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The National NOTARY[®]

May 2008



THE MAGAZINE FOR PROFESSIONAL NOTARIES

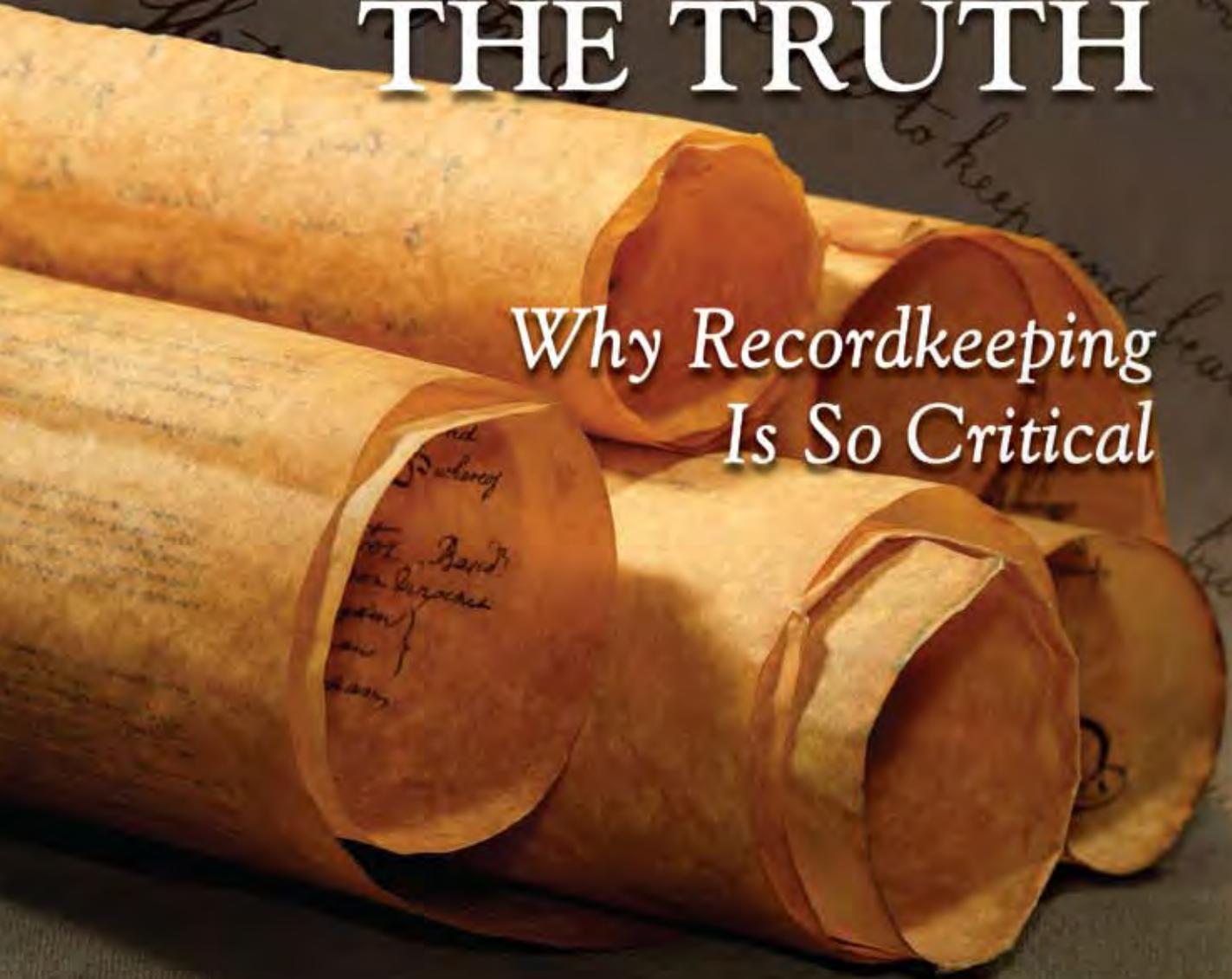
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Inmates P.40**

PRESERVING THE TRUTH

*Why Recordkeeping
Is So Critical*



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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.

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From The Managing Editor



The Foundation Of Trust Is Built Detail By Detail

As the saying goes: doing the right thing is not always the easy thing. Such is the case when it comes to best practices and professionalism.

Every employment ad, job description and contractor solicitation you see these days has a clause demanding “attention to detail.” But we live and work in a world that often moves faster than we can handle. With so much emphasis on profit margins and bottom lines, the details consistently are being ignored — whether negligently or intentionally — in favor of the big picture.

When it comes to notarizations, the details simply cannot be ignored.

We have already witnessed the devastation that can come out of overlooking the particulars. From the meltdown of Enron and the “Big Four” accounting firms circa 2002 to the more recent backdating scandal, misplaced ownership records for mortgages, and the skyrocketing foreclosure rate, the details were skirted in every case and resulted in significant losses for millions of people.

For Notaries, the issue is more acute, as even the slightest lapse can cause significant administrative or legal trouble. Did the signer personally appear before you? Did he or she present an acceptable identification document meeting your state’s legal criteria? Could you communicate directly with the signer?

Did you make an accurate record of the transaction?

Sadly, we see many reports of Notaries who have abandoned best practices and professionalism, and the result is never good. That’s why being conscientious about recordkeeping (page 34), obtaining proper identification (page 30) and staying dedicated to best practices are so important.

The big picture here is that Notaries who abandon their duty put the nation’s transactions at risk. With notarization increasingly being viewed as a “security procedure,” it’s more important than ever to do the right thing and uphold professionalism and integrity, even if it is difficult. Where there is no detail, there is no trust.

Phillip W. Browne

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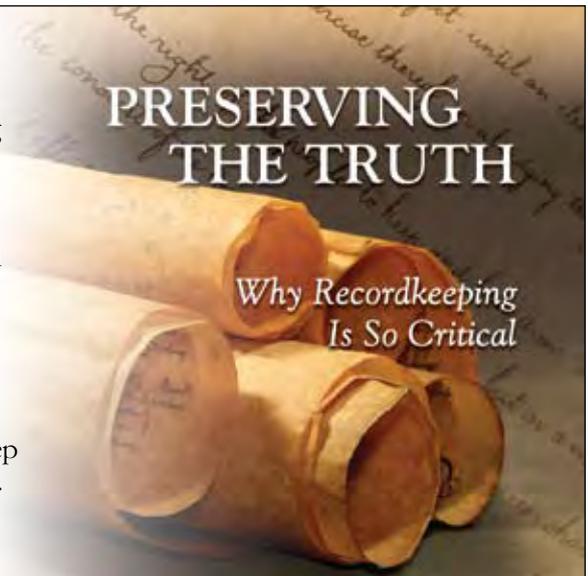
COVER STORY

34 • Recordkeeping Makes Society Work

Since the earliest epochs of human history, recordkeeping has been at the heart of everything we do. From birth to death and each step in between, every facet of society depends on accurate, complete records and the people who keep them. As we move into an era of instant global commerce, where a single piece of property can change hands several times in a day, it will become all the more important to keep proper records.

37 • Journals Throughout The States

The overwhelming majority of states either require Notaries to keep a record for at least some notarial acts or recommend the practice. Know what your state expects.



FEATURES



30 • Transforming The Identity Process

With hundreds of different forms of legally acceptable IDs, verifying who someone is can be daunting. But scientists believe biometrics will revolutionize how we identify people.

24 • eNotary Certification Opens New Doors

Natural talent is great, but fortune favors those who prepare for it. eNotary Certification lends credibility and creates a plethora of new opportunities in the rapidly growing world of digital business.



26 • Achievement Award 2008: Mitt Romney

As Governor of Massachusetts, Mitt Romney showed the vision and decisive leadership to enact an Executive Order that modernized the rules governing how Notaries function. From childhood, he always has been known for his boldness.

40 • Going Behind Bars To Notarize For Inmates

Bring a stamp, but leave the business suit at home. It takes a thick skin and stout heart to venture beyond the razor wire and security doors to do this type of work in a place where a lockdown could occur at any time.

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THE PATH TO SUCCESS: ESTHER BEATRICE MITTS 19

Life has a way of creating all kinds of obstacles, but Esther Beatrice Mitts has endured her share of debilitating setbacks on her way to creating a successful career as a Notary Signing Agent.



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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

Death And ID Theft

I recently noticed your article in the July 2007 issue by Michael Mink entitled, "Even After Death Your Identity Is At Risk."

As long as California law requires that death certificates be recorded with documents such as affidavits concerning deaths of trustees, joint tenants or spouses, there will be an ongoing risk of identity theft.

As the system works now, when decedent transfer documents are recorded, the death certificate becomes subject to public knowledge. On the death certificate is the decedent's full name, address, date of birth, Social Security number, mother's maiden name and surviving spouse's name. Until this recording requirement is changed, vital information will continue to be available to anyone who goes to their local clerk or recorder and views the public computer.

Becky Coté, Costa Mesa, California

Keeping Dishonesty Away

THE NATIONAL NOTARY magazine has some great articles. There has been a lot of Notary-related fraud, and you have hit the nail on the head regarding the major causes.

Thanks for keeping us on guard against unethical behavior by giving us the knowledge to notarize documents properly.

Connie Kuest, Monmouth, Oregon

Fee Schedule Needs Revision

In January 2004, I renewed my Notary Public commission for a total cost of \$133.06. Because of California's continuing legislative mandates, my cost to renew in January 2008 rose to \$343.19, an increase of about 157 percent!

I have been a California Notary Public since January 1996, and during that time, there has been no increase in the amount that I am statutorily allowed to charge for my services. I think it is about time that the National Notary Association and California legislators, who are so adept at passing other legislation affecting Notaries, step up to the plate and work together to come up with a statutory fee schedule that not only allows Notaries to recoup the costs we are now required to incur, but also reflects our increasing level of professionalism.

Linda Pasqual, Castro Valley, California

'Apostilles' And The Hague Convention

I know you've written many stories about authenticating documents for countries that are part of the Hague Convention. I was wondering how to obtain authentication for legal documents in countries that aren't covered under the Hague

Convention. What are the steps I must follow to have documents and my notarial seal accepted in these countries?

Audrey Edwards, Pittsburgh, Pennsylvania

After notarization, applying for and obtaining an apostille, or a standard certificate of authority is the signer's responsibility. The process would most likely begin with the signer taking the notarized document to the county clerk where the Notary filed his or her oath of office and obtaining county authentication. That may be all that is required, but the signer may need to check with the consulate of the country where the document will be sent. — The Editors

Volunteering To Help

I am a commissioned Notary in the state of Washington. I don't know what I could do to be of help to the cause you described in the article, "Uncle Sam Needs Notaries" (March 2008), but if my services are needed I am more than happy to assist in any way I can.

Michelle R. Watson, Tumwater, Washington

Notaries do not need to join any special government organization or anti-terrorist unit to help. Following best practices and adhering to strict standards of professionalism are among the best ways Notaries can assist. Recent news reports, for example, suggest that would-be terrorists may be turning to mortgage fraud and other illegal methods to raise funds. However, due diligence on the part of Notaries working with mortgage documents can help deter this possible source of funding for terrorists. Secretary Gates was discussing this type of "soft power" — not direct military action, but care, vigilance and participation on the part of U.S. civilians. — 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.

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Note: Electronic notarization processes, procedures and systems are not yet established in every state. For non-permissible states, see www.NationalNotary.org/ENSApplication.



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You Don't Need Laws To 'Do The Right Thing'

Last month, I joined millions of taxpayers and dutifully sent my tax return to the IRS. The next thing I did was file away all my back-up documents.

Recordkeeping is just another adjunct to our annual tax-paying adventure.

Few of us will deny that the reason we squirrel away our bank statements, cancelled checks, medical payment receipts, and other financial information is for purely defensive purposes.

If we were confident that the Internal Revenue Service would be satisfied with our return, I'm sure we would all find something more creative to do with our record-crammed closet and drawer space.

But alas, we know better. And, even after a number of legally sufficient years, we may be reluctant to shred those records.

How strange then that as Notaries, we don't regard our notarial activities with a similar degree of concern. Just as much can be put on the line with a notarization as with a tax return — more perhaps, if you factor in the personal liability and the risk of a lawsuit. I'm sure being named a defendant in a lawsuit is at least as anxiety producing as being audited by the IRS.

