

November  
2004

Volume 1

Issue 1

# *The Cornwell Associates, Accountants, Inc.*

## **Newsletter**

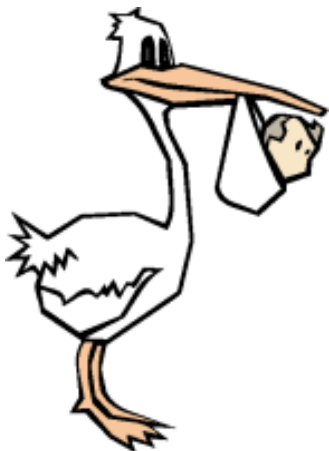
### **WE'RE BACK !**

After almost a year of rest, we are back publishing our monthly newsletter. I hope you enjoy and learn from what we publish. We are ALWAYS open to your ideas and suggestions as we are here to provide you with Excellent Service!

**We hope you all have a Happy and Safe Thanksgiving!**

### **Check your Calendar, Palm, Planner .....**

**The Cornwell Conference has been rescheduled. The dates are April 6,7 &8th at the Best Western Gateway Grand in Gainesville. More details will be provided in the December Newsletter. Hope you ALL will make plans to attend.**



**Congratulations to Lauren and Chuck Smoak on the arrival of their daughter, Emily Dianne Smoak. She was born on May 29th. (one month early.) She weighed 7lbs and 4 ozs and was 19 inches long.**

### **Inside this issue:**

DATES TO REMEMBER	2
Spam, bam, no thank you m'am!	3
Adobe Quick tips	4
Phas made simple	8
New Year's Resolutions	10
Meet the New Cornwell staff	13

NOVEMBER 2004						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11 <small>Office Closed</small>	12	13
14	15	16	17	18	19	20
21	22	23	24	25 <small>THANKSGIVING DAY</small>	26 <small>CORNWELL OFFICE CLOSED</small>	27
28	29	30				

## Dates to Remember



**Cornwell Office Closed:**

**Veteran's Day—Nov. 11**

**Thanksgiving Day—November 25th**

**November 26th.**

## Top Ten Reasons Hurricane Season is Like Christmas

10. Decorating the house (boarding up windows)
9. Dragging out boxes that haven't been used since last season (camping gear, flashlights)
8. Last minute shopping in crowded stores
7. Regular TV shows pre-empted for "specials"
6. Family coming to stay with you
5. Family and friends from out-of-state calling
4. Buying food you don't normally buy ... and in large quantities
3. Days off from work
2. Candles



And the number one reason Hurricane Season is like Christmas ...  
 ..... At some point you know you're going to have a tree in  
 your house!

Happy Hurricane Season! :) Well, we are mostly glad it is behind us!

## **Spam, Bam, No Thank-you M'am**

*By Justin Blakely*

SPAM! The one thing we all deal with when we check our email in the morning. Some people receive very little while others receive hundreds of messages. Don't even make the mistake of taking a vacation for a few days without checking your email. As soon as you return you find you have 1,345,200 messages in your mailbox that deal with everything from hot n' steamy lovemaking to your next mortgage. This article will briefly describe what spam is and where it originates. Then I will give you a few tips on how to properly handle these annoying messages.

Spam is considered the flooding of the Internet with many copies of the same message, in an attempt to force the message on people who would not otherwise choose to receive it. Most spam is commercial advertising, often for dubious products, get-rich-quick schemes, or quasi-legal services. Spam costs the sender very little to send -- most of the costs are paid for by the recipient or the carriers rather than by the sender. Spam email is often looked down on and this is the main reason major companies do not use it as a form of advertising. The majority of "companies" utilizing spam methods are selling illegal or fake items. It is not in your best interest to ever buy anything that is advertised in a spam message. Purchasing from a spam email is a good way to have your credit card information or identity stolen.

You may be wondering what you should do when you receive spam email messages. I recommend that you delete them immediately, do not waste any time. Never, ever respond to the spam message or use the remove button contained in the email. Doing this will only let the spammers know that your email address is real resulting in your address being added to the next "Spammers Super Duper Email List CD". This is bad, very, very bad. If you end up on one of these lists, your current job title just changed to "I spend all day deleting unsolicited spam messages". There is no raise in pay for that position.

What can I do to stop spam? Currently there is not much the end user can do besides communicating with the provider of their email service and complaining about the amount of spam they receive. It is up to the providers of email to help the end user in the fight against spam. There is hope. New technology is being developed that will operate very similarly to antivirus software and will learn spammer patterns to effectively block spam email. This method of spam blocking is very reliable (unlike block lists) and can automatically sort spam messages from appropriate email messages. This technology must be implemented by the email provider and is not available to the end user.

