

# *The Cornwell Associates, Accountants, Inc.*

## Newsletter



### 2003 CORNWELL CONFERENCE

The 2003 Cornwell Conference was a great success with 65 people in attendance representing 22 housing authorities. With notebooks in hand we settled down to three days of learning and enjoyed some trivia with great prizes! We also held an "open house" at the new Cornwell offices at the end of day one. By now each attendee should have received a certificate for attending along with an evaluation form. Please take time to fill yours out and return them to us. Your input will help us make the 2004 conference even better.

### HOLIDAY SCHEDULE FOR THE CORNWELL ASSOCIATES, ACCOUNTANTS, INC.

**Our offices will be closed on:**

**November 11—Veteran's Day**

**November 27 & 28 —Thanksgiving**

**December 25 & 26 —Christmas**

**January 1st—New Year's Day**

**We wish you a safe and happy holiday season!**

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NOVEMBER 2003

| Sun      | Mon | Tue | Wed | Thu | Fri | Sat |
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## Dates to Remember

**Veteran's Day**    **November 11**  
**Offices Closed**

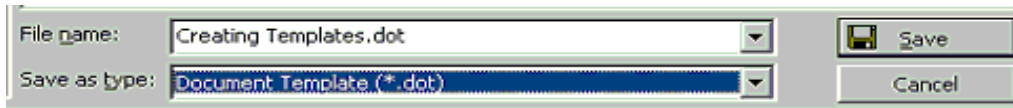
**Thanksgiving**    **November 27**  
**Offices Closed**

**Day after Thanksgiving**  
**Offices Closed**    **November 28**

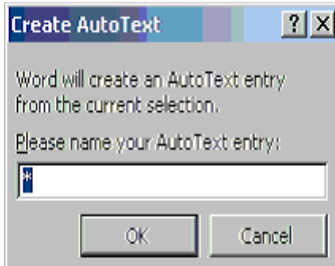
**9/30/03 Unaudited**  
**transmissions due by November 30th**

### Creating Templates By Seth Enos

If you are creating similar documents on a regular basis and would like to avoid having to create them from scratch each time, here are a few tips. Once you create the document, select **File, Save As**, name the document and from the drop down menu select **Document Template (\*.dot)**.



Now when you click on **File, New**, this document will appear in your list of templates. If you create tables in Word to show figures that consistently change, you can either create a template as above, or use the AutoText feature. AutoText can be set up for text as well as tables. Highlight the table and click **Insert, AutoText**, and then **New** (see pic). Type in a word to identify the Auto Text entry and click **OK**.



Each time you type that word in a document you will see the word appear in a box above your text. If you hit Enter, the table will be inserted.

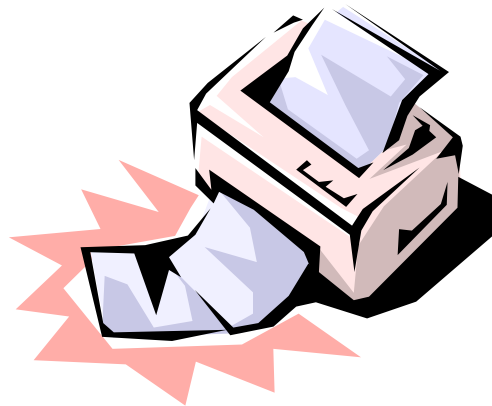
## Hewlett-Packard Duplex Printing Option by Justin Blakely

Duplex printing is the ability to utilize a printer to print on both sides of the paper. Did you know that a large percentage of HP printers are automatic duplex printing capable? Printing on both sides of paper makes a lot of sense for large documents, user manuals, newsletters and many other publications. It's environmentally friendly as well as cost-saving and convenient. The Environmental Protection Agency has found that duplexing can reduce paper waste by up to 25%. There are two ways to utilize duplex printing. One way is manual and the other is automatic. This article is focused on the advantages of automatic duplexing but brief manual instructions are outlined below:

1. Print the documents odd pages.
2. Reinsert the printed pages into the printer (remember your paper orientation).
3. Print the documents even pages.