The legislative struggle to require Notaries to maintain records of their notarial acts has been going on since the Association was founded more than 50 years ago. One would not expect opposition to a requirement that we see as a win-win proposition. The Notary is protected against unfounded charges of failure to execute a proper notarization and the public is covered in case an important document is lost, stolen or fraudulently altered. Yet, legislators are routinely opposed to such "bureaucratic red-tape" as the maintenance of a publicly beneficial journal of notarial acts.

State legislatures, largely made up of lawyers, view notarial recordkeeping as a nuisance, not to mention an inconvenience. After all, it requires the personal appearance of the signer at the time of the notarization to present ID cards and to sign the recordbook.

I have always found it rather odd that the prime legal requirement of notarization — personal appearance — should ever be regarded as an impediment to the smooth functioning of law and commerce. Recording a few pertinent facts regarding a notarization in a book is hardly bureaucracy.

And Notaries, in particular, should understand how critical such a practice is. It provides the Notary with credible evidence of an act should it ever be questioned in the future. It protects the act against dispute and challenge.

Legislative negligence should not lull Notaries into a false sense of security. Lawmakers are not necessarily the folks that either understand what Notaries do or place the requisite value on their activities. But remember, no one has ever passed a law that we must hold onto cancelled checks for seven years.

Arguing against recordkeeping only keeps the requirement from becoming a law, and it keeps it from being an essential practice for the conscientious Notary. As we often find throughout our daily activities, there doesn't need to be a law to tell you to do the right thing.

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

Parents Seek Powers Of Attorney



The tragedy at NIU is causing parents of college-aged children to become proactive.

The tragic campus shootings at Virginia Tech and Northern Illinois University left many parents scrambling to take care of their college-aged children and, in some cases, make serious decisions about medical treatment and finances. The incidents brought to light how important it is for parents to secure powers of attorney and healthcare surrogate documents — which must be witnessed and notarized — for their adult children between the ages of 18 and 30.

Officials with the Morris Law Group, a national wealth-preservation law practice, previously did not recommend such action, but they changed their tune when distressed parents of some of the Virginia Tech students were refused access to their children's medical and financial information.

Medical providers were unable to release any information because of the strict privacy guidelines under the Health Insurance Portability and Accountability Act (HIPAA). Financial issues also are locked down by privacy regulations.

At the same time, young adults typically wait until they are at least 30 years old or married before they consider estate planning issues, which throws in another potential road block.

Attorneys recommend that singles over 18 prepare powers of attorney and designate healthcare surrogates. Parents also should obtain authority as their adult children's attorneys-in-fact to make financial and healthcare decisions in emergencies.

Provide Your Credit Score When Applying

Applying for a mortgage? Looking for an apartment or anything else that uses your credit score as a factor for approval? Be careful. Frequent checks of your credit score by anyone other than you can actually drop it as much as 100 points.

The solution is simple. Obtain your own credit score and provide it to the necessary parties instead

of having them check it, said M. Thomas Martin of the National Mortgage Complaint Center.

If you're looking to raise your score, think about paying off credit card balances at least two months beforehand, and take care of any past-due bills. Even minor things like unpaid parking tickets can hurt your overall score.



By The Numbers

Estimated amount of **\$36.2 billion** U.S. retail eCommerce sales for the fourth quarter of 2007, according to the U.S. Department of Commerce.

\$915 BILLION Amount of credit card debt Americans had by the end of 2007, according to the Better Business Bureau.

The number of notarial acts performed in the Republic of Georgia, the former Soviet territory, during the last nine months of 2007. **1,964,462**

The number of Notaries in the U.S. state of Georgia. **173,600**

Percentage of American adults who said they consult the Internet for assistance with solving problems such as health issues, education and job training, or taxes, according to Pew Research Center. **58%**

\$3 trillion Amount invested in 401(k)s and similar retirement plans by more than 50 million U.S. workers, according to the *Los Angeles Times*.

Number of housing units started for construction in January, according to the National Association of Realtors®. **1.01 million**

Notarized Pet Care Contracts In Demand For Animal Adoptions



When actress and talk show host Ellen DeGeneres became embroiled in a tearful and venomous dispute with a dog adoption agency late last year, the drama served to illustrate one emerging fact: pet adoption has become serious business.

As a result, adoption agencies and animal rescues across the nation are increasingly making notarization a requirement in several aspects of their contracts to bring trust and clarity to the process.

While the notarization requirements vary from agency to

agency, the NNA has found a few common threads in the types of documents being notarized. Many agencies, for example, require a "binding and notarized" adoption contract be signed before any pet is placed with a family. These contracts often include special care requirements based on the pet's medical needs and temperament.

In other cases, pet adopters are required to prove they own their homes or present notarized proof that their landlords allow pets. One agency, the Providence Animal Rescue League out of Rhode Island, even requires a notarized release form to conduct a criminal background check from applicants seeking to adopt a pet.

Many animal rescue outfits also require volunteers to have volunteer release forms notarized before they can begin work.

More Domestic Partners Seeking Notary Services

Notaries across Oregon have seen a significant upswing in domestic partnership notarizations following a federal judge's ruling that knocked down the challenge to the state's new civil unions law.

The rush began February 4 when counties were given the green light to register gays and lesbians as partners, granting them some of the same benefits and duties as married couples. The registrations were set to begin in January, but opponents filed a lawsuit to block the law, which was passed by. The state legislature, and forced to a public vote.

The ruling by U.S. District Judge Michael Mosman was a major victory for gay-rights advocates, who have fought for years to give civil unions the same rights and protections that heterosexual married couples enjoy.

Now, the state's domestic partnership law grants committed same-sex couples with a level of unprecedented rights and responsibilities. Among those will be the right to participate in medical and end-of-life decisions; the ability to resolve inheritance and estate issues; and the opportunity to ensure parental rights and obligations. Also, partners now will be able to obtain health benefits and gain access to their children's school or medical records.

Several of the initial filing forms, as well as numerous other forms related to rights and benefits, must be notarized.

America's Most Wired Cities



The rankings are based on the percentage of Internet users with high-speed access, the number of Internet Service Providers within a city and the availability of public wireless hot spots. It's no surprise the NNA's Electronic Notary Seals™ are available and in use in most of these cities and their respective states.

Source: *Forbes.com*

1. Atlanta, Georgia
2. Seattle, Washington
3. Raleigh, North Carolina
4. San Francisco, California
5. Orlando, Florida
6. Baltimore, Maryland
7. Charlotte, North Carolina
8. Chicago, Illinois
9. New York, New York
10. Portland, Oregon
11. Washington, D.C.
12. Minneapolis, Minnesota
13. Boston, Massachusetts
14. Miami, Florida
15. Tampa, Florida
16. Cincinnati, Ohio
17. Denver, Colorado
18. Phoenix, Arizona
19. Dallas, Texas
20. San Diego, California

ID Theft Predictions For 2008

The Identity Theft Resource Center (ITRC) has released its 2008 predictions for identity theft trends, which is based on reports from victims and their experiences, ITRC's expertise and data from law enforcement officials on the ways criminals are stealing and using personal identifying information and financial records. Linda Foley, ITRC founder, has described the ID theft trend as "an oil spill that spreads in yet another direction with the ocean currents and wind despite best efforts to contain it." Among its predictions:

Negative Trends

- Identity theft will continue to grow more international in scope. Scams will become more sophisticated and harder to detect as thieves become more industrious and skilled at designing viruses and ways to trick you into divulging personal information.
- There will be an increase in the number of data breaches due to poor information handling policies and practices.
- There will be a continuation of contradictory studies with less agreement on victim census, cause and effect, facts and overall cost of identity theft. This will lead to confusion, misguided legislation and governmental actions.

Positive Trends

- Businesses will develop and implement better ways to authenticate the identity of job applicants.
- There will be a higher recognition of identity theft as a crime. This will lead to more reports being written to assist victims in taking advantage of state and federal victim recovery rights and methods (which includes the NNA-created Identity Theft Verification Passport Program, available in several states).
- There will more identity theft-related legislation, including limiting the use of Social Security numbers.
- States and nonprofits will be in a better position to provide more victim assistance at no charge.



Notaries Sought For E-Verify System

In an increasing effort to establish trust in the hiring process for both the public and private sectors, the federal government is seeking to increase funding for its E-Verify employment eligibility verification system and Notaries are being sought to help with the process.

Federal officials expect the number of employers using the system to climb to 300,000 by 2009. Chris Bentley, a spokesman for U.S. Citizenship and Immigration Services (USCIS), said in a statement that more than 1,000 employers are enrolling to use the system each week.

E-Verify is a secure, Web-based system that allows employers to instantly check a job applicant's eligibility to work against several government databases, including the Social Security Administration and the USCIS.

The system is sparking more prudent use of the standard I-9 employment eligibility form. As a result, employers increasingly are hiring Notaries as "agents" to help meet I-9 requirements. Filling out an I-9 form does not involve a notarial act, unless the employer requires the applicant's signature to be notarized. Still, Notaries can continue to increase their income by making themselves available as agents.

FBI Plans Biometric Database

In a new effort to collar criminals and terrorists, the FBI plans to create a massive, \$1 billion database of individual's biometric data and physical characteristics — a project that would give law enforcement unprecedented abilities to identify individuals domestically and abroad.

The FBI has already begun collecting digital images of fingerprints, facial features and palm patterns and is expected to expand the collection process in the coming years to include iris patterns, face-shape data, tattoos, scars and other identifying characteristics ... and maybe even the unique ways people walk and talk. There are also plans to retain the fingerprints of employees, upon request of the employer, who have undergone criminal background checks so employers can be notified if they have future brushes with the law.

The next-generation



database, which will be developed by Lockheed Martin for the FBI's Criminal Justice Information Services Division, has raised concerns among privacy advocates, who believe the move is part of the U.S. government's efforts to create a "surveillance society" and collect more and more information about its citizens.

However, Kimberly Del Greco, the FBI's Biometric Services section chief, said the new technology is important to protect our borders and citizens and make the country safer.

Social Networks Getting Serious About ID

Social networking Web site MySpace and the National Association of Attorneys General (NAAG) recently agreed to explore and develop secure age and identity verification technology along with better ways to quickly report online abuses — a move signaling a new national effort to improve online identity management.

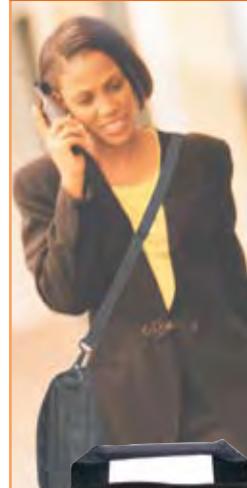
In the agreement, MySpace acknowledged the important role of ID technology in social networking safety. The News Corp.-owned Web site agreed to create an Internet Safety Technical Task Force to protect

users of all ages from predators who hide their identities.

The NAAG continues to advocate age and identity verification as vital tools to protect users, especially minors, who use social networking sites.

Notaries increasingly are being sought to identify users before they even begin using online services. An online dating Web site, Luvoo.com — disturbed by the lack of personal accountability and true identity management online — requires Notaries to verify the identity of persons before they can use the site as a "verified" member.

Briefcase Looking Outdated?



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Five Factors Impacting Careers in 2008

While many people subscribe to the ideal that your future is what you make of it, there are always factors beyond your control. Still common sense demands that you identify and make allowances for those factors, especially when it comes to your career.

John Challenger, CEO of Challenger, Gray and Christmas, a global outplacement consulting organization, described five factors that may impact your career in 2008:

The Housing Crisis: The downturn in the real estate market has severely affected revenues and staffing among lenders, banks, Realtors, home retailers, contractors and others. Additionally, the market slowdown is making consumers skittish

about spending, so even if you don't work in the real estate industry, economic growth has slowed.

Increasing Fuel Prices: The cost of getting to and from work has jumped considerably — double of what it was four years ago — “and put a real drag on the economy,” Challenger said.

The U.S. Presidential Election: If a rapid withdrawal from Iraq commences, defense spending will decline, knocking out a significant area of economic growth. On the other hand, the biotech industry could get a boost from stem cell research — a subject of debate between political parties — and a national healthcare plan could set off an explosion in new jobs. Of

course, a Democratic win might just inaugurate a boom in “green” jobs.

