of testing the document's authenticity and integrity. The electronic signatures and seals of Notaries are so trustworthy that the Secure Identity Services Accreditation Corporation (SISAC) — the Mortgage Bankers Association's standard-setting body for secure digital identity credentials — accredited the system as trusted for use in mortgage transactions.

Enhancing the security of the ENS, the online Registry stores verifiable commission information for all Notaries performing electronic notarizations. Any relying party may verify a Notary's commission and authority in real time. The Registry also provides state officials with a comprehensive system for managing the issuance and revocation of electronic Notary credentials.

The major challenge has been to get government agencies — such as county recorders — to adopt the new technology at the grass roots level. That challenge was more than met in the past year with the expansion of the Pennsylvania eNotarization Program.

Working with the NNA, Pennsylvania began a

statewide initiative in 2006 and completed the first paperless real estate transaction later that year. That was just the beginning. In the past year, the initiative expanded fivefold and Department of State officials want all counties to join as soon as possible. Currently, hundreds of paperless transactions across the state are electronically recorded each month, and the volume is growing.

Arizona also has embraced electronic notarization. Last fall, the secretary of state's office began a pilot project in the Phoenix area based on the NNA's ENS platform and eNotary Registry. The program quickly expanded throughout the entire state.

Florida and Virginia enacted new laws authorizing secure eNotarization and paving the way for businesses, government agencies and Notaries in both states to begin closing completely electronic

business deals. Florida's electronic provisions went into effect on January 1 and Virginia's will take effect on July 1. Already, numerous companies in Florida are recruiting eReady Notaries to take advantage of the electronic environment.

In California, the San Bernardino County Recorder's office has plans to create an eRecording portal to allow all of the state's 58 counties to record electronic documents. And North Carolina is expanding its ability to handle eBusiness transactions.

Globally, the NNA continues cooperating with The Hague Conference on Private International Law and other international Notary organizations to expand the use of electronic notarization and eDocument certification technology. A key initiative has been the eApostille Pilot Program (e-APP), developed jointly by the NNA and The Hague, which seeks to transform the decades-old paper *apostille* into a digital document. *Apostilles* are certificates exchanged between nations that authenticate notarized and other public documents as genuine.

The Kansas secretary of state sent the world's first electronically authenticated, international documents to Colombia. Rhode Island then followed by launching the first online register for *apostilles*. The Belgian and Colombian governments have since activated their

It is only a matter of time before secure, electronically notarized transactions become the rule rather than the exception.



2007 NOTY Joan Sampson (center) with Special Honorees Henry DiGiacomo, Deanna Berman (left of center) and Shawn Ann Wesley and Edward Holland

own electronic registers.

All of these activities are combining to foster a groundswell of excitement and anticipation about electronic Notarization technology. It is only a matter of time before secure, electronically notarized transactions become the rule rather than the exception.

GROWING INFLUENCE AND ADVOCACY

During 2007, NNA officials worked with numerous state legislatures to enact significant new measures. Perhaps none was more sweeping than Virginia's new Notary law. Apart from creating a framework for eNotarization, the bill modernized the state's Notary system, which, for example, did not previously require a signer to personally appear before a Notary.

The Association also cooperated closely with California legislators to pass a law removing personal knowledge as a means of identifying signers — a major shift in how Notaries conduct business, but one made necessary by the epidemic of fraud and identity theft.

Another significant development has been our energetic support for a proposed federal law that would require all state and federal courts to recognize interstate paper and electronic notarizations performed anywhere in the United States. Documents notarized in one state occasionally are challenged in another state, threatening the notarial system. Virtually everyone and every public and private institution needs this measure to ensure that interstate transactions proceed smoothly. Last year I had the honor of being invited to testify before the House Judiciary Committee in support of the bill (House Bill 1979). The legislation unanimously passed the House of Representatives. In the coming months, we will be vigorously supporting the companion bill in the U.S. Senate.

In Florida, the NNA worked closely with state legislators — especially Representative Nicholas R. Thompson, who championed the measure; and Senate Majority Whip Mike Haridopolos, who co-sponsored the bill in the Senate — to get the Sunshine State's eNotarization law approved. Association officials testified before three separate committees.

Florida is the first of the five most populous states to enact a comprehensive eNotarization measure. Essentially, in all cases where a document needs to be notarized, the law specifies secure trustworthy requirements for performing the notarization electronically.

Apart from supporting legislative reforms, the NNA continues fighting to protect Notaries. A classic example occurred in North Carolina, where the State Bar Association asked the General Assembly to ban Notary Signing Agents from participating in real estate document closings without the presence of a lawyer. The legislation,



Notaries learn about eNotarization at the NNA's 2007 Conference in Los Angeles, California.

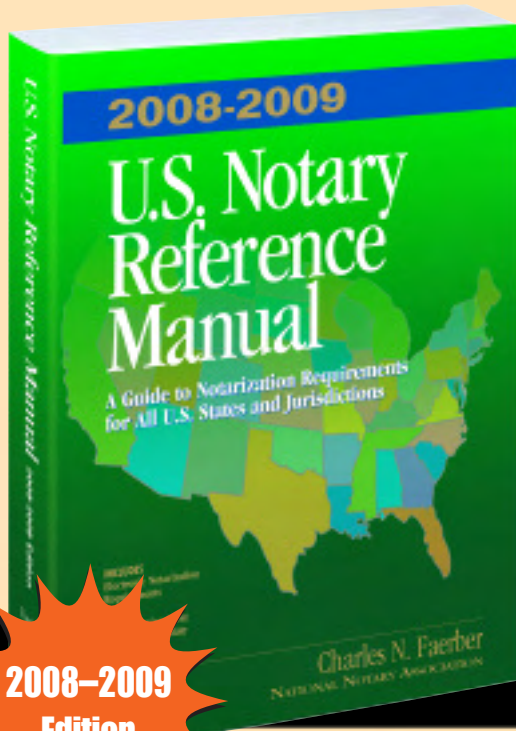


NNA officials and Pennsylvania recording officials attend the first completely electronic home closing.



Pennsylvania Secretary of Commonwealth Pedro Cortés (left) receives the March Fong Eu Achievement Award from NNA President Milt Valera.

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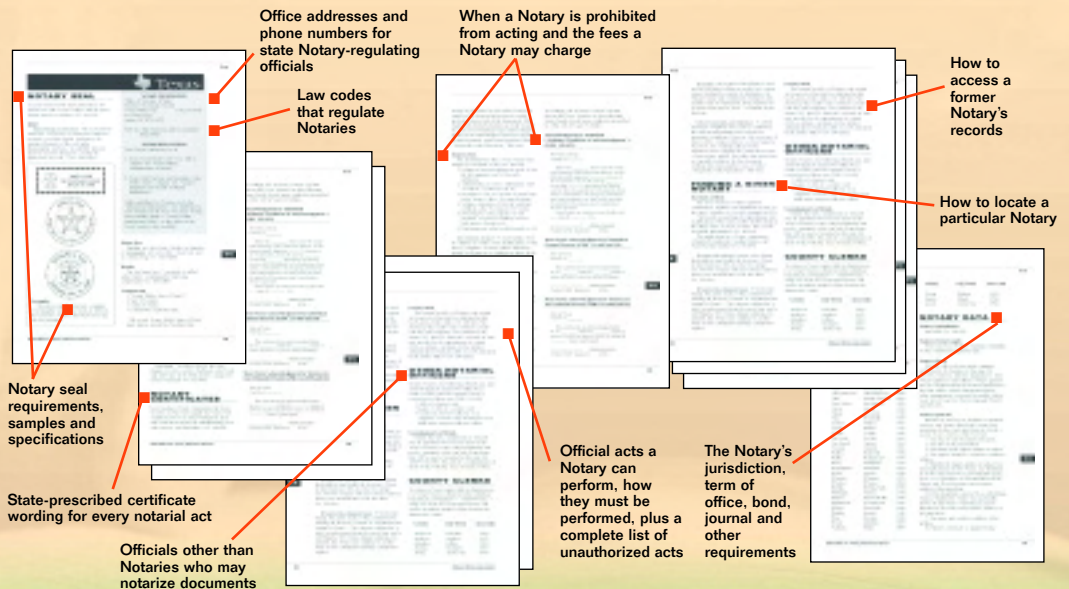
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THE STATE OF THE ASSOCIATION

if passed, would have created the first state-mandated lawyer monopoly over real estate closings. The NNA organized an aggressive grassroots campaign in conjunction with local Notaries and other industries to quash the proposed law.

