

www.NationalNotary.org

The National NOTARY[®]

January 2009



THE MAGAZINE FOR PROFESSIONAL NOTARIES

**Reuniting People
With Their Identities**
P.18

**Resolutions You
Can Keep** P.26

**Suffragettes And
Notaries** P.29



NOTARY 2.0

National Notary Association

The Emerging Identity Manager

Las Vegas

Conference 2009



THE NATIONAL NOTARY ASSOCIATION Conference 2009

and 5th International Forum on eNotarization, eSecurity and eApostilles

June 9-12, 2009 • Bally's Las Vegas

RETHINK

your role as a Notary Public

Move from being a commodity to a trusted steward of identities

REPOSITION

your services and acquire new clients

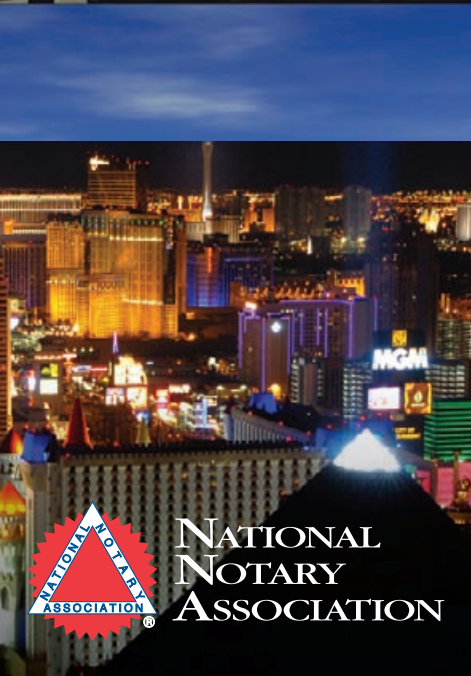
Notarize with greater authority and relevant expertise

REALIZE

the full potential of your money-making ability

Discover how to flourish in a challenging economy

Opportunity
NEXT EXIT



Who says you can only
take **ONE DIRECTION**
to success?



NATIONAL
NOTARY
ASSOCIATION

Register Today! Call Toll-Free: 1-800-US NOTARY (1-800-876-6827)

Rethinking the Role of the Notary Public

Two Serious Threats — One Unique Opportunity

The Internet has given rise to two increasingly prevalent forms of crime: identity theft and digital fraud. The convergence of these two factors has put the security of official documentation at a much greater risk than ever before.

And yet, this seemingly bad news is actually great news for the Notary Public. Why? It offers you a unique opportunity to rethink how you view your role as a Notary and to



reposition the important services you provide so that you can generate more income.

Shift Your Perspective — Advance Your Career

That is precisely why we themed our 2009 Conference "The Emerging Identity Manager." We designed this year's Conference to help your business take the next step: from the signing and stamping of documents to an established, trusted public steward and authoritative resource that verifies identities and guards against fraud and theft.

This year, consider changing the way you think about being a Notary.

Explore Every Opportunity — Build Relevant Expertise

This is your career and your commitment, so it's truly your Conference. Our goal is to facilitate your success and help you reach your objectives. The education process requires personal exploration and discovery, and that's why we decided to add a special "Business and Economics Track" for 2009.

This track gives you the flexibility to select and complete any six or more workshops from any of the five tracks to obtain a unique Conference certificate. You will also receive a Certificate of Completion for attending four or more workshops in any track.

Certificate Tracks

Identity Proofing and Trusted Enrollment Agents™

- The Importance of ID Proofing
- TEA 101: The ID Proofing Appointment
- Understanding Identification Documents
- The Trusted Agent and eID Proofing
- I Did It, So Can YOU: TEA Success Stories

Notary Best Practices

- How to Respond to Improper Requests
- Notarize with Confidence and Accuracy
- Your Journal vs. Fraud: You Win
- First Look at the 2009 *Model Notary Act*
- "That's a Crime?" Know Your Liability
- Acceptable or Fraudulent: How Can You Tell?
- Ever-Changing Identity Standards
- Your Role as Identity Manager — Are You Ready?

You as Notary Professional

- Perfecting Your Pitch: 30 Seconds to Seal the Deal
- Beyond Loan Signings — Surviving Hard Times
- Build Your Network: Boost Your Business
- Make Your Business Google-Friendly and Succeed
- Computer Skills for the Self-Employed Notary
- Managing the Corporate Notary Team
- More Income Now with Onsite Inspections

Issues and Advances in eNotarization

- The ABCs of eNotarization Law
- The Efficiency of eNotarization
- Digital Certificates — Learn the "What" and "Why"
- eNotarization Rules: State by State
- The Latest eEquipment
- The Digital Journal — Meet Enjoa® Live

Signing Agent Success

- Fail to Plan? Or Plan to Fail? How to Succeed!
- Shirt and Shoes Required: Professionalism Gets Hired
- Move Your Business Forward with Reverse Mortgages
- The Notary and Mortgage Fraud Prevention
- Collect and Negotiate: Getting Paid in Any Market
- Federal Laws for Signing Agents

Business and Economics

Complete any six workshops from the five tracks and earn a certificate.



Register by
April 4, 2009

SAVE
\$15200!

Pre-Conference Programs

TRUSTED NOTARY CERTIFICATION PROGRAM

Monday, June 8, 9:00 a.m.–4:00 p.m., Tuesday, June 9, 9:00 a.m.–4:00 p.m., \$199
(includes Certification plus one of the following Specializations and background screening)

Businesses need knowledgeable, verified and screened Notaries. Become an NNA Certified Notary with an emphasis in the following areas.

• Signing Agent Specialization*

Monday, June 8, 9:00 a.m.–4:00 p.m.

Get certified and earn extra income. Learn the steps to a loan signing and how to handle common loan documents.

Opportunities may be limited in some states. Visit www.NationalNotary.org/Conf2009/NSA/States for state restrictions.

• Trusted Enrollment Agent™ Specialization*

Tuesday, June 9, 8:30 a.m.–11:30 a.m.

Set yourself up for an exciting new line of business. Learn the steps to perform identity verification for important clients across multiple industries.

• NNA eNotary Specialization*

Tuesday, June 9, 1:00 p.m.–4:00 p.m.

Practical training to take advantage of this expanding field. Learn the how-to's and where to find the opportunities.

Opportunities may be limited in some states. Visit www.NationalNotary.org/Conf2009/eNotary/States for state restrictions.

CALIFORNIA NOTARY TRAINING

Tuesday, June 9, 8:30 a.m.–4:00 p.m., \$159

The most complete state-required training offered... now available in Las Vegas! Required state exam and fingerprinting administered at convenient locations throughout California.

ILLINOIS NEW LAW OVERVIEW

Tuesday, June 9, 1:00 p.m.–4:00 p.m., \$59

On June 1, 2009, legislation will take effect that will open up new opportunities for Illinois Notaries. Are you ready?

*Every participant will have access to an online Certification and Specialization exam.

WHO SHOULD ATTEND?

The NNA Conference is ideal for executives, managers and professionals whose daily business decisions require the management of risk or the verification of identities. Workshop subjects also include eNotarization, electronic documents and signatures, best practices, digital credential management, compliance and supplemental income opportunities. Professionals from the following industries will find the NNA Conference invaluable:

- Mortgage & Banking
- Real Estate, Title & Escrow
- Health Care
- Insurance
- Court & Legal Services
- Education Administration
- Law Enforcement
- Local, State & Federal Government
- Immigration
- International Adoptions
- Government Contractors
- Homeland Security




Las Vegas
ONLY ↑



Register Today! Call Toll-Free: 1-800-US NOTARY (1-800-876-6827)



Inspiration

NEXT EXIT 

Not Just an Event — an Experience

Special Events

Included with Your Registration

Mingle with delegates from across the country and around the world. The NNA's 31st Annual Conference offers distinguished speakers, the roll call of participating states and countries, and the presentation of the NNA's 2009 March Fong Eu Achievement Award.

NNA President Milt Valera will provide an assessment of the status of the Notary office and its future course. Review the NNA's accomplishments on behalf of Notaries and take an enlightening look into the opportunities and challenges Notaries face including eNotarization initiatives and groundbreaking state programs.

The NNA's 31st Annual Conference adjourns with a gala evening celebrating Notaries and your accomplishments. The program honors the NNA's Notary of the Year and Special Honorees.

- **Gala Welcome Reception**

Tuesday, June 9, 7:00 p.m.–10:00 p.m.

- **Keynote**

*Wednesday, June 10, 9:00 a.m.–10:00 a.m.
Continental Breakfast 7:00 a.m.–8:30 a.m.*

- **Keynote: State of the Notary Office**

*Thursday, June 11, 9:00 a.m.–10:00 a.m.
Continental Breakfast 7:00 a.m.–8:30 a.m.*

- **Farewell Banquet & Reception**

*Friday, June 12, Reception 6:00 p.m.–7:00 p.m.
Banquet 7:00 p.m.–10:00 p.m.*



Explore New Horizons

Included with Your Registration

eNotarization Lab

Tuesday, June 9, 10:00 a.m.–7:00 p.m.

Wednesday, June 10, 10:00 a.m.–7:00 p.m.

Thursday, June 11, 10:00 a.m.–7:00 p.m.

Friday, June 12, 9:00 a.m.–5:00 p.m.

Don't miss your opportunity to brush up on the latest in eNotarization! In addition to a self-study lab, experts will be on hand to perform demonstrations and answer questions about ENS®, Enjoa®, electronic ID proofing and other eNotarization technologies and products.

Growth and Opportunity Expo

Monday, June 8, 9:00 a.m.–7:00 p.m.

Tuesday, June 9, 8:00 a.m.–7:00 p.m.

Wednesday, June 10, 8:00 a.m.–7:00 p.m.

Thursday, June 11, 8:00 a.m.–7:00 p.m.

Friday, June 12, 8:00 a.m.–5:00 p.m.

Explore products and services that benefit you and your business. Sponsors and exhibitors will show you how they can serve you and make your job easier. Plus, prizes and giveaways abound, so stop in regularly.

