

White Rose Newsletter

News to Help You Build Your Business

September, 2014



This, Too, Will Pass

A student was studying to be a stone mason. He was working on his masterpiece, a statue that had taken him more than six months so far. He was just on the finishing strokes when his chisel slipped and he broke off the nose of the statue. In tears of frustration he went to his teacher who was quietly smoothing some stone in the garden.



“It’s no use,” cried the student. “I’ve failed. My life is over. I’ll never graduate in time. What am I going to do?” The master mason paused and looked kindly at the distraught student. Then he said, “This will pass. By this time next year, you will be someone else, doing something else. This moment will be a memory. Move on.”

Another year went by, and the student had completed yet another statue. This time he was able to finish it without error, and he was justifiably proud of his work. He went to his master, who was again in the garden polishing stone.

“I have created something that I never thought I could. Because I failed before, I have become even better than I would have. Isn’t it wonderful?”

His teacher smiled at the young man for a moment before returning to his work, saying only, “This, too, will pass.”

I’m reminded by this story to always keep a balanced view of life!

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White Rose Meets all of the American Land Title Association’s ‘Best Practices’

Lenders have contended with an avalanche of regulatory changes, but they are starting to focus on ways to reduce risk at the settlement table. White Rose Settlement Services has the polices and procedures in place to reduce risk, protect funds, ensure non-public personal information is safeguarded and resolve consumer complaints.

Although a majority of the rules under the Dodd Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) have yet to be finalized, regulators are clear about

their stance on consumer protection and third-party vendor relationships. When a transaction between a financial institution and its customer involves a third-party, the financial institution is still responsible for compliance with laws and regulations.

In addition to meeting the statutory and supervisory requirements of Dodd-Frank and other regulatory directives, financial institutions are responsible for making sure that third-party vendors that act on their behalf comply with consumer protection rules and laws.

Need to know more? Call us today and we'll be happy to discuss the details with you.

Fun Facts About Fall

In 2014, the fall season starts in the Northern Hemisphere on September 22 at 10:29 pm EDT. This is the autumnal equinox, when day and night are each about 12 hours long. At this point, temperatures begin to drop and the days start to get shorter.

The word equinox comes from the Latin words for "equal night." However, you would be hard-pressed to actually be able to measure an equal day and night.

That's because, according to the Old Farmer's Almanac, the day begins when the upper edge of the sun reaches the horizon (which happens a bit before the center rises), and it doesn't end until the entire sun has set. Not only that, but the sun is actually visible when it is below the horizon, as Earth's atmosphere refracts the sun's rays and bends them in an arc over the horizon. According to astronomer George Greenstein, "If the Sun were to shrink to a star-like point and we lived in a world without air, the spring and fall equinoxes would truly have 'equal nights.'"

A common question about fall: The autumn leaves seem to be staying longer than usual in my neck of the woods. Is this an indication of winter weather to come?

Answer: There's an old weather proverb that states, "If autumn leaves are slow to fall, prepare for a cold winter." Or perhaps you just haven't had the kind of wind or rain needed to shake the leaves loose from their branches. But look on the bright side—you get to look at the beautiful autumn foliage for a little bit longer!

FICO credit adjustment will increase access to home ownership

By Ryan Smith

In a move industry pros say will expand access to home ownership, FICO announced today that it is revamping the way it calculates credit scores.

Under the new system, FICO will ignore paid collection accounts and place less emphasis on medical bills when calculating scores. Those consumers whose only major black marks are unpaid medical bills could see their credit scores raise by as much as 25 points, according to the company.



The decision was hailed by National Association of Realtors President Steve Brown, who said it will increase consumer access to home ownership.

“Realtors welcome today's announcement from Fair Isaac Corp., or FICO, that it will no longer penalize borrowers for certain debt-collection activities when calculating credit scores,” Brown said. “This move will ultimately make a real difference in the lives of millions of Americans, who have been shut out of the housing market or forced to pay higher mortgage interest rates because of flawed credit scores. Since the housing crash, overly restrictive lending has been the greatest obstacle to homeownership. NAR will continue to support efforts to broaden access to credit for qualified homebuyers.”