This advocacy is continuing. We are working with legislators in several key states to introduce new bills designed to improve Notaries' professional standards and enhance their integrity and stature.

EVOLVING NOTARY EDUCATION

With so many changes facing the nation's Notaries, the NNA recognizes how important it is to stay current with every technological advance and legal development. The way Notaries did business last year may not be acceptable next year.

In such a rapidly changing environment, the NNA continues to pour its resources into offering the necessary training and education. In states with significant new laws — such as California, Florida and Virginia — the Association created new training seminars. Florida Notaries, for example, can take advantage of free online seminars briefing them on the legal changes. In all, the NNA now offers live seminars in 30 states and online in all 50 states and five U.S. territories.

One of the biggest educational developments is our new Certified eNotary Program. This six-hour course will give Notaries the level of expertise necessary to handle electronic documents. Everyone who completes the course, which includes a background screening, will earn a special certification showing potential employers and clients that they are ready to perform electronic notarizations. Certification currently is available to Florida Notaries but soon will be offered nationwide.

The NNA's 50th year, which just ended, was a time of great accomplishment and growth. All our strides in electronic notarization, best practices, advocacy and education already are making Notaries more important to everyday transactions than ever before. Notaries also are playing a greater role in protecting society from fraud, identity theft and other crimes.

As we begin our second half-century, the Association will continue to lead in these areas. We will continue fighting for the best interests of our members and all Notaries. We will continue working with government leaders, industry organizations and major corporations to enhance the stature and importance of Notaries — and society's reliance on them — to create a more secure future for all of us. We also stand ready to meet any challenge facing American's Notaries. [NNA](#)

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- A. Public Awareness
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- C. Legislative Advocacy
- D. Notary Outreach
- E. Other Member Benefits
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- G. Information Services
- H. Professional & Government Alliances
- I. Member Support
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TOTAL	100%	3.4%	3.6%	4.7%	5.0%	8.1%	9.5%	10.8%	12.2%	18.9%	23.8%
		A	B	C	D	E	F	G	H	I	J



Source: National Notary Association



NEW ORLEANS

Bouncing Back

By Kelly Rush
krush@nationalnotary.org

As Crescent City rebuilds, notarial archives keep it connected to its 'heart and soul'

In the days after Hurricane Katrina hit New Orleans on August 29, 2005, a broad avenue in New Orleans bore witness to some of the storm's most downtrodden victims. Displaced families, seeking shelter and carting what possessions they could hold, slogged along Poydras Street to the Louisiana Superdome. In some blocks, they waded through knee-high water.

Countless news articles and television broadcasts recorded the plight of these refugees as they were driven from their homes to what became a squalid way station on this historic street.

But Katrina threatened more than just modern New Orleans. It threatened its history, culture ... its very roots. The seawater that lapped around the refugees also encroached on the Amoco Building a

little ways down the road from the Superdome. This structure is home to the New Orleans Notarial Archives Research Center, which holds thousands of records created by Louisiana Notaries and tell the story of the state's nearly 300-year-old Colonial past. The building itself sustained damage, but the records it holds remained largely unscathed.

When Katrina struck, the archives staff was deep in a project to conserve and index almost 30,000 folios of early American notarial acts in varying stages of decomposition. Like the newspapers and blogs that told stories of Katrina's victims, these documents tell tales of residents past.

They speak of widows and children; of land transfers and personal tragedies; of successions and marriages and slave auctions; even going so far as to describe the slaves' personal traits and where they were born.

The value of the archives stems from Louisiana's roots in the civil law system, in which



Notaries represented an affordable option for families who needed their day-to-day transactions legalized and recorded, said Claire Bettag, a genealogist who was a consultant on the project.

She calls civil law notarial records “gold mines” because of the incredible detail they contain about families who would use the same Notary for every transaction throughout their lives.

Archivist Ann Wakefield, who helped shepherd the project to completion, says the notarial records create “an immediate, visceral link to the past.”

Thanks to a Save America’s Treasures grant administered by the National Endowment for the Humanities, that link will be available long after the original documents have faded with age.

The 2003 grant for \$64,963 in matching funds was used to digitally photograph the records, de-acidify them and store them.

The project, completed in 2007, entailed painstaking labor to remove some of the most harmful materials applied to the documents over the years. The need to preserve these priceless documents became all the more urgent following Katrina. While the future implementation of eNotarization and eRecording in Louisiana will soon eliminate the need for this kind of recovery effort, the archives staff valiantly plunged forward with its preservation task while the residents of New Orleans faced the biggest renovation of their lives — rebuilding their community.

HURRICANE AFTERMATH

Katrina was the costliest and one of the deadliest hurricanes to strike the United States, aiming most of its fury along the Gulf Coast.

One year later, roughly a third of the city’s schools, hospitals and libraries remained closed, as did half the city’s public transportation routes, according to the Brookings Institution, a Washington think tank.

About 500,000 homes in Louisiana and Mississippi were destroyed or made uninhabitable. While the federal government allocated billions to help their owners, the money came too late for some whose flooded homes succumbed to heat,

humidity and colonies of mold.

Among the losses were architectural gems, celebrated eateries and other historic landmarks. The Notarial Archives, which contained records about these landmarks and the people connected to them, mostly escaped damage from floodwaters; some records were endangered by wind-driven rain coming through broken windows.

The recovery of the Notarial Archives and the land recording system it serves will continue to play a key role in the rebuilding of New Orleans, Archives officials say.

The Notarial Archives staff maintains another collection of modern-era real estate records in the basement of the New Orleans Civil District Courthouse, which also suffered damage.

The records had not been digitized, though city officials were planning to do so. When the most urgent tasks — creating a stable environment for the records and then drying them immediately following the hurricane — were completed, the staff turned their attention back to repairing the worn and damaged historic archives.

The documents were created on extremely durable cotton-rag paper typical of the Colonial and early-American periods. The damage came partly from the highly acidic and corrosive iron-gall ink used at the time. Some sheets of paper had become so acidic that huge fragments had fallen out of the papers’ middles.

Civil law notarial records (are) “gold mines” because of the incredible detail they contain ...





Some damage occurred simply from being shelved and bound for 200 years. Perhaps some of the worst degradation was caused by well-intentioned conservation efforts of previous staff members.

About half of the French Colonial folios were laminated on at least one side with glassine, a transparent, wax-like paper that was acidic and applied with acidic, animal-based glues. It trapped the sheets in a slow-cooking acid bath, according to a report detailing the conservation efforts.

On many sheets, mold colonies had bloomed and died, obscuring the text beneath. Other sheets were treated with ultra-fine silk mesh or cellophane tape, also acidic.

The repair materials represented a perplexing problem — how to conserve the text and record it without further damaging the paper.

Louisiana Binding and Books was brought in to help. Owner Scott Williams said the documents were chemically de-acidified, and a new silk mesh was applied to some before being laminated with a transparent covering. Then they were encapsulated in sealed polyester envelopes, scanned with a digital camera and placed into archival boxes. The ultimate goal, he said, is to upload the documents onto the Notarial Archives' Web site so the public and researchers can view them.

"The grant provided a great opportunity to help New Orleans during the recovery period," Williams said. "We would have done this project for the city for free."

TWO YEARS LATER

More than two years after the storm, rebuilding efforts have restored some of the damaged treasures around the city.

The records maintained by the Archives document historic and modern-day property transfers. These records will be relied upon by locals hoping to sell homes to new residents as well as inhabitants and redevelopment agencies trying to rebuild.

According to a survey conducted by the Historic Districts Landmarks Commission, 115 buildings in seven historic districts were seriously damaged and 56 more were compromised.

Hundreds of family homes, many of them traditional "shotgun houses," Craftsman bungalows and Creole cottages, are tagged for demolition, according to the National Trust for Historic Preservation. The homes, in New Orleans' Ninth Ward and working-class neighborhoods such as Mid-City, Holy Cross and South Lakeview, are the "heart and soul" of America's most distinctive city, the Trust reported.

If the colorful patchwork of real estate is New Orleans' heart and soul, then the Archives represent the last link to much of that soul.

Bettag doesn't believe Americans aren't doing enough to preserve historical documents such as those contained in the Archives. Records often are digitized and then destroyed.

