

# Visions

A Newsletter Publication of Horizon Consulting Incorporated

**“BEING HAPPY DOESN’T MEAN THAT EVERYTHING IS PERFECT. IT MEANS THAT YOU’VE DECIDED TO LOOK BEYOND THE IMPERFECTIONS.”  
—UNKNOWN AUTHOR**

In a perfect world, I would not be under a deadline at this moment to finish this letter to you. In a perfect world, I would know exactly what to write and would feel no pressure. The pressure is on, yet, I am very happy right now. Earlier today it rained like crazy and now the sun is shining so brightly through my office window that I feel it on my neck and back. It is 70 degrees outside on October 27th in the Northeast. Now that’s a reason to be happy!

The sun shining always makes me smile and lifts my mood, no matter the circumstances. And it’s free. I’m happy because of the beautiful colors of green, orange, red, yellow and burgundy of the trees seen outside my window and on the drive to and from the office each day during this Fall season. And it’s free. That beauty takes my breath away each time the car turns onto the main thoroughfare in my development, and it happens again when turning onto the road leading to the office. At those moments, I am so absolutely overjoyed that I laugh and exclaim out loud “Thank you!” Even then, the deadlines exist and not one word is typed. This is just one of dozens of tasks needing completion to include the luncheon appointment earlier today where the drive was difficult due to rain and it took twenty-five minutes to find parking. I was late and did not have the cell phone number to call ahead. The music in the car was from the 70s and while singing out loud and traveling down memory lane, I did not focus on being late, nor get anxious about finding a parking space. Simple, I know, yet powerful beyond measure.

**“WE TEND TO FORGET THAT HAPPINESS DOESN’T COME AS A RESULT OF GETTING SOMETHING WE DON’T HAVE, BUT RATHER OF RECOGNIZING AND APPRECIATING WHAT WE DO HAVE.” —FREDERICK KEONIG**

Many of you reading this letter may not know that Horizon closed down one of its business divisions (read more in Contract Updates) on October 1st. There were a significant number of lay-offs in the company as a result. The most important matter to Horizon was for the affected team members to know how much they were appreciated and to recognize each of their contributions to a successful 16 year run for that division. Horizon had a party on October 1st. That’s right—there was a celebration of accomplishments, an appreciation shown to everyone involved for sharing their gifts and talents with Horizon for anywhere from six months to 12 years. The party was filled with food, balloons, cake, speeches, memories, laughter, hugs and tears. Parting, in this case, was sweet sorrow as they say, but was filled with so much happiness that I am smiling as I remember it in this writing. Horizon’s PETR team was the best...bar NONE...and each of them will continue to soar and will take “happy” with them to the next stage of their successful careers.

Remember the 1988 three time Grammy award winning tune by Bobby McFerrin entitled “Don’t Worry Be Happy?” It was a simple and catchy tune that gained worldwide attention. It was not wordy at all since the title was the lyrics. Four short words that say so much and show each of us that happy, really, is a choice. Some of you reading may be humming the tune right now and smiling, as I am while writing. As you hum, ponder on the following quote, and choose to make it a happy day!

**“THE REASON PEOPLE FIND IT SO HARD TO BE HAPPY IS THAT THEY ALWAYS SEE THE PAST BETTER THAN IT WAS, THE PRESENT WORSE THAN IT IS, AND THE FUTURE LESS RESOLVED THAN IT WILL BE.” —MARCEL PAGNOL**

Happily and with all Sincerity,



**Wanda Alexis Alexander**  
President and CEO

## Letter from the President



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*Philadelphia Insuring*  
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*Santa Ana Insuring*  
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## Contract Updates



### **THE DENVER TEAM RECEIVED TRAINING IN SEPTEMBER ON TRACKING FILES IN THE TRANS ACCESS SYSTEM**

#### **Insurance Endorsement Support Services Denver and Philadelphia**

Horizon's Denver team experienced a reduction in the number of assigned cases throughout August. They diligently made use of this time to inspect process flow and conduct training and retraining sessions to ensure maximum efficiency. During this time employees completed the 2010 HUD Security Awareness Training before the deadline. System updates caused delays with the postage machine, which impacted the mailroom for several days. All large mail and envelopes were held until this problem was resolved. Horizon Philadelphia was directed by HUD to provide a copy of shipping manifests for all boxes shipped to archives daily, beginning with August 4th. On August 25th, Horizon was informed that ebinders would no longer be scanned; therefore binders would no longer be routed to Insurance Endorsement Processing. In follow-up to a Microsoft Windows XP SP3 upgrade, Horizon and HUD employees experienced technical difficulties with computers. Consequently, many issues were resolved, although some required the acquisition of new computers. In September, the Philadelphia team experienced a reduction in assignments, and is hopeful that the historically low interest rates will result in increased assignments in the near future. At HUD's request, copies were forwarded to HUD of certificates issued to all employees who

completed the IT Security Awareness Training by the deadline. The team conducted a Dress For Success clothing drive in September to provide appropriate, professional work attire for disadvantaged women to help them in their careers. The Denver team received training in September on tracking files in the Trans Access System.