5th International Forum on eNotarization, eSecurity and eApostilles

Thursday, June 11, 11:00 a.m.–7:00 p.m. and Friday, June 12, 9:00 a.m.–5:00 p.m.

U.S. state officials and international delegates take part in presentations and discussions on digital evidence issues, the history of manuscript and electronic signatures, updates on eApostilles, and worldwide electronic notarization initiatives. If you would like to participate in, rather than observe, the Forum, please eMail iforum2009@nationalnotary.org.

FEATURED SPEAKERS

Learn from state and local government officials who regulate and rely upon Notaries as well as highly successful and experienced Notary veterans.

Laura Biewer

*At Your Service, Mobile Notary, Owner;
NNA Certified Notary Signing Agent; NNA
Notary of the Year Special Honoree 2008*

Terri Clarke

*Maricopa County, Arizona, Attorney's
Office, Prosecutor*

David Fleck

*Los Angeles County, California, Deputy
District Attorney, Real Estate Fraud Unit*

Rebekah Jenkins

*Nevada Attorney General's Office,
Investigative Assistant*

Jamie Johns

*Notary Access Association, CEO/Founder;
NNA Certified Notary Signing Agent;
NNA Notary of the Year 2004*

Cathy Lucero

*Maricopa County, Arizona, Recorder's
Office, Customer Service Program
Manager*

Frank Marcial

*CFC Professional Signing Services, Owner;
NNA Certified Notary Signing Agent;
NNA Notary of the Year 2006*

Kay Lynn McMurray

*Nevada Attorney General's Office,
Investigative Assistant*

Kathy Sachs

*Kansas Office of the Secretary of State,
Deputy Assistant Secretary of State*

Gregory Smith

*Nevada Attorney General's Office,
Chief of Investigations*

Ozie Stallworth

*North Carolina Office of the Secretary of
State, eNotarization Analyst and Director*

Elaine Wright

*Prince George's Community College,
Notary Procedures Instructor; NNA
Certified Notary Signing Agent; NNA
Notary of the Year Special Honoree 2005*

Tom Wrosch

*Oregon Office of the Secretary of State,
Sustainability Board, Sustainability Advisor;
Corporation Division, Senior Policy Advisor*

Major NNA Conference Sponsors

CHASE 



For exhibitor and sponsorship opportunities, please contact: Bo Baikoushev at 1-877-876-0827, x4086
eMail: conference09sponsorship@nationalnotary.org
Web: www.NationalNotary.org/sponsors

or Visit: www.NationalNotary.org/Conf2009

WORKING LUNCHEONS

Identity Theft Horror Stories

Representatives from the office of the Nevada Attorney General
Wednesday, June 10, 12:30 p.m.–2:00 p.m., \$68

Why is your role as an identity manager so critical? Listen to true horror stories from the Nevada Attorney General's office about the damage identity theft can inflict. Nevada has created an ingenious Identity Theft Passport Program in response. Learn how it works during this luncheon.

The Forces that Shaped Las Vegas

Su Kim Chung, author of *Las Vegas: Then and Now*
Thursday, June 11, 12:30 p.m.–2:00 p.m., \$68

Learn about the major events, charming personalities and cultural factors that transformed a forgotten desert oasis into one of the premier recreational locations in the country.

Maximize Your Future with a Personal Development Plan

Elaine Wright, Instructor of Notary Procedures, Prince George's Community College; NNA Certified Notary Signing Agent; NNA Notary of the Year Special Honoree 2005
Friday, June 12, 12:30 p.m.–2:00 p.m., \$68

Every great accomplishment begins with a thorough plan of action. First-time Notaries as well as seasoned Signing Agents will learn how to use powerful, convenient tools that help to build your personal brand and craft your best future.

BALLY'S LAS VEGAS, THE JEWEL OF THE STRIP AT A SPECIAL RATE

Save while you stay: Enjoy Las Vegas' style and glamour at an exclusive rate. Experience Las Vegas' best at Bally's which is centrally located at 3645 Las Vegas Blvd. South. Just mention "NNA" when making your reservations and receive our special room rate of only \$132 per night for one or more night stays June 7-14. Includes free self-parking.

For more information, visit NationalNotary.org/Conf2009Travel. To make reservations, phone Bally's at 1-877-603-4390 or visit NationalNotary.org/Ballys.

LAS VEGAS ENTERTAINMENT

Relax. Play. Explore. Enjoy.

Only a few minutes from Bally's await an incredible variety of entertainment opportunities ready to cater to your every whim. Visit hotels, watch shows, enjoy fine dining and create lasting memories.

Neon Night on the Town

Monday, June 8, 5:30 p.m.–8:30 p.m., \$60

Explore the infamous history of Las Vegas. Enjoy an expertly narrated drive down the Las Vegas Strip and discover the personalities who transformed a desert railroad stop into a neon wonder and Entertainment Capital of the World. Pass

the Rio's "Masquerade in the Sky" Mardi Gras Parade and watch the brilliant "Fremont Street Experience" lightshow!

An Italian Escapade

Tuesday, June 9, 11:00 a.m.–3:00 p.m., \$50

A guided tour of "Italy" without leaving Las Vegas: Adventure through the Bellagio, an opulent European villa hotel surrounded by tranquil "Lake Como," and learn about the amazing botanical gardens, water fountains and chocolate cascade. Then you and your guide step back into time at Caesars Palace. Stroll through the Forum and enjoy a birds-eye view of the animated presentations of "Atlantis" and the "Fountain of the Gods" laser show.

Las Vegas Nights Helicopter Tour

Wednesday, June 10, 8:15 p.m.–10:30 p.m., \$225

Indulge yourself with an adventure that begins when your private motor coach whisks you away to an exclusive champagne reception where you mingle with fellow travelers. Then climb aboard a luxury helicopter for a 15-minute breathtaking tour of the Vegas nightscape from an all-new perspective. Take in Glitter Gulch, the Strip, Fremont Street, Stratosphere Tower and much more!

Sunset Dinner Cruise on Lake Mead

Thursday, June 11, 5:15 p.m.–9:30 p.m., \$130

Hop aboard the Desert Princess and turn back to the Old South! She's the pride of the fleet — an authentic, three-level, Mississippi-style paddlewheeler. Take in the cool, evening air and wondrous sights on Lake Mead while the gracious crew serves excellent dining choices.

360° from Panoramic Paris Tour and Lunch

Friday, June 12, 11:30 a.m.–2:00 p.m., \$95

Experience a little touch of classic Paris right outside your hotel door by visiting the "Eiffel Tower." Enjoy 360° panoramic views of Las Vegas from the observation deck while a tour guide points out important sights and answers questions. Dine at Chef J. Joho's Eiffel Tower Restaurant and partake of the city's premier French cuisine.

No-Cover Clubbing — VIP Style

Friday, June 12, 11:00 p.m.–2:30 a.m., \$225

This VIP club experience will surely be a night to remember for years to come. Dress to impress as your private vehicle hits three of the hottest clubs in Las Vegas. Once you arrive you are officially "beyond the velvet rope." Never wait in line. Never pay a cover. Travel with a VIP host ready to cater to your every whim. You only pay for drinks!

Hoover Dam Visit and Ethel M. Chocolate Factory Tour

Saturday, June 13, 10:00 a.m.–4:00 p.m., \$80

Just a short distance from the glitter and glamour of Las Vegas lies the magnificent Hoover Dam and picturesque Lake Mead. Travel to the engineering marvel that tamed the Colorado River and enjoy the view from the observation deck. After that you're off to the Ethel M. Chocolate Factory and Cactus Garden, where you can sample chocolate in Ethel's Lounge.



Register Today! Call Toll-Free: 1-800-US NOTARY (1-800-876-6827)



The NNA Conference 2009 Registration

June 9-12, 2009 • Las Vegas, Nevada — Bally's Las Vegas

Special Conference Room Rate — Only \$132! Call 1-877-603-4390 for reservations and mention the NNA Conference for your special rate.

Please print all information clearly.

Delegate Information

NNA Member Number: _____ Gender: _____
If you are joining today, please write "NEW." F M

First Name: _____
 Last Name: _____

Badge Name: _____
First Last

Company: _____ Title: _____

Address: _____
 City: _____ State: _____ Zip: _____

Daytime Phone: _____ Fax: _____

eMail: _____
(required for Conference registration confirmation)

Guests for Special Events, Luncheon and Excursion Options

Guest #1
 Name: _____
First Last State

Guest #2
 Name: _____
First Last State

How many years have you attended the NNA Conference? _____

Special access needed? (Qty) _____ Vegetarian meals needed? (Qty) _____
Include guest, if applicable.

Conference Registration

Includes all regular Conference Workshops and materials, plus the Gala Welcome Reception, General Sessions, Formal Farewell Banquet and Reception, Networking Sessions, International Forum viewing, eNotarization Lab and Growth and Opportunity Expo.

- Early-Bird Registration (received by April 4, 2009) #7140 \$498 \$ _____
- Regular Registration (received after April 4, 2009) #7140 \$650 \$ _____
- Group Discount (two or more from the same organization) #755-\$20 \$ _____
Entire group must register at the same time (same phone order, in the same envelope or faxed consecutively). Please use separate registration application forms for each attendee (photocopies are acceptable).

Single-Day Passes, Special Events & Luncheon Options

Single-Day Passes: Includes regular Conference Workshops and materials, including the General Session, Continental Breakfast, International Forum viewing, eNotarization Lab and Growth and Opportunity Expo for the specified day. Welcome Reception and Farewell Banquet not included; see Special Event passes below. Single-Day Passes not available for International Forum participants.

- Wednesday, June 10, Day Pass #757 \$238 \$ _____
- Thursday, June 11, Day Pass #758 \$238 \$ _____
- Friday, June 12, Day Pass #759 \$238 \$ _____

Special Event Passes: For guests of Conference delegates and single-day Conference participants. Does not include Pre-Conference Workshops and Certification Programs, Excursions and Working Luncheons.