When people try to destroy records, "a hue and cry comes up. You can't get rid of that," she said.

In order to preserve not only the contents of the records, but the physical paper, Archives staff used techniques considered unconventional, even radical at the time, such as applying "illusion," a colorless polyester mesh used for making bridal veils.

Thanks to the efforts of the Archives staff, thousands of documents that connect New Orleans with its past can be added to the list of the preserved. [NNA](#)

Americans aren't doing enough to preserve historical documents such as those contained in the Archives.



CONFERENCE 2008:



Focusing On Expanding Opportunities

Amid the massive transformation from paper-based transactions to eGovernment and eBusiness, the National Notary Association has tailored its 30th annual Conference to detail how to keep electronic transactions secure, and to expose the nation's professional Notaries to the wave of opportunities rising out of new business processes.

From new electronic systems spanning the public and private sectors — including government, mortgage, legal, healthcare and university — to adhering to best practices in the changing global landscape, Conference 2008 will deliver all of the information and knowledge you need to increase your professionalism. Whether you are in finance, the legal field, the mortgage industry, or any other sector requiring secure transactions, Conference 2008 has something for you.

The *Now Is the Time for eNotarization* workshop, for example, will examine which industries currently have a demand for eNotaries and why. *Electronic Loan Signing and Notarization — Live!* will walk attendees step-by-step through the process of eNotarizing loan documents. And the NNA's cutting-edge eNotarization Lab will be open to all registered attendees throughout the entire Conference.

Darren Ross, the NNA's director of eNotarization development and services, will conduct a *Secure eNotarization Opportunities* workshop, demonstrating how the NNA's Electronic Notary Seal (ENS™) and National eNotary Registry™ deters fraud by providing greater security than paper-based notarizations. This in turn creates opportunities for business and industry, and for properly trained and equipped eNotaries.

Along the same lines, Richard J. Hansberger, the NNA's vice president of eNotarization, will host a business-building luncheon titled, *Opportunities in eNotarization for Every Notary*. He will discuss how industry is poised to go paperless, which will create a growing demand for eNotaries.

The *Rise to the Challenge of Current Mortgage and Real Estate Trends* workshop will focus on how Notaries can work smarter and grow their business in the face of fewer home sales and mortgage transactions. One way to stand out from the competition is to be fully versed and trained in eNotarizations.

The pre-Conference, exclusive *NNA eNotary Certification Program* will give attendees practical training to take advantage of this exploding field. The program teaches the how to's of eNotarization and where to find opportunities. It includes certification training and exam; background screening; an NNA eNotarization Section membership; plus a listing in the NNA's eNotary directory to advertise your business.

The NNA's Conference 2008 will be held at the Hilton New Orleans Riverside hotel in New Orleans, Louisiana, and will commence May 27–30. For more information or to register, please visit us at NationalNotary.org/conf2008 or call (800) US-NOTARY.

Our Gracious Host: The Hilton New Orleans Riverside

It's nestled along the banks of the Mississippi River, which flows by at a leisurely three miles per hour. It's just a block from the famed French Quarter and the historic Garden District in the heart of one of the most colorful and exciting cities in the country.


It's the Hilton New Orleans Riverside hotel, the venue of the National Notary Association's 30th annual Conference set for May 27–30. It also promises to be one of the most exciting Conference locations ever!

Surrounded by the city's French heritage, the neighborhood is brimming with authentic Cajun and Creole restaurants, unique shopping, historical landmarks and countless leisurely activities. And right across the street: Harrah's New Orleans Casino.

The hotel has also played host to many major conventions.

It claims a first-rate health club and is connected to the River Walk Shopping Center. Other entertainment options include taking a riverboat ride on the Mississippi and tours of the swamps around the city. More information can be found on these and other ideas at the NNA's Web site, www.nationalnotary.org. Go to Conference 2008 and then hit "Fun-Filled Excursions."



A portrait of Liz Adams, a woman with dark, wavy hair, smiling. She is wearing a vibrant, patterned pink and black jacket over a black top. The background is a bright blue sky with green foliage in the upper left corner.

Liz Adams 2008 Notary Of The Year

Tomorrow's Notary Today

By Michael Mink
mmink@nationalnotary.org

*T*ime after time, Liz Adams has gone the extra mile — both in her Notary career and in her life.

To start with, while her Notary career has spanned 30 years, she never tires of improving herself or others.

No matter how busy she is running her own business, ETA Mobile Notaries in Orlando, Florida, and personally performing approximately 400 real estate signings a year, she dedicates countless hours to educating other Notaries. Among other activities, she conducts free courses to help Signing Agents master their tasks, and serves as a National Notary Association certified instructor, teaching Florida's mandatory classes for new Notaries.

She also keeps herself on the cutting edge of notarial developments. At a time when many people are waiting to see how the new technology of electronic notarization plays out, she already has embraced it and become an expert.

Away from work, Adams exemplifies the ideal of serving the greater good. In 2006, she started a foundation for a child stricken with renal cell carcinoma, and later expanded it into the Cancer Foundation of Central Florida, a non-profit organization that provides financial and other assistance to children with cancer and their families.

Because of her selfless dedication to improving the professionalism of the office of the Notary Public, her commitment to helping those in need and more, Adams has been



Liz and Tom: an enduring marriage and partnership.

named the National Notary Association's 2008 Notary of the Year.

"It's a great honor and recognition of just doing what I consider normal, everyday notarial things," Adams said. "Having someone recognize them by saying they're not everyday things, that you've gone over and beyond, is very gratifying."

"Liz is a great lady and a very caring person," said Esther Bruger, a friend who has on occasion needed Adams' notarial services. "She is the kind of person who will go out of her way to help you, and if she can't, she will find someone who can without thinking, 'What's in it for me?'"

"She's very detail-oriented, which to me is kind of the root of what a Notary does," said Tom Adams, her husband, fellow Notary and business partner.

Nor does she let things slide.

THE AVID TECHNOPHILE

When the opportunity came last September to participate in an electronic closing program in Florida run by Prime Processors Inc., Adams, a longtime Enjoa® user who received her Electronic Notary Seal (ENS™) in 2005, jumped at the chance. In fact, she was the first eNotary to contact the firm.

Adams and husband Tom participated in Prime Processors' pilot program, which trained Notaries to handle the anticipated surge in electronic closings in Florida in the wake of the state's new eNotarization law.

While eNotarization is still in its early stages, the demand is continuing to grow.

"A tidal wave of activity typically follows the adoption of any technology. Look at online banking and eMail," said Richard J. Hansberger, the NNA's vice president of eNotarization. "It's fun to work with the people who are willing to be the early adaptors. They are the ones who experiment, learn and teach. Liz is particularly adept at all of that."

"I love electronic technology, and the fact that the Notary

office has started evolving into the electronic arena is just phenomenal for me," Adams said. "It's the two worlds that I love coming together. I just wanted to be on the cutting edge so I could say, 'OK, I know what's going on. I know where we're going and I can do it.'"

THREE DECADES OF NOTARIZATIONS

The Manhattan-born Adams first became a Notary in 1976 as part of her duties as a legal secretary working for a criminal defense attorney in Coral Gables, Florida. In the late 1990s, while working as an operations supervisor for Frito-Lay in Orlando, she provided free notarial services for fellow employees for company-related and personal matters.

A car accident in 2000 left Adams with a serious back injury and ended her career at Frito-Lay. To make a living with flexible hours, she became an NSA and founded ETA Mobile Notaries in 2004. Tom, also an NSA, joined her in the business. Now, ETA Mobile Notaries performs roughly 1,500 signings annually.

She also performs non real estate-related notarizations. One of her favorite duties is conducting marriages. Florida is one of the few jurisdictions that authorizes Notaries to officiate at weddings, and Adams presides over about 30 a year. She goes out of her way to make it a treasured experience for the newlyweds.

Her distinctive touch is a framed, custom certificate showing the wedding date, location, those present and a gold seal along with her signature.

"It's just my way of making it an enjoyable and memorable experience for them," Adams said.

A DEDICATION TO OTHERS

Adams understands the need to do more than just work. For many years, she has worked with such charitable organizations as the March of Dimes, Muscular Dystrophy Association and the National Kidney Foundation of Florida. In 2006, she began a foundation to help a young boy named Cameron Fields, who was



Liz hard at work at her Orlando, Florida office.

suffering from renal cell carcinoma. She met Cameron and his family at a wedding, where she learned about his condition.