Generation Y: Challenger predicts that job competition for new college graduates will become fierce, as nearly 80 million young adults born between 1977 and 1995 — dubbed “Generation Y” — pour into the market in the coming years. However, the class of 2008 is finding a tighter employment market than in previous years.

The Global Economy: Challenger also believes that, while the housing market is cooling the U.S. economy, global growth will offset what is happening domestically. The weakening U.S. dollar, he said, “means that U.S. businesses can compete around the world because our goods will be cheaper due to the weaker dollar.”

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Overcoming Obstacles Is A Matter Of Good Attitude And Creative Thinking

Esther Mitts turned the challenge of debilitating illness and injury into a successful career

Notary Signing Agent Esther Mitts has proven that she can weather any storm. The Oklahoma City, Oklahoma, resident has overcome the debilitating effects of lupus, a broken back, spousal abandonment and the loss of her home to a tornado to become one of the state's top certified Notary Signing Agents, earning \$80,000 last year. Mitts credits diligence, her strong Christian faith and a positive attitude with helping her rise above the odds.

"I put one foot in front of the other because people need me," Mitts said of her perseverance.

She left high school after the 10th grade and worked several years as a beautician. But she was forced to find another career when the chemicals began to affect her health, and lupus took hold. She tried driving a tractor trailer, but that route proved to be no easier. In 2000, a tornado tore through her community and destroyed her home. A few days later, another tornado hit her 18-wheeler, causing it to roll. Mitts suffered a broken back in the crash. Her heartache didn't end there. While she was in the hospital, her then-husband walked out on her. "I never saw him again," Mitts said.

Eternally optimistic, she never allowed herself to fall into self-pity. Instead, she used those experiences as an opportunity to grow.

Forced to find a job that required less physical labor, a friend encouraged her to become a Notary. Within her first year, she tripled her business and became an NNA-certified NSA.

"Some people think they're going to get rich overnight, but you have to build your business," she said. "I work 24/7."

Mitts said she found business by using networking resources, and gained regular clients by being conscientious, ethical, accurate and resolved. But, she said, not all Notaries are as diligent as they should be. Distressed by seeing other Notaries in her state not following proper procedures, Mitts began teaching NSA classes and speaking at training seminars.

"A lot of folks are doing illegal things out there, so I tell people to follow procedures and get thumbprints and IDs, and to fill out their journals," Mitts said. "I require a

thumbprint for everything. That's the only protection I have."

She also refuses to do business with companies that ask her to back-date documents. "I tell them to lose my number," she said.

Mitts, who has helped recruit more than 100 people to become new Notaries, said that in spite of the current housing slowdown, she is getting more business than ever — so much in fact, that her daughter and current husband became Notaries to help with her workload.

"I don't see how people can say business has lightened up," she said. "It sure hasn't lightened up for me. This business is like finding diamonds on the road. Every house is a potential assignment."

— Marci Wormser

Esther Beatrice Mitts **Independent Notary** **Signing Agent**

- **Community:** Oklahoma City, Oklahoma
- **Education:** Graduated from beauty and truck driving schools
- **Motto:** "Ya'll hang in there"
- **Biggest Influences:** "God first, and then my husband, who's taught me to be patient"
- **Personal:** Married, three adult children, four grandchildren
- **Interests:** Going to church, cooking, deep-sea fishing, going on cruises



NNA eNewsletters Keep You Current

With the rapid advance of eNotarization, a multitude of states launching new laws and the growing interest in employing Notaries in many new fields, it's often hard for Notaries to keep track of the news affecting them. To keep the nation's Notaries — and those interested in Notary issues — up-to-date, the NNA publishes biweekly electronic specialty newsletters for both members and nonmembers.

NATIONAL NOTARY NOW runs news briefs on recent events affecting the Notary Public office, and is available to anyone as a complimentary electronic resource. In addition to news stories, *NATIONAL NOTARY NOW* eMails include quizzes and brain teasers to help Notaries sharpen their skills and deal with tricky situations.

Members of the NNA's Notary Signing Agent Section also receive the *NSA NOW* electronic newsletter, which consists of up-to-date eMails on breaking developments and educational material to assist in their work with loan documents.

Notaries can sign up to receive *NATIONAL NOTARY NOW* by visiting NationalNotary.org and entering their eMail address at "National Notary Now by e-mail." The *NSA NOW* electronic newsletter is included with section membership.

To join the NSA specialty section, call (800) 876-6827 or visit NationalNotary.org.



www.NationalNotary.org/sections

4th International Forum Features Historic Asia Panel

Representing one-fifth of the world's population, China is a major player in world commerce. But it is hardly the only superpower in the region. From Tokyo to Bombay and beyond, Asian cities and nations are reshaping the concept of a global economy.

In recognition of this fact, representatives from China, Japan and Singapore will be joining delegates for dozens of other nations at the 4th International Forum on eNotarization, eApostilles and Digital Commerce in New Orleans, Louisiana, this May.

Asia's growing prominence and influence on world trade make it important for other countries to learn how Asian nations expect to solve the challenges of new



technology, eNotarization, secure identification of signers, apostilles and certificates of authentication. The Asia panel will discuss current and emerging eSignature, eAuthentication and eNotarization laws and practices in Asia.

The discussions will take place on May 29 and 30, and Conference attendees are welcome to observe.



www.NationalNotary.org/conf2008/intforum

NNA Offers Exclusive NSA Training To U.S. Military

Military personnel seeking to broaden their skills and civilian career options can now train and test in any location in the world to become Certified Signing Agents, with the help of the National Notary Association.

The NNA's Certified Notary Signing Agent program will be offered worldwide through DANTES (Defense Activity for Non-Traditional Education Support), an organization that supports and provides off-duty, voluntary education opportunities for Department of Defense personnel.

Through DANTES testing centers, military personnel who are interested in developing new career skills will be able to take



the NNA's course to become Certified Signing Agents.

DANTES offers a wide variety of quality vocational training and certification courses for men and women serving in the U.S. Armed Forces, including the NNA's Signing Agent certification program, which has been approved by the Accrediting Council for Continuing Education and Training.

YOUR BENEFITS: NNA Commission Reminders

It's easy to forget when your commission is up for renewal. To help members maintain an availability to the public, the NNA offers a Commission Renewal Reminder Service.

The service sends a reminder prior to your commission expiring so you have enough time to start the necessary renewal procedures. In certain situations, the NNA can also assist with part of the renewal process.

For more information about the Commission Renewal Reminder Service, call (800) 876-6827.

New Law Update Service Featured At NationalNotary.org

Major law changes went into effect in California and Florida this year. To help Notaries adapt, the NNA has articles and other resources readily available online at NationalNotary.org.

The Online Library includes a chronological list of Notary laws which have passed. This searchable database can be sorted by state or year. Notable information includes a new California law that took effect this January 1, as well as information on Florida's eNotarization guidelines which also took effect at the beginning of the year.

Additional information available only to NNA members includes a summary of how this law affects you as a Notary with a list of changes you should be aware of as well as analysis by the NNA's legal experts.

Information about California's new law changes from the Secretary of State's office can be found by selecting the path "News and Resources>Library>State Notary Sites" and selecting "California" from the list.



www.NationalNotary.org/law

Primers, Publications Keep You Informed

The best way for Notaries to keep informed about the extensive changes that have taken place in the industry during the past year is with the latest NNA books and publications.

The Association's 2008 *Notary Law Primer* for California includes all the latest changes, which took effect January 1. Among other things, the *Primer* details the new requirements for identifying signers and keeping journal rules, and provides samples of the state's new notarial certificate wording for easy reference.

To keep Virginia Notaries better informed about the latest changes

in their state, which include an extensive overhaul of the commonwealth's Notary statutes and new eNotarization provisions taking effect this year, the NNA has launched a new Virginia edition of the NOTARY BULLETIN news publication.

This new edition will focus on news, analysis and educational material to support the work of Notaries in the Old Dominion. The Association also will continue covering these and other late-breaking developments in eNotarization and legislation in THE NATIONAL NOTARY magazine and current editions of the NOTARY BULLETIN.

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NNA Honors McDonald With Coolidge Award

Lancaster County, Pennsylvania, Recorder of Deeds Steve McDonald was instrumental in the launch of a statewide eNotarization Initiative which now offers Pennsylvanians a new level of consumer protection, security and trust.

As a result of this initiative and the capabilities of secure eNotarization, McDonald was able to build an electronic records system in Lancaster County that truly serves the community by reducing costs and errors in a process traditionally vulnerable to fraud. For his leadership on the statewide initiative and for his service to Notaries, McDonald received the National Notary Association's prestigious Calvin Coolidge Notary Award earlier this year.

Named after the 30th president, the award is presented to individuals for outstanding accomplishment in strengthening the fraud-fighting role of Notaries Public in the United States. President Coolidge is the only U.S. president to have been sworn into the office by a Notary Public.

"I'm honored to be receiving this award. After years of hard work, we're seeing how the eNotarization initiative has become a model on how to deter fraud while continuing to protect



Steve McDonald was recognized for his contributions to Notaries through eNotarization and eRecording.

people's property rights and improve customer service," McDonald said.

NNA Executive Director Timothy S. Reiniger said McDonald's leadership helped propel the initiative forward.

"Notaries are an important element of our nation's identity screening network," Reiniger said. "By bringing the powerful fraud deterrent capability of

secure eNotarization to Pennsylvania, citizens of the Commonwealth will benefit from unparalleled protection against land fraud."

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Record Of Deception Brings Day Of Reckoning For All

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

One of the overriding lessons that will come out of the current mortgage mess will be that, no matter what, the failure to keep complete and accurate records will come back to haunt you.

From the lowest, most anonymous workers to the highest, most insulated executives, people are finding themselves called to explain their actions. What is coming to light is a pattern of non-existent or falsified recordkeeping, which helped fuel the recent real estate boom and is now spurring the downturn.

In its heyday, the boom seduced everyone with its surging home values and record profits. But as home prices moved out of reach for a growing number of people, the mortgage industry came up with even more creative ways to get people qualified to buy a home. That's where sub-prime and other exotic mortgage products came into play, which set aside traditional underwriting standards that required borrowers to provide a wide range of records to document their ability to repay a loan.

One of the more common loan types was the "stated-income" or "low doc/no doc" mortgage. These loans were intended for individuals with good credit ratings who lacked conventional proof of income, such as pay stubs. They also opened the door to abuse and quickly earned the nickname "liar loans." In its 2006 report on mortgage fraud, the Mortgage Asset Research Institute noted that income claims on 60 percent of the low doc loans reviewed by one of its client companies were inflated by at least 50 percent.

Yet mortgage lenders kept making them. In 2006, the volume of "stated income" loans increased 28 percent to \$386 billion, according to Standard & Poor's.

Then the bubble burst, leaving millions of homeowners facing foreclosure and the loss of hundreds of billions of dollars in wealth. Hundreds of companies have collapsed and thousands upon thousands of people have lost their jobs.

Now scrutiny is moving from the grass-roots level — mortgage brokers, appraisers, and the like — to senior executives. At present, the FBI is investigating 14 companies for fraudulent practices. The Securities and Exchange Commission is probing several major Wall Street firms for deliberately misstating the value of mortgage-backed securities sold to investors. Congress is probing the former CEOs of several major lenders for pocketing huge bonuses while inflating the earnings of their companies.

We are discovering that many players in the real estate boom pushed the envelope, ignoring sound lending and financial practices to fill the mortgage pipeline. It was more important to earn the fee or the bonus than do business the right way. But the day of reckoning has arrived.

Conscientious Notaries know that a complete and accurate record of transactions is the best protection, for their clients and themselves. Also, as recent experience shows, the lack of good records raises a red flag. When a transaction is questioned, accurate records provide a clear, auditable trail of who did what. Moreover, they serve as a key tool in combating all types of fraud. Indeed, the very knowledge that detailed records will be kept often deters those considering fraud.



eNOTARY CERTIFICATION OPENS NEW DOORS

By David S. Thun
dthun@nationalnotary.org

NATURAL TALENT IS GREAT, BUT FORTUNE FAVORS THE PREPARED;
CERTIFICATION ADDS CREDIBILITY, CREATES NEW OPPORTUNITIES

THE POET MAYA ANGELOU ONCE COMPARED being called a “natural writer” to being a “natural heart surgeon.”