- Two-Event/Three-Breakfast Pass: Welcome Reception, Farewell Banquet, three Continental Breakfasts #7141\$168 (Qty ___) \$ _____
- Gala Welcome Reception (Tuesday, June 9) #753\$48 (Qty ___) \$ _____
- Continental Breakfast (Wednesday, June 10) #777\$20 (Qty ___) \$ _____
- Continental Breakfast (Thursday, June 11) #779\$20 (Qty ___) \$ _____
- Continental Breakfast (Friday, June 12) #781\$20 (Qty ___) \$ _____
- Formal Farewell Banquet (Friday, June 12) #754\$78 (Qty ___) \$ _____

Luncheon Options (you must be a Conference delegate or guest to purchase)

- Identity Theft Horror Stories (Wednesday, June 10) #760\$68 (Qty ___) \$ _____
- The Forces that Shaped Las Vegas (Thursday, June 11) #761 ..\$68 (Qty ___) \$ _____
- Maximize Your Future with a Personal Development Plan (Friday, June 12) #762\$68 (Qty ___) \$ _____
- Three-Day Luncheon Option — Attend all three luncheon options and save \$46 Identity Theft, Las Vegas Stories, Personal Development #7143\$158 (Qty ___) \$ _____

Pre-Conference Program Options

(see schedule on page 4)

- Trusted Notary Certification including TEA Specialization #7147 \$199 \$ _____
- Trusted Notary Certification including NSA Specialization #7149 \$199 \$ _____
- Trusted Notary Certification including eNotary Specialization #7148 \$199 \$ _____
- NSA Specialization Training #764.....\$49 \$ _____
- TEA Specialization Training #765.....\$49 \$ _____
- eNotary Specialization Training #766.....\$49 \$ _____
- Illinois New Law Overview #767\$59 \$ _____
- California Notary Training #776 \$159 \$ _____

Excursions

- Neon Night on the Town (Monday, June 8) #769.....\$60 (Qty ___) \$ _____
- An Italian Escapade (Tuesday, June 9) #770.....\$50 (Qty ___) \$ _____
- Las Vegas Nights Helicopter Tour (Wednesday, June 10) #771\$225 (Qty ___) \$ _____
- Sunset Dinner Cruise on Lake Mead (Thursday, June 11) #772.....\$130 (Qty ___) \$ _____
- 360° from Panoramic Paris Tour and Lunch (Friday, June 12) #773.....\$95 (Qty ___) \$ _____
- No-Cover Clubbing — VIP Style (Friday, June 12) #774\$225 (Qty ___) \$ _____
- Hoover Dam Visit and Ethel M. Chocolate Factory Tour (Saturday, June 13) #775\$80 (Qty ___) \$ _____

Register

Subtotal	\$ _____
1-Year NNA Membership — \$52.00 (required if you are not currently an NNA Member) . . .	\$ _____
Group Discount	\$ _____
Total Enclosed	\$ _____

ONLINE... www.NationalNotary.org/ Conf2009 Credit Cards Only	CALL... 1-800-US NOTARY (1-800-876-6827) Credit Cards or Check-by-Phone	FAX... 1-800-833-1211 Credit Cards Only	MAIL... National Notary Association 9350 De Soto Ave. P.O. Box 2402 Chatsworth, CA 91313-2402
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Payment Information

- Check/Money Order (payable to National Notary Association — mail-in only)
- Visa American Express MasterCard Discover

Credit Card #: _____ Expiration Date: _____

Name on Card: _____

Billing Address: _____

City: _____ State: _____ Zip: _____

Signature: _____

You will receive your confirmation by eMail.

**If You Attend Only One Notary Event,
Make This the One!**



REGISTRATION APPROVAL POLICY — The NNA does not discriminate in employment, admission of members, or admission of speakers or registrants to its programs on the basis of race, color, religion, gender, age, sexual orientation, national or ethnic origin, veteran status or any other basis prohibited by national, state or local laws.

CONFERENCE REFUNDS AND CANCELLATIONS — Requests for refunds must be received in writing. Requests for full refunds must be received before April 30, 2009. Refund requests received May 1 through May 22, 2009, will be assessed a \$50 service charge. No refunds will be made for requests received after May 22, 2009. Policy applies to Conference registration, day passes, guest passes and excursions.

NNA MEMBERSHIP — National Notary Association membership is required to attend the NNA Conference workshops and events and pre-Conference workshops. If not an NNA member, you may join now with your Conference registration.

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Note: NNA Conference program information subject to change.

Source Code
A36485
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THE NATIONAL NOTARY

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

PUBLICATION POLICY

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

ARTICLE SUBMISSIONS

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

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Please send address changes, including ZIP code, suite or apartment number, and mailing label with old address, if possible, to Customer Service, P.O. Box 2402, Chatsworth, CA 91313-2402.

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From The Managing Editor



Notary Office Keeps Evolving To Stay Relevant

When I was a teenager I had big dreams of becoming a rock star. Like so many young musicians of the '80s, I repurposed my years of piano

training and applied it to the more modern practice of playing electronic keyboards.

In those days, having a single instrument wasn't enough. To be successful and in-demand, you had to have a half-dozen popular and expensive "synthesizers" along with all the bells and whistles that went with them. Those were good times, but after years of playing at backyard parties, club venues and even small concert halls, it became time to face reality. I finished my education and became a journalist.

Flash forward to 2005: My wife, also a musician, and I got the bug to start writing songs together. I began making grand plans and budgets to build a "studio" when, upon some research, I discovered that it was all unnecessary. The world of electronic keyboards had changed on me, and all I needed was an inexpensive laptop, music software and the right interfaces to replicate my old keyboard rig. To boot, this seemingly miniscule system had much more power and flexibility than I ever imagined.

Reflecting on this experience underscores the fact that, throughout history, professions, practices and even hobbies continually evolve. In order to stay relevant and successful, it's imperative that you take the initiative to grow and adapt with them.

For Notaries, that evolution is occurring right now. But in this instance, we're not talking about what instrument to use or what tune to play. This change is about keeping our identities and finances safe, protecting our critical transactions and ensuring that our property and legal rights remain intact.

With identity protection currently at the top of our national security concerns, it is crucial for Notaries to be on the leading-edge of technology (page 20) to serve the needs of today, and to understand the many new, unique challenges (page 18) and opportunities (page 24) that await us.

Some Notaries will resist and get left behind, but the majority who move forward will find a new world of relevance, income opportunities and importance.

And that's music to our ears.

Phillip W. Browne

In order to stay relevant
and successful, it's
imperative that you
take the initiative to
grow and adapt...

COVER STORY

20 • Notary 2.0

Notaries across the nation are being called upon to protect the security of the American public, business and government. This expanded role has seen new classes of Notaries being created, including Trusted Enrollment Agents™ and Notary Signing Agents, and a new set of tools being added to Notaries' arsenals. These new electronic tools have effectively moved the Notary Public office into the digital age, turning it — to borrow an analogy from the Internet world — into Notary 2.0.



FEATURES



18 • No ID? Get A Notary

Identity documents are needed more than ever to take part in society. But today, thousands of individuals are essentially identityless. However, Notaries are finding a way for these individuals to reclaim their IDs and identities.

24 • The Bilingual Age

The increasing number of immigrants is turning our nation into a multilingual melting pot. Savvy Notary entrepreneurs can build their business by brushing up on their high school Spanish or French or learning a new language such as Chinese or Arabic.

26 • Notary New Year Resolutions

While it might be tempting to make and break our pledges to turn over a new leaf in 2009, recommitting to Notary basics with an aim towards excellence can save time and money.



29 • Seeking The Right To Be A Notary

It's a little known fact that the histories of the women's suffrage movement and the Notary Public office are closely linked.

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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

Setting Limits For Signings

I believe that when a Signing Agent tolerates the late delivery of loan documents or agrees to print out loan documents at the last minute for a lender you are, in essence, doing the lender's job. And unless you are being appropriately paid for your time, materials and the use of your computer and printer, you will always come out on the short end.

I have been a Notary since 1972 and have done a couple hundred loan signings. The following are my rules: Signings requested on the same day are out of the question unless the borrower already has the loan documents and a time can be arranged that is convenient for me as well as the borrower. When the loan package is sent to me, I set appointments for the day after the documents are to be delivered.

If the location requires more than a half-hour drive from me, I request a higher fee. This is usually granted.

Though it is common for payments to take more than a month to be received, I never have to call the service who hired me, and I am surprised to hear that others have to do this. I hope this is information is helpful.

Shirley Borden, Pioneer, California

Privacy Or Health Risk?

I received a call from someone saying she worked at a local hospital and was trying to find a Notary for a patient who needed a power of attorney notarized. It sounded simple enough until she said that the patient was in isolation and that I would need to wear protective clothing.

I asked what disease the patient had and why he was being isolated. She told me that due to HIPAA rules she could not disclose this information. She went on to tell me that two of the hospital's staff Notaries refused to notarize for this patient because they were afraid of having his thumbprint in their journals.

I turned the assignment down because I thought it was a red flag if their own Notaries refused. Don't we have a right to know why a patient is in isolation if we're asked to notarize?

Wendy Zamutt, San Diego, California

If there was a health risk involved in notarizing for this signer, it was unreasonable of the hospital not to explain this when requesting your services. In those circumstances, it was well within your rights to refuse the notarization. — The Editors

Letters To THE NATIONAL NOTARY

We welcome letters, comments and questions from you. We reserve the right to edit for space and/or clarity.

Contact us at publications@nationalnotary.org or by fax at (818) 700-1942. Mail can be sent to National Notary Association, Editorial Department, 9350 De Soto Ave., P.O. Box 2402, Chatsworth, CA 91313-2402.



Impartiality Is Challenging, Yet Remains Vital For Notaries

The election of a new President was historical in many ways, and the length of this last presidential campaign was unprecedented. For nearly two years, we were inspired and

persuaded to make choices.

Every aspect of modern life became the subject of debate: taxes, immigration, the price of gas, national security, climate change, healthcare. Then it was Wall Street bailouts, mortgage assistance and stimulus action.

At no time in the recent or distant past can I remember such expressiveness being articulated in the public forum. For the nation, it was probably a watershed moment when many were challenged, and scores of new voters, many for the first time, were inspired to make a decision.

This month we enjoy the inauguration of a new President, but the ability to adjust our mental state to something less than arduous debate and argument may be the next national challenge.

