

Professionalism: The Keystone Of Success

A Report on the 26th Annual Conference
of the
NATIONAL NOTARY ASSOCIATION
A Professional Organization

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INTRODUCTION

Because of the dramatic growth in identity fraud along with increasing use of electronic commerce, the role of Notaries in protecting consumers' property and due process rights is greater than ever.

“Professionalism: The Keystone Of Success,” the theme of the National Notary Association's 26th annual Conference in Philadelphia, Pennsylvania, provided the perfect inspiration for discussions about Notary educational demands, ethics and accountability.

Among the numerous enriching events attended by nearly 700 Notaries and government officials was the unveiling of three new NNA sections designed to provide opportunities for professional development in specialized fields: electronic notarization, small business and immigration. As a Conference highlight, attendees participated in interactive workshops teaching the fundamentals of eNotarization and saw how state-of-the-art biometric technology is being used to sign, notarize and record electronic loan documents.

Attendees were also treated to a cutting-edge forum on eNotarization led by experts in government and industry.

As always, the annual Conference enabled the National Notary Association a special opportunity to officially recognize Notaries who exemplify the highest professional standards and dedication, through presentation of awards to a “Notary of the Year” and four “Special Honorees.” In addition, the annual March Fong Eu Achievement Award was presented to the individual deemed to have done the most to improve the standards, image and quality of the Notary office in the previous year.

A digest of important presentations follows.

KICK-OFF BREAKFAST: WELCOME REMARKS

Honorable Pedro Cortés Secretary of the Commonwealth of Pennsylvania

In welcoming the delegates to the city of Philadelphia and to Pennsylvania, Secretary of the Commonwealth Pedro Cortés expressed the words that describe professional Notaries: integrity, commitment, respect and gratitude. With respect to gratitude, Secretary Cortés then described what he referred to as “angels” in his life: those who were there for him at his most critical times.

There are priorities in life. Everyone has important things to do. But those things can consume your life. It is important to recognize your family and friends and all those people along the way who have helped you in some way.

Secretary Cortés was very moved by the professional dedication of so many Notaries who took the time to attend the Conference. It has been his experience that real professionals have a certain humility gained from serving others.

People ask how is it that I have such an impressive title at such a young age. I tell them that I am merely a humble public servant trying to do good. You who are here today are doing the same thing. Your professionalism and your dedication are demonstrated by your presence here.

Secretary Cortés closed his remarks by recognizing the Pennsylvania Notaries in the audience and thanking them for their contribution.

KICKOFF BREAKFAST: KEYNOTE ADDRESS

Jonathan Rusch Special Counsel for the U.S. Department of Justice

Notaries, who have long been recognized as guardians of property rights, are now involved in a more urgent form of security in a post 9-11 world.

Jonathan Rusch, special counsel for fraud prevention in the Fraud Section of the Criminal Division at the U.S. Department of Justice in Washington, D.C., knows the challenges facing those engaged in consumer protection. Mr. Rusch acknowledged the National Notary Association's commitment to the Notaries' role in combating the wide and growing variety of identity-related crimes.

As the DOJ's coordinator of the Internet Fraud Initiative, Mr. Rusch is an expert on identity fraud techniques waged by electronic means. He offered these comments regarding the federal effort to combat the growing crime of identity theft:

Identity theft is always a means to another larger purpose. In most cases, economic gain is the motive for identity theft. In some instances, people will engage in identity theft in order not only to conceal their criminal activity, but also to conceal their actual identity as criminals. There are indications that terrorism itself can be one of the larger purposes that can be furthered by identity theft. In Senate testimony in 2003, for example, the FBI noted that an Al-Qaeda terrorist cell in Spain was using stolen credit cards in a series of fraudulent sales schemes and to commit various other purchases in order to further the activities of its terrorist cell.

Mr. Rusch described how easy it is for one to become an identity theft victim:

The average person truly does not understand how many areas of their personal lives may be vulnerable to identity theft, because there are so many access points to critical information about them. In many respects, identity theft can be committed with the most simple and straightforward brute force techniques. We've prosecuted cases, for example, where the initial methods of getting people's identities were nothing more than breaking into cars or breaking into lockers at health clubs and stealing people's wallets or purses.

