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The National NOTARY

January 2005

Official Publication of the National Notary Association

This magazine has been compressed—but the good stuff is still here! Say hello to my amazing friend, Carol Salter from Colorado. Then head straight to page 13 to read about my 2005 recognition as the NNA Special Honoree. And it didn't stop there—after even more years of dedication to this amazing profession, I was honored again as the 2009 Notary of the Year!

**2005
Notary
Of The
Year**

Carol Salter



2005 Conference

National
Notary
Association

Las Vegas

**'PROFESSIONAL
OPPORTUNITIES
FOR
PROFESSIONAL
NOTARIES'**

Introducing...

A new professional NNA Membership Section for Attorneys. Now for the first time, Attorney Notaries, Attorneys supervising Notaries, and Attorneys whose cases involve the propriety of notarial acts will be supported by their own special section that will focus on the legal implications and issues surrounding not only traditional paper-based notarization, but also eNotarization, e-signatures, digital certificates, and more. The new Attorney's Section will feature its own newsletter, Web site and invaluable opportunity for networking, practical tips and intellectual exchange as it joins the NNA's existing professional sections. *To be introduced at Conference 2005.*

If you are interested in enhancing your professional career opportunities, you cannot afford to miss this Conference! Never before have so many authorities with expertise touching on the expanding opportunities for Notaries been assembled to teach you new skills, demonstrate how you can take advantage of new financial opportunities, and show you how the Notary field is evolving into a profession.

At Conference 2005, we'll show you how exciting professional opportunities do indeed await the *Professional Notary*.

From the skill-building certificate tracks to the first-ever Enjoa® Electronic Notarization Lab to the unique Notary Career Fair, Conference 2005 will have it all...

- 3 Comprehensive General Sessions • 25 Compelling Workshops
- 6 Career-Building Tracks • 2 Working Luncheons
- The Accredited Legal Professionals' Program
- The Special Enjoa® Electronic Notarization Lab
- The Kick-Off Breakfast • The Farewell Banquet

And when it's time to relax and have fun, five local excursions will be available for your selection, not to mention the overall glitter of Las Vegas.

Bally's Las Vegas
May 31–June 3, 2005

Call Toll-Free 1-800-US NOTARY (1-800-876-6827)
or Register Online www.NationalNotary.org



General Sessions

The State of the Notary Office

An official presentation by the National Notary Association on the current state of the Notary office and its future direction. Exciting, new technology initiatives that will launch the professional Notary into the 21st century, and progressive new state programs will be among the subjects presented.

The Notary's Role in Combating Mortgage Industry Fraud

Mortgage fraud is on the rise, and has the potential to rival the savings and loan crisis of the 1980's. Learn how notarization can combat this mounting problem, and how Notary tools and training are law enforcement's new weapon against document tampering.

Professional Opportunities in eNotarization, Small Business and Immigration

Notaries with extensive skills will always be in demand. Learn how you can take advantage of professional opportunities in these emerging fields of business.

Optional Working Luncheons

How to Protect Yourself from Identity Theft

Thursday, June 2, 2005, 12:30 p.m.-1:45 p.m. \$40.00

Over this working lunch, a Nevada law enforcement professional will introduce you to the steps you can take to avoid becoming a victim of identity theft. If you've already been touched by this crime, you will benefit from the discussion of your rights within the law.

Notary Signing Agent Success Secrets

Friday, June 3, 2005, 12:30 p.m.-1:45 p.m. \$40.00

Highly successful NSAs share their personal success stories. Secrets shared include tips on marketing, networking and keeping clients happy. This is one working lunch that will pay for itself!

Certificate Programs that make you essential in the workplace. The NNA has developed six individual career tracks that will build your skills and make you invaluable to your boss and your clients.

- **Certificate in eNotarization Practices**

- **Certificate in Notary Signing Agent Skills**

- **Certificate in Notary Basics**

- **Certificate in Immigration Standards and the Notary**

- **Certificate in Small Business Strategy**

- **Certificate in Authentic ID Verification Practices**



National Notary
Association

SKILL-BUILDING CERTIFICATE TRACKS

Certificate Track 1 eNotarization Practices

Creating and Maintaining Your Electronic Journal
Witness a demonstration of Enjoa® and learn how to keep effective electronic records of your official acts.

The Evolution of the Electronic Notary Seal
From ribbons and wax to embossers and stamps, learn how the Notary seal has been used through history and how it will be used in the electronic age.

A Practical Guide to Electronic Document Recording
A first-hand look at how eNotarization is being applied to document records and archives.

How to Sign on the Electronic Dotted Line
How do you "sign" an electronic document? When can you use an electronic signature? This workshop examines the practical applications and legal parameters for the electronic signature.

eNotarization and the Law
Learn about some of the unique issues posed by e-Commerce and how the courts are responding to them.