Thankfully, as Notaries, we have had a good deal of practice at impartiality. It's in our professional nature. It's a guiding principle of the Notary office. Our hearts and minds choose no side when we act in our official capacity.

Much like foreign Notaries who are obliged to be accountable to the transaction itself rather than present any signer's interests, we can't take sides.

As citizens we had our choice to make when we voted. Now, as Notaries, our responsibility is to be unbiased, neutral and impartial.

Perhaps this well-practiced obligation helps us make the transition to a new administration, new policies and new views easier.

As state officials, we are accustomed to waking up one morning with new rules, a

new regulating official or new obligations.

While we, like those who are elected to office, carry the designation of government official and public servant, we are not representing any particular group or interest but, uniquely, bear the responsibility for maintaining the principles of being honest, fair and unbiased.

In that moment of performing a notarization, our minds are focused on ensuring the integrity of the act and adhering to the most basic notarial principle of impartiality.

Our attention is focused on guaranteeing that we are fulfilling our duties in accordance with ethical notarial practices and procedures.

We are pivotal in witnessing real estate transactions, powers of attorneys, estate documents and living wills. But how can we not, at times, be personally challenged when facing the possible ethical or moral dilemmas reflected in such documents. Yet, we must put aside our personal biases and look strictly at the notarization and our requirement to execute it soundly.

We cannot express personal opinions as we wield a Notary seal. That opportunity is reserved for the ballot box.

As the year progresses and our new President settles in to the daily activities of governing, many will struggle with the loss of the partisan discourse that was encouraged by the presidential contest.

How fortunate that we enjoy a unique position in which our notarial principles can help bring the nation together.

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

Second Life Changes Concept Of 'Personally Appeared'



The state of Missouri recently made history when it hired its first government employee using the "Second Life" Internet-based virtual world. The new employee, who joined the state's Department of Natural Resources as a member of the IT team, was recruited at a virtual job fair that he attended as his Second Life alter ego — a cat with a red bow tie.

Only after the online job fair did he go for an in-person interview.

The development presents an interesting conundrum for a global society increasingly worried about identity security and verification.

While personal appearance is at the heart of a notarization, Missouri's successful experiment with Second Life could lead to a slippery slope in which a Notary could be asked sometime in the not-too-distant future to witness a virtual signing by a client that looks like a cute, pink bunny wearing roller skates and a propeller beanie.

For its part, Missouri will continue holding job fairs in Second Life, no doubt attracting a plethora of fuzzy creatures, over-muscled barbarians and fair maidens.

Population Boom Will Drive Real Estate Industry

As bad as the real estate and mortgage industries look today, the long-term prognosis is robust for one simple reason: population growth.

Recent projections released by the U.S. Census Bureau predict that the U.S. population will increase by 134 million people by 2050 — a 44 percent rise. That's good news for real estate brokers, mortgage lenders,

home builders and Notaries.

If the predictions hold true, the Bureau estimates that the increase in people — largely fueled by immigration — would require 52 million new housing units, along with places to shop and work.

By 2050, the minority population is expected to be 236 million; more than half of U.S. population of 439 million.



By The Numbers

3-5 seconds The amount of time it takes to verify most employees being screened using E-Verify.

The percentage decline of consumer trust in business, according to the Better Business Bureau. **14%**

24 The number of companies being investigated by the FBI for mortgage-related corporate fraud.

The maximum fee Notaries in Alabama, Kentucky, South Carolina and Wisconsin may charge for an acknowledgment. **50¢**

439 million The projected U.S. population in 2050.

The number of reported data breaches in the first eight months of 2008. **449**

67 MILLION The estimated number of immigrants in the U.S. in 2050.

Internet users **1.46 billion** around the world.

Feds Grappling With Clusters Of Mortgage Fraud

Mortgage fraud is a nationwide problem that costs lenders and consumers more than \$4 billion a year. But a recent report on federal fraud cases suggests that attention so far has been focusing predominantly on two regions — south Florida and western Pennsylvania.

In the 10-month period from October 1, 2007, to July 31, 2008, federal investigators filed 151 mortgage fraud cases, according to a report from Syracuse University.

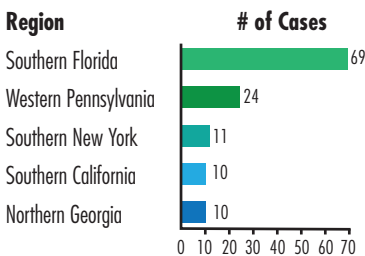
Of those cases, 69 were filed in Miami and 24 in Pittsburgh. Together, the two regions account for 62 percent of the cases filed. The next highest region was New York City with 11 cases.

But it is likely that the clusters of fraud prosecutions may only be temporary. The FBI reportedly has increased the number of agents assigned to mortgage fraud cases nearly twelve-fold.

Miami And Pittsburgh Top Fraud Charts



The top five regions for mortgage fraud cases.



Source: Syracuse University

Universities Low Hanging Fruit For Global Identity Thieves

Universities have traditionally been bastions for the free and open exchange of ideas and information. But this openness has come at a price — they are easy pickings for identity thieves trolling the Internet.

The University of Indianapolis in Indiana recently found out how easy, becoming the latest in a long line of academic victims. Joining such notable institutions

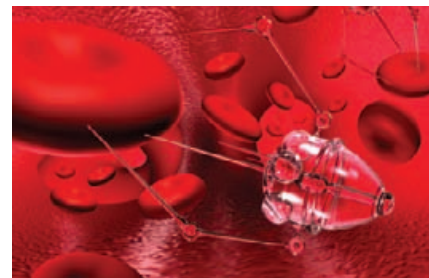
as the University of Southern California and Oxford University.

For the Indianapolis incident, data thieves believed to be

from Eastern Europe broke into a school server and gained access to more than 11,000 archived records with names and matching Social Security numbers. The university has contacted those affected by the breach and offered victims one year of free credit monitoring.

Ironically, privacy concerns convinced the school to stop using Social Security numbers to track students several years ago.

Security experts with the Gartner Group, an information technology research and advisory company, say that about half of all systematic data breaches involve universities, and these incidents are on the rise. Unlike banks, universities make it easy to access their networks making them child's play for hackers.



Nanobots Becoming The Recordkeepers Of Tomorrow

Surveillance technology is becoming as common as cell phones and Starbucks. And across the United States, police use cameras to record traffic violations.

But the new wave of surveillance may well be nanotechnology — microscopic devices that can monitor internal organs, record sounds or explore outer space.

The World Future Society predicts that, in the next decade, nano devices will be so ubiquitous they will keep track of all people everywhere. Essentially, everyone will have nanoimplants and unique IP addresses to communicate in a seamless global network.

Because the storage capacity of nano devices is virtually unlimited, every conversation and every action can be recorded and retrieved. This would likely revolutionize the way we keep records, including Notaries and their journals.

Some ethicists see considerable potential for abuse, but admit that the technology is advancing too rapidly to stop it.

Market Meltdown Sends Undocumented Workers Home

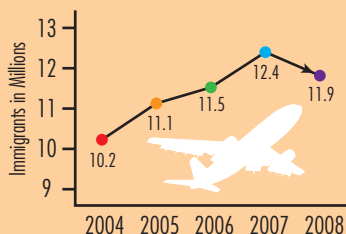
The country's economic crisis has convinced many undocumented workers that the grass isn't so green north of the border. In fact, the illegal immigrant population has declined by 500,000 over the last year.

But that doesn't mean the problem of illegal immigration has evaporated. In fact, a Pew Hispanic Center report estimates that there are currently 11.9 million unauthorized immigrants residing in the country. The report argues that the economic downturn and stepped up federal enforcement efforts are driving illegal immigrants to return to their home countries; at least until the economy improves.

With fewer illegal immigrants, dishonest *Notarios Publicos* could find it tougher to do business. Many immigrants — legal and illegal — believe that Notaries in the United States are like *Notarios Publicos* in Latin nations, where they have training and authority similar to attorneys.

Illegal Immigration Turns Downward

Hard economic times and federal enforcement have many illegal immigrants heading home.



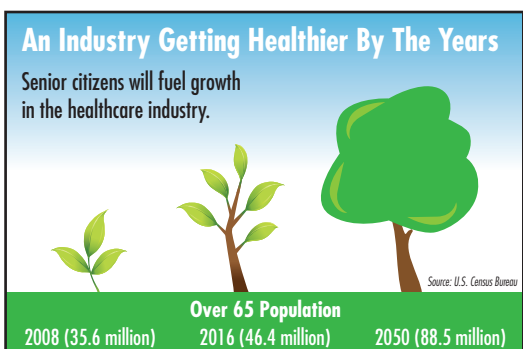
Source: Pew Hispanic Center

Growing Healthcare Segment Means Opportunities For TEAs

Healthcare is one of the fastest growing industries in the country and is expected to add four million new jobs by 2016, according to a recent report from the U.S. Bureau of Labor Statistics (BLS), and that's good news for Trusted Enrollment Agents™.

In the coming years, the healthcare industry increasingly will protect sensitive information — including patient records and research data — by only allowing people with digital identity credentials to access secure electronic networks.

The SAFE-BioPharma Association, formed by multinational, biopharmaceutical companies, already has created and manages a digital credential program for the



pharmaceutical industry. And that is just the tip of the iceberg.

A major factor driving the growth of the industry is the burgeoning older population — thanks to the baby boomers. To meet market demands, the healthcare industry will need to add jobs in every specialty, including an estimated 480,500 home healthcare aides and 512,500 nursing home workers, projects the BLS.

Palm Scanning Better Than Fingerprinting?

It used to be that palm reading was a staple of fortune tellers. Now, it's becoming the latest trend in biometric identity management and protection. St. Anthony's Hospital in St. Petersburg, Florida, recently started using palm scanners to protect patients' identities and records. The hospital's system makes an infrared scan of each patient's palm, which is used to control medical records. Since last summer, more than 15,000 patients have been scanned.

In St. Louis, Missouri, a chain of fitness clubs has started using palm scanners in lieu of membership cards.