#### **Insurance Endorsement Processing Atlanta, Philadelphia and Santa Ana**

Horizon's Atlanta and Philadelphia teams exhibited true Horizon work ethics in making the best use of their time. When they experienced reduced workloads in August, they diligently used that time to train, retrain and check process flow. In Atlanta, the team followed Horizon's "back to basics" initiative and reviewed acceptable legal description, requirements for gift funds and secondary financing and acceptable documentation for evidence of repairs. The Philadelphia team also went back to basics and reviewed proper processing of PETR files and careful review of returned case warning files to ensure accurate NORs. When a computer update created access problems for some employees for several days, the team split the work so that those with computers performed data entry tasks, while those without computers reviewed files. The Santa Ana team completed the Information Systems Security Awareness training, a user-friendly online video training program. In an

effort to go “green,” they have begun to save some documents on the computer rather than in paper form and are realizing significant paper savings. In September, with assignments still at a low level, the Atlanta and Philadelphia teams focused on training. In one Atlanta training session they were divided into groups, with each team receiving a mortgagee letter to research and report findings back to the team. MIP changes, HECM updates and negative equity refinance options were among the topics discussed as a result of the research findings. Team Atlanta also demonstrated to local HUD employees the procedures for box loading and how to generate ebinder review files from FHA connection. The Santa Ana team received new direction for the process flow of technical review files. The Santa Ana team also conducted a school supply drive in September and donated backpacks and supplies to local children in need.

### Post Endorsement Technical Reviews Atlanta, Philadelphia and Santa Ana

As of September 30, 2010, Horizon successfully completed its last loan reviews for the HUD Homeownership Centers in Atlanta, Philadelphia and Santa Ana. The client, through GSA, procured a new contract entitled the Risk and Fraud Initiative. This new contract, awarded to two new companies, incorporates a file review very similar to PETR reviews conducted by Horizon for the past 16 years. Subsequently, Horizon closed down its Technical Review division after 16 years on October 1st with a celebration of a successful 16 years providing expertise, quality results, innovations and customer service that garnered Horizon excellent customer ratings and repeat business! The celebration also recognized all of the PETR team members at Horizon who made this success possible, and sent them off with well wishes for continued success and prosperity. 🏠

## Contract Updates

**...A SUCCESSFUL  
SIXTEEN YEARS  
PROVIDING EXPERTISE,  
QUALITY RESULTS,  
INNOVATIONS AND  
CUSTOMER SERVICE...**

## Spotlight on Yvonne Solis



Yvonne Solis, a Data Entry Technician in Denver, enjoys her church, her family and everything Horizon offers.

“I like the variety in my job, that I’m not doing one task all the time. I’m not tied to my cubicle—I’m up and around, lifting boxes and always learning new things,” says Yvonne.

She started out as a temp at Horizon nearly three years ago. “Right away I liked the atmosphere, the people and the management style,” Yvonne remembers. “Everyone was so friendly and helpful. Once I learned about the company’s philosophy of honesty, integrity and hard work, it all made sense.”

When she was offered the job full-time, Yvonne knew she wanted to stay.

Before coming to Horizon, Yvonne was a stay-at-home mom to Alycia, now 5, and Josiah, now 4.

“Alycia is busy all the time, singing and dancing,” said Yvonne. “Josiah is into all kinds of sports. He has already broken his collarbone and his wrist while playing.”