The new FICO scores will be available to lenders in the fall, according to the company.

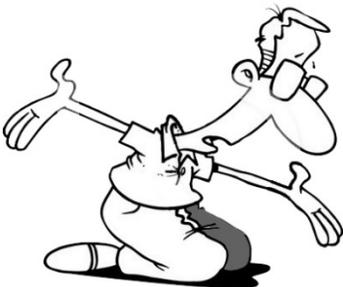
What Not To Do At Work

Just doing your job isn't enough to succeed at work. You rise and fall in your organization based on your behavior—a combination of attitude, language, appearance, and professionalism. To stay on the upward track, resist these office mistakes:

- **Whining.** Your job may not be perfect, but no one wants to work with a chronic complainer. Deal with problems and issues constructively, and learn to ignore the minor annoyances that come with every job.
- **Over-apologizing.** Everyone makes mistakes, and people with integrity take responsibility for their missteps and failures. Just don't overdo it. Endless explanations and pleas for forgiveness make you seem needy; a simple, “I'm sorry, what can I do to help?” shows that you're committed to fixing problems and moving forward.
- **Showing up sick.** Absenteeism is a worry for most managers, but employees who come to work while ill can spread germs and disease across the workplace, making a simple problem worse. Do your best to stay healthy so you don't have to miss work. But if sickness strikes, do your co-workers a favor and stay home.

- **Over-sharing.** Being social is one thing; just don't overdo it. Be friendly with your co-workers, but don't pry into their personal lives, share too much of your own, or indulge in spreading rumors. You want to gain a reputation as a dependable, standup colleague, not a gossip.

Hiding. The flip side of over-sharing is not joining any activities with your co-workers. You don't have to be the biggest partier at



September Quiz Question

Q: What do you see in fall, but not in summer, winter, or spring?

Everyone who texts, emails or calls in the correct answer to Paul by the last day of this month will be entered into a drawing for a \$50 gift certificate to the restaurant of your choice. 717.269.4957 or Paul@wrsettlements.com

August Quiz Question:

Q: Can you name four days that start with the letter 'T'?

A: Tuesday, Thursday, Today, Tomorrow.

Congratulations to Sue Feltenberger, Reverse Mortgage Funding LLC

the bar, but devote some time to getting to know your colleagues. You'll build strong bonds that will help you maintain a healthy work/life balance and also contribute to your ability to get things done at work.

The body achieves what the mind believes - Anonymous

In 2015, it won't matter if hackers steal your password

New technologies could replace passwords next year By Priya Anand, MarketWatch

He can steal your password, but he can't replicate your heartbeat. The password could be dead by 2015.

That's the prediction (and hope) among security experts who are racing to replace the is-it-really-you test, which dates to the early 1960s. Since then, passwords have become an omnipresent nuisance for both users and security officers—perpetually forgotten and inevitably stolen, as evidenced this week by the news that a Russian gang has amassed a trove of more than one billion login credentials. (Read: More than a billion online accounts breached by Russian gang.) Two out of every three data breaches involve the exploitation of weak or stolen passwords, according to Verizon's 2014 Data Breach Investigations Report. And making them stronger isn't much help.

The more requirements websites add for passwords—to reach a minimum number of characters using uppercases, lowercases, and special characters, to avoid strings similar to previous passwords, to do a handstand while typing it in—the more likely people are to reuse passwords across accounts or create weak ones, researchers say. A 2012 study found that almost one-third of people have more than 10 unique passwords, and 38% of people would rather scrub toilets than try to come up with new ones.