These palm scanners use infrared light to read vein patterns instead of the ridges on the skin. If the hand loses blood pressure, the scan will fail. Experts also note that eight percent of Americans have missing or damaged fingers, often making traditional fingerprinting a problem.



In The Future, Knowledge Will Have Short Shelf Life

As anyone who has ever worked in the computer industry well knows, keeping up with the latest technological developments and expertise isn't just a good idea, it's the only way to survive in the field. Professionals across every spectrum soon will find that their knowledge is outdated almost as soon as they learn it, requiring a process of almost continuous ongoing education, according to a forecast by The World Future Society.



Notaries have long embraced the importance of continuing education. In recent years, developments — such as eNotarization — market pressures and a changing legislative landscape will push Notaries to build their skills at a faster rate than ever before.

Alliance Urging Identity Credential Standardization

For several years, the federal government has been pushing states to begin meeting tight security and technology standards for issuing driver's licenses and other identification cards. Now the private sector is taking up the cause by urging just about everyone — from businesses to local governments — to use smart card technology that incorporates the federal government's FIPS-201 standard.

The Smart Card Alliance, a not-for-profit, multi-industry

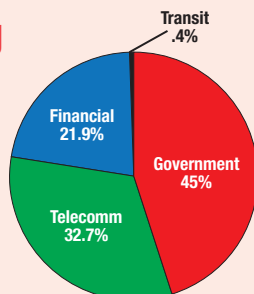
association, wants everyone issuing identity cards to adopt the federal standards. This call for a universal standard coincides with the National Notary Association's work to develop a worldwide eNotarization standard that will have a high level of validity and acceptance.

The federal standard, says the alliance, is flexible enough for many organizations with different needs to use. It also simplifies the identity enrollment process.

Smart Card Use Skyrocketing

Smart cards are being embraced by the entire world and across all sectors of society.

Issued by	Number of Cards
Government	137.6 million
Telecommunications sector	100 million
Financial sector	66.9 million
Transit sector	1.2 million
Total	305.7 million



Source: GlobalPlatform

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NNA Homepage Gets A Makeover

As part of the National Notary Association's commitment to constantly improve the way it serves members and the public, the Association's homepage has received a dynamic makeover that includes exciting new content and features. This is only the first part of a complete redesign of the site. Expect many more updates in the months ahead.

The new homepage features a mix of interesting and useful information, as well as light-hearted celebrity items with a notarial twist.

Among the more popular features is the traditional collection of Notary tips and how-tos in the "Knowledge Base" section, which also includes the "Wall of Shame" (stories about Notaries gone bad).

There also are easy-to-find legislative updates and important NNA news items as well as links to the NATIONAL NOTARY NOW eNewsletter and the NNA's current print publications.

One of the most exciting changes is the "My NNA Profile" application. Every visitor who wants to delve into the Web site will be asked to complete a profile, which can be used for everything from orders to checking commission status to bond amounts — much more efficiently and conveniently.

Updates will occur on a weekly basis.



www.NationalNotary.org

New Training Format Coming Soon

To help bring Notaries up to speed with new eNotarization laws and other changes in Notary practices, the NNA is developing a new format for its educational programs.

The new course format will give all participants a firm grounding in the fundamentals and will also offer advanced training in specialties including eNotarization, Trusted Enrollment Agent™ and Notary

Signing Agent assignments.

Pennsylvania, Virginia and Florida have all enacted eNotarization laws, and several other states have bills pending. Courses will include specific material for each state as new laws take effect, ensuring Notaries have the knowledge and skills needed for their particular jurisdictions.



www.NationalNotary.org

TEA Program Moving Forward

The Trusted Enrollment Agent™ (TEA) Program continues to grow with assignments having been completed across the nation, including numerous identity proofing jobs for the NNA's upgraded ENS® (Electronic Notary Signature). As the new year gets into full swing, it is expected that TEAs increasingly will be called upon by major industries — defense, aerospace, bio-pharma, and Notary — to help protect sensitive electronic data.

TEAs are specially trained Notaries who verify the identity of employees and subcontractors seeking the right to access sensitive data at government agencies, medical-related firms and other businesses where information security is a prime concern.

Thousands of Notaries have been trained by the National Notary Association for this new career path. Assignments and pay are handled through the NNA.

A toll-free information number has been launched specifically for the TEA Program. The number, (866) 867-6827, can be called Monday through Friday, 8 a.m.–5 p.m. Pacific time about any TEA-related issue. The calls are handled by counselors specially trained to answer questions about the program.



Director of eNotarization and best practices William A. Anderson has his identity vetted by TEA Sharon Varnes.

Your Benefits: Onsite Training

From proofs of life to out-of-state certificate wording: Notaries need up-to-date information to do their jobs. But you don't have to drive long distances to find a class. The NNA can come to you.

Onsite training is available in any U.S. state, territory or jurisdiction. There's no minimum or maximum number of Notaries required — instructors can be scheduled whether you have a single Notary or more than 20 in your workplace.

The NNA offers a variety of training modules that can be customized to meet any company's particular needs, including basic notarial procedures, state law updates, anti-fraud techniques and much more.

A typical training session is around six hours long and should be booked between four to eight weeks in advance, depending on location. For more information, call (877) 876-0827.

Member Sections Go Electronic

As the pace of business in today's world increases, so does the need to get the most timely information. That's why the NNA is changing the way the members of its professional Sections receive the news they need.

Starting this month, the quarterly print Section newsletters — NSA TODAY, SMALL BUSINESS, IMMIGRATION, eNOTARIZATION AND LEGAL PROFESSIONALS — will become monthly electronic publications.

This means that the news,

strategies, and insights you've come to rely on will be delivered right to your eMail inbox. In addition, new articles will be posted on each Section's Web page on a weekly basis.

If you have not provided your eMail address to the NNA, contact Customer Relations at (800) US NOTARY to update your account. Also, update your filtering software to allow messages coming from NationalNotary.org.



NNA Recounts Landmark 2008

While the past year was a time of transition and challenge for much of the country — Notaries included — it also was a time for many exciting developments for the National Notary Association and its members. And now members and the public can review the highlights by reading the Association's "2008 Conference Report And Year In Review," now available online.

Last year was monumental in terms of technological advancements and new career opportunities, which launched the era of the "Super Notary." The Report chronicles landmark developments transforming the role played by America's Notaries, and key events and announcements at the 30th annual NNA Conference and 4th International Forum on eNotarization, eApostilles and Digital Evidence in New Orleans, Louisiana.

The report is available in PDF form at NationalNotary.org/conf.

National Notary Association

**The Emerging
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A Lack Of ID Can Leave You Out In The Cold



Imagine having a wad of Social Security checks worth hundreds of dollars, but not having a single dollar in your wallet. This was the case for one man who walked through Joe Richard's office.

Richard is social services manager for Catholic Charities of Colorado Springs, Colorado. His organization offers a variety of services to those in need. People flood his office every week seeking assistance in obtaining birth certificates and other forms of identification.

But the man with the stack of uncashed Social Security checks was unique. Because he didn't have ID, he couldn't

cash these checks. The man — a Canadian-born immigrant — only had a 20-year-old naturalization certificate to prove who he was. With no other way of getting money, the 65-year-old was left homeless.

The Identity Verification Challenge

In the U.S., senior citizens, retired military personnel, and ex-cons, are among those without proper ID. The homeless, however, especially struggle with this.

"You and I can take our driver's license for granted, but it's a homeless person's lifeline," said Jay Zainey, a New



Orleans, Louisiana-based federal judge and founder of the Homeless Experience Legal Protection (HELP) Program.

“Without it, they can’t spend a night in a homeless center, cash a Social Security check, or prove who they are.”

HELP brings Notaries and lawyers together for the common goal of assisting the homeless in getting ID cards. Volunteers begin by helping clients obtain the documents required for getting proper photo ID. Zainey says it takes about 30 days for a person to prove their identity. During that period, they’re on the streets.

The aftermath of the 9/11 terrorist attacks only made things worse, Zainey said. That’s because the federal government imposed tighter restrictions on government-issued identity cards. The REAL ID Act, passed by Congress and endorsed by the 9/11 Commission, created minimum standards for identity cards in all states. After 2009, anyone applying for, or renewing, their state-issued ID will have to present some proof of identity, such as a birth certificate or certificate of naturalization. For the homeless, that won’t be easy.

In states like Colorado, people needing a copy of their birth certificate must submit a notarized application. But the notarization requires photo ID, a classic catch-22 situation.

“Because of the Notary requirements here, a mug shot or Social Security card doesn’t cut it,” Richard said. Two additional pieces of information such as court papers and tax returns can be used, “but how many homeless people do you know running around with tax returns?”

Zainey’s program has Notaries certify copies of individuals’ IDs, which are kept at homeless centers in case a client loses the original document. The certified

copy can be accepted by the DMV. Since HELP started its program in May 2004, more than 2,500 lost ID cards have been replaced.

“Because a Notary spent five seconds of his or her day, a person was able to get off the streets,” Zainey said, who wants to expand the program around the country.

For Some It’s A Second Chance

Aside from the homeless, Richard deals with ex-felons who have recently been released by the Colorado Department of Corrections (DOC). He says this is one of the biggest challenges because the DOC releases inmates and tells them to find a job in three weeks. If they fail to do so, they face the possibility of returning behind bars.

“It’s impossible to get a job in this state without ID,” Richard said. “Maybe if they work in construction, but if a person fresh out of prison, they can’t get a job. Sometimes they wind up homeless.”

The DOC generally provides released inmates with a photo ID. But ex-cons usually lack the crucial birth certificate necessary to obtain a driver’s license or other common state ID.

Whether he’s helping former inmates or the homeless, the process can be trying. But there are victories. Richard has helped many clients get IDs and gain access to housing, Social Security benefits, food stamps and other necessities.

“There’s a real sense of satisfaction,” he said. “One lady told me, ‘You don’t know what you’ve done for me. I start college next week.’ This is the part of my job I love.” **NNA**





NOTARY 2.0

**We Are Amid The Dawn Of A New Notarial Age,
And With It Comes Cutting-Edge Tools Of The Trade**

By David S. Thun
dthun@nationalnotary.org

For the first time in U.S. history, Notaries are being recognized and tasked for the important duty they hold: the nation's protectors of transactions, identities and constitutional rights.