Certificate Track 4 Immigration Standards and the Notary

What Is an Immigration Consultant?
What is the Notary's role in preparing immigration forms? How does an Immigration Consultant differ from a Notary Public? What powers do Notaries have in foreign countries? An examination of limits and liabilities when working as an Immigration Consultant.

The Notary and Immigration Documentation
In this workshop Notaries will be introduced to common documents, and the top ten most frequently asked questions and situations presented by immigrants and expatriates.

How to Prevent Immigration Fraud
Real-life examples of immigration fraud and a detailed look at the Immigration Services Consumer Protection Act are highlights of this workshop focusing on preventing fraudulent immigration practices.

Certificate Track 2 Notary Signing Agent Skills

Not recommended for Notaries from DE, GA, GU, LA, MA, MD, NE, SC, SD, or WV.

Starting a Home-Based Notary Signing Business
The A to Zs of establishing and marketing for your home-based signing business: how to set up your office, the benefits, and the pitfalls of working out of your home.

The Top Ten Most Common Loan Documents
Ten loan documents that you are most likely to come across in your daily duties as a Notary Signing Agent.

Creating and Managing Your Cash Flow
This workshop will teach you how to establish a fee schedule, negotiate favorable prices, invoice clients and collect past due accounts.

Bookkeeping and Tax Preparation for the Notary Signing Agent
How to keep accurate records, track expenses and complete your business tax returns.

Face to Face with Real-Life Situations
Join our panel of Notary Signing Agents as we discuss the top ten most frequently asked questions and situations.

Certificate Track 5 Small Business Strategy

Franchise for Less than \$10,000
How to start your own franchise with \$10,000 or less, plus ways to approach expansion in your Notary business.

How to Write a Business Plan
Learn the importance of a business plan, and how to create one that will lead to a profitable business.

Make the Internet Work for Your Small Business
Learn how to use the Internet to market your business, including how to establish a Web site and register it with search engines.

While You're Here...Registering Your Business as a Nevada Corporation
Incorporate your business...Nevada Style! Notaries will learn the benefits of a Nevada corporation, including no corporate taxes, no franchise taxes, no tax on corporate shares and no personal income taxes.

Certificate Track 3 Notary Basics

An Overview of Commonly Notarized Documents
The most common documents you'll work with concern healthcare, property, finances and personal information. This workshop will introduce them to you in both form and function.

Notary Ethics
The circumstances, problems and questions posed to modern Notaries are addressed in this workshop, which examines the NNA's "Notary Public Code of Professional Responsibility" — which instills in our members a heightened sense of professionalism.

Simple Steps to a Perfect Notarization
A guide through the steps of proper notarization and fraud prevention.

Just the Facts...an Easy Introduction to Notary Acts
Learn the differences between the most common types of Notary acts, plus the language you need to use for each act.

Certificate Track 6 Authentic ID Verification Practices

Identification Fraud Prevention and Your Responsibilities
Learn the fundamentals for preventing identification fraud and your important role as a Notary. A review of sample IDs will show you how to determine if they are genuine or fraudulent.

Identification Fraud Detection Model
Examine the document, observe the person, determine your action. Understanding these three steps will give you the advantage in confirming authentic forms of personal identification.

Examining Characteristics of Identification Documents
In this workshop, you'll learn both visual and physical verification techniques, and you'll be introduced to the security features on various forms of identification documents.

What to Look For in Driver's Licenses and ID Cards
Learn to recognize the features on driver's licenses and other ID cards. You'll discover how focusing on key characteristics will help you easily verify authentic IDs.

Counterfeits and Alterations
Find out why fraudulent documents are created. Then review genuine documents and learn how to uncover fakes. Special emphasis on travel documents, driver's licenses and ID cards.

Identification Fraud Laws and Penalties

Pull together all the elements of identity fraud prevention with a focus on the laws and penalties for both the Notary and the signer.

Pre-Conference Workshops

Tuesday, May 31, 2005

Nevada Notary Training 9:00 a.m. - Noon

\$39.00 with Conference registration; \$59.00 without Conference registration.

Practical, easy-to-follow information you need to simplify your Notary duties. (A great refresher for seasoned Notaries!)

Fundamentals of Notarization 9:00 a.m. - Noon

\$39.00 with Conference registration; \$59.00 without Conference registration.

Proper procedures and lawful practices are a must in your profession, so the NNA makes it simple for you to follow the rules.

Boost Your Income as a Notary Signing Agent 1:00 p.m. - 5:00 p.m.

\$59.00 with Conference registration; \$99.00 without Conference registration.

Lenders pay handsomely for independent Notaries with the special skills to handle loan signings. Take advantage of this great money-making opportunity for Notaries.