There are two challenges with manual duplex printing: telling the application which pages to print in what order, and figuring out how to reinsert the paper into your printer so its oriented correctly. This method is feasible but it is not very convenient. HP has many printers that are capable of doing this automatically if the proper attachment is purchased and installed. The automatic duplex printing option is available for the following printers:

- HP LaserJet 4200 Printer Series
- HP LaserJet 4300 Printer Series
- HP LaserJet 5100 Printer Series
- HP LaserJet 8150 Printer Series
- HP LaserJet 9000 Printer Series
- HP Color LaserJet 4600 Printer Series
- HP Color LaserJet 5500 Printer Series
- HP Business InkJet 2600 Printer Series
- HP Business InkJet 3000 Printer Series
- HP Color InkJet cp1700 Printer Series
- HP DeskJet 995C Printer
- HP DeskJet 5500 Printer Series
- HP DeskJet 6122 Printer Series
- HP DeskJet 6127 Printer Series
- HP Photosmart 7150 Printer Series
- HP Photosmart 7350 Printer Series
- HP Photosmart 7550 Printer Series



### Pumpkin Bars

|  |   |                         |
|--|---|-------------------------|
| <b>Bars</b><br>1 cup vegetable oil<br>4 eggs<br>2 cups sugar<br>2 cups canned pumpkin<br>1 tsp. baking soda<br>1/2 tsp. salt<br>2 tsp. baking powder<br>2 tsp. cinnamon<br>2 cups flour  | <b>Icing</b><br>3 oz cream cheese<br>6 tbsp. margarine, softened<br>1 tsp. milk<br>1 tsp. vanilla<br>2 cups confectioners sugar | <b>Yield: 36 pieces</b> |
| <p>Preheat oven to 350F . In a large mixing bowl, cream oil, eggs, sugar. Add remaining ingredients and mix well. Pour batter into an un-greased 15x10 inch jelly roll pan. Bake at 350F for 20-25 minutes. Cool completely and frost with cream cheese frosting. To make frosting, cream together all the frosting ingredients. Spread on cooled, uncut bars. After frosting has set, cut into equal size bars, cover and refrigerate. Variation: add 1/2 cup chopped walnuts or raisins to the recipe.</p> |   |                         |

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## WHY CHANGE YOUR PAYMENT STANDARD?

By Marcie Goolsby

If you are a Housing Authority that is operating at 90% of the FMR and you have neighboring Housing Authorities using 100% and 110% in areas where your jurisdiction cross, your FMR could be making it more difficult for your clients to obtain housing.

Under the Housing Choice Voucher Program, PHAs are allowed to set the payment standard at between 90% and 110% of the published Fair Market Rents (FMR) for their area. HUD will allow exception payment standard amounts between 110% and 120% of the published FMR approved by your field office if the increase is required:

- To enable families to find housing outside of high poverty areas;
- Because the voucher holder has trouble finding housing during the time allowed.

A PHA can also request a special exception payment standard, whereby amounts are above the 120% of the published FMR. BUT the Assistant Secretary of HUD must approve the exception. To do this the PHA must be able to show:

- That an increase is necessary to prevent financial hardship on families;
- That the increase is supported by the census rent differentials.

A PHA can establish a higher or lower payment standard than 90%-110% of the published FMR for the whole area of the PHA, or for a designated part of the PHA's FMR area. These are referred to as exception areas.

For more details on the process of applying to HUD for the exception payment standards refer to PIH Notice 2002-20.

## USING THE EXCEL "IF" FUNCTION

By Ray Johnson

The "IF" function in Excel is a very useful tool to use in various worksheets that you prepare. The "IF" function is in the format of ***"IF(logical\_test, value\_if\_true, value\_if\_false)"*** and is a logical function that evaluates a statement and performs additional statements based on whether the first statement is true or false. A common use is to proof or compare two or more totals within a spreadsheet to ensure that they are equal. Quite often you will have several totals within a spreadsheet that are supposed to equal and normally you would visually compare these totals to see if they agree. This takes time and quite often you will overlook small differences leading to errors in your worksheet. The IF function can compare these totals for you and display an appropriate message. An example, ***IF(A15=M25,"","Out of Balance")*** compares the value of cells A15 and M25. If the two cells are equal nothing will be displayed, but if there is a difference the message "Out of Balance" will be displayed, alerting you that there is a problem with your data. Instead of displaying a message you can also have the function evaluate a formula or perform another Excel function.