The awesome strength of the Notary office today easily transcends the many arcane, shortsighted ideas about the value of the notarial act, particularly when it comes to the concepts of impartiality, third-party proofing, evidentiary support and individual accountability. Notaries have undoubtedly become more important than ever, and are increasingly in demand because of the vital protection they provide for the nation's transactions.

As a result, a new class of Notaries Public has emerged — Notary 2.0.

These Notaries are essential to ensuring the integrity of electronic transactions. They are being called upon by the federal government to fight fraud, identity crimes and terrorism — the three most prolific national security threats of our generation.

Acting as Trusted Enrollment Agents, they are being sought by the defense, biopharmaceutical, medical, financial and insurance industries, among many others, to verify the identities of their employees and subcontractors to protect their networks, assets and intellectual property.

They are a central point of security in the mortgage lending and banking industries, which are acutely reexamining their best practices to rebuild trust and integrity in the American financial system.

And as the number of electronic documents and communications expand in our everyday lives, Notaries are increasingly being sought by the American public to safeguard their rights, property and identities.

With the growing demands being placed upon America's 4.8 million Notaries, the tools they use must be up to the task. So in tandem with the continually evolving role of Notaries comes the most secure and universally recognized platform for eNotarization ever established: the National Notary Association's upgraded ENS® (Electronic Notary Signature) and the world's premiere Web-based electronic Notary recordkeeping system, Enjoa® Live.

These tools open the floodgates for national, and even global electronic transactions by providing higher assurance security to the electronic identities of signers, electronic documents and online communications than has even been achieved.

The New Tools Of Notary 2.0

Industries around the world are demanding a much higher level of trust, validity and security from electronic notarization. Specifically, they want to be able to trust that the electronic Notary signature on a digital document was applied by a genuine eNotary and not an impostor.

The only way they can do that is if the eNotarization system being used has robust security elements built into it.

To meet that need, the NNA focused on developing the enhanced ENS and a companion electronic journal of notarial acts — Enjoa Live.



The upgraded ENS was developed by the NNA and Science Applications International Corporation (SAIC). Ironically, the human element, not technology, is one of the critical security features of the ENS. Every Notary seeking an ENS first must be properly identified by another Notary. This ensures that the ENS is issued only to Notaries who can prove their identities and present proof of a valid Notary commission. Only after the human test is passed does technology enter the picture.

Where previous versions of the ENS were installed onto a computer to before they could be used (the so-called "software certificate"), the new ENS is stored on a USB-compatible hardware token.

Its security is guaranteed by a password known only to the Notary, and, like a traditional inking stamp, the ENS should be in his or her physical possession at all times. This allows it to be carried by a Notary, plugged into a USB port on virtually any PC on which an eDocument is being signed and notarized.





Quite simply, if one does not have both the token and the required password, the ENS cannot be used — an important improvement over software certificates that are not password-protected.

Through its SAFE-BioPharma digital certificate, the upgraded ENS is cross-certified with the Federal Bridge Certification Authority (FBCA), the federal government's electronic credential management power.

That means the ENS conforms to the de facto standard for electronic identity credentials in the United States, while retaining accreditation by the SISAC (Secure Identity Services Accreditation Corporation) — the arm of the Mortgage Banker's Association that accredits technology for use in electronic mortgage transactions.

It also complies with European Union Digital Signature Directive standards, guaranteeing legal admissibility of electronic documents in the European Union. Because it meets both U.S. federal standards and those of other nations, the new ENS is in a unique position to be used as a standardized tool for eNotarizations of documents exchanged between different organizations both here and abroad.

Enjoa Live is the next evolution in the NNA's

innovative eNotarization and electronic recordkeeping platform. It allows Notaries to create journal entries through a Web interface and store their entries on a protected Web-based server, enabling them to access their journals from any computer with a Web connection.

Previous versions of Enjoa stored its encrypted entries on a Notary's hard drive, which ensured that thieves could not access the data. However, the Notary had to make separate physical data backups to guard against theft or data loss. Enjoa Live's data is stored and backed up remotely on secure servers and is accessible to the Notary through any Windows-based Web-enabled computer, keeping journal records intact and usable in the event the Notary's personal computer is stolen.

These two innovative tools are designed to give tomorrow's Notaries the maximum protection and flexibility to perform eNotarizations for businesses and governments, no matter what type of document they are presented, or where it comes from.

They also are designed to offer the highest level of security, trust and reliability to people who must depend on electronic notarization to execute vital digital transactions.

New Security Needs In The Electronic Age

Surprisingly, there remain some shortsighted opponents that believe that security should not be a component of eNotarization. Some also claim that protecting eNotarized documents from fraud is a burden to commerce.

Given that one of the biggest factors leading to the global economic crisis was a subprime mortgage market wracked by fraud and improper conduct, the idea of simply hoping fraud will stay out of electronic transactions is not only absurd, but irresponsible.

But experts know that security is essential for making eNotarization trustworthy and reliable, and ensuring its adoption by government, courts and industry, said Pem Guerry, executive vice president of SIGNiX, an electronic signature provider that helped develop the NNA's Enjoa Live online journal.

"The entire Notary world is based on trust in the integrity of documents. If you don't secure that document, you put a very valuable part of our society at risk," he said.

In many ways, Guerry said, it is easier to secure electronic documents than paper. With paper, multiple

copies of the same document often need to be distributed among parties to a transaction. But there is no way to alert recipients if any copies have been altered. With a properly secured eDocument, everyone connected to a transaction can have access to a final, unalterable version of the original, which cannot be changed without the reader being alerted.

Unprotected electronic files, however, are more vulnerable to exploitation because it is extremely easy to alter them. That's why one of the essential elements of eNotarization has to be an audit trail — a record of changes — that lets users know if a document has been altered after being electronically notarized.

"If you look at paper documents, fraud can easily be applied to them because there's no chain of custody," said Tony Suarez, SIGNiX's vice president of PKI solutions. "With eDocuments, you can include a complete audit trail a lot more easily than on paper."

Major software firms also have recognized the need to protect and authenticate electronic documents. A white paper on document security published by software giant Adobe states that it is essential to protect the confidentiality and privacy of information used during online business exchanges, and provide authenticity and integrity.

Because many automated processes rely on electronic documents that contain critical, personal, and sensitive information, organizations must make significant investments to properly protect these documents.

In fact, Adobe's white paper contends that the lack of integrated document security has hindered many companies' efforts to make the full use of eDocument technology.

Unsecured electronic documents potentially can be accessed by countless unauthorized individuals or altered after being received. As a result, many firms still must print and physically deliver paper versions of important documents to achieve adequate security, which reduces two of the biggest advantages of eDocs — saving time and paper. It is better to have protections built into the document that alert the reader to any changes.

That said, the role of the Notary 2.0 won't require Notaries to learn complex software coding skills. Ideally, eNotarization tools with the right kind of security features built in can do most of the process automatically on the Notary's behalf.

"You want the best of both worlds," Guerry said. "You want the Notary to have a very simple process in which the underlying technology has already provided the security benefits."

Business is moving fast, and Notaries need to be ready to take on the challenges of their evolving office. The tools and training are ready for the Notary 2.0. All that's needed are Notaries motivated to move forward into an exciting future.

Are you ready? **NNA**





THE BILINGUAL AGE SPAWNS MULTIPLE OPPORTUNITIES

By Michael Mink
mmink@nationalnotary.org

'IT'S GREEK TO ME' MAY BE TRUER THAN YOU THINK,
BUT IT MIGHT BE TIME TO HEAD TO BERLITZ

America is the land that immigrants built. People from all over the world jumped into our great melting pot, adding their culture, traditions and ethnic flavor into the social stew we have today.

But for all the greatness that emerged from our immigrant roots, enormous challenges had to be overcome, including prejudices, cultural incompatibilities and language.

Even in today's wired world, language is the first and often most perplexing obstacle immigrants must overcome. It remains a major obstacle for Notaries dealing with foreign-born clients. However, language isn't just a challenge, it's an opportunity. Given the unprecedented flood of immigration — legal and illegal — the modern, professional Notary will find fluency in a foreign language as valuable and potentially lucrative as proficiency with computers and the Internet.

Consider: the number of foreign-born residents in the U.S. is expected to explode from roughly 38 million today to 67 million by 2050, or about 19 percent

of the total population, according to the U.S. Census Bureau. By 2025, the percentage of immigrants in the U.S. population will break the previous peak of 14.8 percent reached in 1890.

While new arrivals from Latin nations are expected to account for the lion's share of those numbers, they won't be alone. The ethnic Asian population in the U.S., for example, is projected to increase from 15.5 million today to 40.1 million in 2050.

People who speak little or no English will be buying homes, dealing with government agencies and getting jobs — in other words, engaging in a host of activities that require a Notary Public in unprecedented numbers. It's also likely that foreign-language documents will come across Notaries' desks in growing numbers.

BREAKING THE BARRIER

Dialects even further complicate the Notary's task of communicating with a signer speaking a foreign language. Most people from China speak the Mandarin

dialect, but several hundred million speak one of the dozens of other dialects and sub-dialects, such as Cantonese, Min and Wu. Even to many Chinese, these dialects can be as alien as a foreign language. Bilingual Notaries will need to make sure they can communicate directly with clients who don't speak English.

For every notarization, the ability to communicate with the signer is absolutely vital. That's why personal appearance is required and it's how the signer's willingness and awareness are determined by the Notary. Direct communication also is crucial to resolving questions about the signer's identity, as well as questions about blank spaces in the document or anything else that might arise.

In notarizing any foreign-language document, the Notary's first choice should always be to use a notarial certificate written in English that conforms to the law or custom in the Notary's home state. However, such an English-language notarial certificate often will not be acceptable on a foreign-language document that will be filed in another country. If not and if the Notary can comfortably read and write the foreign language of the document, then a foreign-language notarial certificate may be used, but with two qualifications. First, the non-English certificate may not direct the Notary to perform a notarial act or duties that are unauthorized in the Notary's state. Second, such a non-English certificate may not be used in states whose statutes dictate verbatim language in English for particular notarial forms.