SPECIAL EVENTS

included with your Conference registration

Shopping Spree

Tuesday, May 31, 2005,
8:30 a.m. – 6:00 p.m.

You work hard for your money...so spoil yourself with a Las Vegas-style shopping spree at the Primm, NV Outlet Mall! We provide the transportation and a coupon book with over \$800.00 in coupons (so you don't have to spend all your own money...). And don't worry about carrying those full-to-the-brim shopping bags; we'll provide an all-day roundtrip shuttle to and from Bally's Las Vegas!

Welcome Reception "Viva La Fiesta"

Tuesday, May 31, 2005,
7:00 p.m. – 9:00 p.m.

Savor the flavors at a poolside Mexican Fiesta! We'll dine, dance and delight in tastes, sights and sounds from South of the border — and say *bienvenido* to old and new *amigos de la NNA*!

Kick-Off Breakfast

Wednesday, June 1, 2005,
8:00 a.m. – 10:00 a.m.

The 2005 Conference begins with our traditional Kick-Off Breakfast including welcomes from NNA and State Officials, as well as the presentation of the 2005 Notary of the Year Award.

Farewell Banquet

Friday, June 3, 2005, Reception at 6:00 p.m.,
Banquet at 7:00 p.m. – 10:00 p.m.

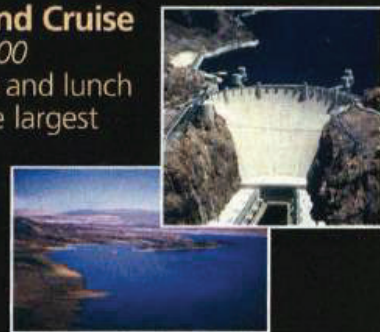
Elegance and eloquence will be the theme of the night, as our Conference presents its grand finale complete with fine dining, entertainment and an inspirational keynote address. The evening concludes with the presentation of the March Fong Eu Achievement Award.

LIVE IT UP IN LAS VEGAS! OPTIONAL CONFERENCE EXCURSIONS

Lake Mead and Hoover Dam Tour and Cruise

Monday, May 30, 8:00 a.m. – 5:30 p.m. \$66.00

Enjoy the delights of a peaceful day cruise and lunch on the Desert Paddle Steamer. Float on the largest man-made lake in the U.S. and take pleasure in a true lakeside view of Hoover Dam, then complement your visit with a 2½ hour tour of exhibits, exterior construction and optional interior discovery tour.



Las Vegas Neon Night on the Town Bus Tour

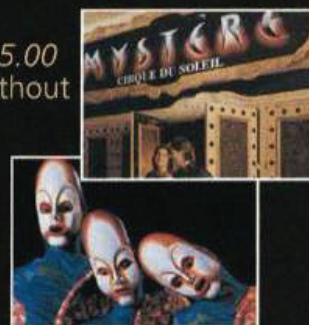
Wednesday, June 1, 5:00 p.m. – 10:30 p.m. \$40.00

A volcanic eruption, dancing waters and flying acrobats are just some of the nightly rituals along the Las Vegas strip! Your nightlife host will lead you on a bus tour down Las Vegas' most famous streets, downtown and into the valley, and cap off your evening tour with views of the dazzling city lights and a stop atop the 1000 foot+ Stratosphere Tower! Includes a stopover for dinner on your own.

'Mystere' at Treasure Island

Wednesday, June 1, 6:15 p.m. – 10:00 p.m. \$95.00

Performance art without boundaries, ballet without gravity, human potential without limits...this is "Mystere"! Cirque du Soleil's creation has been astounding audiences for over a decade. Experience the magic...of 'Mystere.' Plan dinner on your own before or after the show.



Tony 'n' Tina's Wedding at the Rio

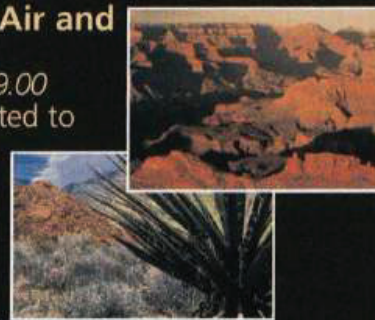
Thursday, June 2, 5:30 p.m. – 10:30 p.m. \$89.00

A satire of an Italian American wedding with ceremony, rowdy reception, live dance music and Italian buffet! You go for the show, but you become a member of the wedding! You don't want to miss this "interactive" evening of theatre — it's Broadway's second longest running show!

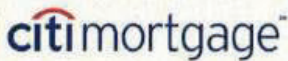
Grand Canyon South Rim Deluxe Air and Ground Tour

Saturday, June 4, 8:00 a.m. – 5:00 p.m. \$189.00

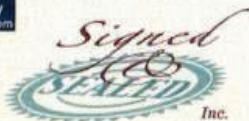
You'll be flown to the Grand Canyon, treated to panoramic views of this great "wonder of the world," and upon landing you'll be whisked away to a delicious luncheon buffet and then an intimate motorcoach tour of the National Park.