The tech industry is brimming with companies touting products to block impostors in a post-password age—all aiming to cash in on cybercrime, a problem with an estimated global cost of up to \$445 billion, according to Internet security firm McAfee. Among the options: software that, invisible to the user, tracks contextual factors like time and location, and how users type, wiggle their mouses and swipe screens; and biometric scanners for faces, eyes, voices, veins and even heartbeats, often in combination with a designated mobile device.

A gang of Russian hackers have stolen an enormous trove of usernames and passwords, according to cyber security firm Hold Security. Here's what this means for Internet users: A working group to create password-alternatives, called the FIDO Alliance, released a draft of new standards for online authentication in February and plans to issue the final version by the end of the year. Its members include Google, Bank of America, MasterCard, Samsung and PayPal.



By 2015, a large portion of Internet users will say goodbye to the old-school username and password in favor of methods such as biometrics and one-time secure keys, especially after the big players in the group begin to adopt the new standards, says FIDO Alliance president and co-founder Michael Barrett. “Passwords...made absolutely fabulous sense back in the ‘60s. They make no sense now,” Barrett, who previously worked as chief information security officer at PayPal, says.

Privacy advocates say part of the reason passwords are considered a pain—that they sometimes need to be changed—is also an advantage: If an intruder learns the code, you can write a new one. Your heartbeat and fingerprint, however, remain the same. But what makes passwords such an easy and prime target for cybercriminals is scalability. One cyber heist can yield thousands or even millions of account credentials, depending on the target. For a crook, biometrics produce far more barriers to entry. A thief could likely be forced to mold fingerprint replicas on an individual basis, or attempt to record someone’s heart activity without being noticed.

Attacks against biometric security and other password alternatives “require physical access to us or our devices, and those don’t scale,” Barrett says. “How many people can I attack in a day? Two or three? From a bad guy perspective, it’s just not very interesting.”

For some companies, passwords are already so yesterday. “We’ve eliminated usernames and passwords,” says Jonathan Klein, president of the Virginia-based software company MicroStrategy, which designed an app called Usher. Usher checks who you are through options including voice and facial scans, verifying the device itself and tracking its location so people can only log into sensitive systems from specific locations or within boundaries, or for a limited time. The app then reveals a QR code that users scan at their workstation or on a website, and a code to authorize transactions over the phone. “Everyone in the company uses it,” Klein says, citing MicroStrategy’s 3,000 employees. Its customers include Northrop Grumman Corp., one of the top defense contractors in the U.S., banks and insurance companies. Georgetown University began piloting the technology this summer.

If scanning your body with an app seems like too much work, you can just go with your heart, literally, by preordering a \$79 wristband called Nymi from Toronto-based Bionym Inc. The bracelet measures electrocardiographic activity and can be synced with devices ranging from computers to garages and car doors, eliminating the task of logging in and out throughout the day. CEO Karl Martin says the company has about 10,000 preorders (the wristband is slated for release this fall) and that in 2015, he expects similar devices to become more commonplace.

Until then, people can opt for two-factor authentication. In most cases, that means websites will send security codes to users’ inboxes or smartphones, which they must enter in addition to the username and password when logging in. It’s imperfect, and hackers can sometimes circumvent or spoof it, but it’s better than not opting into a second layer of security at all—especially given that most people don’t change their passwords in the first place or still name them after their cats.



Preventing Alzheimer's

Recent studies have found several factors that help limit or even prevent Alzheimer's disease. For instance, people who are physically active, or play games or music have a lower risk of Alzheimer's.

In fact, people who were *less* active were three times more likely to have Alzheimer's than those who were active. Activities like gardening, exercising and playing board games or a musical instrument were part of the lifestyle in those less likely to develop the disease. Being active especially between the ages of 40 and 60 seems to reduce incidences of Alzheimer's—regardless of income, gender and education.