LOST IN TRANSLATION

Clients sometimes show up with a friend or relative to serve as an interpreter or translator. While this might seem like a convenient solution to the language barrier, it's a trap. Under no circumstances may a Notary rely on a third party to translate communications between the Notary and the signer. If tempted, remember former President Jimmy Carter's embarrassment during his 1977 trip to Poland. He wanted to tell his hosts that he had come to learn about the Polish people's political and economic desires. Unfortunately, Carter's less than literal translator said the President wanted to learn about their carnal desires. Interpreters and translators regularly get things wrong. It doesn't matter if it's the result of incompetence or ulterior motives.

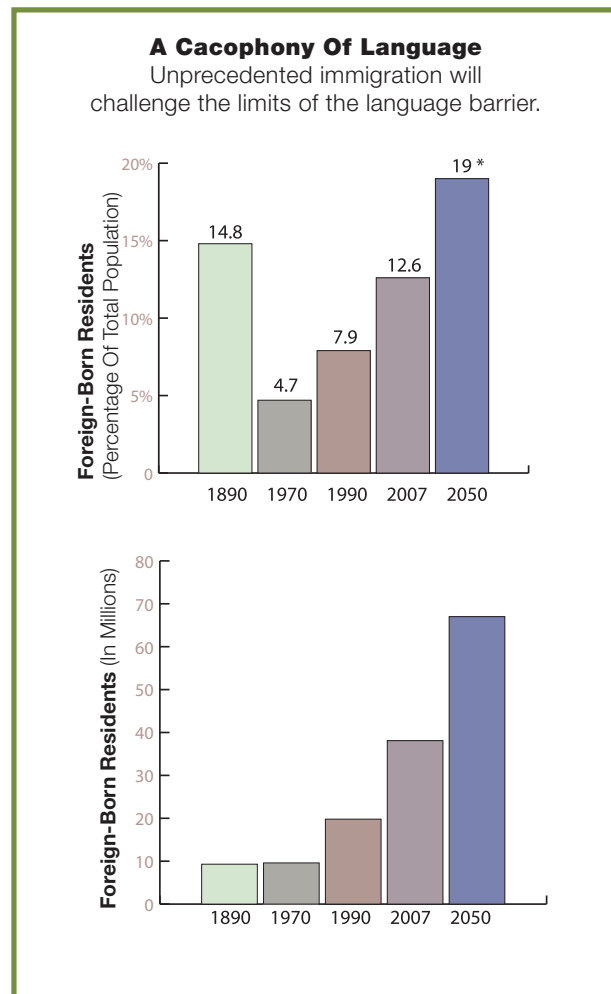
Notaries may, however, notarize signed, English-language translations of documents they cannot read — if it is acceptable to the document's recipient.

Even if an English-language translation may be notarized in lieu of a foreign-language document, the

Notary must ensure that the Certificate and the notarized signature are rendered in letters or characters that the Notary understands. Few American Notaries, for instance, would be able to read a signature made with Arabic or Chinese characters.

Another aspect that can be lost in translation is what a U.S. Notary can and cannot do. Since Notaries in many other countries — especially Latin nations — have much broader powers than their U.S. counterparts, immigrants may routinely ask for services that may not lawfully be performed by American Notaries. Some states expressly prohibit Notaries from advertising in a foreign language to avoid confusion on this score.

While Notaries are public officials who should always try to be helpful, when it comes to many foreign-language documents and foreign-speaking signers, sometimes all a Notary can lawfully do is to refer the signer to another Notary — or to a consular official with notarial powers — who speaks the same language. [NNA](#)





PROTECT YOUR COMMISSION WITH THESE RESOLUTIONS

ADHERING TO THESE NINE NOTARY BASICS CAN KEEP YOU
FROM MAKING COSTLY LEGAL AND ETHICAL MISTAKES

RESOLUTIONS. WE ALL MAKE 'EM. FEW OF us keep 'em. While it's tempting to toss aside our pledges of self improvement like so much New Year's confetti, the idea behind them is quite good. They help us set priorities, break old habits and foster good, new ones.

As experienced Notaries know, fulfilling all of the ethical and legal obligations of the office can be challenging, even with the best intentions. That's why this is the perfect time to recommit to the highest level of notarial ethics and professionalism.

So let's begin the year off right and resolve to:

❑ **Keep a journal.** A well-kept journal serves as a memory-jogging record of your notarizations and, as law enforcement officers know, it is a powerful tool in catching and convicting criminals. When investigating real estate fraud, police often start with the Notary. The information contained in a journal can point prosecutors in

the right direction. The journal also protects the Notary if there is a question about a notarization. There are times, for example, when clients may have second thoughts and falsely deny having signed a document. Your journal entry can prove they did actually sign — especially if it includes a thumbprint. Even if your state doesn't require Notaries to keep a notarial record, it is a good idea to do so anyway.

❑ **Always keep my seal and journal secure when not in use.** Your official seal and journal always must be safeguarded to prevent their loss or misuse. Never lend your seal to another person — even a fellow Notary. Doing so essentially gives another person a blank check to commit fraud. Your journal is an important, confidential legal record and should never be left out unattended in plain sight where others may have access. Even if

not required by state law to safeguard the seal and journal under your “exclusive control,” you should keep them in a locked desk or file cabinet or a secure bag or briefcase.

❑ **Require the signer or the document itself to indicate the type of notarization.** Because you’re a ministerial official, your actions are limited by law. Among those limits, you may not determine the type of notarial act or certificate required if a given document does not provide a certificate for you. In such cases, it is up to the signer to find out what kind of notarization is needed, and then to tell you. No matter how much you want to help or how knowledgeable you are, don’t give advice about which notarial certificate should be used — unless, of course, you are licensed, certified and trained in a pertinent field (*e.g.*, an escrow professional). You don’t want to be accused of the unlicensed practice of law, a serious criminal offense, just because you were being helpful.

❑ **Always positively identify signers.** A Notary’s primary function is to deter fraud, and one of the most common ways criminals commit fraud is by pretending to be someone else. In fulfilling your primary purpose, always carefully follow state laws when identifying those requesting a notarization. Typically, this involves the signer presenting a government-issued identification document (*e.g.*, driver’s license) with a photo, physical description, signature and expiration date. The Notary must carefully review this ID for evidence of counterfeiting, tampering or issuance to an impostor.

❑ **Refuse to complete suspect notarizations.** Though Notaries are ministerial officials with limited powers, they do have the power to refuse or to stop a notarization if they discover and believe that a fraud is being committed. If a signer presents a fake ID or seems disoriented or under duress, then the notarization should be stopped and an entry made in the journal to that effect. In some circumstances when criminal activity is suspected, it may be appropriate to contact local authorities. Ultimately, it is your responsibility to positively identify your client and determine that this individual understands the document and is willing to sign it.

❑ **Have signers complete my journal before I perform the notarization.** Signers are typically in a hurry. They want you to notarize their

documents quickly so they can be on their way. They could care less about the importance of your journal records. So the best way to ensure that they always sign your journal — and provide a thumbprint when required — is to have them do so before you sign and seal your Notary certificate. This also serves as a deterrent to fraud. It’s one thing to use a false ID. It’s another to leave a signature or thumbprint at the scene of a crime.

❑ **Always check documents for blank spaces.** Though it is unnecessary for you to read every word of a document you are notarizing, you do need to verify that the document is complete and does not have any blank spaces. In fact, this is a requirement of law in some states. You should ask the signer to find out how the blank space is to be filled in. If the space does not apply to the signer, then the letters “NA” (*i.e.*, “Not Applicable”) or a line-through may be inserted by the signer. Documents with blank spaces are at greater risk of fraudulent exploitation.

❑ **Keep up to date about any changes to my state’s notarial laws.** There is one constant in the world — change. With the increasing importance and complexity of the Notary office, state laws covering notarial acts are in a state of flux. It is your responsibility to stay up to date on the laws affecting your commission.

❑ **Begin the reappointment process as early as possible.** The wheels of government often turn slowly, so it is generally a good idea to start them moving well before your commission expires. You don’t want to have a gap between old and new commissions that will temporarily shut you down as a Notary and affect your livelihood. However, every state differs in the length of time the recommissioning window is open and some don’t want you to reapply too soon. Follow closely the instructions provided by your state about recommissioning. [NNA](#)



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Electronic notarization processes, procedures and systems are not yet established in every state.



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Seeking The Right To Be A Notary

By Chris Wolski
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IT'S A LITTLE KNOWN FACT, BUT THE HISTORIES of the women's suffrage movement and the Notary Public office are closely linked. Prior to 1920, most women in the United States didn't have the right to vote. Because they couldn't vote, they couldn't by law be a Notary Public or hold public office in most states. But that didn't stop crusading suffragettes, such as Valerie Watts Fox of North Carolina.

Watts Fox and her comrades engaged in a letter-writing campaign to force states to allow women to serve as Notaries. Their initial efforts failed. In a significant 1915 ruling, North Carolina's Supreme Court upheld the ban on women as Notaries.

Undeterred, Watts Fox continued her mission not just to become a Notary, but to enjoy full-fledged status as an American citizen. She campaigned for passage of the 19th Amendment to the U.S. Constitution, which would expand the right to vote to all women. (At the time of the North Carolina ruling, 12 states had already authorized female suffrage.) Ultimately, these pioneers were successful and, with passage of the 19th Amendment, all American women could vote and at long last qualify for the Notary office.

Ironically, today many states continue to impose archaic and largely meaningless qualifications that, while they may have made sense when adopted, are as nonsensical a hurdle to gaining a Notary commission as those that were based on one's gender.

That list still includes North Carolina. If Watts Fox wanted to become a Notary today, depending on her civic connections, she might still face another stumbling block in her quest. She would need an endorsement from a local, elected official (*e.g.*, mayor, councilperson, court clerk or sheriff). And North Carolina isn't the only state to require an endorsement. Notary commission applicants in Maine, Georgia, Maryland, Massachusetts, New Hampshire, New Jersey, New Mexico, Ohio, Pennsylvania, Rhode Island and Washington also need the recommendation of a local official.