Adams initially started the Cameron Fields Foundation to help with expenses for the financially strapped family and to improve Cameron's spirits by fulfilling as many of his wishes as possible, such as seeing "The Lion King" on Broadway. When Adams and other board members realized they could help other children and families, they changed the name to the Cancer Foundation of Central Florida, where she continues to serve as president.

On the job, Adams embodies the highest standards of professionalism, going "over and beyond," as she puts it, to perform every task right.

"Liz does not miss the minute details, which all add up to the major ones," Tom Adams said.

Adams, who networks with Notaries at the NNA's Conferences, is quick to acknowledge the positive influence of other Notaries she's met. "There are quite a few of us out there who go over and beyond, not expecting anything in return. It's done because we genuinely have the desire and passion to help others," Adams said.

For Adams, going the extra mile means helping educate other Notaries, an endeavor that started when she assisted Tom when he began teaching the three-hour class required for all new Notary applicants in Florida. She then became an NNA Notary Ambassador® and later a certified instructor.

As the signing business grew, Adams found herself reviewing the work of independent contractors her company hired. That inspired her to hold free mock closings to train new NSAs.

"She started the practice closings because we were seeing a lot of Notaries who lacked document knowledge, and she didn't want to see anyone get in trouble. So she developed this program to try to help people along, and it took on a life of its own," Tom said.

Adams' mock closing classes walk NSAs through all aspects of performing a signing, page by page. She teaches the four-hour classes once every couple of months and spreads the word by passing out flyers to those who attend the other

NSA classes she teaches as a certified instructor for the NNA.

"She's very thorough and has a lot of patience," said Victor Martz, a mock closing attendee who has worked as an independent contractor under Adams.

Supplementing her classes, Adams runs a "shadow program" for new NSAs who want to accompany an experienced Signing Agent on an assignment.

Even outside of class, Adams makes herself available to Notaries who need her help.

"If I have a question, she always says I can call her at anytime," Martz said. "She always has time for you. Every time I've contacted her, I've never been made to feel that I was being a bother."

Overall, her goal is to raise the professionalism and expertise of the Notary office.

"I don't want another Notary to go out there without the correct training," Adams said. "I take a lot of pride in the Notary office, and to have somebody go out there who doesn't know all of the ABCs casts a lot of negativity toward our profession."

Dorsett Watson has benefited from Adams' altruism.

"When I first began, Liz took extra time to mentor me and give me some best practices on how to be successful," said Watson, a Jacksonville, Florida, NSA who also has worked as an independent contractor for Adams. "Her willingness to share best practices really set her apart. A lot of times, people don't take the time out to impart their knowledge to those who are trying to get into the field."

As Adams sees it, education is a lifelong process, and she believes all Notaries should keep up with the latest developments in their respective states and nationwide. In Florida, new Notary applicants are required to take a three-hour class, but all renewing Notaries have to do is send in the required paperwork. Her concern is that the state cannot be sure renewing Notaries have stayed current with changes to notarial law. Her solution would be mandatory re-education classes, "so there's no excuse later on to say, 'Well, I didn't know that.'"

Adams has continued her own notarial education in part by attending the last five NNA Conferences. "There is just so much that I'm learning and continue to learn," Adams said.

Always adhere to the letter of the law. There are no shortcuts. There are no shades of gray. Either it's wrong, or it's not.



Conducting a signing with Enjoa.



Liz's work ethic is a key secret of her success.

In fact, Hansberger met Adams and her husband at a Conference in 2005. "They were eager attendees of eNotarization workshops," he said. "They wanted to know how they could get involved, which is exactly what we were trying to encourage. They knew this could be a new opportunity for Notaries. They were thinking how they could apply it to their business and benefit their clients."

FAMILY INFLUENCE

Adams and Tom met in junior high school and grew up in the same Miami neighborhood, but went their separate ways as they reached adulthood. Years later, a mutual friend re-introduced them. By then Liz had two small daughters from a previous marriage. Tom, who served in the military from 1975 to 1995, not only took on the role of husband, but also father to Adams' daughters, Annette and Julie, now 26 and 24.

"He really went out of his way to let them know he loved them unconditionally," Adams said. "Tom is my foundation. He supports me in the projects that I take on, and he never complains."

Another big influence in Adams' life has been her mother, Blanca Arenas, who set an example of honesty, compassion and turning the other cheek that helped shape Adams.

Years ago, Arenas took a job for an administrative position at a central Florida hospital where she inadvertently exposed a huge misappropriation of funds. When Arenas raised the issue to her superiors, she was accused of taking the money and was let go. Further investigation showed the misappropriation went back many years before she ever worked there, and she was officially cleared of wrongdoing.

Arenas decided not to pursue any legal remedies. Instead, she left matters "in the hands of Our Lord, who would deliver whatever punishment He saw fit," Adams said. "Even this very day, she continues to live by those words."

That ethical grounding is one of the reasons Adams is such an example for Notaries. But she recognizes the many pressures Notaries face. In her view, remaining honest and upholding the integrity of the office are the biggest challenges facing Notaries, who often are urged to cut corners.

"Always adhere to the letter of the law. There are no shortcuts. There are no shades of gray. Either it's wrong, or it's not," Adams said. "I want to make sure that when I notarize a

document I don't have any regrets."

Even though Florida does not currently require Notaries to keep a journal of notarial acts, Adams maintains one and recommends the practice to other Notaries. She also has written to state lawmakers, urging them to make the keeping of journals mandatory.

"A journal allows you to list comments or notes for reference, and that will jog your memory if a notarization comes into question even, say, five years later," Adams said. "If there's something that draws a red flag from me, like an agitated or crying spouse, I'm notating it."

It is also something she mentions at her mock closings: "Liz said it's very important that as a Notary you document everything. You never know when the journal is going to come in handy. She really emphasized that," Martz said.

The journal part of Enjoa is one of the features she likes best, because it won't allow the Notary to finish a session unless all fields are completed.

As the 2008 NNA's Notary of the Year, Adams said, "I look at all of the past Notaries of the Year. I look at what they've accomplished, and what they continue to accomplish. That's something that I will definitely strive toward." **NNA**



The proud family includes daughters Annette (left) and Julie (right).

2008 Notary Of The Year Special Honoree

Stephan O. Cole

Tirelessly Devoted To Family, Community And Country

*I*n the U.S. Marine Corps, “*Semper Fi*” means “Always Faithful.” Most people would find it challenging to imagine a more appropriate motto for Stephan O. Cole, who shows constant devotion to his family, country and others in need.

Whether becoming an NSA to support his family, enlisting in the military to serve his country, or giving his time to numerous charitable organizations, Cole is always pursuing selfless opportunities.

In 1989, Cole joined the United States Marine Corps and worked his way up to the rank of staff sergeant. He ultimately became a battalion personnel chief, supervising an administrative section of 15 to 20 Marines. He became a Notary in 1993 while in the Marine Corps Reserves and later became a full-time Notary Signing Agent and built a successful business. For Cole, being an NSA is not just about making a good living.

“I’m an NSA because I can spend more time with my wife and six children, meet new people every day and help others achieve their home ownership dreams. It doesn’t get much better than that,” he said.

In 2004, he put his NSA business on hold after

being called to active duty as an information operations chief during “Operation Phantom Fury” in Fallujah, Iraq. Cole was responsible for processing information gathered from the Iraqi civilian population. He also oversaw the security of 17 Iraqi interpreters, supervised a Combat Camera Team and served as a media liaison.

Cole was awarded more than a dozen medals and commendations for his courageous service, including the Combat Action Ribbon and two Navy Achievement medals. Cole’s commanding officer, Captain Paul Batty said, “During his time of service, Cole demonstrated exceptional leadership and devotion to duty. His character is not only impeccable, but his devotion to his wife, his family and country is unmatched.”

When Cole finished serving his tour of duty in April 2005, he had to restart his Notary Signing Agent business. Cole’s dedication, professionalism and reputation for reliability enabled him to rebuild with great success, and he performed a staggering 5,000 notarizations last year.

Cole employs best practices with every transaction and conducts each “by the book,” always requiring a thumbprint, refusing to notarize anything illegal and always charging the same fees. If someone does something improper, Cole lets them know. “I’m not shy,” he said.