Conference Sponsors



Human Resource Services



THE DETAILS

HOTEL INFORMATION

The NNA 2005 Conference will be held at the Bally's Hotel in Las Vegas, Nevada. Located at 3645 Las Vegas Blvd. South, Las Vegas, it's in close proximity to the Las Vegas Monorail for your transportation convenience. For general information, please call 1-888-742-9248 or visit <http://www.caesars.com/ballys/lasvegas>.

You will enjoy Bally's renowned service the moment you step off your plane by utilizing Caesars Entertainment's hotel check-in facility at McCarran International Airport. You can check into your room and receive your room key — all before leaving the airport. Registration counter is located near the exit of Terminals C and D. Representatives are there to assist you from 8:00 a.m. until 11:00 p.m., seven days a week.

SPECIAL NNA CONFERENCE ROOM RATE

Bally's Hotel offers a special room rate of \$97.00 for single/double occupancy for NNA Conference attendees.

HOTEL RESERVATIONS

Reservations may be made by calling 1-800-634-3434. You must mention group # SBNNA5 for the National Notary Association rate. The deadline for room reservations is May 9, 2005. Any request after the deadline date is subject to room availability and does not guarantee the special room rate.

HOTEL PARKING

Self parking is available at the hotel at no charge. Valet parking is also available at an additional charge.

AIRPORT TRANSPORTATION

Shuttle service from the airport to Bally's is available for \$5.50 per person one way or \$11.00 round trip. The shuttle service is open 24-hours a day and does not require reservations. You may request the shuttle service charge be added to your hotel room bill at the Bally's registration desk located at the airport. Taxis are available at an estimated cost of a \$20.00 fare, or a limousine estimated at a \$50.00 fare.

AIRLINE INFORMATION

American Airlines and America West Airlines are offering special fares to NNA Conference delegates and guests.

America West Airlines is offering a 5-10% discount on their already low fares, plus an additional 5% saving if the tickets to the event are booked a minimum of 60 days prior to travel. Arrangements may be made by calling toll-free, 1-800-548-7575. Reference code is AP65800. You can also reserve your flight on the internet with the code of AP65800T, if you are purchasing at least 60 days before the event. Some restrictions apply.

American Airlines is offering a 5% discount on their already low fares for air travel to and from the event. To take advantage of the quality service, convenient schedules, and special fares of American Airlines, call 1-800-433-1790 and identify yourself with authorization number S8055AG. Some restrictions will apply.

Please note: Promotional discounts may be available from American, America West, or other airlines that may be lower than the above discount programs.

CAR RENTAL

Hertz, the official NNA 2005 Conference car rental agency.

As the official car rental agency for the NNA 2005 Conference, Hertz is offering special rates for Conference delegates and guests. Call 1-800-654-2240 and reference code #958845. Rate Code GR.

Please note: Promotional discounts may be available from Hertz or other car rental agencies that may be lower than the above discount program.

APPLICATION TO REGISTER

Registration is limited and requires submission of the application form. Confirmation of approved registration will be sent to delegates within two weeks of the date the application is received.

EARLY-BIRD DISCOUNT

Conference registrations received on or before April 22, 2005, are eligible for a \$100.00 discount. Early-bird discount applies to Conference registration only, and not to optional excursions, working luncheons or pre-Conference workshops.

REGISTRATION FEES

NNA Conference 2005 registration includes all regular workshops and materials plus the Welcome Reception, Kick-Off Breakfast, Farewell Banquet, and the Primm Outlets Shopping Spree. Conference registration

does not include any optional excursions, working luncheons or pre-Conference workshops. Applicable prices for these programs may be found on the registration form.

DAY-PASS REGISTRATION

NNA 2005 Conference Day Passes may be purchased for \$175.00. Day passes are only valid for your designated Conference date and may only be picked up that morning. Day passes include all workshops and the general session for that day. All other special events such as excursions, Farewell Banquet, Kick-Off Breakfast, and working luncheons may be purchased separately. Applicable prices for individual excursions and events may be found on the registration form.

GUEST-PASS REGISTRATION

Bring your family and friends to join in on the fun. Guest Passes may be purchased for \$99.00 and include admission to the Welcome Reception, Kick-Off Breakfast, Farewell Banquet and Primm Outlets Shopping Spree. Guest Passes must be purchased in conjunction with a full Conference registration. (Optional excursions are available for an additional fee. See registration form). No refunds for guest passes will be given after May 23, 2005.

OPTIONAL PROGRAMS

The following programs require additional fees and separate registration: Legal Professionals' Program, pre-Conference Workshops and two working luncheons.