She meant that no matter what innate talents you have, you aren’t going to get very far in your chosen career without formal training and education.

This is especially true for Notaries. Many career opportunities have opened up for Notaries in the past decade in such fields as the mortgage industry and package delivery services. Now, the new world of eNotarization emerging in Florida, Pennsylvania, Virginia and other states promises an entirely new frontier of untapped business potential. But the work of Notaries carries a significant responsibility and is increasingly complex.

To paraphrase Angelou, there’s no such thing as a “natural Notary.” The only way a Notary Public will succeed is through diligent study, training and hard work.

With so much attention focused today on fraud prevention and document security in business and government, the role Notaries play in society’s transactions will become more important than ever as they are asked to preserve the integrity of electronic documents and transactions through eNotarization. But eNotarization is still a new and developing specialty, and few people fully understand its potential, even among those who use it. However, that is changing. Like the patient who needs heart surgery, the growing number of industries and government agencies needing to use electronic notarization for their vital transactions will seek out qualified and certified specialists in the field rather than general practitioners.

To help Notaries take full advantage of the new career paths that digital signatures and documents are opening up, the National Notary Association has begun to offer an unmatched eNotary Certification

Program that will give its members the highest, most valued credential in the field.

CERTIFICATION HELPS PROTECT SENSITIVE DATA

In the world at large, certification in any field is a way to demonstrate that a professional can be trusted with sensitive documents and information, said Eva Rosenberg, a Northridge, California, tax preparer and author of the book “Small Business Taxes Made Easy.” Rosenberg is certified as an enrolled agent, a specially trained tax professional authorized to directly represent a taxpayer to the IRS in certain situations. She said her status helps put clients at ease when they turn over their most sensitive identifying and financial information.

The day is fast approaching when the most important or complex transactions — everything from home purchases and healthcare directives to government contracts and international trade agreements — will be drafted, revised, certified and executed electronically, without a single sheet of paper being printed and without any of the involved parties ever meeting in person. Perhaps the only face-to-face meetings necessary will take place between Notaries and signers.

The time when paperless transactions become the rule rather than the exception is coming near, and many organizations already are looking for qualified professionals who can be trusted to handle sensitive and important information safely.

Among those organizations are healthcare providers, said Ray Kelly, vice president of sales and client services with Prometric, a firm that develops certification exams for businesses. Providers currently rely on electronic medical records but must comply with federal privacy and security laws protecting patient information. Another example is the financial services industry, which depends on trusted digital signatures to secure multi-million-dollar electronic transactions.

“Skill in electronic verification and signatures is vital to guarantee the continued protection of the general public,” Kelly said.

CERTIFICATION BENEFITS EVERYONE

In any specialized field — including eNotarization —

certification helps both the individuals undertaking the training and their employers and customers.

Perhaps the most important benefit of certification is it gives prospective employers and customers a direct means to evaluate a professional’s skills. Certification in any field shows that an individual has put in extra time and effort to achieve a higher level of proficiency. When businesses seek the services of a

professional in a particular field, certification assures them that the person they hire has the training and skills to get the job done effectively.

“Clients today demand a high level of performance from their vendors and partners,” said J. LeRoy Ward, executive vice president of ESI International, a firm specializing in project management and skills

training for Fortune 500 companies and federal agencies. “They don’t want someone to simply do a good job; they want someone to do an outstanding job. They demand evidence that you can do the job they need done. No longer are they willing to simply accept your word.”

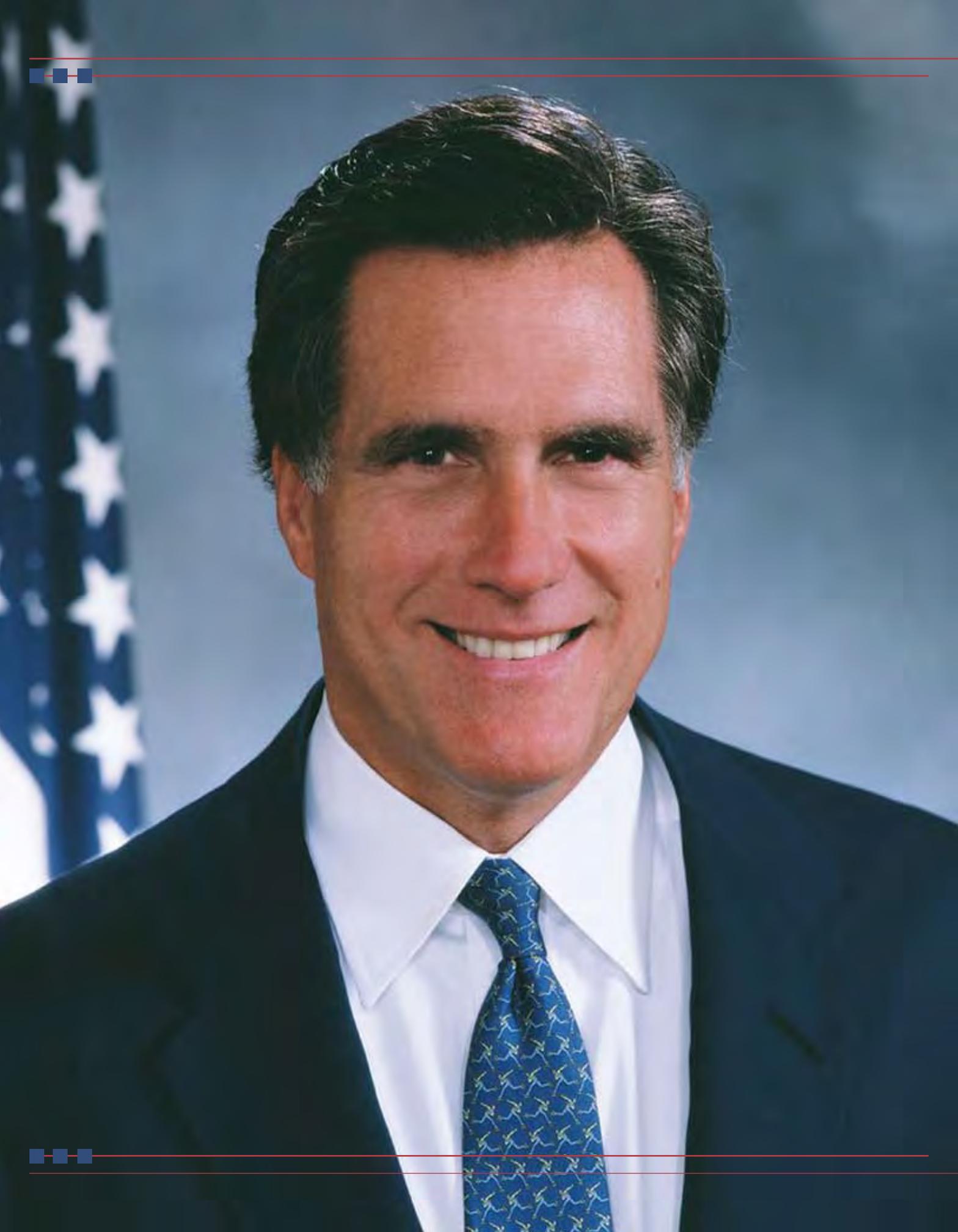
Certification also is an asset when it comes to looking for a new job, seeking a better salary or successfully branching into a new career path, Kelly said. He cited a survey by *Redmond* magazine that found Microsoft-certified IT professionals saw their salaries, raises and bonuses increase regularly over a three-year period from 2003–2006.

“All other things being equal, employers are more likely to believe that the candidate with a certification is more qualified to handle the job than one without,” Kelly said.

As more employers are using certification as a prerequisite for hiring, more professionals are taking courses and exams to get an edge in the job market. In fact, Kelly said he knew of some skilled workers who hold as many as 20-30 different certifications at the same time.

No matter how many you seek out, or in what specialties, it is clear that for professionals such as Notaries, certification is an important way to keep your professional edge sharp in today’s job market, and is the surest way to show the necessary qualities to handle the most crucial jobs employers have to offer. [NNA](#)





■ 2008 ■

MARCH FONG EU ACHIEVEMENT AWARD

MITT ROMNEY: A BOLD CHAMPION FOR NOTARIES



When an elementary school-age Mitt Romney saw the girl he would eventually marry riding a horse over railroad tracks, he made a bold move that got him noticed.

The young Cub Scout picked up some stones and threw them at her. The prank didn't earn him her love; that would come later. Shortly after proposing to Ann Davies at his senior prom, he went on a two-and-a-half year Mormon mission in France. Ann would be attending Brigham Young University while he was gone, and he worried tremendously about others pursuing her.

"The worst place to let a girl go that you want to be waiting for you after two-and-a-half-years is Brigham Young University," Romney said recently. Despite the nearly insurmountable obstacle of fighting off multiple suitors, Romney won Ann's hand and they were married upon his return.

This story illustrates Romney's reputation for determination and purpose. He is often described as a man who knew early on what he wanted to accomplish — both in his personal and professional life — and ended up achieving so much more.

Romney, a successful businessman, former governor and recent presidential candidate, knows a thing or two about taking bold steps to accomplish his goals. In 2003, as Governor of Massachusetts, he issued a historic Executive Order that established new and modern

professional standards of conduct for Notaries Public.

These standards cracked down on impostors, helped combat document fraud and curbed identity theft and property crimes. It was for this move that the National Notary Association is honoring him with the 2008 March Fong Eu Achievement Award.

"I thank the National Notary Association for recognizing my efforts to ensure the highest standards are maintained among the nation's Notaries," Romney said. "I am honored to be associated with other public officials through this award, in joining the NNA on our common mission to improve professional standards for Notaries, and ensure that Americans will benefit from a society that is protected from fraud and the infringement of rights."

The March Fong Eu Achievement Award is given annually to the individual who, in the judgment of the Association's Executive Committee, has done the most to improve the standards, image and quality of the office of Notary Public.

Romney will be recognized at the NNA's 30th annual Conference in New Orleans this May.

"The NNA's 2008 Conference certainly serves the Notary community through its expert programs, which offer valuable education, strategies and support," Romney said. "It is an integral part of increasing Notary professionalism, which is important to all Americans."



Deborah Thaw, NNA Executive Vice President, and Milt Valera, NNA President, look on as then-Massachusetts Governor Mitt Romney signs his Executive Order in 2003.

THE EXECUTIVE ORDER

Before the Order was signed in 2003, Massachusetts Notaries had operated under scant ministerial rules and regulations for many years. Notaries were left to decide for themselves whether they should keep journal records of their official acts or even if they would require signers to physically appear before them.



Romney speaks about the importance of having up-to-date notarial laws.

The commonwealth's notarial laws were dangerously out-of-date and failed to address the issues of identity theft, property crimes and terrorism.

Governors rarely act on their own to revise state laws, preferring to leave that to their respective legislatures. But Massachusetts officials conceded at the time that the issue of bringing Notary laws current was too important to wait, and they began consulting with the NNA to find the best solution.

"Individuals rely upon Notaries to act as independent witnesses. They deserve to know that Notaries are subject to ethical standards of conduct," Romney said. "This Executive Order improved the quality of Notary services in Massachusetts and strengthened our ability to rely on

signatures, whether in commerce or in the courts."

Then-Secretary of the Commonwealth William Galvin said Massachusetts businesses were losing millions of dollars every year to fraud and identity theft, and he called Notaries "our best front-line defense" in the battle to fight these crimes.

Many of the provisions of the Order, signed December 19, are based on the *Model Notary Act*, published by the NNA.

Among its key provisions, the Order:

- Prevents Notaries from advertising themselves as "Notarios," a Spanish term indicating they are lawyers;
- Prohibits Notaries from performing acts if the signer is not physically present or does not have satisfactory ID; and
- Provides standards the governor may use to deny or terminate the commission of a Notary.

NNA President Milt Valera applauded Governor Romney for decisively moving to strengthen and modernize the Massachusetts Notary code to deal with the increasingly serious threat of identity theft.

"It will have an impact in reducing real property frauds and in helping weed out the impostors who circulate among us, whether their intent is financial fraud or terrorist mayhem," Valera said.