Mr. Rusch shared his thoughts on how Notaries can partner with law enforcement in the battle against identity thieves, saying Notaries have a “unique opportunity to hold fast to those types of people.”

You, through the use of tools like Enjoa® (Electronic Notary Journal of Official Acts) and the use of your professional expertise, can identify situations that, in your professional judgment, appear suspicious. It may be appropriate for you, when you see circumstances that seem to be clearly suspicious — given the nature of the documents — to make that information available to law enforcement.

Mr. Rusch said that Notaries' roles as professional identity screeners and professional witnesses potentially give them a Homeland Security importance on the same level as that of police, fire authorities and emergency service personnel.

In your specialized area, in many respects, you too are first responders. You are the people who have the professional training, the expertise, the sense of professionalism to be able to

see situations that don't look right. You can identify documents that appear to have clearly insufficient, if not downright deceptive, aspects to them. You have circumstances unique to you that would enable you to pass that information to law enforcement and, in certain circumstances, ultimately draw on your status and your training as professional witnesses to be of assistance to law enforcement.

Mr. Rusch gave the audience a list of the precautions Notaries, as professional identity screeners, can take to help deter and detect identity theft.

- *Never accept a birth certificate as identification. There are many jurisdictions in which anybody can get access to other people's birth certificates. In one state that, for discretion's sake, I won't mention to you this morning, the process of obtaining birth certificates is so wide open that we even know of instances where inmates of penitentiaries have been able to order birth certificates by mail.*
- *Never accept a photocopy of an identification document, which is another basic mechanism. Very often, you will find that only by looking at and actually handling identification documents can you determine whether or not there may be something wrong with that particular document. In some instances, we know, for example, that criminals will take an existing laminated driver's license, simply take another person's photograph, and paste it over the photograph on the laminated portion and then re-laminate.*
- *Capture information regarding the person's personal appearance and other personally identifying data, such as you can acquire through Enjoa[®], and*
- *Look for discrepancies between the signature on a document and the identification documents presented.*

Mr. Rusch closed his address by praising the growing partnership between law enforcement and Notaries.

We appreciate the value of Notaries, not only in terms of maintaining the overall integrity of various processes, but also the unique role that you play in helping to stem the tide against identity theft. We look forward, in the months and years to come, to continuing the relationship between law enforcement and this Association in the battle against identity theft.

GENERAL SESSIONS
“Definition of a Professional”
Michael Carroll, National Notary Association
Chatsworth, California

Reflecting on the Conference theme, “Professionalism: The Keystone Of Success,” NNA Human Resources Director Michael Carroll delivered the General Session’s opening presentation, entitled “Anatomy of a Professional,” in which Mr. Carroll showed how and why professionalism and success are interlinked:

A “professional” is not just a matter of title or license — or a commission. It isn’t something someone gives you. Rather, it is learned practice. A professional Notary is a commissioned Notary who has expert knowledge of their field, lives as an objective person in their professional and social community, seeks personal satisfaction in small as well as big things and is governed by a code of ethics.

Mr. Carroll then presented four attributes of professionalism in successful Notaries:

1. **A professional shows authority.** People look to professionals to show the way. This is, after all, necessary work that plays a role in large, high impact issues like identity protection and homeland security.
2. **A professional is an expert.** The expert professional is self-critical and on a constant campaign to learn and practice and improve. The expert Notary reads, studies and stays informed.
3. **A professional is accountable and knows that accountability is a notch above responsibility.** As public officials, you are accountable to the public and, thus, must be impeccable in discharging your duties.
4. **A professional is a person of integrity.** Such people are discreet with information. They process information, but do not use it for inappropriate

reasons. They are honest, forthcoming and even admit their mistakes.
Most of all, they are consistent and steadfast.

Finally, Mr. Carroll emphasized that Notary professionalism requires adherence to the Notary Public Code of Professional Responsibility.

The rule that defines the “right way” for professionals is a code of ethics. There is a code for doctors and medical professionals, and there is one for lawyers. In a time when right and wrong are not so clear, when too many people follow their own inclinations, when “whatever” is the moral standard, the NNA’s Notary Public Code of Professional Responsibility brings stature and stability to the work you do. It’s the backbone in our anatomy lesson. All NNA members ascribe to this code; the most professional have it posted where they and their clients can see it.