OPTIONAL EXCURSIONS

The following excursions require additional fees and separate registration: Lake Mead and Hoover Dam Tour, Las Vegas Neon Night on the Town Bus Tour, Tony 'n' Tina's Wedding, Mystere, and Grand Canyon South Rim Deluxe Air and Ground Tour. Reservations for excursions require payment in full. No refunds will be given for cancellations after May 23, 2005. The National Notary Association reserves the right to change or cancel any travel program at any time before departure and shall have no responsibility beyond the monies paid to the National Notary Association. The National Notary Association is neither responsible nor liable for actions or defaults of those not directly under its control.

GROUP DISCOUNTS

Groups of two or more from the same organization receive a \$20.00-per-attendee discount for entire Conference or Legal Professionals' Program registration. Entire group must register at the same time (during same phone order, in the same envelope or faxed consecutively). Please use separate registration application forms for each attendee (photocopies are acceptable).

NNA MEMBERSHIP

National Notary Association membership is required to attend the NNA Conference and its workshop events. If not an NNA member, you may join now with your Conference registration.

CONFERENCE REFUNDS AND CANCELLATIONS

Requests for refunds must be received in writing. Requests for full refunds must be received before May 2, 2005. Refund requests received May 2, 2005, through May 23, 2005, will be assessed a \$50.00 service charge. No refunds will be made for requests received after May 23, 2005. Policy applies to conference registration, day passes, excursions and guest passes.

REGISTRATION APPROVAL POLICY

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

EARN A CERTIFICATE IN ANY TRACK

Receive an NNA certificate when you complete any three workshops within one track, plus one workshop within the Notary Basics Track. You must take a different Notary Basics Track workshop for every certificate track you wish to complete. Certificate Track 6, "Authentic ID Verification Practices," requires attendance at all six Track 6 workshops and does not require a Notary Basics Track workshop for completion. Certificate of Completion will be mailed to you four to six weeks after the conclusion of the Conference.

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THE NATIONAL NOTARY

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

PUBLICATION POLICY

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

ARTICLE SUBMISSIONS

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

REPRINT PERMISSION

Requests to reproduce any portion of THE NATIONAL NOTARY should be addressed to the NNA Research Center. Permission may be granted, but only in writing.

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Advertising rates and information are furnished upon request. All advertising is subject to approval before acceptance. Advertisers warrant and represent that the descriptions of the products or services advertised are true in all respects.

ADDRESS CHANGES

Please send address changes, including ZIP code, suite or apartment number, and mailing label with old address, if possible, to THE NATIONAL NOTARY, National Notary Association, P.O. Box 2402, Chatsworth, CA 91313-2402.

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The National NOTARY

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A portrait of a woman with long blonde hair and bangs, smiling. She is wearing a maroon button-down shirt. The background is an office setting with a printer and other equipment visible. The name 'CAROL' is written in large white letters on a maroon background in the top right corner.

CAROL

SALTER

2005 NOTARY OF THE YEAR

TEACHER OF ETHICAL PRACTICE AMONG HOSPITAL NOTARIES

Sometimes a large company will find an employee in one branch to be so valuable that it will decide to share this employee's special expertise with personnel in all its other branches.

This is exactly what happened to the individual named as the National Notary Association's "Notary of the Year" for 2005.

Carol Salter of Loveland, Colorado, is a teacher at heart who has made it her mission to educate her fellow Notaries about the special challenges of notarizing in the medical community. Her hospital employer, however, has decided that a single classroom is too limiting for the valuable messages she imparts and is using electronic technology to amplify these messages to other hospitals in neighboring communities and out across the nation.

As the administrative office coordinator for the McKee Medical Center in Loveland, Salter first conceived and established a highly effective training program for the 13 Notaries at her own hospital. This led to her teaching of real-time "televideo" classes for Notaries at other Banner Health Hospitals in neighboring towns. And it has now led to Salter's development of an online training program on notarization for use in computerized learning labs at other Banner Health Hospitals across the western and Midwestern United States.

Salter is so dedicated to teaching Notaries that the former high school teacher became an NNA Certified Instructor in 2001. She has also been proactive in seeking a dialogue with Notary-regulating authorities in her state, offering her input on needed changes in the law — especially the need for mandatory Notary education — and even being asked herself to speak before other Colorado Notaries about correct notarial procedure.

Of course, as a teacher, Carol Salter is above all a consummate professional in performing notarizations and she maintains the highest ethical standards in her own notarial work, particularly in recordkeeping.

Education has always been paramount in Carol's career.

A PASSION FOR EDUCATION

"In our society, you can't function without an education. I have a passion for education and seeing that Notaries are trained and have knowledge of what they are doing," she said.

The lack of basic notarial education among too many Notaries — particularly with regard to the increasingly important topic of electronic notarization — is a major concern to Salter. She urges fellow local Notaries to become members of the NNA because it will keep them updated on pertinent Colorado statutes and regulations.