Romney thanked the NNA for its unmatched mission of professionalizing Notaries across the nation, and instilling in them the importance of best practices and integrity as identity crimes and fraud continue to increase.

"The NNA is leading the charge for Notary professionalism during a time when it's becoming increasingly more important to protect the rights and transactions of all Americans," Romney said. "There is no other organization like the NNA, and I thank them for their dedication and contribution to securing American commerce."



PATH TO ACHIEVEMENT

The man who would go on to win one of the nation's most prominent Notary awards has made a splash from birth.



Romney's mother referred to him as a "miracle baby" because she'd been told she would never bear more children. But Romney came along with no complications, leaving doctors amazed and his parents thrilled.

The child was welcomed with open arms and Romney grew up in what some have described as the typical suburban American family — with one exception.

His family had long embraced the Mormon faith, a topic that would play heavily in his future campaign for the U.S. presidency. Though Romney has said his faith is strong, he argued his political opinions wouldn't be dictated by Salt Lake City.

Following his mission to France, Romney went on to earn an MBA and law degree from Harvard and spent several decades in business before his foray into politics.

As a vice president at venture capital firm Bain & Company, Romney helped fund or successfully restructure hundreds of companies, including Staples, The Sports Authority and Sealy. He even helped turn around Bain when it hit upon hard times.

He left Bain in 1999 to assume his most visible role yet as president and CEO of the Salt Lake Organizing Committee, which was responsible for running the 2002 Winter Olympics.

When Romney agreed to join the Committee, he faced intense public scrutiny from observers who wondered how the group would erase debts and repair its image after a financial scandal was exposed. Members of the committee were accused of lavishing gifts on international Olympics executives who decide where the Games are to be held.

Romney helped erase a \$379 million operating deficit, organized thousands of volunteers and galvanized public support. The scandal faded into the background and the Games were termed a triumph.

Romney parlayed his popularity with the American public into a successful run for governor of Massachusetts in 2002. He quickly used his business acumen to whittle away a nearly \$3 billion budget deficit. When he left



Mitt (second from left) gets an early taste for politics after his father, George Romney, is elected governor of Michigan in 1962.

office, he left a surplus fund of more than \$2 billion.

Romney announced his presidential candidacy in February 2007, one month after he exited the Massachusetts State House.

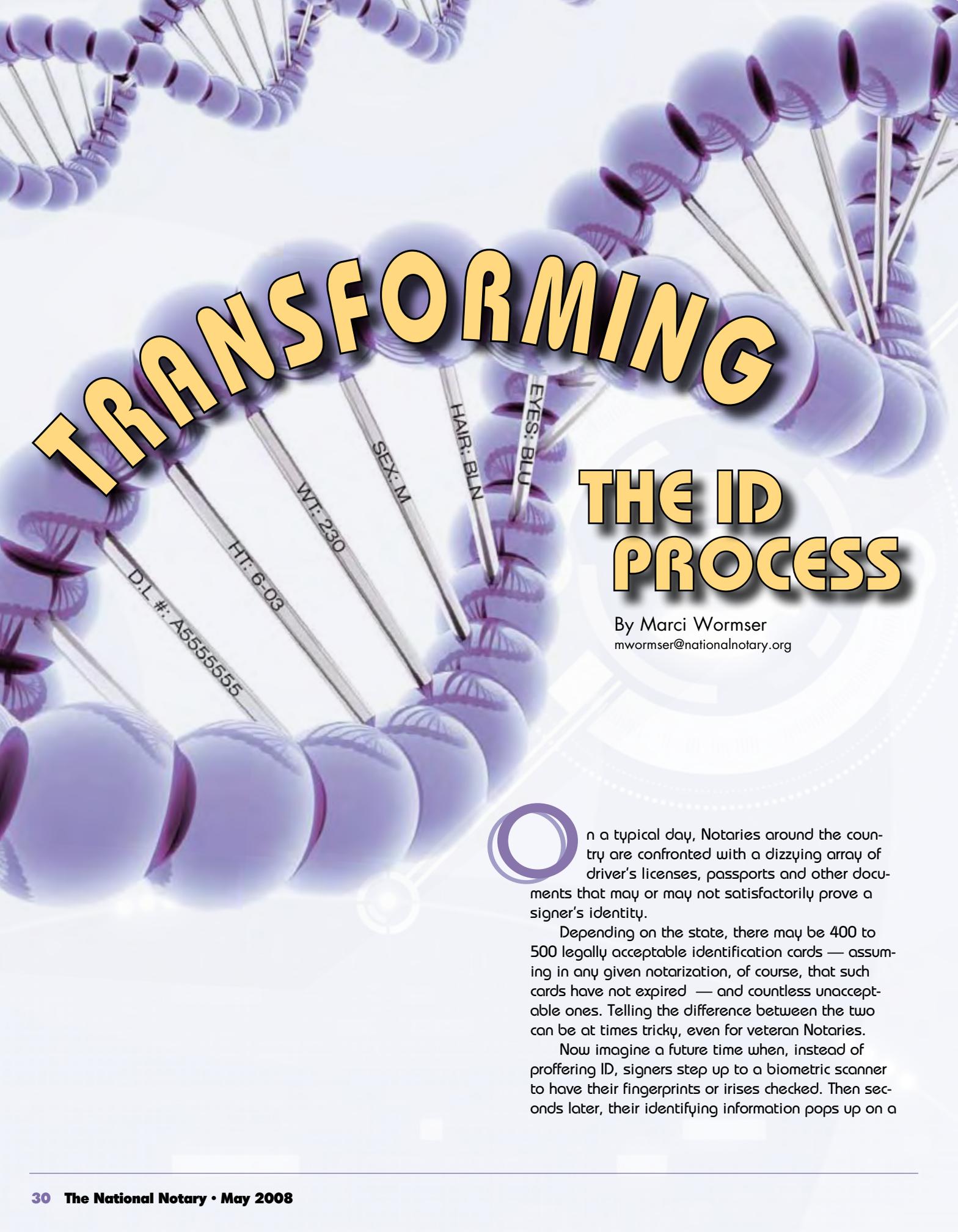
Exactly one year later, Romney withdrew from the race, saying he didn't want to fracture the Republican party or hinder the presidential chances of a member of his party.

Throughout his career, Romney has demonstrated leadership and is recognized for his public service and decision-making abilities.

Though instituting badly needed reforms in Notary law through an Executive Order may have seemed audacious to some, it came from the same man who, five decades earlier, launched pebbles to get a girl's attention. [NNA](#)



Family members of then-Republican presidential hopeful and former Massachusetts Governor Mitt Romney (third from left) gather as they campaign in New Hampshire.



TRANSFORMING

THE ID PROCESS

By Marci Wormser
mwormser@nationalnotary.org

In a typical day, Notaries around the country are confronted with a dizzying array of driver's licenses, passports and other documents that may or may not satisfactorily prove a signer's identity.

Depending on the state, there may be 400 to 500 legally acceptable identification cards — assuming in any given notarization, of course, that such cards have not expired — and countless unacceptable ones. Telling the difference between the two can be at times tricky, even for veteran Notaries.

Now imagine a future time when, instead of proffering ID, signers step up to a biometric scanner to have their fingerprints or irises checked. Then seconds later, their identifying information pops up on a



computer screen. That day may be closer than you think.

The practice of identifying people through their distinctive physiological characteristics — the science of biometrics — is spreading throughout the world.

In the United Kingdom, for example, a pilot program called Project IRIS is well underway at London's Heathrow Airport and several other busy international entry points. It allows participating British citizens and frequent foreign visitors to bypass the hours-long lines at passport control when entering the country. Instead, travelers stand before a device to have their irises scanned and checked against a database containing their passport information — a process that typically takes no more than 20 seconds.

The British government reports that roughly 170,000 individuals have enrolled in the program so far and have used the scanners more than 864,000 times. The project is the precursor to replacing manual passport and security checks at all the country's airports within 10 years.

Across the Atlantic Ocean, the U.S. Department of Homeland Security (DHS) is experimenting with a fingerprint scan system — known as US-VISIT — at various international airports, and plans to have it in place at all points of entry to the United States by the end of this year.

As biometrics becomes more common, it will transform the way people are identified. There may even come a time when biometrics will make identity cards obsolete, as the U.K. project suggests. But there is a long way to go until then.

THE 9/11 JUMP START

While biometrics has been around for many years, it wasn't until after 9/11 that the nation began to fully explore its potential, said Guy Swope, a senior biometrics architect for Raytheon Company in Arlington, Virginia,

who works with DHS. Since then, government agencies and private enterprises alike have moved full force into the field.

The federal government currently is in the midst of a sweeping initiative — mandated by DHS — to issue identity cards with biometric information to all federal employees and contractors regularly entering government buildings.

U.S. military personnel overseas also have started using biometrics to keep track of potential terrorists in parts of the Middle East, said Jim Wayman, a biometrics expert and researcher at San Jose State University in California.

In the private sector, more and more companies are using biometric IDs and time clock management systems. And there is a raft of software available using biometrics to lock sensitive files.

Much of the current research focuses on face and voice recognition, iris scanning and fingerprint technology, experts say, because they are among the most accurate biometric measures.

Traditional fingerprint biometrics involves analyzing a person's fingerprint ridge patterns and has a 99.99 percent accuracy rate, according to Robert Horton, director of product management and strategy of the biometric business unit for Motorola Inc.

Iris scanning entails taking high-resolution images of the iris patterns in a person's eyes. It has an accuracy rate of 99 percent.

Voice recognition works by breaking a person's voice down into a combination of frequencies used over time. Once a person's voice frequencies are documented, their vocal patterns can then be checked against the initial data. Although it hasn't obtained much commercial success, the method is considered to be highly accurate,

with just a 3 percent chance that someone will sound like another random person, Wayman said.

Facial recognition is more problematic. It functions by tracking the measurement of the distance between a person's facial characteristics, such as the eyes and mouth, and comparing them to previous facial scans. It has a 70 percent rate of accuracy, experts say. But some field trials have proved less accurate. For example, a 2006 German study of facial recognition, which was conducted in a crowded train station, achieved only a 60 percent "match" rate during daylight hours. But when lighting conditions worsened at night, the results dropped to 10 to 20 percent.

Scientists are exploring a range of other biometrics as well, including:

- Palm prints, which are left at crime scenes about a third of the time, according to Stephen Fischer, spokesperson for the FBI's Criminal Justice Information Services Division in Clarksburg, West Virginia.
- Signature biometrics, which analyzes the subtle movements a person makes with a writing hand, such as lifting and dipping, when signing a name. Contrary to popular belief, accuracy is not determined by comparing signatures to one another, as forged signatures can look strikingly similar to authentic ones.

Biometrics is also gaining wide acceptance in other areas. For years, animal shelters have been implanting pets with computer-readable chips containing ID information in case they get lost. Law enforcement agencies and advocacy groups encourage parents to collect a wide range of biometric information about their children — fingerprints, iris scans, DNA samples, photographs and such — in case they go missing.

Clearly, the evolution of biometrics is a global phenomenon requiring global cooperation.

By 2009, for example, more than 188 countries will need to have a fingerprint database in place and incorporate biometrics in their passports — including a data-encrypted chip with identifying information — so their citizens can travel to the U.S. without a visa.

Banks in Asia are issuing cards with biometric-encrypted data in place of credit and debit cards, and customers' information must be able to cross international boundaries.

For biometric systems to work, information must be stored in a database accessible by people checking identities. Perhaps the classic example of that is the FBI's fingerprint database, which contains records of 53 million people, said Fischer. The FBI plans to add multiple biometric measures to the fingerprint database.

'FEAR OF BIG BROTHER'

Despite the buzz about biometrics, many remain wary of the technology.

While all U.S. passports and many other ID cards now contain smart card chips, there has been a serious backlash against the proposal to use them in place of driver's licenses because many people fear the government would have access to too much information, Wayman said.

"Overshadowing the ID issue is the fear of Big Brother," said Charles N. Faerber, vice president of Notary affairs at the National Notary Association. "But the events of 9/11 and the ID theft epidemic seem to be swinging the pendulum in the other direction. There is less resistance to such government databases now than 10 or 20 years ago."