Cole’s devotion to others reaches beyond the battlefield and his successful NSA business. Cole sends money via the Christian Relief Fund to orphans around the world, and is active in the VFW, American Legion and American veterans organizations and participates in the U.S. Marine Corps’ “Toys for Tots” program. He is also heavily involved with the Church of Christ in Tulare, California, where he coordinates several events.

Tina Mello, one of Cole’s colleagues, said, “We cherish Steve not only as a Notary, but because he’s become part of our work family. He’s always willing to help out, and we know our customers will be well taken care of. Steve has a reputation for professional business practices and has never let us down.”

From: Tulare, California

Occupation: Notary Signing Agent

Years He’s Been A Notary: 15

Why He Became A Notary: To ensure he has time to spend with his wife and six children. As a former loan officer, he used his previous experience to make a living as an NSA.

2008 Notary Of The Year Special Honoree

Norma Luginbyhl

Using Her Commission To Help Victims Of Abuse

People generally don't associate Notaries Public with helping victims of domestic violence and abuse. But For Norma Luginbyhl of Borger, Texas, that was the whole point of getting her commission.

Luginbyhl is the executive director of the Hutchinson County Crisis Center, a non-profit agency that assists people who have suffered physical and sexual abuse in domestic situations.

Often, victims need affidavits and statements containing sensitive information notarized. Luginbyhl understood that searching for a Notary could be intimidating for center clients, who might be in a fragile state of mind. So she decided to obtain a Notary commission herself, and has continued as a Notary for eight years.

"These are very stressful times for victims, and the completion of these papers could mean their freedom from a life of abuse and fear for themselves and their children," said Luginbyhl's co-worker Stacie Cortez. "Norma always takes the time to talk to them and reassure them that we will do everything we can to help them move on from this situation. They are always treated with dignity and respect, and before they leave, they know they not only have their papers notarized but that someone truly cares about them."

Luginbyhl is active in a variety of charitable and community organizations. As a United Way Campaign chairwoman, she assists elderly, poor and disabled individuals in making home repairs, cleaning yards and other household tasks they are unable to do for themselves. She serves on the state board for the Texas Council on Family Violence and the Child Welfare Board, where she assists children in foster care. Luginbyhl has been a foster parent herself for several years.

Her work with abuse victims has made Luginbyhl especially sensitive to the importance of guarding her signers' personal information. She takes steps to ensure signers only see their own line entry when signing her journal, protecting

other entries from unauthorized viewing, and makes sure her journal is stored in a secure location when not in use. She also makes sure to request ID even from signers she personally knows.

"There can be no greater satisfaction than knowing that your ability to notarize an affidavit for a protective order may very well have contributed to saving a life," Luginbyhl said.



From: Borger, Texas

Occupation: Executive Director, Hutchinson County Crisis Center

Years She's Been A Notary: 8

Why She Became A Notary: To assist victims of domestic violence and sexual assault with the notarizing of necessary paperwork such as protective orders, child custody documents and divorce papers.

2008 Notary Of The Year Special Honoree

Claudine C. Osborne

Making A Career Out Of Serving Others

For most of us, our jobs, families and homes are more than enough to fill up the hours in a day. But for Claudine C. Osborne, life is so much more meaningful when helping others.

It all started when Osborne moved to Ohio in 1982 and began volunteering at local hospitals. She tackled a wide range of duties, from performing general administrative work to making crafts for the gift shop.

When the first of her three children arrived, she took a break from volunteering, but she always wanted to return and did so when her two oldest children were in school. She volunteered at her children's schools, serving as a home-room mom, fund-raiser chairwoman and, ultimately, as a Santa shop chairperson.

In 1999, Osborne ventured into the workplace for the first time after volunteering and being a stay-at-home mom, selling manufactured homes. A few years

later, she became a Notary on her own initiative and efficiently saved the company money by assisting in loan closings and title transfers. She also worked for a senior center for mentally handicapped women. She notarized documents for the women, staff and any client needing a notarization. Even though these jobs were rewarding, she longed for her days as a volunteer.

Osborne became a leader for Recovery Inc., an organization that teaches people ways to overcome depression, anxiety and similar conditions. She also became a full-time NSA and now runs her own successful business — CAPS Mobile Notary — with her husband of 28 years, Paul. She loves this job because she helps others achieve their home ownership dreams.

Always looking to find ways to help, Osborne often hires and mentors other Notaries because she knows they could use the extra cash. She also performs free notarizations at local nursing homes and senior centers.

"You have to do something to give back," she said. "Not only does it make you feel good, but more importantly, you get to help others."

Osborne is meticulous about following best practices for every notarization. For example, Ohio does not require Notaries to keep a journal, but Osborne insists on keeping records of all her transactions, and never turns down a request even if it's contrary to her personal beliefs. "I have to put my personal feelings aside because this is not my decision, but theirs."

She also has instilled the penchant for public service in her children, and when asked to help with volunteer projects, they step right in.

For the past 20 years, Osborne has been a mentor and role model for children coming from abusive homes by providing a safe haven and constant support throughout their lives. She provides this support with Paul, and says, "It does indeed take a village sometimes to raise a child, especially those who are most in need." If this wasn't enough to keep her busy, Claudine and Paul have three dogs, 22 chickens, four ducks, and recently added two goats, "just for the heck of it."

From: Madison, Ohio

Occupation: Notary Signing Agent
Years She's Been A Notary: 4

Why She Became a Notary: To help perform her duties selling manufactured homes, and became an NSA to provide flexible hours to spend volunteering in her community and serving those that need the most help.

2008 Notary Of The Year Special Honoree

Sharon Winslow

Serving Her Community With A Compassionate Heart

Sharon Winslow cares about others, and it shows in her work. Whether she's helping stressed-out students as an assistant to the registrar at the University of Oklahoma, or providing support to bereaved families as superintendent of the Blanchard Cemetery Association, Winslow is a Notary with impeccable integrity and a charitable heart.

Winslow, of Norman, Oklahoma, first became a Notary two decades ago when the Blanchard Cemetery Association asked her to join their staff as a part-time employee. Initially reluctant to accept the job, Winslow changed her mind because the work provided her the opportunity to assist others.

"My work is a way to help people going through bereavement," she said. "Typically, they are stressed and going through a difficult time. I enjoy being able to help them any way I can and give them words of encouragement. Being a Notary gives me an opportunity to help many people, both in the university community for which I work and in my hometown."

In more than 20 years as a Notary, Winslow has always maintained a high standard of professionalism and care. She continually keeps her Notary supplies and records locked up when not in use, and often requests secondary ID from signers to be absolutely sure of their identity.

Winslow epitomizes the highest standards of character and community service in her personal life as well. She's served as a foster parent for two teens and helped coordinate assistance for student evacuees who fled Hurricanes Katrina and Rita.

"Sharon met with each incoming student, assessed their needs, coordinated essential services and then followed up with each student to assure they were served well," said Matt Hamilton, registrar and vice president at the University of Oklahoma, who says many students refer to her as their "OU Mom." "Many of these students continue to come back to Sharon's office, as she has essentially become their mother away from home."

For Winslow, providing a high level of integrity,

service and professionalism is simply what she thinks people should expect from a Notary.

"I feel there is a professional and ethical responsibility that comes with the commission," she said. "People look to a Notary as someone with high standards and as someone they can trust. It is my responsibility to do the best job possible to uphold these standards."



From: Norman, Oklahoma

Occupation: Assistant to the registrar and associate vice president, University of Oklahoma; part-time superintendent for the Blanchard Cemetery Association

Years She's Been A Notary: 20

Why She Became A Notary: Initially through a part-time job at the cemetery association; today she uses her commission to notarize documents for students and co-workers as well as families in need of a cemetery plot.



COMMUTING NOTARIES

By Consuelo Israelson
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LIVE IN ONE STATE, NOTARIZE IN ANOTHER; NOTARIES OFTEN CROSS
STATE LINES TO WORK, BUT BE AWARE OF EACH STATE'S REGULATIONS

WE'RE FAST BECOMING A "GLOBAL VILLAGE" and it's no longer unusual to notarize documents that will be filed in another state or country. So it should come as no surprise that increasingly many of us live in one state, but work — and notarize — in another.

Notarizing as a commuter is not always possible, because many jurisdictions in the United States only grant Notary commissions to residents. However, the Notary laws in a majority of states and territories allow non-residents to obtain a commission — with a qualification: they must work within their state.