Through her classes, Salter has played an indispensable role in training the Notaries at the McKee Medical Center. As much as possible, the hospital utilizes computer programs for training. Salter helped write Banner's newest computer learning module program explaining the responsibilities and duties of a Notary. It is a step-by-step system that covers notarizations and Notary laws in a quiz format.

"There are so many facilities that it is hard to keep track of all the requirements that are being met by our Notaries," Salter said. "This program allows us to keep track of what training the Notary has completed and how successful they have been."

The online training program covers general Notary questions as well as state-specific problems for the widely-scattered Banner employees, Carol said.

"When I first started my Notary teaching, I developed my own curriculum, because Colorado had nothing," she explained. "I felt there was a need for Notaries in hospitals to know what they were doing. I took an NNA Certification course for Notary trainers and learned so much more than I ever thought."

ALWAYS GOING ABOVE AND BEYOND

Salter grew up in Colorado but spent her teenage years in Charlotte, North Carolina, where her father took a job with IBM working on satellite telecommunications. She did so well in high school that she skipped her senior year and headed straight to Pensacola Christian College in Florida for a degree in education.

"Our family wasn't rich by any means, but there was this expectation growing up that we would go to college," Carol said. "I never fully appreciated it at the time, but I now remember my mother saying, 'If I have to get down on my hands and knees and scrub toilets so you can go to college, that's what I'll do.'"

Salter, who taught high school for two years, has long had a desire to help those who are in distress, so it is natural that she would end up working at a hospital.

"I enjoy being a Notary and I would still be a Notary regardless if I worked here or not," Salter said. "I would also probably volunteer at the hospital so that I could continue my Notary work."

She also reaches out to those who would not normally have ready access to a Notary. Although her office hours are 8 a.m. to 4:30 p.m., Salter will notarize late into the evenings if necessary. Salter is involved in a number of "extracurricular" hospital activities and is dedicated to improving not only the health and well being of patients, but also employees.

Notaries need a knowledge of state Notary laws, and they need to practice moral and ethical standards and make themselves available to the public, Salter said.

When signers ask about the implications of the document they sign, Salter tells them she cannot give legal advice. "They need to understand the document before signing," she said.

Salter first sought a commission because it was part of her duties as office coordinator for the McKee Medical Center Administration, said Lynn Runyan, director of Risk Management for Banner Health's Western Region. Runyan asked Salter to train Notaries and staff at the hospital.

"We realized the importance of having Notaries who knew what they were doing and Carol helped make sure they did," said Runyan.

ETHICAL PROCEDURES ARE CRUCIAL

Because hospitals deal with life and death issues every day, it's crucial that proper procedure is followed by all Banner employees. Any kind of mistake might not only imperil the rights and interests of a patient, but also needlessly cost the organization millions of dollars, Runyan said.

"That's why it's so important that proper notarial procedure is followed. Once Carol learns the right way to do any procedure, she is passionate about it and is committed to doing the right thing," Runyan said. "That's why Carol is the perfect person to develop and lead these training classes for our Notaries."

Salter applies the highest ethical principles when carrying out her duties and that includes taking steps to protect the privacy and confidentiality of every document signer.

"Patient privacy is required. I cover up every journal entry other than the one being used. I cover both entries and thumbprints," Salter said.

One of the most difficult parts of the job for Salter comes when she has to reject those seeking notarizations, she said.

"The hardest part is having to turn people down when they do not have proper ID or are not aware of what they are about to sign," Salter said.

Salter won't put up with the possibility of a Notary taking unethical or illegal shortcuts — not even for a supervisor.

"I would confront them directly. If it continued, I would turn them into the Colorado Secretary of State's office. If it were my supervisor, it wouldn't matter. I'd handle it the same," she said.

The situation is the same if she feels a signer is being coerced or unaware of the implications of the document. "If I feel like something's wrong or that the signer is not aware of what they're about to sign, I ask their family members to leave so that I can determine awareness and understanding of the document," Salter said.



Not all notarizations are cut and dried. Salter once faced a disturbing ethical dilemma relating to a notarization involving an adoption.

"Everything was legal, but the teen-aged girl (signing her child over) was very upset. I was so green. The hardest part was seeing how upset she was," Salter said. "I had no grounds to decline the notarization because everything else was fine, but it was just hard when you feel bad for the person."

STAYING UP ON NOTARY LAWS

Carol keeps current on Notary laws, practices and requirements by reading NNA publications and attending workshops and conferences. Several years ago, when she was researching Colorado Notary laws for a training course, she came to the conclusion that the state's notarial statutes were lacking. Accordingly, she is never reticent about speaking out on the need for change.