There are many other ways that the "IF" function can be used to make your spreadsheets more efficient and accurate. So check out HELP in Excel to discover additional ways that you can use "IF" function in your spreadsheets, need help?, give me a call.

## Speed Tips for Adobe Reader

By Justin Blakely

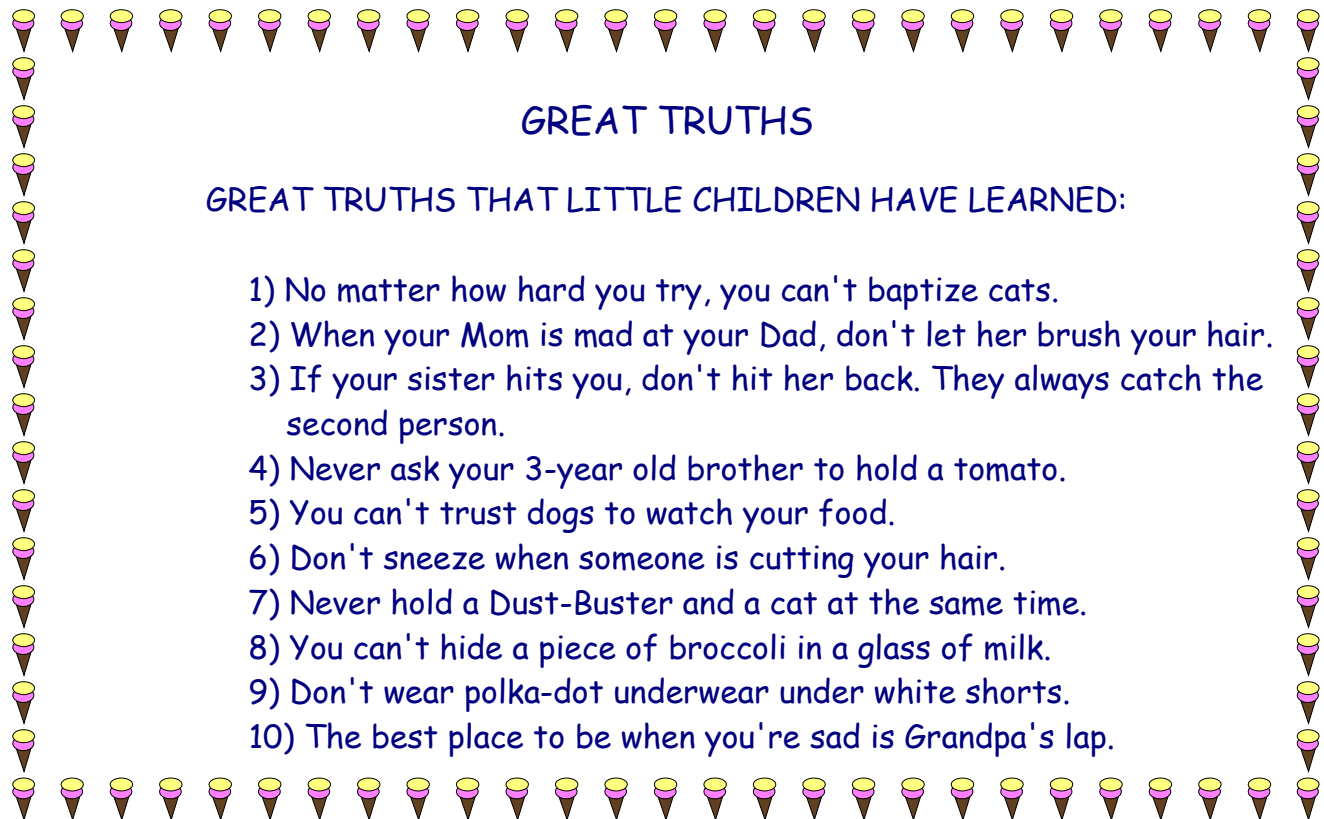
If you are like me, you find yourself opening PDF documents everyday. The world is moving towards a paperless environment that has been taken over by PDFs. Is it better to give a PDF or receive one? I don't know but one thing is for sure, the program takes forever to load. I researched this issue and found a few tips to help increase the speed at which this application operates.