Of course, it is not always a hardship for a would-be Notary in these states to secure an official's endorsement on a commission application — especially when the endorser is an elected official wanting to ingratiate himself or herself with a potential voter. However, securing such



BEING BARRED FROM HOLDING OFFICE INSPIRED SUFFRAGETTES' STRUGGLE TO GAIN THE VOTE

an endorsement is a meaningless and time-wasting exercise in the overwhelming majority of cases, because rarely will the official be well enough acquainted with the applicant to know whether he or she is a person of integrity or a prominent forger.

While an endorsement requirement doesn't prohibit any ambitious person from becoming a Notary, it doesn't reflect the realities of today's world. A century or more ago, when many current Notary statutes were written, it made sense that individuals would have to seek the endorsement of a local elected official who could vouch for their character. Today, living in large urban centers (or even small towns), many would-be Notaries don't have the same kind of personal relationship with elected officials as they did in days of yore.

Today, we live in an anonymous, disconnected world, and a much more meaningful screening requirement for Notary commission applicants would be submission of electronic fingerprints to enable a robust background check.

A century ago Watts Fox and her sisters-in-arms fought to change Notary laws by gaining the vote. This was all based on the then-controversial but now indisputable fact that women are as capable as men in carrying out the duties of public office, including the office of Notary Public.

While some states are revamping their Notary laws — such as eliminating the highly subjective “personal knowledge” as a basis for identifying signers — the anachronistic endorsement system, which is just as ripe for abuse, remains intact. Like the slow adoption of universal suffrage in individual states a century or more ago, the modernization of the appointment process is creeping along. The state of California has led the way. It requires a comprehensive background screening of Notary commission applicants, who must provide a photo and a full set of electronic fingerprints, which are then vetted through the California Department of Justice and the FBI.

The struggle to modernize the Notary office and to eradicate nonsensical hurdles did not end with the efforts of the suffragettes. It remains an ongoing quest. [NNA](#)

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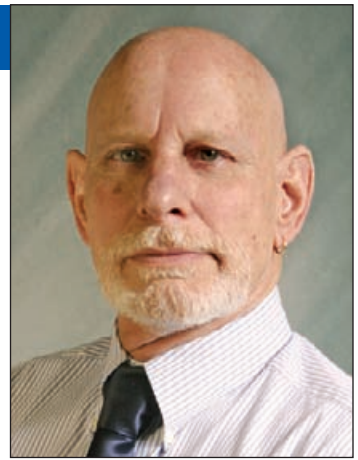
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The Best Practices Always Start With Fundamentals

By Michael Bleifer
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For every call we get about a proof of execution by subscribing witness or a document crossing multiple jurisdictions, there's a call about something as basic as identifying a signer

or determining the venue. Even for the most experienced and professional Notary, reviewing the fundamentals of Notary best practices and legal requirements is helpful from time to time — as recent questions received by the Hotline suggest.

J. H., Charlottesville, Virginia, wanted some help making the distinction about the fine line between keeping good records and protecting your signer's information.

If it is allowed by law and the signer does not object, can or should a Notary photocopy a driver's license for her records?

Keeping photocopies of signers' identification documents would be cumbersome. It also could put signers' personal information at risk unless it is stored safely. Recording the form of identification in your journal is sufficient and provides protection because it should be under lock and key when not in your possession.

We recommend recording certain information in the journal, such as the date, time and type of notarization; type of document notarized; name and address of the client; the method of identification; and, of course, the client's signature.

Even though Virginia law does not require its Notaries to record their paper-based notarial acts in a journal, the state does require its Notaries to keep records of their eNotarizations.

Whether voluntary or required, a well-kept journal could be a Notary's sole protection against a charge of misconduct.

I did a loan signing and later realized that my Notary seal is damaged. While examining my embosser more closely, it appears that the area of the date has been pushed in, so that it no longer has raised lettering. What should I do?

D. B., Blue Jay Village, California

It is acceptable if your embosser does not leave a clear impression as long as you are using it in addition to an inked stamp. Since California Notaries are required to use a seal that is photographically reproducible, an embosser, unless it is inked in some fashion, cannot be used by itself.

If you need to order a new seal, you must request a Certificate of Authorization from the California Secretary of State's office. No one can legally make you a new seal unless they receive the original certificate.

Can a Notary Public in the state of Georgia notarize documents through the mail without the person ever appearing before him in person?

B.B., Waco, Georgia

No. The signer must appear in person before the Notary on the date and in the county stated in the notarial certificate. "Personal appearance" means the signer is in the Notary's physical presence — face-to-face in the same room.

Failure to require the signer to personally appear before the Notary could violate Georgia laws regarding executing a notarial certificate containing a statement known by the Notary to be false (OCGA 45-17-8[d]).

You can reach Michael 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



Protecting The Vault Door When Banking Online

The failure of so many major banks in recent months has shaken the economy to its core. But a more serious problem may be looming — every time you bank online,

you may be in danger of getting held up.

Researchers at the University of Michigan recently examined 214 bank Web sites and found that 76 percent of them were vulnerable to hackers. Even worse, most of the security flaws were glaringly obvious, such as failing to secure the customer log-in page or forwarding users to an unsecured Web site, according to lead author Atul Prakash, Ph.D., a professor at the university's School of Computer Science and Engineering.

The survey identified the fatal flaws for Web site security. Only 10 percent of the sites exhibited all of them, but a disturbing 68 percent had at least two. The research team only surveyed the Web security of large banks which have considerable resources to commit to their Internet services. The threat could be much more serious and troubling at smaller banks — which have few resources for online security.

There is a silver lining, says Prakash. Few of these flaws would create opportunities for theft if banks authenticated customers' identities the first time they went online.

One of the most effective ways to authenticate users is with an electronic credential that is secured through an experienced identity proofer — such as a Trusted Enrollment Agent™ (TEA) — during a face-to-face enrollment session. In this scenario, the enrollment would be part of opening an account. Each new account holder would receive along with a checkbook and debit card a USB “token” containing the electronic credential. Customers would use the token to access their accounts online.

Requiring an authenticating seal or signature has historical precedence. In Asian countries, such as Japan, financial and banking transactions are not official unless they bear the individual's seal stamped over the document wording. These seals are registered and certified by a government authority, giving them strong validity. The modern, digital equivalent has many of the same safeguards, including being registered and certified, but has an even higher level of security.

The University of Michigan study coincides with the new “Red Flags Rule” that banks must follow in order to protect their customers. The rules require banks to have written programs — under the direct control of senior management — that identify and detect warning signs that an account may have been breached. Among the red flags: unusual account activity, fraud alerts on a consumer report or the attempted use of suspicious account application documents.

While the Red Flag Rules should go a long way to stop a breach before it does much damage, the real answer to the problem is to limit the opportunity for data theft to begin with.

While many of the banks surveyed have since repaired their Web sites, fixing the flaws is only part of the answer. Securing Web sites with strong authentication and access protocols, such as those used by an electronic credential that is on a password-protected, high security USB “token,” would make cyberspace banking even safer than lining up and waiting for a teller. — *Chris Wolski*



The Authorized Practice Of Staying Clear OF UPL

SIGNERS OFTEN THINK NOTARIES HAVE MORE POWER THAN THEY ACTUALLY DO. THERE'S A FINE LINE BETWEEN BEING HELPFUL TO A CLIENT AND ACCIDENTALLY SLIPPING INTO THE UNAUTHORIZED PRACTICE OF LAW.

JURAT OR ACKNOWLEDGMENT

You know that Notaries may not decide which notarial certificate should be used, but darned if you're not regularly asked by your signers to tell them what kind of certificate — and thus what kind of notarization — they need.

Many signers are only told they need to get a document “notarized.” Unless the notarial language is included with the document, they generally won't know whether they need an acknowledgment, jurat or something else.

As a Notary, you can show the signer the language of the standard acknowledgment, jurat and other certificates for your state, and then ask them to choose. If the signer doesn't know which one to use, instruct him or her to contact the person or agency who wants the document notarized for guidance. Don't be tempted by the desire to be helpful. Selection of the wrong certificate — and thus the wrong type of notarization — could come back to haunt you.

WHAT KIND OF DOCUMENT?

You can't determine or give advice on the type of document a person may need. Case in point: A signer who plans to travel abroad with young children asks you what kind of documentation she needs to prove she has custody. As a Notary, you can't do anything but advise the signer to seek guidance from the U.S. State Department and from consulates of the countries she will be visiting.

NO ADVICE — GOOD OR BAD

A Notary who isn't an attorney or a trained professional certified in a specialized

field (e.g., a licensed real estate agent) can't provide advice on how to act or go forward in a legal matter. For example, if you're approached by someone who wants advice about how to create a last will and testament, the best and only advice you can give is to consult a probate attorney.

KEEP A “JUST SAY NO” CHECKLIST

Signers will occasionally ask you to do things that can be categorized as the unauthorized practice of law. Observing a checklist will help you avoid this trap.

Notaries never:

- decide the type of notarial act needed.
- give advice on what kind of document the signer needs.
- help signers draft, or prepare documents.
- give an opinion of a document's value.
- explain the terms of a document to a signer, unless you are authorized to do so. For example, you're a licensed real estate broker in addition to being a Notary.
- explain the ramifications of a document to a signer, unless authorized to do so.
- offer to be an advocate or agent for the signer. For example, the signer doesn't speak fluent English and requests that you to call an agency for them.

Notaries are ministerial officials, not judicial ones. Ministerial officials follow written rules. They don't give advice; they don't interpret things for the singer. A Notary's discretion is exercised within narrow limits relating to determining a signer's identity, volition and awareness. — *Michael Mink*

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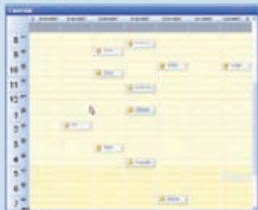
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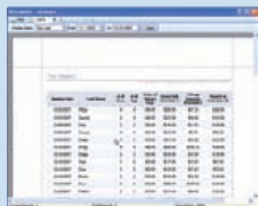
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