Did you know that Cornwell offers email-hosting services? If you are tired of receiving massive amounts of spam and hearing lame excuses from your current provider as to why they are unable to stop this nuisance, you should definitely consider using us as your email provider. We offer large email boxes (10 MB), web email checking capabilities (similar to MSN), automatic antivirus scanning, and many additional features at a price that is unbeatable by other providers. In addition, we are planning the deployment of the automatic spam blocking engine I mentioned above. We look forward to checking your email every morning without the hassle of spam, contact me for information.

## **Speed Tips for Adobe Reader** *by Tom Donnelly*

If you are like me, you constantly 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 some times 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 [tomdonnelly@cornwell-assoc.com](mailto:tomdonnelly@cornwell-assoc.com).



HEAR YE! HEAR YE! HEAR YE!  
BY MARCIE GOOLSBY

Charley, Frances and Jeanne have caused a whole lot of ISSUES for all Florida Housing Authorities. **We know** you are all working your way out of one problem after another! **We understand** that this has had and is still having a major impact on all aspects of your work inside and out. **We will**, “our Housing Authority clients and Cornwell’s” together, persevere to see that all accounting is completed in a timely manner. Just a little reminder! It has been noted (BEFORE Charley, Frances and Jeanne) that the monthly work is arriving a **little** later and a **little** later each month. If the bank statement arrival time is the problem try contacting your bank and see if they have some way to expedite this problem. If there is some way we can be of assistance in making it easier for you to compile your work or if there is anything that we can do to assist you so that the work can arrive in a timely manner PLEASE call. The earlier that we receive your work the more effectively and efficiently we can respond to all of your accounting needs.



### How does your attitude measure up?

*By Michelle Beans*

One of the greatest football coaches of our time is Lou Holtz. He knew that to overcome adversity (What else would we call the 2004 Hurricane Season?) he had to have a positive outlook. Below is a questionnaire to help you determine your great attitude. Have some fun and find out just how positive you are!

1= Never 2 = Rarely, 3 = Sometimes, 4 = Often, 5 =Always

- 1. I tend to view problems as temporary challenges and face them with a positive attitude and a plan of action.  
1 2 3 4 5
- 2. I approach each day knowing what my priorities are (What’s Important Now) and work accordingly.  
1 2 3 4 5
- 3. I observe other people in action and try to make their best techniques part of my own strategy.  
1 2 3 4 5
- 4. I set goals not only for my professional success, but in non work related areas as well.  
1 2 3 4 5
- 5. I understand that disappointments are inevitable, and prepare myself to deal with them and without being pessimistic.  
1 2 3 4 5
- 6. I always make an effort to do right, do my best and follow the Golden Rule.  
1 2 3 4 5

Your Total \_\_\_\_\_

Your Final Score: Add your score for each question to get your final score. If you scored:

**From 25 to 30 points:** Mr. Holtz would welcome you to his team! Since you often get back what you give away, have you considered being a mentor?

**From 18 to 25 points:** If you expect too much too soon, your discouragement may show up in your outlook. For each three or below you scored, give yourself time to make a positive change in that area.

**Below 18 points:** If you’re going to make the cut, you have to make it happen. Skills are only half of the equation – you’ll also need the right attitude to rise to the top. Decide what goals you want to achieve, then work on your preparation and organization skills so you have a specific plan for reaching them.

**MANAGING CAPITAL FUND GRANTS (CFP'S)  
JUST THE BASICS: PART ONE**  
*By Mirtha Brandenburg*

It doesn't have to be difficult! Keep it simple.

The steps are:

1. Know how much the total budget is and what the amount of each line is that makes up the budget.
2. Keep a running total of all items as they are expensed.

If you do this you will always know how much has been expensed and how much is left at any given time.

Here are a few tips to assist in this effort:

1. Make sure you code all expenses to the proper budget line item (AND the proper CFP) when recording the expense. This is particularly important if you have more than one active CFP.
2. It is very important that you use the CFP monies in the manner in which you have planned. Auditors are becoming much more diligent in tracking CFP budgets and expenditures to identify "ineligible" expenses. If necessary a budget revision is possible.