These guiding ethical principles define our work and describe our work at its best. They identify us as special; they set us apart; they are the model for our model behavior. They set the standard for the professional.

**“The Notary as a Business Professional”
Gerrie Pierre-Fleurimond, Notary Public Seminars, LLC
Patterson, New Jersey**

Notaries, as official, impartial witnesses, may successfully pursue a career in any of the many subject areas in which there is local demand for their services. Professional expectations, how to equip oneself for business, and how to apply professionalism in seeking compensation, however, first require careful attention.

Building on the Opening General Session, Gerrie Pierre-Fleurimond, a Notary for 13 years and a Notary Signing Agent for seven years, explained how the Notary field has expanded in the past 10 years.

There was a time when the profession of Notary was generally a side duty. You usually had another job and your notarial duties went along with it. With the advent of the Notary Signing Agent profession, that has changed. There is a tremendous need for Notaries in the mortgage lending industry. If that's where your focus is going to be, then you are going to need to take advantage of the educational opportunities that present themselves. As a professional, you have more career path options. You can work as a traveling Notary on your own or you can work for a company or business. The income potential has expanded far beyond what it once was.

Ms. Pierre-Fleurimond said that once the Notary finds a specialty, the professional needs to be dedicated to learning as much as he or she can about that particular specialty.

Education is the key to any profession and that is particularly true for the Notary. Stay on top of the latest rules, regulations, and other pertinent activity in the profession by attending seminars and workshops. If you can't attend a workshop, online training is an option.

**“Compensating the Notary Professional”
Bill Gimbel, Nationwide Document Service
Scottsdale, Arizona**

Mr. Gimbel, is general manager of Nationwide Document Service, a national loan document signing service based in California. The author of “A Mobile Notary’s Guide to Success,” Mr. Gimbel is familiar with the management and development of mobile loan signing service agents throughout the U.S. and abroad. Mr. Gimbel see consistency and availability as the mark of a professional Notary:

The professional is someone who shows a high degree of skill or competence in a particular activity with consistency. We can all do a good job from time to time, but doing a good job on a consistent basis day in and day out is the mark of a professional. Another expectation of the professional Notary is availability. To do this, at a minimum, the Notary needs a cell phone, pager or PDA, and access to e-mail or fax lines so as to be contacted for assignments. Increasingly, the degree of professionalism is equal to the equipment available.

Mr. Gimbel described existing and emerging markets in which Notaries can participate:

Aside from the paper signings, which take place every day, there are hybrid signings — which are a combination of electronic signing and the Notary participation — and pure electronic signings. There are other markets where the Notary can be compensated. Asset verifications, inventory confirmations, business inspections, phantom shopping, foreclosure postings and foreclosure sales are all markets that have hired Notaries because of their reputations as unbiased, official witnesses to a transaction.

Kim Weaver, BCE Emergis, Inc Maclean, Virginia

Ms. Weaver, is an executive with BCE Emergis, Inc, a leading North American eBusiness company. BCE Emergis supplies products and services to the financial services market in North America and Canadian health care and government sectors. She rejects the notion that Notaries will be rendered obsolete by the move to electronic recording:

When electronic mortgages started taking hold, there was a lot of talk going around that the Notary would no longer be needed. But it turns out that that is not the case. Notaries will be part of the electronic commerce revolution because you are critical to the process. The Notary verifies document signers' identity, capacity and willingness, witnesses signing of closing documents, assists borrowers with technical details of process. As far as we can see, you are never going to get a computer to determine whether or not someone is willingly signing a document.

Ms. Weaver believes that Notaries must prepare themselves for the coming changes in the way commerce will be conducted so as to seize greater opportunities.

The key to success in this revolution is to become educated about the different ways electronic transactions can take place. As different signing systems come to market, the more systems a Notary knows, the more valuable he or she becomes to closing agents and lenders.

STATE & INDUSTRY OFFICIALS E-NOTARIZATION FORUM

Representatives from state government and industry leaders from the private sector gathered for a panel discussion on the role of electronic notarization in the future of electronic commerce. The discussion included the Notary's role in electronic transactions and an update on current laws and standardization efforts.