Non-resident applicants may need to jump through more hoops than residents — such as obtaining an endorsement from an employer — and they may have shorter commission terms. But in general, as long as they keep the commissioning authority apprised of their employment status and current address and keep working within the state, they're golden.

Just as all of us have our own quirks, some states

have stipulations for the commissioning of non-resident Notaries that are unusual, to say the least. For example, Ohio and Rhode Island will only grant non-residents a commission if they are members of the Bar in those respective states. A few states only give non-residents a commission if they reside in a bordering state or county. Some permit out-of-state commissions only for applicants whose home states extend the same privilege to out-of-staters.

And then we have Wisconsin. They don't care where you live as long as you're a legal resident of the United States but you can only use it in Wisconsin. So technically, you could live in Hawaii but you would have to travel to Wisconsin to use your commission!

If you work in one state, live in another and want to notarize at your job, you must follow all the rules of that state — even if you happen to hold another Notary commission in your home state. Just remember: you're a guest and must play by the house rules. **NNA**

No 'Commuting' Allowed

All these U.S. states and territories require their Notaries to be residents.

Alabama	Mississippi
American Samoa	Montana
Alaska	Nebraska
Arizona	New Hampshire
California	New Mexico
Colorado	Northern Marianas
Florida	Puerto Rico
Guam	South Carolina
Hawaii	Texas
Indiana	U.S. Virgin Islands
Louisiana	

Commuting OK But Must Work Within The State

These states, and Washington, D.C., only stipulate that you must work, do business in or carry on a trade within their borders; where you live is irrelevant.

Connecticut	Oklahoma
Delaware	Pennsylvania
Idaho	South Dakota
Kentucky	Tennessee
Massachusetts	Vermont
Michigan	Virginia
Missouri	Washington, D.C.
New York	West Virginia
North Carolina	

Sharing Borders And Reciprocity

These states allow non-residents who live in adjoining states or counties an opportunity to become Notaries only if applicants' home states offer the same privilege.

Illinois	Bordering state
Maryland	Bordering state
North Dakota	Bordering county

Source: NNA Research Center

Bordering State Or County

These states grant commissions to non-residents who live in adjoining states or counties, regardless of whether a reciprocal agreement is offered by the Notary's home state.

Arkansas	Bordering state
Georgia	Bordering state
Iowa	Bordering state
Kansas	Bordering state
Maine	Bordering state
Minnesota	Bordering county
Nevada	Bordering state
New Jersey	Bordering state
Oregon	Bordering state
Washington	Bordering state

Source: NNA Research Center

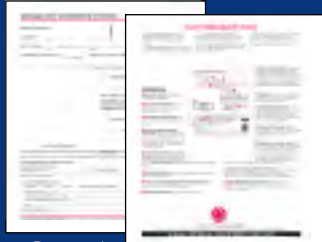
The Unusual

Ohio	The only non-residents allowed to be Notaries must be attorneys admitted to practice law in Ohio whose principal place of business or primary practice is in Ohio.
Rhode Island	The only out-of-state residents who are permitted to become Notaries must be members of the Rhode Island Bar Association
Wisconsin	Any legal resident of the United States may obtain a Wisconsin Notary commission, but the commission may only be used within the state.

Source: NNA Research Center

PREPRINTED CERTIFICATES TO MEET YOUR STATE'S REQUIREMENTS

Convenient to use, each certificate is preprinted with the Notary wording required in your state and includes illustrated instructions for quick signings. Stock up on these Notary certificates and you'll be prepared for any notarization.



Preprinted wording

Illustrated instructions on the back

TYPICAL CERTIFICATE USES:

Acknowledgment, All-Purpose: The only acknowledgment wording for California. Used in place of all other acknowledgment certificates. An option for Hawaii and New York Notaries.

Acknowledgment, Attorney in Fact: For a person signing as an attorney in fact on behalf of another individual not appearing before the Notary.

Acknowledgment, Corporate: For a person signing on behalf of a corporation as president, vice president, treasurer, secretary or other officer.

Acknowledgment, Credible Witness: For a document signer (appearing before the Notary) identified by a third party who is personally known to the Notary.

Acknowledgment, Disabled Person: For Notaries signing on behalf of a disabled individual as provided for by state law.

Acknowledgment, Individual: For persons signing on their own behalf.

Acknowledgment, Individual Short-Form: For persons signing on their own behalf; Washington only.

Acknowledgment, Officer/Trustee (Representative): For a person signing as a public official or trustee (or representative).

Acknowledgment, Partnership: For a person signing as a partner on behalf of a partnership.

Acknowledgment, Representative Short-Form: For a person signing in a representative capacity (corporate officer, partner, trustee or attorney in fact); Washington only.

Acknowledgment, Signature-by-Mark: For a person who must sign with a mark. Requires two witnesses in addition to the Notary.

Copy Certification by Notary (Certification of Photocopy): For Notaries attesting to the accuracy of a copy.

Copy Certification by Document Custodian: For use in states that prohibit Notaries from certifying copies. Document owner (custodian) certifies copy.

Jurat: For documents requiring oaths and Notary-witnessed signatures. Contains the jurat wording, "Subscribed and sworn to (or affirmed) before me..."

Jurat, Disabled Person: For Notaries executing and signing an oath on behalf of a disabled person. Florida only.

Jurat, Signature-by-Mark: For documents requiring oath by a person who must sign with a mark. Florida only.

Jurat with Affiant Statement: Provides space for signer to type or print his or her own statement along with jurat wording.

Proof of Execution by Subscribing Witness: For a person who has witnessed the signing of a document by an individual who cannot appear before the Notary.

CALIFORNIA NOTARIES
Order your updated certificates that meet new 2008 California state requirements.



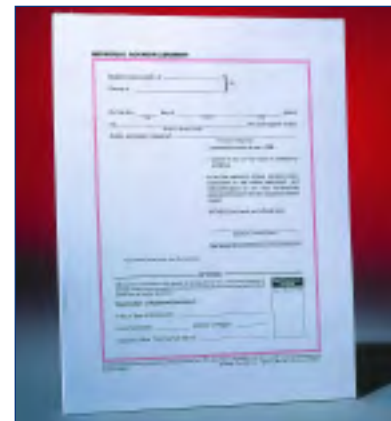
USE AN NNA NOTARY CERTIFICATE ANYTIME YOU:

- Need room for your seal.
- Need correct wording.
- Have signers appear at different times.
- Have signers with multiple representative capacities.

EASY TO USE!

- Easy-to-follow, illustrated instructions included on the back of each pad.
- Large space for any type of seal imprint.
- Convenient, tear-off pad.
- Includes space for fraud-deterrent information:

Type of document	Additional signers
Document date	Signer's thumbprint
Number of pages	



All States: except AR, CA, FL, HI, MA, MO, NV, NY, TX & WA, see state lists; (8 1/2" x 11", unless noted)

- Individual Acknowledgment – #5936
- Corporate Acknowledgment – #5937
- Partnership Acknowledgment – #5938
- Attorney in Fact Acknowledgment – #5939
- Credible Witness Acknowledgment – #5943
- Signature-by-Mark Acknowledgment – #5945
- Proof of Execution by Subscribing Witness – #5944
- Copy Certification by Document Custodian – #5946
- Copy Certification by Notary – #5922
- Jurat with Affiant Statement – #5924

Arkansas: (8 1/2" x 11")

- Individual Acknowledgment – #5947
- Proof of Execution by Subscribing Witness – #5948
- Copy Certification by Notary – #5949
- Jurat with Affiant Statement – #5950

California: (8 1/2" x 11")

- NEW** • All-Purpose Acknowledgment – #5907
- Proof of Execution by Subscribing Witness – #5908
- NEW** • Copy Certification by Document Custodian – #5911
- Copy Certification of Power of Attorney – #5242
- NEW** • Jurat with Affiant Statement – #5910

Florida: (8 1/2" x 7")

- Individual Acknowledgment – #5181
- Corporate Acknowledgment – #5182
- Official/Trustee Acknowledgment – #5185
- Partnership Acknowledgment – #5183
- Attorney in Fact Acknowledgment – #5184
- Signature-by-Mark Acknowledgment – #5931
- Disabled Person's Acknowledgment – #5933
- Certification of Photocopy – #5187
- Jurat – #5186
- Signature-by-Mark Jurat – #5930
- Disabled Person's Jurat – #5932