An example of a simple spreadsheet to track expensed items would be:

**YOUR HOUSING AUTHORITY**

<b>CFP 2003</b>	<b>FL01-03</b>						
<b>BUDGET:</b>	<b>\$111,000.00</b>						
<b>FYE 9/30</b>							
		<b>Operations</b>			<b>Management Improvements</b>		
		<b>1406</b>			<b>1408</b>		
<b>Budget Allocation Breakdown</b>		<b>\$103,000.00</b>			<b>\$8,000.00</b>		
<b>Date</b>	<b>Ck#</b>	<b>JV#</b>	<b>Vendor Description</b>	<b>DD</b>	<b>EXP</b>	<b>DD</b>	<b>EXP</b>
3/4/2004		306	HUD DEPOSIT			51,500.00	
3/4/2004		12345	Mr Fix It All				51,500.00
<b>TOTALS FYE 9/30/2004</b>				-	-	51,500.00	51,500.00

Items (expenses) should be listed by date and Check number.

At the end of each month provide a copy of this spreadsheet to your accountant (Fee Accountant?) along with a copy of the hard copy requisition form that you created in order to draw down your funds AND print out the LOCCS generated reports confirming the amount and the line items as they were drawn. At this point your spreadsheet and you LOCCS generated reports should equal. This will also be a very helpful tool when completing HUD reports in relation to your CFP Grant

My Motto: KEEP IT SIMPLE!

## PHAS MADE SIMPLE

*By Tom Maloney*

This article will be an overview of the Public Housing Assessment System (PHAS). Future Cornwell Newsletter articles will discuss each of the four components of PHAS in more detail.

As most of you know, PHAS is the mechanism whereby HUD assesses and scores your Housing Authority on four areas. The total PHAS score available is 100 points. The four separate assessment indicators and the maximum points for each are:

-Physical Assessment Subsystem (PASS)	30 points
-Financial Assessment Subsystem (FASS)	30 points
-Management Assessment Subsystem (MASS)	30 points
-Resident Assessment Subsystem (RASS)	<u>10 points</u>
Total PHAS Points	100 points

What does this mean to you? How will this affect you?

Based on your total score, you will be designated a High Performer, a Standard Performer or Troubled; this last one is to be avoided if at all possible.

To be designated a High Performer; you will need a composite PHAS score of 90% or higher and at least 60% in each of the four indicators. If you can achieve High Performer status your Housing Authority will be eligible for a Capital Fund Bonus and may be eligible for the PASS Performance Incentive and can skip a physical inspection the next year if it receives a PASS score of 24 (80%) or higher.

A Standard Performer will have a composite PHAS score of between 60% to 90% and not less than 60% (18 points) of total points available in: PASS, MASS and FASS.

You can “earn” the dreaded Troubled Performer designation by scoring a composite PHAS score of 60% or more and less than 60% in only one indicator: i.e. PASS, FASS or MASS **or** having a composite PHAS score of less than 60%. A Troubled Performer will be remanded to the HUD Field Office, from which you can expect to receive more “help” than you would care for. Also, if Troubled for two years, you will be referred to Departmental Enforcement Center (DEC), which may lead a PHA to be suspended or debarred. It should be very clear to you at this point that it is absolutely in your best interest to, at the very least, attain a Standard Performer designation.

Another factor in PHAS is the Deregulation for Small Public Housing Agencies, which was created to relieve small PHAs from being PHAS assessed on an annual basis. To be exempt every other year a PHA must:

- Have 249 units or fewer (Public Housing units)

continued.....



PHAS MADE SIMPLE CONTINUED...

Be a Standard or High Performer in the prior assessment year.

During its exempt year a PHA must still submit FASS data, but does not submit RASS,PASS or MASS data. A PHA may ask to be PHAS assessed in an exempt year, if the following guidelines are met:

-Submitted in writing to REAC via the PHAS mailbox within 10 days after receipt of the Email notification verifying exempt status.

That's our overview. Next month we'll discuss the Physical Inspection Subsystem (PASS).

If you have any questions on any of this, please do not hesitate to give us a call.



**Congratulations to Tom Maloney**

Congratulations are in order to Tom Maloney, who recently earned his Florida Certified Public Accountant (CPA) license. Tom has been a CPA since 1997 when he passed the CPA exam in Illinois, but needed some additional courses to qualify for his Florida license.

Tom originally joined Cornwell Associates in June 2000 and rejoined the firm in July 2002 after a brief relocation to the Midwest on family business.

Our hats are off to him! Congratulations Tom.