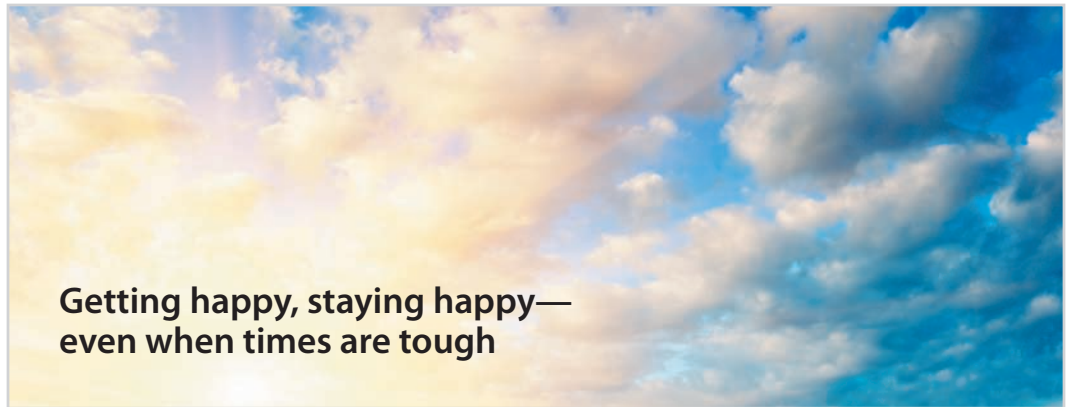
In her spare time, Yvonne enjoys being with her extended family, all of whom live in the Denver area. Church is an important part of her life too, and she loves to play and watch sports, especially the Broncos.

Yvonne gets outdoors whenever she can. She appreciates her close access to the mountains and often goes hiking, hunting or fishing. “Growing up, my dad took me on trips and taught me to hunt and fish, and I’ll always be grateful to him for that,” she explains.

Congratulations, Yvonne, on being selected as Horizon’s Spotlight Employee. Keep up the good work! 🏠

## Employee Spotlight

**I’M NOT TIED TO MY  
CUBICLE—I’M UP  
AND AROUND...AND  
ALWAYS LEARNING  
NEW THINGS  
Yvonne Solis**



## Getting happy, staying happy— even when times are tough

### TRY THESE TRICKS INSTEAD FOR SNAPPING OUT OF GLOOMINESS IN A HURRY

You may recall an old song called “Get Happy”—it was sung by Frank Sinatra, Judy Garland and many others through the years. Its lyrics advise you to:

***“Forget your troubles, and just get happy...  
you better chase all your cares away...”***

It’s so happy and snappy that when you listen to it, it’s hard not to tap your feet and feel happy. (Download it for yourself and see!!)

But sometimes it’s difficult to be happy and positive just on the advice of a song.

When the economy is down, or we’re feeling stressed for any number of reasons, it’s easy to get bogged down in feelings of gloom or sadness. Don’t let yourself succumb to these sad feelings. Nothing good ever comes from giving into gloom, doom and despair.

Try these tricks instead for snapping out of gloominess in a hurry, when you need an instant pick-me-up:



- **Start your day on a positive note.**

Before your feet even hit the floor in the morning, take a moment to think of one pleasant thing you’re going to do today. Invent one if you need to—you deserve it.

- **Smile at yourself in the mirror.** Even if you don’t feel like smiling. You’ll feel better instantly, because exercising your smile muscles sends a positive message to your brain, which won’t know

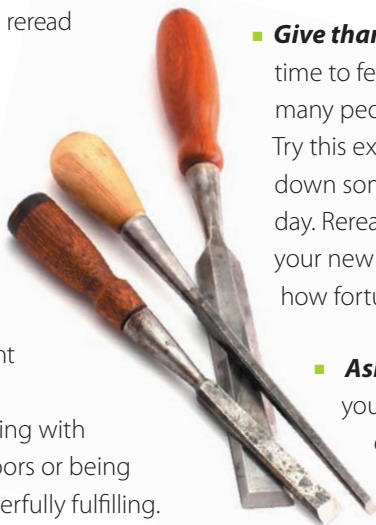
whether you really mean it or not. Then your brain will send happy feelings back, and you really will feel happier.

- **Continue to smile** this way throughout the day, whenever you feel stressed or down. It’s an instant relaxer.
- **Laugh. A lot.** Doctors say laughter really IS the best medicine, and that people who laugh a lot are on the whole healthier. Even if you have to force yourself at first, laughter comes easier the more you do it. Shelve the dramas for now and watch a happy, uplifting movie—the \$1 machines have all the current titles!
- **Take mini-breaks at your desk**—even for just 60 seconds. Sit up straight, and inhale deeply and fully through your nose only. Hold your breath for a few seconds, then slowly exhale through your mouth.
- **Take a walk** early in the morning, at lunch time or in the evening. Finding time for even a short, brisk walk will clear the foggy cobwebs that can bog you down, and send endorphins to your brain for an all-over feeling of happiness. Some people call it their “runner’s high.” But you can get the same good feelings from walking, without the wear and tear on your knees and feet that running can cause.
- **Sing!** In the car or in the shower, singing happy, upbeat songs has a way of lifting spirits. (It also forces you to breathe, which gives you an added relaxation benefit.)