Hawaii: (8 1/2" x 7", unless noted)

- All-Purpose Acknowledgment – #5921
- Individual Acknowledgment – #5936
- Credible Witness Acknowledgment – #5943
- Signature-by-Mark Acknowledgment – #5945
- Copy Certification by Document Custodian – #5946
- Jurat with Affiant Statement (8 1/2" x 11") – #5924

Massachusetts: (8 1/2" x 11")

- All-Purpose Acknowledgment – #5951
- Signature Witnessing – #5953
- Jurat – #5952
- Copy Certification by Notary – #5922

Missouri: (8 1/2" x 11")

- Acknowledgment by Individual – #5936
- Acknowledgment by Corporation – #5937
- Acknowledgment by Partner – #5938
- Acknowledgment by Attorney in Fact – #5939
- Acknowledgment by Individual Who Cannot Write Name – #5940
- Acknowledgment Through Affidavit of Executing Witness – #5941
- Certification of Facsimile – #5942
- Jurat with Affiant Statement – #5924

Nevada: (8 1/2" x 7", unless noted)

- Individual Acknowledgment – #5915
- Attorney in Fact Acknowledgment – #5927
- Representative Acknowledgment – #5917
- Credible Witness Acknowledgment – #5918
- Proof of Execution by Subscribing Witness – #5919
- Copy Certification by Document Custodian – #5946
- Copy Certification by Notary – #5920
- Jurat with Affiant Statement (8 1/2" x 11") – #5924

New York: (8 1/2" x 7", unless noted)

- All-Purpose Acknowledgment – #5925
- Proof of Execution by Subscribing Witness – #5926
- Copy Certification by Document Custodian – #5946
- Jurat with Affiant Statement (8 1/2" x 11") – #5924

Texas: (8 1/2" x 7", unless noted)

- Ordinary (Individual) Acknowledgment – #5243
- Credible Witness Acknowledgment – #5943
- Signature-by-Mark Acknowledgment – #5945
- Proof of Execution by Subscribing Witness – #5944
- Copy Certification by Document Custodian – #5946
- Copy Certification by Notary – #5922
- Jurat with Affiant Statement (8 1/2" x 11") – #5924

Washington: (8 1/2" x 11")

- Individual Short-Form Acknowledgment – #5906
- Representative Short-Form Acknowledgment – #5905
- Disabled Person's Acknowledgment – #5904
- Copy Certification by Document Custodian – #5923
- Copy Certification by Notary – #5922
- Jurat with Affiant Statement – #5924

PAD OF 100 CERTIFICATES

Per pad, mix or match. Complete illustrated instructions included.
Provide item number **\$995**
\$14.00 for Non-members

3 OR 4 PADS — SAVE 10%
Per pad, mix or match.
Provide item number **\$895**
\$12.60 for Non-members

5 OR MORE PADS — SAVE 15%
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ONLINE: NationalNotary.org/Supplies

MAIL OR FAX: COMPLETE THE ORDER FORM ON PAGE 49 **A34064** Source Code



Careful Tax Preparation Can Help You Avoid Headaches And An Audit

NOBODY LIKES TAX SEASON. BUT FOR NOTARIES, ESPECIALLY SIGNING AGENTS, IT DOESN'T HAVE TO INSPIRE FEELINGS OF DREAD. THESE TIPS CAN HELP MAKE APRIL 15 A MUCH BRIGHTER DAY.

FILING YOUR TAXES

Some Notaries operate as independent contractors, while others are employees on a company's payroll. So what forms should Notaries use when preparing their taxes?

All fees received for Notary services should be included in gross income — the amount of money received before anything is deducted — on a Form 1040 Schedule C or Schedule C-EZ. You can download these forms by going to the Internal Revenue Service (IRS) Web site at www.irs.gov.

Also, the IRS' Publication 17 states that any fees received as a Notary Public are not subject to self-employment tax.

TAX PREP FOR SIGNING AGENTS

Because Notary Signing Agents receive fees for services separate from their notarial work, their taxes are a bit more complicated. NSAs are paid for such services as traveling to remote places and the delivery of loan packages. Because such services are not specifically Notary-related, any earnings for those are subject to self-employment tax.

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

This process, though complicated, is to the Signing Agent's benefit. It ensures that at least part of the income will always be exempt from self-employment tax.

1099-MISC FORM

Companies normally give each full-time worker a W-2 form to itemize wages and withholdings for the year. As independent contractors who typically accept assignments from various companies, Signing Agents receive 1099-MISC forms (for "Miscellaneous Income").

A 1099-MISC form is required when a Signing Agent receives at least \$600 from a company during the fiscal year. If a Signing Agent works for more than one company, each company will send the Signing Agent this form.

If a Signing Agent earns less than \$600 from an employer, that company is not required to send a 1099-MISC form, although it still may do so. Regardless, the Signing Agent has to declare that income on his or her taxes.

SIGNING AGENT LOG

Since Signing Agents earn income for both Notary and non-Notary work, it's imperative that they carefully itemize the fees they receive and expenses that are incurred for all business activities; this way, they can take full advantage of the self-employment tax exemption for notarial fees.

This is where a Notary Signing Agent log comes in handy. NSAs use this book to record details (such as mileage and travel expenses) specifically related to loan document signings.

A key section of this log is reserved for fee itemization, which allows the NSA to separate Notary fees from non-Notary items for tax reporting purposes. Come tax season, the log becomes an invaluable resource.

NEW!

“We hire only *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.

The 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 that 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.

Nationally accredited training courses.

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.

LIVE TRAINING SEMINAR

\$199

Includes:

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

Visit www.NationalNotary.org/Training for dates and locations.

ONLINE TRAINING

\$169

Includes:

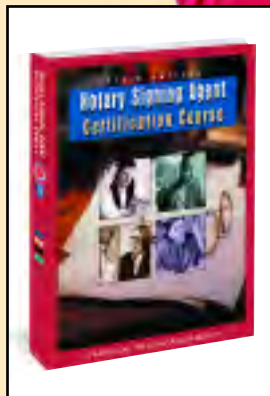
- Online Notary Signing Agent Training
- *Notary Signing Agent Certification Course Book*
- Online Certification Exam
- Background Screening
- Free 1-Year NNA and NSA Section Memberships

SELF-STUDY TRAINING

\$149

Includes:

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



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

Course Book Includes Practice Exam

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

FREE Memberships Included!

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

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

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



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Not Every Request Requires Your Stamp Of Approval

By Denese Turner
NNA Hotline Counselor
dturner@nationalnotary.org

The public often is confused about a Notary's duties and, as a result, we regularly get requests to perform duties not within our purview. Not everyone is a Notary expert and we don't expect them to be.

That's where I come in. Myself and the entire staff of our Notary Hotline team is thoroughly trained and monitors Notary laws, regulations and best practices. Over the years, we've become familiar with some common non-notarial requests, like when a signer requests a Notary to draft documents — a task a Notary should never undertake unless they also are an attorney or other licensed official. Recently, **J.C. from Ocean-side, California**, called to find out what a "medallion Notary" is:

My grandmother needs a "gold medallion signature" and does not understand what it is. What is the difference between that and a regular Notary seal?

A gold medallion signature is a signature guarantee required for the transfer of securities used by banks, savings and loan institutions and brokerage houses. Individuals who are required to have their signature guaranteed may confuse this service with tasks typically provided by Notaries. The Securities Transfer Association Medallion Program (STAMP) requires signature guarantors to meet certain requirements before performing a signature guarantee, which is not a notarial act. Your grandmother needs a financial institution, not a Notary.

Do I need to provide an acknowledgment certificate for each of the documents I notarize during a loan signing? If so, should I attach one certificate for all notarized documents, or does

each document require a separate certificate?

R.C., Walnut, California

Usually, a loan-packet document (e.g., Deed of Trust, Occupancy Affidavit, etc.) already has the notarial wording on it and you do not need to attach a Notary certificate. Occasionally, a document will not have any notarial wording or the wording provided will be unacceptable under state law. In that case, attach an acknowledgment or jurat form, but only as directed by the lender or signing service. Because many companies do not like attachments or substitutions, it is best to carefully check the notarial wording provided on the document to see whether it can be used.