Richard J. Hansberger, Director of eNotarization at the National Notary Association, originally conceived of the need for this Forum as a result of his work with state officials and private industry. Hansberger recognized that the unintentional outcome of electronic signature legislation was a confusing jumble of eNotarization technologies. Industries and states were developing disparate technologies that sometimes contradicted existing laws and regulations and everyone was frustrated by the lack of acceptable progress. Hansberger believed the Forum would begin an open discussion of the need for eNotarization standards among state officials and private industry, which would in turn enable Notaries to protect consumers in the electronic age.

After a brief introduction by NNA Vice President of Notary Affairs Charles N. Faerber, each panel member described his or her involvement in e-commerce and how eNotarization applies to his or her particular field.

Introduction by Charles N. Faerber, NNA Vice President of Notary Affairs

After giving the audience a brief overview of electronic signatures and the National Notary Association's participation in enhancing the viability of eNotarization, Mr.

Faerber explained the guiding principles for Article III (“Electronic Notary”) of the *Model Notary Act*:

There are two underlying premises for the Model Notary Act. The first is “technology neutrality.” The Act prescribes performance standards for eNotarization that any applicable technology must comply with. The second premise is that, regardless of the technology used to create a signature, the signer of a document — paper or electronic — must appear face to face in person before the Notary so that the Notary can screen that signer for identity, volition and basic awareness.

Mr. Faerber emphasized that the NNA recognizes that the eNotarization rules, guidelines and procedures in the *Model Notary Act* are just the first step. As technology evolves, revisions and additions to the *Act*’s electronic provisions will likely be necessary.

**John Richards, Associate General Counsel for Fannie Mae
PRIA Representative**

Mr. Richards provides counsel to Fannie Mae on a broad range of intellectual property, technology licensing, e-commerce, and other transactional matters. He attended the discussion as a representative of the Property Records Industry Association, a group that develops standards for the recording of land documents. Mr. Richards gave an overview of the three types of electronic recording:

The first relates to recording scanned images. Typically, a recorded instrument is created in ink on paper and then scanned onto a system, which then shunts it to the county recorder’s office to be filed and recorded electronically. That has been in place now

in a number of counties, most notably Orange County and San Bernardino County in California. With the advent of XML, there emerged a second level of e-recording. Images are wrapped with XML data because that makes it more capable of doing some intelligent processing around the documents; you have indexing of the data. The real promise of electronic recording is level three recording; you have electronic documents created electronically, signed electronically in such a manner to be fully compliant with the XML data specifications that are being developed. The data is wrapped in the document in such a way that if one element of the data changes after the document is in its final form, you'll be able to detect that change. The beauty of XML or "smart documents" is that the machines will see exactly the same document for processing purposes that the human viewer is seeing, signing and acting upon. It's virtually the same document.

**Johnna Cooper, Associate Vice President of Projects and Compliance
Navy Federal Credit Union**

Ms. Cooper is the associate vice president of projects and compliance for the Navy Federal Credit Union — the nation's largest credit union. As the person overseeing the e-mortgage initiative at Navy Federal, which has piloted electronic mortgage closings since 2001, she sees the paperless approach as a way to simplify and streamline both the mortgage process and mortgage compliance issues:

When I talk about the term e-mortgage, I mean the ability to take the entire mortgage process — application, closing, servicing — and selling the loan electronically without generating any paper anywhere in the process. That's what we mean when we use that term. A little less than 1 percent of our applications come in by

paper. Eighty percent of our applications come in through the Internet, the other 20 percent come in through phone applications. Because we already know our members, the identification has already been established.

Ms. Cooper said loan applications come from those employed by the Department of the Navy, which makes the process simpler:

Most loans stay paperless. It's at the point of closing that the printer starts putting out paper, so that's really where we wanted to focus, post-closing. Even then, with a traditionally signed mortgage, you get the paper back, compare it, image the documents then shred the paper. We work with the image from that point forward, with the exception of the paper note that we deliver to our investor.

Ms. Cooper said it became apparent on September 11, 2001, when the government restricted traditional commercial transportation, that the technology was in place to close loans electronically.