**For staying happy over the long term, try these ideas over a period of time:**

■ **Keep a journal of happy thoughts**, ideas and moments. Every day, write down one good thing that happened. When you're really feeling down, go back and reread some of your happy times.

■ **Take up a new hobby**, or rekindle an old one that you enjoyed. Yes, you DO have time for it! You may need to carve the time out of your schedule, but it's important to make time for yourself. Creating something, working with your hands, getting outdoors or being with people can be wonderfully fulfilling.



■ **Refresh your memory**. Did you study French or Spanish in high school? Pick up a beginning workbook at the library and see how quickly it comes back to you.

■ **Learn something new**. Always wanted to play the piano? What's stopping you? Sign up for lessons at a music store, or ask a friend who plays to teach you once or twice a month—you pay with homemade dinner and a plate of brownies to take home. (Warning: If the new activity is making you frustrated or upset, switch to something else!)

■ **Go fishing**. Or hiking, berry picking, leaf collecting—anything that gets you outdoors. Nature has a way of calming nerves and clearing confused thoughts.

■ **Make amends**. Sometimes sad feelings stem from guilt or remorse over a long ago incident. Reach out to whoever was involved and talk it out, ask questions, apologize and resolve it. You'll feel a huge weight lifted from your soul.



■ **Forgive others**. Holding a grudge takes a huge toll on your being. Let it go. Whatever has upset you, it's over and done with, and not worth continually feeling bad because of it. Time to move on, for your own sake.

■ **Give thanks**. It may seem like an unlikely time to feel thankful, but you know there are many people in worse situations than yours. Try this exercise: For the next 30 days, write down something you're thankful for every day. Reread your list each day before you add your new thought. You might be surprised how fortunate you really are.

■ **Ask for help**. When you can't solve your dilemmas yourself, someone else may have a more objective viewpoint. Whether you seek out a friend or a professional, ask for help when you need it.

■ **Help someone else**. Volunteer for an organization that means something to you. Or just look for ways to help people every day. Little actions really can make all the difference, and you'll feel good knowing you brightened someone else's day.

**Make it a good day every day...for you and for someone else. 🏠**

**SHELVE THE DRAMAS  
FOR NOW AND  
WATCH A HAPPY,  
UPLIFTING MOVIE**

## Giving Back to the Community

**“THOUSANDS OF CANDLES CAN BE LIT FROM A SINGLE CANDLE, AND THE LIFE OF THE CANDLE WILL NOT BE SHORTENED. HAPPINESS NEVER DECREASES BY BEING SHARED.” —BUDDHA**

Fall is upon us and that means time for changing leaves, cooler temperatures and Starbucks Pumpkin Spice Lattes (for all of you coffee lovers!). As the heat of summer turns into cool autumn days, many folks begin to clear their closets of shorts and flip-flops in exchange for jackets and scarves. They participate in “fall cleaning” if you will (who says that spring gets to have all the fun??). As community service and giving is at the core of Horizon’s foundation, it found this Fall season to be a great opportunity to participate in a clothing drive for those less fortunate. Various organizations throughout the country, specifically in those locations in which Horizon operates, benefitted from this company-wide effort.



**Terry Akin out of Headquarters delivers clothes to the Resourceful Women Thrift Shop.**

Based in Loudoun County Virginia, the Resourceful Woman Thrift Shop is a subset of the Loudoun Abused Women’s Shelter and features new and used clothing, books and small household items at affordable prices. The purpose of the shop is to provide these essential items to shelter clients, raise money for shelter programs and provide reasonably priced items for the residents of Loudoun County. Horizon’s headquarters office donated over ten boxes/bags of clothing to the shelter!

Dress for Success, an international not-for-profit organization, “promotes the economic independence of disadvantaged women by providing professional attire, a network of support and the career development tools to help women thrive in work and life.” With chapters located in Atlanta, Denver, Philadelphia and Los Angeles,



**Members of Horizon’s Santa Ana team organize school supplies for the “Back to School” drive.**

Horizon selected Dress for Success as its second recipient of donated clothes.

Clothes were not the only items donated this season, as many Horizon employees contributed their time and efforts to help many great causes! Horizon Consulting was a Leader Level Sponsor of the 30th Anniversary Celebration of Susan G. Komen for the Cure weekend in Washington, DC. Wanda Alexander attended the weekend long festivities which celebrated “Honoring the Promise.”

**Team Santa Ana** contributed to its “Back to School” supply drive benefitting local area children at the Orangewood Children’s home, collecting items from backpacks to pencils and pens to notebooks and lunchboxes.