Another key factor is diet. By eating less, in fact eating sparingly, we tend to sharpen our wits, perhaps by limiting the toxins, inflammatory foods, and other wastes our bodies must battle. One surprising result of recent studies is that people who stave off Alzheimer's disease tend to have more faith. Not necessarily religious faith, but spirituality. By engaging in some sort of regular practice of meditation or deep introspection, the brain remains at peace and electrically stable, removing chemicals like cortisol that result from stress.

In bad times and in good
I've never lost my sense
of zest for life – Walt
Disney

Fannie Mae: Gradual Housing Recovery Will Continue Into 2015

Improvements in the labor market in 2014 have not translated to rapid housing market recovery this year, according to the Fannie Mae August 2014 National Housing Survey. Instead, data in the survey indicated that recovery for the housing market will be slow heading into 2015.

The number of people surveyed who said they believe now is a good time to sell a home fell six percentage points to 64 percent, an all-time low since the monthly survey began in June 2010. The number of people who said now is a good time to buy a home also declined to 38 percent.

"The August National Housing Survey results lend support to our forecast that 2015 will likely not be a breakout year for housing," said Doug Duncan, senior vice president and chief economist at Fannie Mae. "The deterioration in consumer attitudes about the current home buying environment reflects a shift away from record home purchase affordability without enough momentum in consumer personal financial sentiment to compensate for it."

The number of respondents surveyed who believe home prices will increase in the next 12 months stayed at 42 percent from July to August, while the percentage of respondents who say they think home prices will go down in the next year increased to 9 percent while the share of those who thought and mortgage rates will go up in



the next 12 months fell to 50 percent. The average 12-month home price expectation also took a slight dip from July to August, to 2.1 percent.

The percentage of survey respondents who said they would buy a home if they moved dropped to 64 percent while the number who said they would rent if they moved jumped up to 32 percent. The 32 percent gap between the two is the smallest in more than a year.

As far as attitudes toward the economy, the number of people surveyed who believe the economy is on the wrong track dropped down to 56 percent from July to August. The number of respondents who believe their financial situation will get better in the next 12 months went up to 44 percent, but the percentage who say their household income is significantly higher than it was at this time last year dropped from 28 to 23 percent from July to August.

"To date, this year's labor market strength has not translated into sufficient income gains to inspire confidence among consumers to purchase a home, even in the current favorable interest rate environment," Duncan said. "Our third quarter Mortgage Lender Sentiment Survey results, to be released later this month, are expected to show whether mortgage demand from the lender perspective is in line with consumer housing sentiment."

Fannie Mae representatives polled 1,000 Americans live via telephone for the results in the August 2014 National Housing Survey.

Natural Cleaners You Have Around The House

Vinegar

Vinegar is by far one of the most versatile cleaning agents. Use it to remove soap scum from the shower. Mix it with borax to get rid of hard-water rings in the toilet. Tape a bag of vinegar to your showerhead and leave it overnight for an easy, sparkly clean showerhead; or add a couple of tablespoons of white vinegar to your dish soap to eliminate grease in the kitchen.

Lemons

The acid in lemons makes them a natural cleanser. The juice can disinfect kitchen countertops and cutting boards. You can cut a lemon in half and scrub your bath and shower to remove soap scum. If your shaving cream can has left a rusty ring on your counter top, use your lemon half to scrub it away.

Tea

More than a favorite beverage, brewed tea can be used to clean windows, mirrors and countertops. Spray on your bathroom surfaces just as you would any window or surface cleaner. Then, keep your damp bags in the back of the fridge. They will actually work to deodorize it. And if you need to remove the scent of onion, garlic or



fish from your hands, cut a tea bag open, and wash your hands with the leaves to remove the odor.

Olive Oil

Foods taste better, and our bodies are healthier with olive oil. But olive oil goes further. Remove paint from hands by soaking them in olive oil. Buff furniture and stainless steel to a shine with a little olive oil on a rag. Protect rattan furniture by wiping on a little olive oil.



1441 East Market Street, York, PA 17403
717-846-8882
www.wrsettlements.com

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