The components responsible for its slow startup speed are the additional and sometimes unneeded modules it loads, checking for updates and the speed of your computer. Since we aren't going to offer tips to increase the speed of your computer (could fill a book) I will look into the first two issues.

Adobe Reader is a very versatile application that can be used to read many types of documents and that is great, but it has to load additional software to have these capabilities. The loading of this additional software slows the application down. In order to disable this feature I suggest you press and hold the shift key down while Adobe is loading. This will disable the loading of these additional modules and drastically increase the startup speed. Another bothersome feature Adobe has included in this application is the auto-update. During the startup phase of the program, this feature searches the Internet for Adobe updates. You guessed it, this can also slow down the application's startup time. Here are some quick tips to resolve this issue:

1. Open Adobe Reader
2. Click Edit on the menu bar then choose Preferences
3. On the left-hand side choose Startup
4. Uncheck the box next to "Show messages and automatically update"
5. On the left-hand side choose Updates
6. Set "Check for Updates" to "Manually"
7. Uncheck the box next to "Show Auto-Update confirmation dialog"
8. Uncheck the box next to "Display notification dialog at startup" then click Ok

The above tips have been tested on Adobe Reader 6 but should work on Adobe Reader 5 and on the full versions of Adobe Acrobat. If you have any questions or would like to know more tips & tricks for this software, drop me a line at [justinblakely@cornwell-assoc.com](mailto:justinblakely@cornwell-assoc.com).



**GREAT TRUTHS**

**GREAT TRUTHS THAT LITTLE CHILDREN HAVE LEARNED:**

- 1) No matter how hard you try, you can't baptize cats.
- 2) When your Mom is mad at your Dad, don't let her brush your hair.
- 3) If your sister hits you, don't hit her back. They always catch the second person.
- 4) Never ask your 3-year old brother to hold a tomato.
- 5) You can't trust dogs to watch your food.
- 6) Don't sneeze when someone is cutting your hair.
- 7) Never hold a Dust-Buster and a cat at the same time.
- 8) You can't hide a piece of broccoli in a glass of milk.
- 9) Don't wear polka-dot underwear under white shorts.
- 10) The best place to be when you're sad is Grandpa's lap.

## *In Case You Didn't Know...*

*By Shirley Mogensen*



### **Printing Report Copies from Lindsey Windows**

#### **Fast Reprints Are Possible**

Do you need a fast copy of the Application that the printer chewed up? Are you missing the Adjustment letter you were to mail after you completed that latest rent adjustment? There is an easy way to get a printed copy of these items. Here's how.

#### **Printing from the Tenant Master**

To reprint a report or letter, do the following:

1. Go to the tenant master and select the tenant whose documents you need.
2. Go to the Reports tab.
3. Select the item you want to reprint from the list of reports and other documents listed.
4. Click on the diskette in the upper left hand corner.
5. In most cases the document will appear on your monitor and you can click on the printer to print it.

#### **Caution**

That was easy wasn't it? One thing you must keep in mind. If you reprint a 50058 or 50059 it will save that record again to your 58 and 59 report generation. You may wish to purge the 58 or 59 file before the reprint.

### **Returned Check Processing**

If a client pays their rent with a check which subsequently 'bounces' you must put through the returned check as a Charge in Tenants Accounts Receivable.

You should already have a transaction code setup in Lindsey Accounts Receivable Transaction Codes called Returned Check. Settings include: Group = MISC, Code = 8, Type = C.