**Shawn Lawson** of team Atlanta volunteered his time by feeding the homeless at the Pine Street Men’s shelter in Atlanta.

**Renee Muchison** of team Philadelphia volunteered her massage skills by providing free massages for the third year in a row at an event called ‘The Cure’ for breast cancer survivors.

**Dave Casey** of team Philadelphia volunteered his time for City Year of Philadelphia’s Day Service by building and painting park benches as part of a clean-up and refurbishing of Camilla Park in Northeast Philadelphia.

**Stephen Coakley** helped to unload trucks with food donations for Loudoun Interfaith Relief, based in Loudoun County Virginia. 🏠

Congratulations! **Julie Hansen** is Horizon's Quarterly Project Manager Award recipient for July–September. For the previous quarter, the Project Manager winner was **Jeffrey Dorfman** of Santa Ana.

### 2010 NEW HIRES NOT YET ANNOUNCED

#### CALIFORNIA

Jeffrey Dorfman

#### EMPLOYEE HAPPENINGS

##### ATLANTA

Stacey Lester's children competed successfully at the 2010 Junior Olympics, bringing home a total of six medals in track and field events.

Shawn Lawson volunteered his time by feeding the homeless at the Pine Street Men's Shelter in Atlanta, GA.

##### PHILADELPHIA

Willie Houser recently celebrated his 5th year with Horizon. He was awarded with a glass clock and congratulations from his team. Willie also celebrated his 7th wedding anniversary on October 18, 2010. Congratulations Willie!

Tonya Corbin vacationed during September to the Dominican Republic for rest and relaxation.

Renee Muchison volunteered her massage skills by providing free massages for the third year in a row at an event called 'The Cure' for breast cancer survivors.

Dave Casey, along with his wife, volunteered for City Year of Philadelphia's Day of Service by building and painting park benches as part of a clean-up and refurbishing of Camilla Park in Northeast Philadelphia.

#### EMPLOYEE OF THE MONTH WINNERS

##### APRIL 2010

**IEP Support (Philadelphia):** Oronde Melton

**IEP Atlanta:** Deedra Oliver

**IEP Philadelphia:** Nadirah Brockington

**IEP Santa Ana:** Emilio Mata

**Headquarters:** Alecia Towne

##### MAY 2010

**IEP Support (Philadelphia):** Willie Houser

**IEP Atlanta:** Veria West

**IEP Philadelphia:** Le'Shawn Norris

**IEP Santa Ana:** Carmen Seminario

**Headquarters:** Jaime Armolt

##### JUNE 2010

**IEP Support (Denver):** JoEllen Boren

**IEP Atlanta:** Latasha Cuffee-Myers

**IEP Philadelphia:** Rosilind Acree

**IEP Santa Ana:** Melody Mata

**Headquarters:** Amanda Bornarth

##### JULY 2010

**IEP Support (California):** Anthony Singsavaddy

**IEP Atlanta:** Helen Storey

**IEP Philadelphia:** Sonya Patterson

**IEP Santa Ana:** Celia Lazo

**Headquarters:** Deborah Brooks

##### AUGUST 2010

**IEP Support (Atlanta):** Shanquilla Haugabrooke

**IEP Atlanta:** Shannon Wilson

**IEP Philadelphia:** Antwine Jones

**IEP Santa Ana:** Jessica Aguayo

**Headquarters:** Michelle Hamilton

##### SEPTEMBER 2010

**IEP Support (Philadelphia):** Tonya Corbin

**IEP Atlanta:** Virgil Loftin

**IEP Philadelphia:** Milton Morris

**IEP Santa Ana:** Monica Guzman Bravo

**Headquarters:** Terry Akin



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## Final Thoughts



**Stephen Coakley**

If you've read the Horizon newsletter for any length of time or Horizon's blog, "Broaden Your Horizon" on [www.horizon-inc.com](http://www.horizon-inc.com), you know that happiness is a choice. I'm sure my kids are tired of hearing me say that "so and so can't make you mad (or happy or sad)—only you can." Maddening, but true. Don't misunderstand though. When spending time with some people, it's easy, breezy to choose happy. With others, let's just say it's not as easy. Heck, with some folks it's work, so spend less time with these people! Examine what truly brings you joy. Write it down. Figure out how to do more of these things. Of course, we all have responsibilities—work, school, chores, etc.—things that might not seem joyous to some. But figure out how to choose happiness when doing a job, an assignment or a chore and you just may surprise yourself. Choose happy



because you're doing a job well, or having the opportunity to be creative or even learning something. Take joy in helping someone whether it's just listening or taking an active role in making that person's life just a little better. I choose happiness. What about you? 🏠