Indeed, at a recent NNA seminar in Denver, Salter sought out Mike Shea, Co-Director of Licensing for the Colorado Secretary of State, to talk about the chances of pushing through legislation that would require training to become a Notary.

"Notaries need to be seen as professionals because, after all, Notaries are commissioned by the state and it is important to have laws that require more from Notaries in regard to education and training," she said.

Thanks to the efforts of concerned citizens like Salter and to conscientious state officials who are receptive to needed change, legislation has now been written that would require Colorado Notaries to maintain a journal for all notarial acts and require every applicant for a new or renewed Notary commission to take a Notary education class and pass a written examination within three months before applying for a commission.

Salter said she is willing testify before any legislative panel about the importance of properly trained Notaries. She is no stranger to legislative procedure, serving as vice chair of the North Colorado Legislative Alliance — a group formed through the Chambers of Commerce of Northern Colorado — lobbying on behalf of businesses in Northern Colorado.

Runyan said Salter's dedicated efforts underline the importance of having educated and professional Notaries as part of their organization.

"She's embraced the Notary process. She never thinks of taking shortcuts for notarizations or anything that would remotely put the organization at risk," Runyan said.

Salter has been married to Colorado wildlife artist Rod Salter for 16 years. Their daughter, 11-year-old Gabrielle, is a budding photographer herself, combining her father's artistic bent with her mother's attention to detail.

It is Salter's attention to detail that is part of her philosophy in teaching. But that's just half the battle, she said.

"Be accurate in what you're teaching and make teaching fun," Salter said. "A good teacher will give students the facts; a great teacher will teach students how to think." **NNA**



Selecting The Notary Of The Year

Selecting the Notary of the Year for 2005 and the four Special Honorees from the many excellent nominees was a difficult task.

Nonetheless, the National Notary Association's selection panel persisted, focusing on nominees whose penchant for serving their communities and promoting high standards for the Notary office distinguished their work. The panel was particularly attentive to excellence in the following areas:

- Making notarial services available to the less fortunate.
- Conforming to high ethical standards.
- Unusual dedication and conscientiousness in performing notarial acts.
- Working to heighten public respect and appreciation for Notaries.

The search begins now for another distinguished Notary whose special brand of service can serve as an inspiring example to others — the 2006 Notary of the Year.

2005 NOTARY OF THE YEAR

SPECIAL HONOREES

Cathy Betts A Champion For Notaries In Her County

When Cathy Betts of Seattle came to work for the government of King County, Washington, she found that her fellow county Notaries were confused, disorganized and uncertain about how to perform their duties. So, Betts single-handedly took on the task of changing this.

A Notary herself since 1992, Cathy organized and invited her co-workers to attend "brown bagger" luncheon meetings, where they would study and test each other on Notary laws and regulations. At first only a few attended, but today meetings include as many as 75 Notaries.

Her efforts have been instrumental in raising the professionalism of Notaries throughout her area, said colleague Pam Abbey with the King County Department of Transportation.

"Before, Notaries in King County were just out there, wandering around with no clue who Notaries were or what was right and wrong," she said. "Cathy gave us more of a focus. I'm a better Notary because of it, and I think others are as well."

Added Mary Davis with the county Department of Natural Resources and Parks: "I have never seen anyone do so much on her own time and initiative as Cathy Betts regarding efforts to help us improve our Notary knowledge and how we fit into King County's operations. She has provided helpful information about Notary laws and court cases, as well as practical tips on how to avoid making mistakes when conducting our Notary duties, both on and off the job."

Betts has also campaigned for mandatory journals with the state Legislature and used her own resources to set up a notarial reference library for Notaries and administrators in King County.

Her hobbies are as energetic as her Notary work. In her spare time, Betts enjoys snow and water skiing, volleyball and baseball. She first became a Notary working at the Kingdome and still sells tickets part-time for sporting events.

Despite all her activities, Betts is modest about being honored for her efforts.

"What surprised me the most about being nominated is that I'm a small-time Notary," she said. "But I try hard to help other Notaries."

— *By David S. Thun*



Mary LaBelle Going Above And Beyond For Her Peers

Helping out a fellow Notary in need is one thing. Driving more than 600 miles to do so is quite another, but that's exactly what Mary LaBelle of Annandale, Virginia, did after speaking on an Internet message board to a Signing Agent in Maine who was just starting out.

"I was doing a mentor program online for Notaries and this woman in Maine was looking for someone to help her learn the ropes," said LaBelle, a 12-year veteran in the notarial field who followed her mother's footsteps when she became a Notary. "She couldn't find anyone, so I told her I would come up there for a weekend and show her a few things, since I had a home close by in Vermont."

So LaBelle went with Tess Thompson to her first two signings, answering any questions Thompson had along the way. When the weekend was over, Thompson said, LaBelle wouldn't accept money as payment.