However, resistance still remains. Many states — citing cost and privacy concerns —

FACE-TO-FACE STILL REQUIRED

are fighting the federal Real ID Act of 2005, which sought to establish minimum national standards for state-issued driver's licenses and ID cards. Under the Act, people seeking to enter federal buildings, board airplanes or open bank accounts would have to present ID cards meeting federal standards. States refusing to link their ID databases with other states would lose federal funding.

To ease fears, the federal government has extended its compliance deadline to 2011.

There also has been a strong push to develop a "smart card" to use in place of ATM cards, credit cards and driver's licenses. The cards would have an embedded computer chip containing such identifying information as a person's name, address, date of birth, mother's maiden name, Social Security number, physical description and account numbers.

The cards would only be accessible via a PIN or answer to a personal ID question, said Ravi Sundaram, associate professor of computer science at Northeastern University in Boston, Massachusetts. Criminals would be unable to extract information from the cards or clone them, and they will self-destruct if tampered with.

But with many different types of IDs issued — coupled with so much identity theft — few would disagree that a better ID system is sorely needed.

But biometrics is not foolproof. Any computer database containing identity information can be breached.

"The damage that can be caused would be much higher" than with the current system, said Benjamin Jun, vice president of technology at Cryptography Research Inc., a San Francisco, California-based security consulting and technology licensing firm. Victims of ID fraud via biometrics could be subjected to an even more time-consuming and frustrating process of reclaiming their identities than present-day victims of ID fraud.

"Technology is getting better, but the bad guys are getting better, too," Sundaram said. "It's an evolving battlefield. There's really no 100 percent way to prevent fraud."

However biometrics is used in the future, Notaries will be needed more than ever.

Experts predict that biometric developments may enable Notaries to match a signature on a document against one in a database. Any record of a biometric identity check may help courts verify that a signer appeared before a Notary to have a document notarized.

"In 15 to 20 years, there will be better ways to tell whether a person is who they say they are, and Notaries will have better equipment to ID people. It's a question of when and not if," Jun said.

Although biometrics may make the identifying process easier for Notaries, it will not take the place of personal appearance before a Notary.

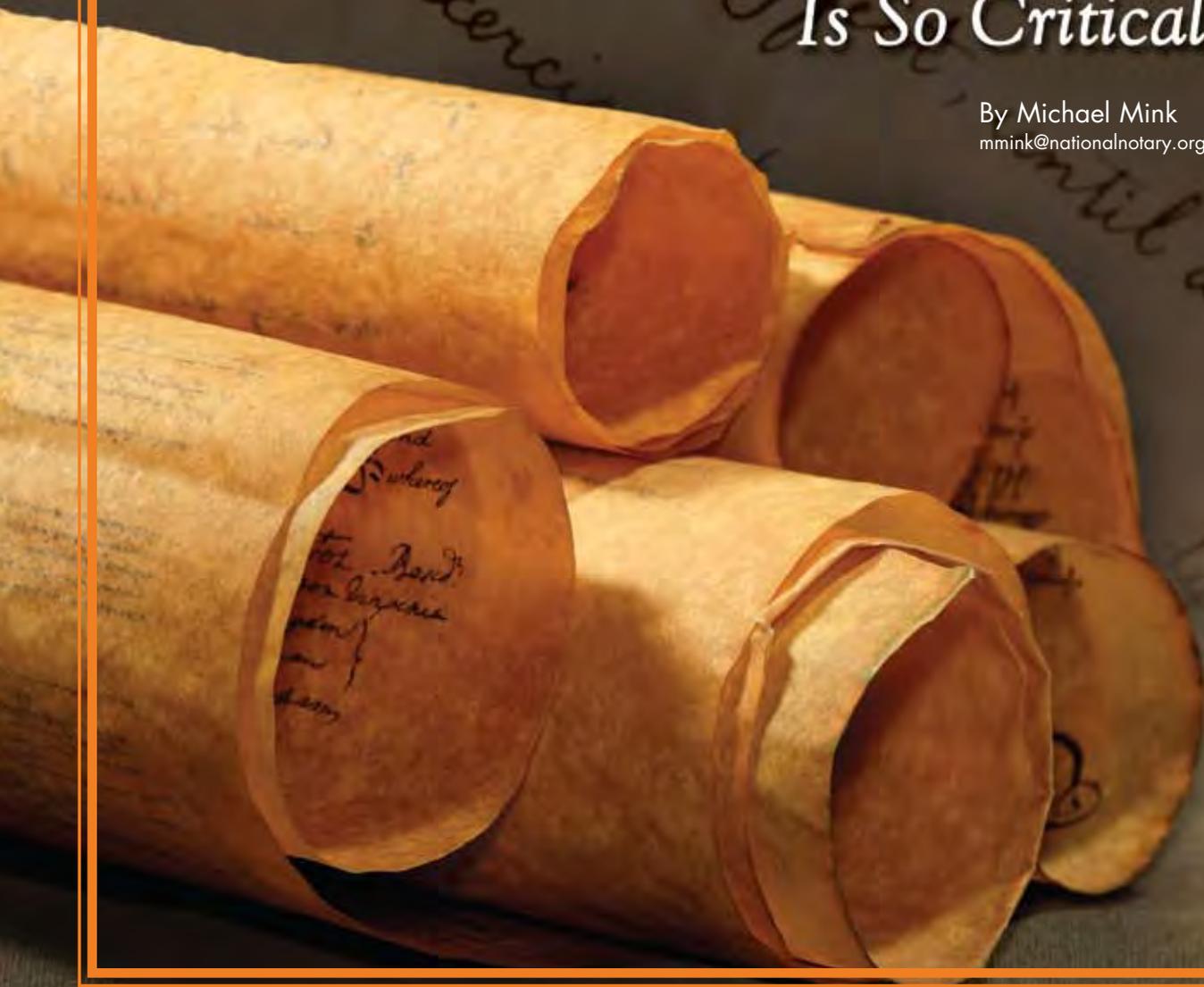
"The most foolproof way to ID someone is in front of you," Sundaram said.

Doing away with personal appearance also would prevent Notaries from screening for signers' willingness and awareness, making it that much easier to commit fraud, Faerber noted. [NNA](#)

PRESERVING THE TRUTH

*Why Recordkeeping
Is So Critical*

By Michael Mink
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Over the years, millions of people have been awed by the collection of ancient Egyptian artifacts contained in the “Tutankhamun and the Golden Age of the Pharaohs” exhibition during its U.S. tour and at its current location in London.

Visitors marvel daily at the artistry and craftsmanship that went into carving the images and hieroglyphics adorning the sarcophaguses, reliefs and other artifacts. But what most people probably do not realize is they are viewing 3,300-year-old records.

The images that accompanied the pharaohs to the afterlife told stories of their mortal lives — of great accomplishments, tragedies and, in many cases, the mundane details of families. From those images, we learned how they dressed, what they ate and how they worshipped ... all because of the records left behind in their tombs.

The lessons of ancient Egypt survive to this day, for every enduring culture depends on records. Without them, there would be no private property. There would be no banks, no stock exchange, no retirement systems and no advanced healthcare systems.

Without records, there would be no judicial system, no tax system, no workable government and no history.

“In order to have any kind of accountability — legal, fiscal or governmental — you need to have proper recordkeeping so the decisions people make can be verified,” said Joseph M. Turrini, assistant professor and coordinator of the Archival Administration Program at Wayne State University in Michigan.

Few people are more aware of that reality than Notaries Public. They touch virtually every corner of American society and make a myriad of everyday transactions and activities trustworthy. From proving residency to enroll children in school and buying a car to preparing healthcare directives and executing mortgage agreements, Notaries are there.

But too few states have laws and rules in place to help Notaries do their jobs. So often it is left to Notaries to determine how and when to keep records and to maintain their integrity and professional standards regardless of the pressure to do otherwise.

To put it in perspective: Notaries are the only public

officials in the nation that do not have consistent, uniform regulations for keeping records. Because they serve the public on behalf of their respective state governments, the creation and implementation of recordkeeping requirements is the duty of state lawmakers. Amid the crisis of identity theft and fraud, it has become more important than ever to address this critical issue.

Adhering to best practices only goes so far in the absence of state regulations and, as a result, the transactions of the nation will remain at risk until this serious gap in Notary regulations is filled.

DEVIL IN THE DETAILS

As basic as it sounds, records make all societies work on every level. If those records are not accurate, society breaks down.

When the house of cards called Enron Corporation came crashing down in 2001, it left the financial lives of thousands wrecked in its wake. Part of what brought the complicated financial fraud to light was the foundation of recordkeeping.

Enron’s accounting firm, Arthur Andersen, put its name on the company’s grossly misleading financial statements. As auditors, they were responsible to the public — and the Securities and Exchange Commission — for guaranteeing that the financial statements issued by the company reflected the true state of affairs.

The scandal ultimately did in Arthur Andersen as well as Enron, and led to investigations of other major firms — such as WorldCom, Global Crossing and Tyco — and their auditors. Even venerable, government-sponsored enterprises such as Fannie Mae and Freddie Mac were forced to restate billions of dollars in earnings after authorities took a closer look. In the end, the scandals cost investors tens of billions of dollars.

The recent rash of stock option backdating — a manipulation that rewards company executives at the expense of shareholder value — has shaken hundreds of companies and toppled scores of senior executives. This mess came to light because of recordkeeping. Academic researchers at New York University and the University

of Iowa found many companies consistently were granting options at periods of low stock prices.

The point of stock options is to create a financial incentive for corporate executives to improve the performance of their companies. By backdating stock options to a time when the stock price was lower, executives gave themselves automatic bonuses unrelated to their job performance.

As the raft of corporate scandals unfolded at the dawn of the 21st century, Congress moved to quash many of the unsavory practices by enacting the Sarbanes-Oxley Act of 2002. Sarbanes-Oxley mandated a new, comprehensive accounting framework for all publicly traded companies in the United States. Financial reports must be based on readily verifiable and traceable data. The source data must also remain intact and cannot undergo undocumented revisions. In addition, revisions must be fully documented to reflect what was changed, why it was changed and who made the change.

Underscoring the federal government's determination to clamp down on corporate abuses, Sarbanes-Oxley imposes harsh civil and criminal penalties for noncompliance. For example, a corporate officer who mistakenly submits an inaccurate financial statement faces a fine of up to \$1 million and a 10-year prison sentence. Intentionally submitting a false financial statement is punishable by up to \$5 million in fines and 20 years in prison.

THE TECHNOLOGY (R)EVOLUTION

As scientific advances — from biometrics to computers — change the way we do business, recordkeeping will need to keep up. The use of DNA in the criminal justice system is a case in point.

To date, DNA evidence has vindicated 200 innocent men who have spent years, even decades, in prison, according to the Innocence Project of New York. But many more languish in prison because the authorities discarded or misplaced the original evidence, making any DNA comparison impossible.

"It does no good to keep records that are not reasonably accessible," said Turrini, of Wayne State.

In no segment of society are those words truer than in real estate transactions.

Buying a home is one of the biggest financial decisions individuals make, and the real estate mortgage industry is one of the principal foundations of the American economy. Yet with so many mortgages being sold and re-sold in the secondary real estate market, keeping track of who owns what mortgages has become a huge problem.

In the post-2001 real estate boom, mortgage brokers and lenders were so busy originating loans that they let the paperwork fall through the cracks. Now that many loans are entering foreclosure, mortgage holders are having difficulties proving they actually own loans. It's like misplacing money on a massive scale.

"There was a way to take advantage of our very arcane system of maintaining property records," said attorney April Charney of the Jacksonville [Florida] Legal Aid. "And by taking advantage, our system of keeping property records was destroyed."

Charney believes the way to correct the problem going forward is to create a national registry of mortgages that will systematically track loans.

Recordkeeping also is going through a massive reinvention with companies moving toward electronic records creation and storage. But it's not an easy move.

Maintaining the authenticity of records becomes a bigger, more complex problem in electronic form because it is so much easier to alter them, Turrini said.

"Electronic records are far more volatile than paper-based systems," said Richard J. Cox, chairperson of the Library & Information Science Program at the University of Pittsburgh. Hardware and software issues represent a constant battle.

A crucial issue is how quickly an electronic storage system becomes obsolete, said Turrini, and whether you can access it several years from now.

"No digital system is going to last more than a dozen years," Cox said.