This charge will normally debit 1122 code 0 - Returned checks and Credit 1690.02 code 0 - Receivables. (Your actual general ledger accounts may be different. Check the Transaction Codes, entries to verify.)

To debit the tenant you must:

1. Go to Transaction, Charges, enter the Tenant No. and then enter the Misc. Code, Returned check selection.
2. This transaction should be processed *for the amount of the check* only.
3. If you wish to charge the tenant for NSF charges, you must put that through as a separate transaction and label it as a Misc. Charge. (A Misc. charge will Debit 1122 code 0 - Receivables and Credit 3690 code 5 - Misc. Charges.

When the tenant comes in to pay you for the check which was returned, you will be able to auto apply that payment to the Misc. Charge Returned Check which will be in their list of charges.

THE FUTURE BELONGS TO THOSE WHO BELIEVE IN THE  
BEAUTY OF THEIR DREAMS. - - ELEANOR ROOSEVELT

# SoBig And Other Email Viruses

## By Tom Donnelly

As most of you have discovered first hand, there have been several new computer viruses that have hit the Internet this summer. These viruses are the latest and greatest wave of sophisticated attacks. The antivirus software companies have scrambled to find fast solutions to these new hacker programs.

In order to avoid these viruses, it is important to know how they work and most importantly how to watch for them. First, let us review the difference between a worm and a virus. A virus is a program that actually runs on your computer. It needs a transferred file to be opened, typically attached to an email, in order to infect a computer. This host program, as they are called, is an executable file that once run will install infected files in predefined locations on the host computer. A worm, on the other hand, does not need an executable file to infect the host machine. Worms most often use weaknesses in the actual operating system, such as Windows, to spread into the host. The operating system provider fixes these weaknesses immediately and software updates are released.

The most recent computer virus is the SoBig virus. The virus spreads by email that contains an attachment, which is the executable to start the infection. The SoBig email was created to say a number of different things but the design is somewhat similar. The typical characteristics are:

### The Email Subjects:

Re: My application  
Re: Movie  
Cool screensaver  
Re: My details  
Your password  
Approved  
Your details

### The Attachment Names:

approved.pif  
ref-394755.pif  
password.pif  
application.pif  
screen\_doc.pif  
screen\_temp.pif  
movie28.pif

### The Email Body:

“All information is in the attached file.” or “Please see the attached file for details.”

Notice the common extension, PIF, that each attachment uses. The PIF extension is another name for a Windows executable file, similar to EXE. If you see any email like the above, delete it immediately, and then call our office to notify our network engineers.

The SoBig virus is designed to populate by sending email from the infected host's computer to everyone in the host's address book. This is how you would receive the above email, but this doesn't necessarily mean that you have the virus. It is able to spread without the infected host knowing that they have the virus. The sender of the email is falsified and the true identity of the sender is impossible to recover.

As a computer client of The Cornwell Associates, your network has the appropriate antivirus software. Symantec Antivirus Corporate Edition automatically updates the virus protection software and sends out a scan to each workstation automatically. You will be safe as long as you are careful with incoming email and allow the scan to run on your computer each time until it has completed.

## **Making Nonprofits Profitable**

By Darla Calcote

### ***Understand that every organization needs to change***

**Foster the attitude of “going the extra mile”** in this climate of reduced budgets. Ethical standards and accountability start at the top and trickle down. Set the ethical tone and environment by being credible and walking the talk.

**Develop and update policies**, fully document to facilitate business process analysis and ease the transition for new staff. Use a procedure manual. If there’s a mystery in your organization, then that’s the place where you can start working, ask around. Taylor procedures and policies to better support your programs. Look at what each staff member is doing and ask if it’s relevant. If it’s not relevant adapt it to make it relevant or lose it.