All the loan documents were drafted without the signer's middle initial. The borrower wants to sign with the middle initial, as he considers that his full legal signature. Is that a problem?

C.S., Oshkosh, Wisconsin

The borrower should sign his or her name as it appears on the printed document. If the borrower wishes to sign differently, he or she should check with the lender or title company to see what they require. The middle initial may have been omitted to reflect the name on a recorded property title. If the signer insists on including the middle initial, the document may have to be corrected or redrafted, or two names signed (one with and without a middle initial) and connected with an "also known as."

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

1-888-876-0827

*5 a.m. to 5 p.m. PST
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



Medical ID Theft: A Threat To Your Life And Wallet

For most Americans, bad news from the doctor comes in the form of a serious diagnosis. But for a growing number of individuals, bad news is coming in the form of huge bills for

procedures they never had, erroneous medical records and the inability to keep or change insurance coverage — all thanks to medical identity thieves.

This fast-growing niche in the ID theft epidemic occurs when thieves steal your identity to plunder your insurance benefits. It offers lucrative returns to scammers, and often takes a long time to discover.

Whether this type of fraud is committed to pay for real medical procedures or to pocket the reimbursements for services never performed, it can cause more damage than having your credit card information stolen.

Imagine going into the hospital for a routine procedure and they give you the wrong blood type or a drug to which you are allergic, all because an identity thief's medical information made its way into your records. The consequences could be deadly, and the risk grows as medical records increasingly are consolidated in electronic databases, accessible anywhere in the country.

Even if your health isn't threatened, your finances could be. You might find that your health coverage is maxed out, or you may wind up owing out-of-pocket medical expenses that now show up on your credit report. Future employment can be affected by failing a pre-employment medical exam. New insurance also can be denied because of pre-existing diabetes or cancer appearing on health records.

Statements or bills for medical procedures can take months to reach victims, assuming the ID thief hasn't altered their address. In that time, a thief can wrack up hundreds of thousands of dollars in charges.

Once the crime is discovered, fixing it can be difficult. The laws that cover other types of ID theft do not cover medical ID theft. In fact, medical privacy laws enacted to protect consumers from unauthorized access to their records often bar victims from finding out where erroneous records are stored.

To fight medical ID theft, stay proactive. An ounce of prevention is definitely worth a pound of cure in this case, and there are a number of ways you can stay protected.

Security. Keep your medical and prescription benefit cards in a safe, secure place. If you lose your wallet and that information is in there, call your insurance provider as well as credit card companies and your bank.

Request. Go through necessary procedures to request a copy of your medical records. Make sure everything on it was actually done to you. Just as important, request a complete list of payments that your insurance provider has made for you from them, and do this once a year.

Review, review, review. Do this with all of your statements and correspondences from your insurance provider. For insurers who provide an "explanation of benefits," request that also. It shows what changes have occurred, in addition to payments made and services received.

Regularly check your address. Periodically call your insurer to check the address they have on file. ID thieves often change that information so you won't know the real state of your healthcare records.

It takes strong medicine to fight medical ID theft, and you have to take it regularly for it to work. — *Michael Mink*

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



Rebuilding New Orleans' 'Heart' Home By Home

As the old saying goes, “Home is where the heart is.” From our pilgrim ancestors to the present day, the dream of homeownership has always been a life goal for

Americans, no matter what their background or vocation.

Few organizations are more aware of that fact than Habitat for Humanity. For three decades, the non-profit housing organization has helped hundreds of thousands of families achieve — and keep — their dreams of owning their own homes. In recent years, Habitat turned its attention to restoring the hopes of low-income families who lost their homes to Hurricanes Katrina and Rita, which ravaged the Gulf Coast in 2005.

Working with other charitable groups such as the Salvation Army, Habitat volunteers have repaired or rebuilt more than 600 homes, and prepared other damaged homes for cleaning and rehabilitation. But there's still a lot of work to be done. Habitat estimates that its Gulf Coast construction projects require more than 1,000 volunteers per week.

In other regions of the country, Habitat for Humanity builds homes sold at no profit to needy families at significantly reduced prices. Often, the prospective owners invest their own time and labor helping build other homes as well as their own.

Since its founding in 1976, the organization has built more than 200,000 houses around the world, providing some 1 million people in more than 3,000 communities with safe, decent and affordable shelter.

Volunteers not only donate funds, but also provide building materials and hours of labor to help build houses. It doesn't matter what the volunteer's skill level is — Habitat for Humanity can find a place for anyone who is willing to give their time.

Habitat for Humanity shows that home isn't the only place where the heart is — it's also found in the efforts of selfless volunteers who giving families around the globe a chance to realize their dreams.

More information on Habitat for Humanity can be found at www.habitat.org.

Lending A Helping Hand

New Orleans holds a special place in the heart of America, and the NNA is honored that the city is hosting our 30th annual Conference, “Secure eNotarization and Best Practices Today.” As a way of saying thanks and honoring the unquenchable spirit of the residents of the Big Easy, we have organized a special opportunity for Conference attendees to help rebuild the city Saturday, May 31, from 7:30 a.m.–3 p.m.

Participants will join Habitat for Humanity in a special project to restore much-needed housing for families in suburban New Orleans and provide hope to citizens of this celebrated city. No special skills are required — all volunteers are welcome, and training for tasks will be given on site. The NNA will provide transportation, lunch and a memento of your participation.

Participants will be asked to make a donation of \$85 for hurricane relief to the National Notary Foundation, which will be matched dollar-for-dollar and given to Habitat for Humanity. Join in the spirit of giving and help give back to this wonderful city. Registrations must be received by April 25.

For more information, call (800) 876-6827 or visit NationalNotary.org/Conf08.



We're proud of what we do.

Sometimes it's easy to lose faith in humanity. Crime, famine, terrorism can test the most optimistic of human spirits. But it is important to remember that there are good things happening in our world. Good things that may not make the front page of your local newspaper but are, nonetheless, fundamentally changing people's lives for the better.

The National Notary Foundation

The National Notary Foundation was established in 1997 with the goal of promoting programs of an educational and charitable nature. Through its endowing of scholarships and grants at colleges and universities throughout the country, the Foundation is committed to assisting those talented youngsters with the desire to learn but without the means to do so.

In investing in those who may not otherwise get a chance to make a positive contribution to society, the Foundation firmly believes that we all benefit from that investment and that society, in turn, will reap the rewards many times over. In short, we all win.

Our commitment to humanitarian causes is second to none. Time and again, the Foundation has come through for the victims of natural disasters, both here and abroad, giving them much needed assistance in their time of need. The

Foundation is proud that the generosity of our donors has enabled it to perform such critical and gratifying work.

Every cent of every donation the Foundation receives goes directly to helping deserving causes.

Help us continue our mission

As a Notary, you have already demonstrated an admirable sense of civic duty in looking out for the interests of the American public. We now ask you to extend that generous civic spirit to those less fortunate by making a contribution to the National Notary Foundation. In doing so, you will also be continuing the fine tradition of Notaries everywhere whose donations have put deserving young adults through college, provided aid to the victims of the 2004 Tsunami, supplied food and shelter to the victims of Hurricane Katrina, and have given hope to countless others.

Continue the tradition

Make a contribution to the National Notary Foundation today. Allow us to continue giving opportunity and hope to those who have none.

We thank you for your kind and generous support.

Giving is caring. Give today.

The National Notary Foundation is a nonprofit corporation established exclusively for educational and charitable purposes under Internal Revenue Service Code 501(c)(3). The Foundation supports scholarship, education, research, personal achievement, and humanitarian and philanthropic projects. One hundred percent of all contributions go toward fulfilling the purposes of the Foundation; all operating costs are donated by the National Notary Association.



National Notary Foundation

Yes, I want to support the National Notary Foundation. Enclosed is my tax-deductible donation.

Please make checks payable to National Notary Foundation.

Name _____ Address _____
City _____ State/Zip _____
Phone _____ Donation Amount \$ _____

Return completed form with your donation to: National Notary Foundation
Attn: Deborah M. Thaw, Executive Director
9350 De Soto Avenue, P.O. Box 4567
Chatsworth, CA 91313-4567

Donation Code:
A34064



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30th Annual Conference



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The 30th Annual NNA Conference

and 4th International Forum on eNotarization,
eApostilles and Digital Evidence

New Orleans
May 27-30, 2008



**NATIONAL
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