After 9-11, the airports were closed. Because we had prepared for e-mortgages, we were able to electronically deliver closing packages to closing agents or to our members. On September 12, 2001, we were actually closing loans using technology we had put in place to do mortgages. We want to be able to make it the standard that if you want to close, we can either send the Notary to your house or meet you at Kinko's to do your closing or you can log into a secure site, upload your docs and have your officer look at your ID, verify your identity and witness the signature.

Ms. Cooper said electronic closings generally have been accepted among the Navy Federal Credit Union's members:

We ask the member, "Do you want to sign your documents electronically or do you prefer paper?" Most of our members say, "I don't care, whatever is easiest for you." That's been the shock for me: consumer acceptance.

**Darren Ross, Director of Electronic Commerce
Stewart Information Service Corporation (SISCO)**

For all the companies under the Stewart Title Company umbrella, Mr. Ross directs and creates the strategy for electronic mortgage and closing initiatives. From the escrow and title service perspective, he sees the Notary as indispensable to real estate transactions:

We want to preserve the role of the Notary in the real estate transaction process. We do not in any case want to eliminate the Notary for the simple fact that Notaries provide that celebratory experience. There's a comfort and the confidence level of our consumers who go through the witnessing, the identification, the intent. They know there's a neutral third party that's witnessing the important real estate transaction they're closing.

Stewart Title Company seeks to create and utilize a solution that either supports a third party's certificate or that contains a graphic image of the Notary's stamp or seal:

Once the Notary signs it, the electronic version of that document will look exactly like the traditionally signed document the Notary puts his or her stamp on. We'll see the exact same stamp, as well as have all the data credentials around it, the date of commission, the jurisdiction, the date of expiration, etc. All those data fields are

included along with the information, the tamper sealing of the PKI and the certificate itself. The final thing is we also wanted to have an electronic audit trail of the entire closing process. It's nice to log events and have passwords and people logging into secure Web sites. But we wanted at the end of the day to be able to replay that entire closing transaction. And those solutions are available in the platform that we're rolling out.

**Mike Shea, Director for the Division of Licensing
Colorado Secretary of State's Office**

Mr. Shea has responsibility for regulating Colorado Notaries. His office is wrestling with the issue of e-signatures, including cost considerations:

The electronic signature for a Notary should be extremely inexpensive. I say that because several years ago, when the digital signature was going to be the end-all, I contacted VeriSign and they said they wanted \$400 ... Kansas today has a contract with VeriSign, but I still think the contractor has to pay something like \$40; that's pretty hefty money.

Mr. Shea described Colorado's approach to eNotarization:

We've taken the position that we've got to take a look at the statutes to see if it fits the need of the Notary Public. The Colorado Notary Public Act did not. One of the problems was that we had this concept of the Notary seal that had to be somehow tied to the Notary signature itself, implying that everything was going to be encrypted. Well, in House Bill 1300, we broke that out, saying that it was the Notary identifying information itself that was important and it just has to be attached to the signature for it to be a valid seal. Under our new system, the Notary gets a receipt with a number on it, and that number is what identifies him or her as a Notary in Colorado. Now we're going to

issue him or her another string of numbers that's only going to be known to her or her and the Secretary of State. We can produce an unlimited number of random, electronic signatures. That randomness is what identifies the document.

**Honorable Mary Kiffmeyer
Secretary of State, Minnesota**

Secretary Kiffmeyer is president of the National Association of Secretaries of State and president of the National Electronic Coordinating Commerce Council board of directors. She favors offering financial support to businesses that are interested in setting up e-recording pilots. As an example of this approach, she described the Minnesota e-recording initiative:

I believe in incentives. It takes a lot of extra work to be the first. We felt that they had to be rewarded for that. We wanted to target the dollars from the legislation in good faith for the purpose for which the fees were charged and for what they needed to do — electronic real estate recording. One of the other criteria in doing this is that it had to be “platform neutral.” Finally, it was really important for us to establish a level playing field for all counties to participate in electronic real estate recordings, to make it possible for 87 counties to do this.