#### **Cut costs** by -

- ✓ Establishing a work calendar, either on paper or the computer, detailing deadlines to avoid penalties.
- ✓ Establish workflow processes. If documents are handled more than once or twice, then evaluate your process; it is costing you money. Develop a work plan for each job or position.
- ✓ Establish consistent communication processes. Miscommunication often results in wasted effort, time, and often results in monetary penalties.
- ✓ Standardize data input (garbage in – garbage out)

**Training is crucial** - facilitate training (make sure your staff knows how things get done) by having your staff attend training conferences and seminars.

#### **Use your accountant for service-oriented issues** not just for compliance and regulations-

- ✓ use your on-going support contract
- ✓ use a web-page to begin the application process, answer the most asked questions, provide contact phone numbers, etc.
- ✓ use a consultant – consider an efficiency study and have an outsider peer at your organization. People who know the field will figure out ways for your organization to be more efficient. It’s a little bit like an alternative revenue stream. You pay a price to get in the door, but then you get your money back, and more.

**Plan strategically**, focus about 30 percent of your strategy session on what’s past, and spend 70 percent prospecting on what’s coming. Constantly look for a way to economically provide services.

**Safeguard your revenue streams** by reporting accurately and timely.

**Try to see what isn’t there**, this is probably the single most important effort that should be made.

Simply put, c-h-a-n-g-e is not a four-letter word. Making a Nonprofit profitable takes long-term steps, this is not a short-term plan.

The Cornwell Newsletter can be viewed on the Cornwell web page, check us out:  
[@cornwell-assoc.com](mailto:@cornwell-assoc.com)

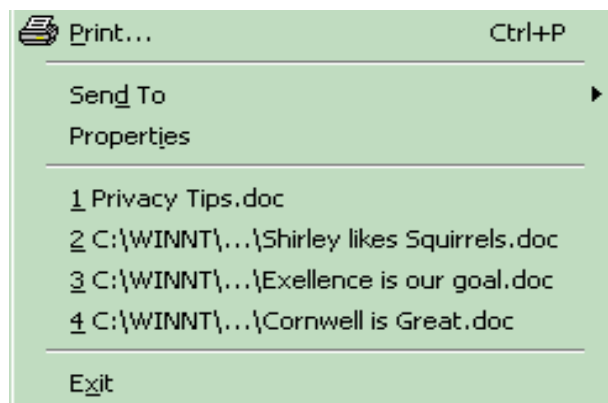
As Fiscal year 2003 comes to a close it would be a good time to start checking your records for 1999’s for Landlords and Contractors.



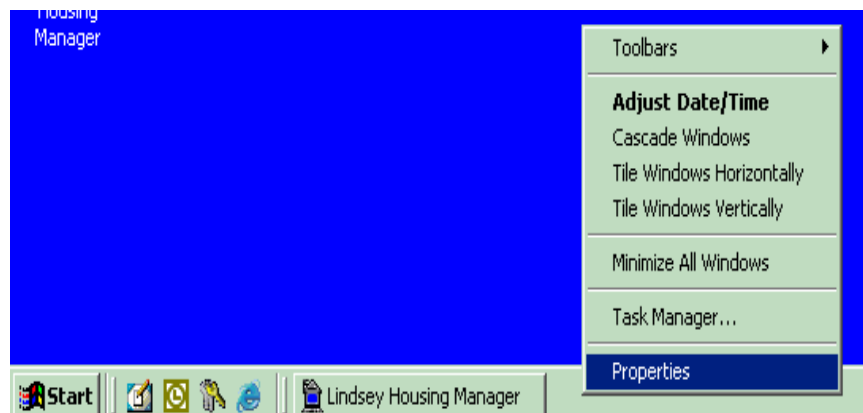
## **PRIVACY TIPS** **BY SETH ENOS**

Microsoft software has many built-in features that are intended to make your job easier and allow you to perform tasks in less time. While these features are convenient, they can also affect your privacy. In Word and Excel, the default setting is to display the last four accessed files at the bottom of the **File** menu (see pic). Anyone with access to your PC could easily open and view any of these documents.

The way to turn off this setting within Word or Excel is to click **Tools** → **Options** on the menu bar. An **Options** window will appear. Click the **General** tab. Uncheck the box for “**Recently used file list**”.