Technologies such as the National Notary Association's eNotarization system — which includes the Electronic Notary Seal (ENS™) — are designed to address many of those issues. The system is technology

Journal Requirements By State

ALMOST EVERY STATE REQUIRES OR RECOMMENDS JOURNAL ENTRIES FOR SOME OR ALL NOTARIZATIONS.



Journal required for some or all notarizations:

- ALABAMA
- ARIZONA
- CALIFORNIA
- COLORADO
- DISTRICT OF COLUMBIA
- HAWAII
- ILLINOIS
- KENTUCKY
- LOUISIANA
- MAINE
- MARYLAND
- MASSACHUSETTS
- MISSISSIPPI
- MISSOURI
- NEVADA
- NEW JERSEY
- NORTH DAKOTA
- OHIO
- OKLAHOMA
- OREGON
- PENNSYLVANIA
- TENNESSEE
- TEXAS
- VIRGINIA

Journal officially recommended:

- ALASKA
- ARKANSAS
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- IOWA
- KANSAS
- MICHIGAN
- MINNESOTA
- MONTANA
- NEBRASKA
- NEW HAMPSHIRE
- NEW MEXICO
- NORTH CAROLINA
- SOUTH DAKOTA
- UTAH
- VERMONT
- WASHINGTON
- WEST VIRGINIA
- WISCONSIN
- WYOMING

No mention of journal:

- DELAWARE
- INDIANA
- NEW YORK
- RHODE ISLAND
- SOUTH CAROLINA

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neutral, meaning it will work with any software application. It also addresses changes to records. When applied to a document, the ENS either locks the content or makes any changes evident, depending on the software used to create it.

Another issue is keeping records in the face of potential disaster. Most corporate and government chief information officers recall the scramble to safeguard their digital files before the dreaded Y2K. Hardly a day goes by without major organizations all over the world making sure to back-up their entire database of electronic files and storing them in a safe, off-site location. This ensures that their operations can be rebuilt if a major disaster — from a tsunami to a nuclear explosion — wipes out their corporate headquarters.

Most organizations, at least in theory, are going to great pains to maintain good records.

NOTARIES AS RECORDKEEPERS

Society, now more than ever, is depending on Notaries to play a bigger role in recordkeeping. The Notary's immediate and traditional role is to verify the identities of the people who sign documents. That simple act allows everyone — from county recorders and businesses to hospitals and individual homebuyers — to trust the authenticity of the documents. But the Notary's role does not end there.

Law enforcement agencies increasingly are looking to Notaries to preserve a written record of their work in case a notarization or transaction ever comes under legal scrutiny. A law passed recently in California, which eliminates personal knowledge as an identification tool, was proposed by law enforcement officials as a way to help combat real estate fraud and other crimes. By requiring Notaries to identify signers based on satisfactory evidence and recording that information, investigators have a written record and a place to start if they need to find a signer.

But a system such as this only works if those responsible for recordkeeping embrace their obligations. While

it has long been considered a best practice for Notaries to keep records, less than two dozen U.S. jurisdictions have any kind of recordkeeping requirements, and many of those jurisdictions have major loopholes.

The wisdom of having Notaries keep records is spreading. Several other states — among them Michigan, New York and Tennessee — are considering adding this requirement to their laws.

But for Notaries, keeping an accurate record of transactions is only part of their obligation. The other part is keeping those records safe, typically under lock and key — preferably in fireproof and waterproof filing cabinets. Keeping step with the rest of society, Notaries' records are moving more and more into the digital age.

Large organizations aren't the only ones keeping their records in electronic form on computer servers. Private individuals, including many Notaries, can now store records only on their computers and back them up on Web-based networks.

Recordkeeping has stood the test of time and, in a very real sense, has preserved time. Harking back to the ancient Egyptians, whose "sesh" — or scribes — were the earliest known chroniclers of official communications in recorded history, we have to remember that even the most mundane record is important.

Those Egyptian scribes may seem glamorous 3,000 years later, but they handled the day-to-day minutiae of life: wills and other legal documents, official proclamations, tax and administrative records, and religious documents.

Historians throughout the ages have based their work on records like the Egyptian scribes kept. But one question remains: will human kind be able to learn about our age from the records we keep? Only time will tell.

NNA



NOTARIZING FOR INMATES

By Kelly Rush

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BRING A STAMP BUT LEAVE THE BUSINESS SUIT AT HOME;
THIS TYPE OF WORK ISN'T FOR THE FAINT OF HEART

TINA WILLIAMS DOESN'T GET DRESSED UP FOR work anymore. Now, business suits and up-do's proved a little too distracting for the clientele.

Williams, who travels to jails and other detention centers in Southern California to notarize documents for inmates, has found that baggy T-shirts and baseball caps are a much safer bet.

"I was in one unit, and a prisoner was catcalling me," she said. "Now I go in sweats."

Williams owns Detention Center Signings, and is available 24 hours a day, seven days a week to perform notarizations.

She had operated a mobile Notary service for about seven years, in addition to being a real estate agent, and kept getting requests for notarizations at detention centers. So she started a separate Web site targeted specifically to inmate notarizations.

Williams has some advice for Notaries considering offering this type of service: "You better be tough. You can't be faint of heart and you have to be able to say 'no' very clearly. Sometimes, the inmates want to talk to you because they're so lonely, but

you have to be able to speak up for yourself and be very assertive."

The demand for detention center notarizations is likely to increase as prison and jail populations skyrocket across the country. In California, the inmate population has exploded by more than 554 percent since 1980 to more than 160,000 prisoners, according to the Center on Juvenile and Criminal Justice.

As of December 2006, there were 2.2 million prisoners in federal or state facilities nationwide, according to the U.S. Department of Justice.

Williams said the document she most frequently notarizes is a power of attorney, which allows a family member or a trusted third party to conduct business on the inmate's behalf. Other documents include real estate-related transactions and forms allowing the custodial parent to take a child on a trip, she said.

Brian Parriott, a lieutenant with the California Department of Corrections, said Notaries must prove their status as a public servant before being allowed into a facility to notarize.



The Notary must provide proof of his or her commission, their Social Security number and their date of birth on a letter of intent written on company letterhead, which is given to the correctional facility's legal affairs division. The information is used to run a criminal background check on the individual.

"The background check goes into the California law tracking system to determine if the individual has any felony convictions," he said. "People do pose as Notaries, so we have to be cautious" about who we admit to a prison, Parriott said.

Each institution has Notaries on contract, though inmates may want to use their own Notary. Family members or attorneys also may contract with Notaries of their choice, he said.

When Williams notarizes for inmates, she is generally ushered to a visitors' area where she communicates with the prisoner through a glass partition. She hands the paperwork with her fingerprinter and journal to a guard, who then gives it to the inmate. She carefully flags every spot where the inmate must sign since she can't point directly through the glass.

Though most signings are routine, a few have tested her courage. One time, two guards escorted Williams into a cage to notarize for someone she presumed

was a high-security inmate. The man was on the other side of the cage, but it was still nerve wracking, she said. "You're putting yourself in harm's way," she said. "There are guards there, but you never know."

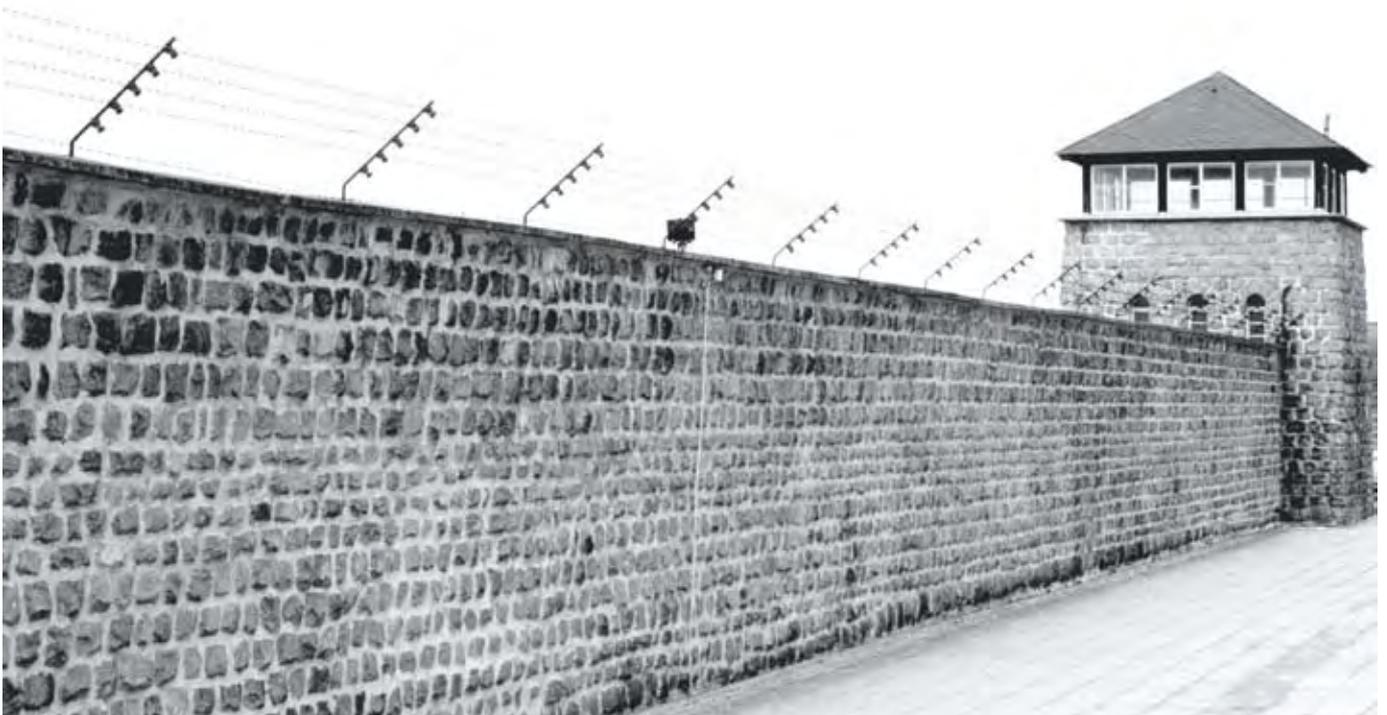
On another occasion, two inmates escaped while she was inside the facility. The inmates were just walking down the hall and the guard accompanying her stopped talking and ran after them.

Parriott said incidents involving prisoners who attempt to escape are rare, as are lockdowns. When there's a disturbance, only the movement of the individuals involved is restricted. A Notary in a visiting area likely wouldn't be affected, he said.

Williams said she charges \$150 an hour, and can often complete the assignment within that time frame. She advises Notaries who are considering such work to stay local. The assignment may not be worthwhile when factoring in traffic and long travel times.

Williams also advises Notaries to call ahead to make sure the inmate has proper identification. Sometimes, witnesses to the transaction may be required. In those cases, family members often suffice.

Detention center notarizations present "so many opportunities," Williams said. Just leave the makeup and business suit at home. [NNA](#)





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How To Deal With Inappropriate Requests

AUTHORITY FIGURES SHOULD KNOW BETTER. THAT'S WHAT MAKES IT CHALLENGING WHEN AN OFFICIAL AGENCY, YOUR BOSS OR AN ATTORNEY ASKS YOU TO DO SOMETHING THAT GOES AGAINST NOTARIAL LAWS, OR FALLS OUTSIDE "BEST PRACTICES."

DOCUMENT HAS INCORRECT PREPRINTED NOTARIAL WORDING FOR YOUR STATE

You'd think that companies who generate documents needing notarization would select the correct notarial certificate. Too often this is not the case. It is up to you to know what is allowed in the state that issued your Notary commission. Sometimes the notarial wording may contain elements that are actually illegal to use in your state, such as certifying the signer's capacity or identifying a signer through personal knowledge. In these cases, just attach and fill out a loose certificate.

COMPANY REQUESTS REPLACEMENT NOTARIAL CERTIFICATES TO BE MAILED

Notaries working in the real estate industry are familiar with this practice. Often, agencies will ask the Notary to send a loose certificate by mail so the agency can correct errors in a document's notarial wording. These requests are often couched with the words "standard industry practice." Don't fall for it. Let them know it is illegal for you to send a completed or blank loose certificate without an attached document.