Ms. Kiffmeyer said Minnesota now has a guide for all counties interested in electronic real estate recording:

The cost of standards, project planning, implementations — all of those experiences are very expensive. Being thorough and providing the technology-dependent standards allows all participants to select

the technology which best suits their needs. Also, it's very important to us as a government entity to keep it competitive. We feel we will do better if there are multiple players instead of going to one way of doing it.

**Harry Gardner, Senior Director for Industry Standards
Mortgage Bankers Association**

Mr. Gardner, the senior director for industry standards for the Mortgage Bankers Association (MBA), discussed the MBA's efforts to harness the development of electronic commerce.

The MBA has three primary technology efforts going on in the industry. First, we have MISMO, which is the oldest of the efforts. It began in January 1999, and is primarily focused on data standards and XML standards. Second, the MBA has an e-Mortgage workgroup, consisting of more than 200 participants, that essentially is using the MISMO data standards to help create a truly paperless world. Third, we have Sure Identity Services Accreditation Corporation (SISAC), which is charged with creating a PKI accreditation infrastructure for the financial services industry. We can have interoperable PKI certificates that will conform to a baseline set of standards within the financial services industry and can be issued by the same commercial PKI issuers that existed today. They would all simply be accredited to a core set of standards to make those certificates interoperable. The important thing is that we have consistent data definitions within MISMO.

The MBA sees the adoption of standard data definitions as an important step:

We have mortgage companies and technology vendors who are standardizing their internal data sets using the MISMO logical data dictionary in order for all their internal systems to be able to talk with each other and use the same definitions for the same pieces of data. It also allows companies to compete on the things that really matter. Rather than creating your own specialized data set, you can standardize the data and turn your focus on services and processes that are of value to customers.

Mr. Gardner reported that MISMO standards have already gained traction in the mortgage industry:

We've pretty much seen extended use in the front end of the mortgage process. Also, service, tax title, flood, mortgage insurance, using the request response architect where a company can send out a request, receive a formatted response back, using XML and get those data services in place. The common Automated Underwriting System (AUS) data set, which has been agreed upon by both Fannie Mae and Freddie Mac, should begin to standardize the closing end as well.

MARCH FONG EU ACHIEVEMENT AWARD RECIPIENT'S ACCEPTANCE ADDRESS

John T. Henderson

Each year, the National Notary Association presents its March Fong Eu Achievement Award to an individual who has contributed the most to the improvement of the standards, image and quality of the office of Notary Public during the preceding year.

Pennsylvania Hearing Examiner John T. Henderson, who was honored as the NNA's 2004 March Fong Eu Achievement Award recipient at the Farewell Banquet, was instrumental in transforming the Commonwealth's Notary program from "an administrative afterthought to a progressive model for the nation." He did so by being the first in his state to consistently enforce tough standards for Notaries and the first in the nation to create a program of educational rehabilitation for Notaries tripped up by their lack of training. His efforts were indispensable in crafting a sweeping and modernizing reform of Pennsylvania's Notary laws.

In his acceptance speech, Mr. Henderson lauded the efforts of those around him who helped to bring about the most significant reform of Pennsylvania's Notary laws in half a century:

I'm certainly honored and humbled in receiving this award. Honored, of course, because of the other recipients who have received it, and to be in their company is a real honor. I'm humbled because, in a way, I'm truly accepting this award on behalf of many individuals.

Certainly, changing a law that goes back to 1953 that was in dire need of updating can't be done by one individual. There were many individuals through many administrations — legislators, legislative

staff, other people in the General Assembly, various individuals at the Department of State and other departments — who contributed to the effort to get the law changed and amended in Pennsylvania.

I grew up listening to the Beatles' music and, of course, I feel free to paraphrase, and they said you can get by with a little help from your friends. This is a clear indication that you can get bipartisan legislative support with the help of your friends.

And when I say friends, I not only include those individuals I acknowledged, but also organizations like the National Notary Association who have been invaluable in coming into Pennsylvania and helping tell the story of the need for education and for updating antiquated laws to reflect the reality of what Notaries do in the 21st century. So this award is shared by them also.

FAREWELL BANQUET: KEYNOTE ADDRESS

Honorable Mary Kiffmeyer Minnesota Secretary of State

Under her guidance, Minnesota Secretary of State Mary Kiffmeyer's office has taken the lead in development of electronic government services for her state, especially in the areas of electronic signatures and the application of information technology to the recording of real estate transactions.