## New Year's Resolutions Can Mean Less Work

By Shirley Mogensen

Alright, I'm a little early, but I think a good New Year's resolve for all of us would be to do less work. Now before all of you bosses panic, what I mean is that we should do some monthly tasks which will minimize the 'end of fiscal year' stress. Here are some mid-month tasks I recommend.

### Resolution 1: Verify Your Admin Fee Report

Go to your Admin Fee table in Tenant Applicant processing and make sure that you have entered the correct Admin Fees for your county for each time period for which you may run the Admin Fee report. (If your table is filled correctly you can run both current and past admin fees.

As you'll remember, the Admin Fees were last announced in May of 2004. They were to be effective from 01/01/2004 through 12/31 2004. Make sure that you have edited your 2003 Admin Fees to end as of 12/31/2003 and that you have added a new table entry for 2004.



### Running the Admin Fee Report

You should run the Admin Fee report each month to verify that the total units and fee amounts are correct. As I'm sure you know, you should run the report each month for the first of that month. You are only paid admin fees for active tenants using your vouchers.

That includes both your own active tenants, *housed on the 1<sup>st</sup> of that month*, and Port Outs housed on the first of that month. (Port Outs can be identified by the word PORT in the Property Number column.) The Admin Fee Report uses the entries from the Admin Fee table to do its monetary calculations. Therefore, if you have no table entry for fiscal year 2004 all of your fee amounts will appear as \$0.00.

Each month when you run the reports you should check for errors. To help you with this, the report includes a Discrepancy Report which will show duplicate entries, entries with overlapping move-in or move out dates, or counties listed that are not in the admin fee tables. Assuming that your HA covers only one county, you need only add one county's admin fees. Port Ins from other counties are not included in the Admin Fee Report because they are not your vouchers. Port Outs are always paid based on your B rate. Therefore, make sure that whenever a Port Out is done, that **YOUR COUNTY** name is entered regardless of the county to which the tenant has moved. To make sure that the admin fee totals are correct, run a Family Listing under New Reports. Select Section 8, Port Outs should be checked, and Tenant Status should be set to Active. Make sure you subtract Port Ins from the total of families listed. If this doesn't match to the total on your admin fee report and you'd like our help finding the discrepancy, save the Family Listing to file and email it to me at [shirleymogensen@cornwell-assoc.com](mailto:shirleymogensen@cornwell-assoc.com). Do the same with your Admin Fee report and with your Portability report. Need help? Call Linda or me and we'll show you how.

If you keep this report correct monthly, your fiscal year end will have one less emergency adjustment to be made.

continued.....

## Resolution 2: Frequent Submissions to PIC

It is not a good thing if you get to the end of year and find yourself with lots of PIC errors and poor reporting totals. Steps you can take to improve your problems include:

1. Submit to PIC often. At least, every month. If you receive lots of errors, submit weekly. You can contact Linda or me to assist you in decoding and correcting your errors.
2. Keep an eye on your reporting rates. The PIC Delinquency Report will give you totals for 16 months. Select the Delinquency Report and then the office under which your HA is listed. Select the Detailed Report and you will receive reporting totals on both your Section 8 and Public Housing programs. Make sure they are above 85% and work toward that goal.
3. Run AdHoc Reports to see what is out there. We routinely use the Ad Hoc report to assist our clients in resolving their PIC issues. To view an AdHoc report:
  - Logon to PIC and click on AdHoc and MTCS.
  - Select the Program Type you want to view and click on Continue.
  - Click on Select All

Enter a broad date range. For example, if you're now submitting reexams for December, 2004, run the report from January 2002 through December•

The report will only give you the last submission for each tenant.

- Select fields, First Name, Last Name, Type of Action and Effective Date, and user code S. Then click on Generate Report.
2. The AdHoc reports don't tell you everything you want to know, but they will give you a snapshot of your tenants and some clues about the information PIC has vs. what you have in your Lindsey software. If you compare that to a list of your tenants with the same fields (using Report Writer), you'll get a head start on your error correction.
  3. If you'd like to us to run an automated compare for you, export your Ad Hoc report to Excel and email it to us. Then run a Family Listing (under New Reports) for all of your active tenants. (Run one report for Section 8 and one for Public Housing or other programs reported to PIC.) Save that report to file and email that to us too. We'll do the compare and give you the results.

As always, if you have a question about any of these items, call or email us at Cornwell. We'll be happy to explain further or assist you with these "New Year's Resolutions."