Windows also provides an easy way to access recently opened files. Click **Start** → **Documents**. A list of recently accessed documents, spreadsheets, and images will appear. To clear this list in Windows XP, right-click anywhere in the gray area on your **Start Menu** and choose **Properties**.



The **Taskbar and Start Menu Options** window will open. Click the **Start Menu** tab then click the **Customize** button. Click the **Advanced** tab. Under the heading “Recent Documents”, you have the option to clear the list, or remove the feature of listing recently opened document.

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**MAKING IT WORK – ENSURING HOUSING AUTHORITY FISCAL HEALTH (Part II)**  
**BY TOM MALONEY**

In last month's Newsletter, I discussed 'Why to Budget'. This month we'll pick up where we left off and talk about 'How to Budget'.

When it comes time to put pencil to paper (or fire up that spreadsheet program), our people costs are the best place to start. Not only are employees and their benefits probably our number one cost, but also a very difficult area to make changes. How many employees do we have? Do we anticipate adding or reducing staff? Rates of pay? Raises? Do we need Comparability studies? Are Salaries & Benefits properly allocated to the appropriate Lines of Business? Benefits – are Health Insurance costs continuing to skyrocket? Do we need to change the way we pay for employee benefits? More of an employee contribution? Very unpopular and will probably require Board approval.

Material costs? Do you anticipate a significant change from previous years? Have you recently experienced any uninsured casualty losses? Are you expecting unusually high or low occupancy turnover rates? Utility costs? Significant change from last year? Does each public housing unit have an individual meter? What about Capital Items? Will the Capital Fund Grant be sufficient to cover required capital expenditures? Probably a more realistic question is: How can I ensure that CFP will cover our capital expenditure requirements and still be able to contribute to Operations? (As you know, Public Housing Authorities with greater than 250 units can allocate up to 20% of the annual CFP Grant to Low-Rent operations; while those PHA's with fewer than 250 units can allocate 100% of the CFP to Operations.) Are you expecting a significant increase in your insurance rates? Property & Casualty rates have increased dramatically in the last couple of years.

When you start preparing the Section 8 portion of the budget, do not forget recent developments regarding recapture of Section 8 Reserves. It does not make sense to have your reserves go to HUD when you could use those funds to improve the quality of housing for your clients.

Don't forget about the due dates for the Operating Fund Calculation and the Section 8 Budget. Many of the numbers in your Annual Budget will come from these documents. When you've considered all of these issues, its time to crunch the numbers and get it approved by the Board.

As your Board approved Annual Budget becomes the current year working document you must actively manage it. Do not wait until the fiscal year is half over before you start paying attention to it. Start the first month of the new year with an eye on the budget.

A couple of ways to manage the budget is to review Accounts Payable Invoice Listings and Purchase Journals. Do not be afraid to Just Say No. Set a goal to always be under budget; establish an amount for contingencies.

To summarize, start on the Annual Budget early as lots of documentation is required and you must get this approved by the Board of Commissioners. The Public Housing and Section 8 budgets are due to HUD 90 days prior to the start of the new fiscal year. There are tools available to help you evaluate the fiscal health of your Housing Authority. One of these tools, the Annual Budget, is key in achieving financial health at YOUR PHA.

I sincerely hope you've found these articles informative and useful. As always, if you have questions or comments, please give me a call.



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**WE'RE ON THE WEB!**  
**WWW.CORNWELL-ASSOC.COM**

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## *OUR PROMISE*

The Cornwell Associates, Accountants, Inc. assumes full responsibility for customer service to your satisfaction. Providing knowledge, materials and products in a friendly, efficient and professional manner has been the concept behind customer service for decades. In responding to your needs with a positive attitude toward constructive criticism, we strive for excellence in accountability and performance.

The Cornwell Associates, Accountants, Inc. has earned a reputation for superior knowledge of the Department of Housing and Urban Development programs, rules, and regulations. We provide clients with the knowledge, materials and products needed to meet the demands of the Housing Industry today. We intend to uphold our reputation and continue deserving your confidence.