Secretary Kiffmeyer has also served as president of the National Association of Secretaries of State, in which capacity she has led efforts to increase government services available over the Internet and improve election administration.

In her address, Secretary Kiffmeyer praised the diversity of America and acknowledged that the role of the Notary, while not readily understood by many people, is critical to the fabric of the nation:

The Notary's duty is really much more important than I think sometimes even Notaries know. And at this time, with the increase of identity theft, Notaries are needed more than ever. Know the importance of your work and the importance of doing it diligently. Many people are counting on you to do that.

Secretary Kiffmeyer warned Notaries against becoming complacent in their duties, reminding them of the importance of the physical appearance requirement:

One of the reasons for my coming here is to carry the message of just how important the notarial function is, especially in-person notarizing. The system is now more dependent on somebody being the interface, being that one who stands

between either a bank and a private entity, or between two private entities. The crux is going to be upon you to carry off the issues of, “Who are these people? Can they prove it? Do they have the authority? Are they of sound mind? Are they not being coerced?”

Above all, being a professional Notary requires ethics and integrity:

People will not totally appreciate the diligence and the seriousness with which you do your job. And this is a situation where it really is a matter of the fundamental foundation of what our country was built upon. Today, as in any other time, we still need individuals who, in their own circle of responsibility wherever they are, still need to be fighting for freedom, taking a stand for integrity, doing what’s right even when nobody else sees you. That’s really what integrity is: that you’ll do what you need to do, what’s right to do, even if nobody else is looking, checking or ever even appreciates it.

Being accountable to the public, Notaries must observe impeccable professional standards:

When too many people start thinking, “I’m just one Notary. Who’s going to notice if I wasn’t quite diligent this time?” — it is that which concerns me the most. Sometimes, the nature of things seem either so mundane or so huge and overwhelming, we get into trouble. Well, Edward Everett Hale, one of the patriots of our country, wrote, “I’m one but I’m only one. I can’t do everything. But I can do something. And I won’t refuse to do the something that I can do just because I can’t do everything.”

Recognizing that, by the nature of their duties, Notaries rarely receive recognition for the critical job they perform, Secretary Kiffmeyer lauded the National Notary Association for honoring exceptional Notaries.

I think the Notary of the Year honor is so important. Those who live up to those ideals should be recognized. In any area in life, often the best go unrecognized. But I want you to know, though, that you have my sincere appreciation for your diligence, for your efforts, the fact that you are here, that you traveled here, that you cared enough to be here. But there's one additional thing that will be needed, and that is when you go back home and to your circle of responsibility, lift up those around you by your example with the things you learned here at this conference. I wish you the very best.

CONCLUDING REMARKS

A number of American and foreign attendees said the National Notary Association's 26th annual Conference surpassed their expectations. The NNA's distinctive annual forum for the exchange of information and ideas on Notary practices and principles enabled them to achieve a clearer understanding of the Notary's evolving role in this era of e-commerce.

At the Conference, industry experts, practicing Notaries and regulating officials discussed the critical post-9-11 importance of the professional Notary as an identity screener and impartial witness. Notary attendees participated in career-enhancing workshops, and many were enlightened and inspired by the sessions dealing with professional development. The educational and ethical foundations of professionalism are sure to be topics at next year's Conference.

The Conference also enabled government and business leaders to continue an important dialogue concerning development of electronic notarization standards in the United States and abroad.

The National Notary Association would like to thank all participants in the 26th Annual Conference for their contributions in staging a meaningful conference on the subject "Professionalism: The Keystone of Success."

**The 27th Annual Conference is coming to
Las Vegas, Nevada
May 31-June 3, 2005**

APPENDIX
ROSTER OF PARTICIPATING SPEAKERS
AND SPECIAL GUESTS

STATE OFFICIALS

Jeshua Caudle
IT Director
Office of Secretary of State
Frankfort, Kentucky

Cynthia Cotten
Notary Public Administrator
Office of Secretary of State
Baton Rouge, Louisiana

J. Allen Eskridge
Assistant Secretary of State
Frankfort, Kentucky

Spencer Hadley
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