## Searching without animation: by Linda Berish

Users accustomed to the straightforward search feature in Windows 2000 and earlier versions may not want to waste time with the animated Search Companion and separate search categories in Windows XP. To get rid of the animations, go to the Search window, select Change preferences, then select **Without** an animated screen character. Then click on *Change* preferences again, then Change files and folders search behavior, then Advanced..., and finally OK. Now searching for files will be straightforward.

### General Microsoft Office Keystrokes

**Ctrl-C:** Copy selection.

**Ctrl-X:** Cut selection.

**Ctrl-V:** Paste copied selection.

**Ctrl-Shift->:** Increase font size.

**Ctrl-Shift-<:** Decrease font size.

**Alt-Shift-F10:** Display Smart Tag options

### Excel Keyboard Keystrokes

**F2:** Edit a cell's contents.

**Ctrl-1:** Open the Format Cells dialog.

**Ctrl-Page Up:** Move to the next sheet in the workbook.

**Ctrl-Page Down:** Move to the previous sheet in the workbook.

**Ctrl-Shift-":** Copy the value from the cell above into the current cell.

**Ctrl-':** Copy the formula from the cell above into the current cell.

**Ctrl-R:** Fill contents of active cell into selected cells to the right.

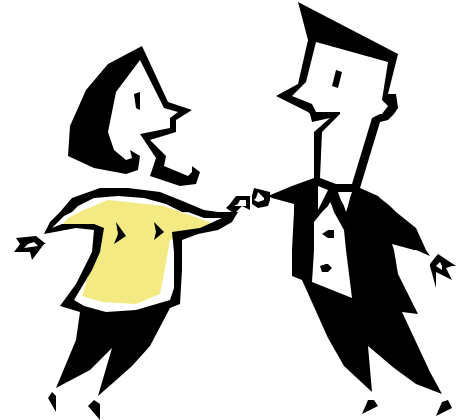
**Ctrl-D:** Fill contents of active cell into selected cells down.

**Ctrl-`:** Toggle between showing cell values and formulas in cells.

**Ctrl-\$\$:** Set selection to currency format with two decimal places.

## Meet the newest members of the Cornwell staff:

### The Newest addition to our Computer support staff: **Linda Berish**



For those of you that I have not had an opportunity to speak with me on the phone recently, I wanted to take this chance to introduce myself as the newest kid on the block with Cornwell Associates. I have joined this group with enthusiasm to learn as quickly as possible, to be able to assist and train the customer that Cornwell supports. I have always had a passion for computers and look forward to helping you through any anxiety you may have had with your PC's and the software on them. I have been living in Gainesville for the last 2 years, but have been a Florida resident for the last 14 years. I am a "Gator" Mom, twice and Grandmother of five. After being on the road for 95% of my time, traveling the United States training computer users, I look forward to supporting and working with all of you in the future. You can contact me by email at [lindaberish@cornwell-assoc.com](mailto:lindaberish@cornwell-assoc.com)

### New additions to our Accounting staff: **Michelle Beans and Mirtha Brandenburg**

The first day of summer brought a new Accountant to the Cornwell team. **Michelle Beans** joined us on June 21, 2004. Michelle is an Ohio native; however, not wanting to brave the cold winters any longer, she and her husband moved to South Florida in 1985, settling in Stuart.

Michelle began her career in the financial industry as a banker and moved to the Gainesville area in 1999. After nineteen years of banking, she gave it up and began a new career in accounting. She is a graduate of St. Leo University.

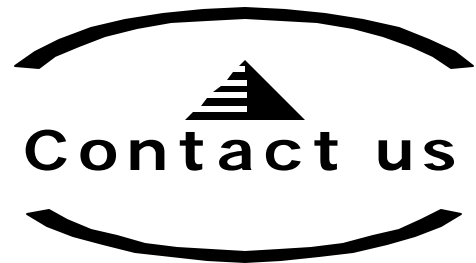
When Michelle is not busy crunching numbers, she enjoys working in her yard and she is also a novice in stained glass.

Last April, **Mirtha Brandenburg** Her name is pronounced, "Mita", joined the staff at Cornwell Associates. She recently moved to High Springs from Hialeah with her husband, Scott and two daughters. She graduated from Florida International University and has worked in accounting since 1994. After taking almost five years off to raise her daughters, she has returned to full time employment and is loving it. She looks forward to meeting and working with all of you and can be reached by email at [mirthabrandenburg@cornwell-assoc.com](mailto:mirthabrandenburg@cornwell-assoc.com)



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

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## ***OUR PROMISE***

The Cornwell Associates, Accountants, Inc. assume 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. have 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.