Remind them that this is also an opportunity for potential fraud, since you have no control over the document to which it will be attached. Tell them you would be happy to comply with their request and correct errors on a notarial certificate, but only if the original notarized document is sent to you as well.

BOSS REQUESTS THAT YOU NOTARIZE WITHOUT PERSONAL APPEARANCE

Your employer may not realize that notarizing a document without the signer present is against the law. It is up to you to educate your manager regarding what

you are and are not allowed to do. It might be a good idea to purchase a book detailing these *verboten* practices which you can share with your boss.

GOVERNMENT AGENCY ASKS YOU TO "STAMP AND SIGN" A DOCUMENT

In order for a notarization to be complete, you need a signature and a completed notarial certificate. It is not enough to just "stamp and sign" a document. When confronted with this type of request, just remind the person of this fact. They will need to select the type of certificate. It is alright for you to describe the types of notarizations available, such as acknowledgments, jurats or copy certification, and let the signer choose one. But remember, as a Notary you cannot select the appropriate wording for the signer.

REQUESTS FOR ACTS NOT PERMITTED OR NON-NOTARIAL PROCEDURES

Because Notaries around the world have different rules and regulations governing them, it is not uncommon to get requests from another country for something Notaries are not allowed to do in the United States. This could include certifying that a signer is alive or verifying employment, marriage status or financial status.

Inform the individual that you are not allowed to proceed and instead outline what acts you *are* allowed to perform, such as acknowledgments and jurats. If these are unacceptable alternatives, then refer them to an attorney or, if the document is going to another country, the appropriate foreign consulate.

Recordkeeping Is At The Heart Of 'Best Practices'

By Leo Nevada
NNA Hotline Counselor
lnevada@nationalnotary.org



Antiquated laws in some states leave a host of unanswered questions when it comes to Notary procedures, so for many years the NNA has filled in the blanks with its strongly encouraged

“best practices” for professional Notaries — practices that we live by at the NNA Hotline. This includes everything from what type of ID you should accept, to how to destroy obsolete seals, to detailed recordkeeping. One important “best practice” that can safeguard you from an expensive lawsuit is keeping a Notary journal, even if your state does not require one. A proper journal record demonstrates that you used reasonable care when performing a notarization, as we advised **S.C. from Southfield, Michigan:**

I declined a notarization. Should I record the details in my journal?

Yes, you should always record details of a declined notarization in your journal. When a client comes in, the first thing you should do is start a journal entry. Then if the notarization does not take place, you should write down the reason. You can write it in the “additional information” column or the signature column itself. This will help you in the future in case someone questions why the notarization was declined.

Can an Illinois-commissioned Notary notarize loan documents for a property located in Arizona as long as the borrower signs the documents in Illinois?

D.B., Joliet, Illinois

Notaries who are commissioned by the state of Illinois have jurisdiction to perform notarizations anywhere within the state, as long as their commission is current. It does

not matter whether the notarized document came from or will be filed in another state. Under our federal system, a document lawfully notarized in Illinois must be recognized within any other state.

It is my understanding that all notarizations must be done in black ink. Is this correct? I've been asked about this several times.

K.D., Salinas, California

California laws do not specify that Notaries must use black ink. Some title/escrow companies request that Signing Agents complete all documents using only black ink. However, this is more of a “company policy” than a state law.

When will electronic notarization be allowed in Washington state? I am currently working in Iraq as an Army contractor. Can I notarize documents for civilians and military personnel here?

R.E.C., Iraq

eNotarization is not yet available in Washington state. Visit NationalNotary.org/eNotarization to view what states have eNotarization available and keep up with any updates. Also, unless you are commissioned as a military Notary, you cannot notarize documents abroad for civilian or military personnel. Your Washington Notary commission is only valid within your state's borders.

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

1-888-876-0827

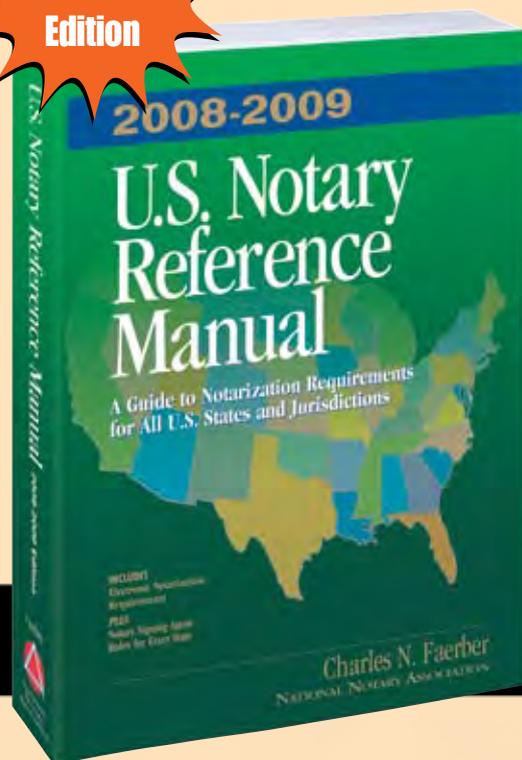
5 a.m. to 5 p.m. PST
Monday through Friday.

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

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The Pros And Cons Of Credit Card Protection

Just like the unending stream of credit card and loan offers that arrive in the mailbox, consumers are starting to see a growing number of offers for identity theft protection services.

According to the Federal Trade Commission, credit card fraud is the leading form of identity theft, which has spawned an entirely new cottage industry: credit card protection. Credit companies are rolling out a vast array of services to counter this, including insurance plans, credit monitoring services and a wide variety of 'extras' designed to protect consumers if their credit cards are stolen or misused.

While some of these services are beneficial, they are rarely completely fraud-proof, experts say. Here's a list of some recent anti-ID theft offerings, and their pros and cons:

Credit Monitoring. For a fee of up to \$15 per month, major credit card companies will keep tabs on a cardholder's credit report and credit score, warning them of any changes. However, credit monitoring doesn't warn or protect you if someone has stolen your Social Security number, which can be used by an ID thief to obtain credit that may not be flagged in a report.

Because of its limitations, paying a credit card company to monitor your credit doesn't guarantee you will be alerted to ID theft. A more cost-effective alternative is to order credit report histories yourself instead from the three major reporting bureaus. This method offers a better chance of catching any ID theft activity for less money, as federal law allows consumers to request one free report per year from each bureau.

ID Theft Insurance. Some credit card companies now offer insurance policies to help cover costs associated with recovering from ID theft, such as Notary and legal fees, time spent away from work, and so forth.

Remember that these policies don't prevent identity theft, but merely help recover the costs of fixing it. Don't forget to ask for details about policy coverage. For example, will the plan cover ID theft or fraud that took place before the policy was started. Also, if the policy covers attorney or legal fees, does the legal work need to be approved by the insurer? It's also a good idea to check with your insurance company to see if your homeowner's or renter's policy includes ID theft coverage before taking out coverage offered by a credit card company.

Temporary Account Numbers. This is an innovative new service being offered by some credit card companies, including Discover and American Express. The company gives a cardholder a temporary number that can be entered in lieu of the actual credit card number when purchasing items online. The temporary number links to the user's credit card account, but can only be used for a limited time, at a certain store, and for certain amounts. Thus, if an ID thief obtains the temporary number, it will be extremely difficult for them to use it and your actual credit card information remains confidential.

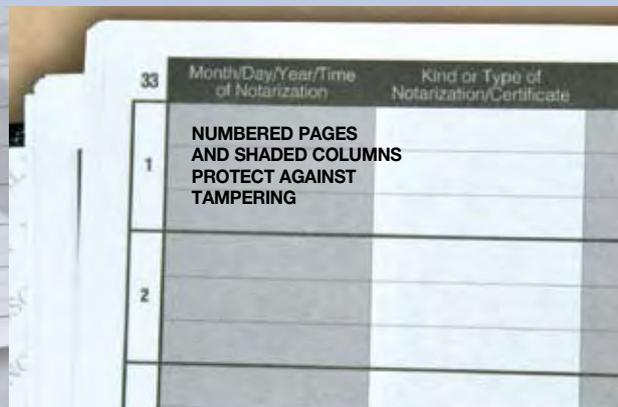
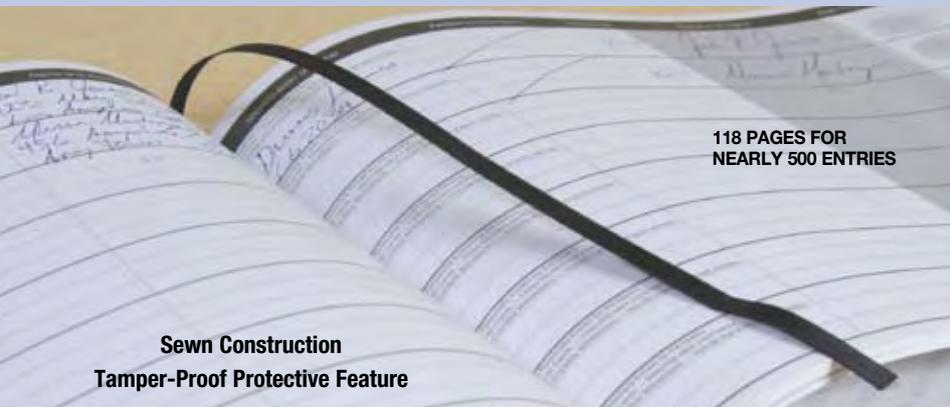
When considering any anti-ID theft service, carefully consider the details before purchasing. Consumers should not assume they are safe from ID theft simply because they have purchased such a service. It's still crucial to protect your confidential information in other ways, like shredding sensitive papers and never giving out account information over the phone or online to strangers. When guarding your information, it's always better to be safe than sorry.

Recordkeeping Protection You Need!



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Note: Some member discount programs may require credit approval and may not be available in all states.

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



Give Generously, Wisely To Charities You Choose

The specter of others in distress often brings out the best in us. It moves us to give our time and money, and even open our homes to those in need. The humanitarian

reaction to the Gulf Coast hurricanes and Asian tsunamis, for example, shows people at their finest. Groups such as the Red Cross and Salvation Army experienced a surge of giving as so many stepped up to help the relief efforts.

Unfortunately, these tragic events also create opportunities for some to take advantage of people's kindness, and one of the worst ways is through fake charities. All too often, dishonest individuals try to obtain money from well-meaning donors by falsely claiming to be agents for legitimate charities or creating their own sham organizations.

Charity scams can discourage good people from donating because it may be difficult to distinguish the good from the bad. A key indicator of a reputable charity is how it spends the money it collects. The Better Business Bureau's Wise Giving Alliance Standards for Charity Accountability state that at least 65 percent of a charity's finances should be dedicated to actual charity and relief efforts, and no more than 35 percent for fund-raising. The BBB standards also state a reputable organization should make its financial statements available upon request to any interested party.

A little research may help donors find legitimate charities. The BBB, for example, offers reports on national charities at Give.org. Other guides to charities are available at places such as *Forbes* magazine, which publishes an annual guide about the most and least efficient charitable organizations.

If you have doubts about a charity, the U.S. Postal Inspection Service recommends asking for the organization's annual report and financial statement. If the group won't provide this information, you should

immediately be suspicious. Also, be wary of phony solicitations pretending to come from legitimate organizations, especially immediately following a major disaster.

The simplest rule to follow is, "If you doubt, check it out." There is always a need for charitable donations. Taking the time to verify the bona fides of your preferred charity will ensure your donation goes where it's needed and protects you from becoming a victim of fraud.

National Notary Foundation Gives Its All To Others

Notaries looking for a safe and reputable means of helping others may want to consider the National Notary Foundation, a 501(c)(3) non-profit philanthropic organization established to support education, medical research and humanitarian projects.

One hundred percent of all Foundation donations go directly to charitable causes. The National Notary Association donates operating and administrative costs.

Through the years, the Foundation has helped victims of hurricanes in Florida and on the Gulf Coast, supported relief efforts following tsunamis and earthquakes, supported scholarships at institutions such as UCLA and Florida State and raised money for cancer research at City of Hope in Duarte, California.

Anyone interested in donating to philanthropic efforts supported by the Foundation can donate online by visiting NationalNotary.org/Foundation.

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