"Mary told me that all she wanted in return was for me to help someone like she helped me, to help those who asked," Thompson said. "Mary is the type of person who represents all the good people in the world."

LaBelle's kindness extends throughout and beyond her notarial endeavors. She regularly notarizes documents for elderly people who live in her Annandale apartment complex, even if it's well after hours, said Frances Haje, property manager for the complex.

LaBelle also works with the Big Sister program near her home, offering assistance to young women in their scholastic and personal lives. In addition, she volunteers at various nursing centers and has spoken at several M.A.D.D. (Mothers Against Drunk Driving) events.

LaBelle also helps raise money for needy families who have loved ones in the United States Army. LaBelle's only child, 25-year-old Mark Anthony LaBelle, served his country in Afghanistan and Iraq, suffering hearing and head injuries during his service.

"My son made me see the light in so many ways, made me see how blessed I truly am," LaBelle said. — *By Nevin Barich*



Jan Tatangelo Public-Spirited Notary Signing Agent

Jan Tatangelo of Quartz Hill, California, exemplifies the adage that if you want something done well, go to a busy person.

Ever in motion, Tatangelo is able to perform nearly 1,000 notarizations each year, consisting mainly of loan packages and hospital-related documents, while operating her own successful company, J&J Unlimited Mobile Notary & Business Services.

Using her commission to further worthy causes in her community, Tatangelo has notarized free of charge for senior centers, domestic violence shelters and food banks. In fact, it was during one of her trips to a nursing home that Tatangelo's diligence and professionalism helped prevent a fraudulent act exploiting a 91-year-old man.

"I had an instance where an elderly man's estate was threatened when a couple tried to steal ownership from him," Tatangelo said. "After he started to cry at the mention of his wife's name, I became suspicious. I did not complete the act and notified the authorities."

The offending parties were later charged with forgery, attempted elder fiduciary abuse and attempted grand theft.

Realizing that Notaries often need mentoring, networking and marketing, Tatangelo created the Antelope Valley Notary Network (AVNN) in January 2003, a group which has nearly 30 members and its own Web site. To assist AVNN Notaries, Tatangelo organizes quarterly dinners with speakers of interest, including a local sheriff who spoke on fake IDs, escrow and title officers on loan processes, and an attorney on notarizing for the elderly.

As an NNA Certified Notary Instructor, she has taught basic Notary classes at Antelope Valley Community College (AVCC) since 2000 and, since 2003, a 12-hour loan document signing class.

"We asked Jan if she wanted to teach a class and she agreed," said Steve Contreras, Director of Corporate and Community Education at AVCC. "She's been great. Evaluations are given after the completion of each class and, though no teacher can make his or her students 100 percent happy, 99 percent of Jan's students say she is great."

A community leader, Jan serves on the board of directors for the Antelope Valley Chamber of Commerce and over the years has organized a number of fundraisers in the Valley area, including a hot air balloon festival to raise funds for local charities. She even created the Antelope Valley Community Club Discount Cards to raise money for local schools.

"My motto is, think globally but act locally," Tatangelo said. — *By Joseph E. Craig*



Elaine Wright So Much Accomplished In So Little Time

Elaine Wright of Mitchellville, Maryland, didn't waste any time making an impact on the Notary field. Though she's only been a Notary since November 2002, one look at Wright's various notarial projects makes it seem like as if she's been doing this for years. Now both a Signing Agent and a mobile Notary, she teaches Notary classes at two community colleges and a learning center, has developed a networking forum in the Washington, D.C., area that focuses on proper Notary practices and procedures, and established a Web site offering her notarial services and spotlighting the various roles Notaries can play. She's also begun writing a book titled, "The Making Of A Notary Profession."

There's also the matter of the number of notarizations Wright performs: about 1,500 a year, despite the fact that she holds a separate full-time job as a senior administrative assistant for the Maryland National Capital Parks and Planning Commission.

"Once I became a Notary, I just got so excited about it," said Wright, who became interested in getting a Notary commission after a Signing Agent came to her house one day to perform a loan closing. "I became drawn to so many aspects of the profession and I just want to be the best example I can about what it means to be a Notary."

But Wright's biggest accomplishment as a Notary may have been the way she responded to a 2003 Maryland ruling that those in the state who wanted to function as Signing Agents must first obtain a title insurance producer license.

"These requirements are very stringent and costly, [but] Elaine did not let this deter her," said fellow Maryland title insurance producer Wanda W. Moore. "She set the example by immediately registering for the August 2003 class, passing the exam, and acquiring licensing and bonding. She documented and shared information, findings and experiences with students and others contemplating becoming Maryland title insurance producers."

"By acting as a forerunner, this eased tensions for some and let others know that becoming a Maryland title insurance producer is achievable," Moore said. — *By Nevin Barich*

