

# Visions

A Newsletter Publication of Horizon Consulting Incorporated

**“YOUR SUCCESS IS NOT DETERMINED BY WHAT YOU HAVE, BUT BY WHAT YOU DO WITH WHAT YOU HAVE.”  
—UNKNOWN AUTHOR**

This past month has been full of so many wonderful events (speaking engagements, meetings, dinners, lunches, and management conferences) and reasons to celebrate, including several special birthdays, my niece’s college graduation and reconnecting with friends and a very special family member. When I reflect on all of this month of May, which as I write has nine more wonderful days remaining, there is one consistent theme...being present and giving the best you can.

My niece Ashley graduated college on May 16 in Atlanta, GA. The weather listed 60 but felt more like 40; the wind was blowing, the sun refused to shine (in Atlanta) and heavier rain threatened as we experienced misting not significant enough to open the umbrella. Did I mention it was an outdoor graduation? Family had flown in for this momentous occasion, including yours truly, and had packed for an Atlanta Spring. As we huddled together to keep warm, we searched the graduates for a glimpse of Ashley. The winds picked up...so did the rain...umbrellas were now raised throughout the stadium and as each graduates name was called and they walked across the stage to receive their diplomas, groups of guests started to leave. The rain was now coming down harder—we were all freezing and I could imagine my sleek hairdo had now morphed into an afro--yet I refused to move -- as did my family. We would not leave that stadium until we heard our loved one’s name, saw her walk across that stage, and provided her with

our roaring applause so she knew we were right there for her--no matter what. She was the 16th Ashley to be called that day and the rain was pouring as she crossed--but she will always have that memory of her family who crossed the country to sit in the cold wind and rain...just for her.

Love is action my friends and the gift of yourself, your presence and your good intention is one of the greatest acts of giving love. When asked to “give” some only consider the “tangible” items -- money, food, clothes, gifts, things -- but it includes so much more. And the beautiful thing about giving...what Horizon’s management team recently discussed in our annual manager’s meeting...is giving and receiving are actually the same thing. As you give... you receive in kind. The question is “what are you giving?”

So I will close this letter with the last line of the acknowledgements from the book “The Go-Giver” by Bob Burg and John David Mann. ***Go give – and remember to stay open to receiving.***

Sincerely and with Gratitude:



**Wanda Alexis Alexander**  
President and CEO

## Letter from the President



### Horizon Headquarters

44135 Woodridge Parkway, Suite 100  
Lansdowne, VA 20176  
703.726.6430  
703.726.6434 (fax)  
[www.horizon-inc.com](http://www.horizon-inc.com)

### Ownership

Wanda Alexis Alexander  
*Principal, President and CEO*  
Stephen R. Coakley  
*Founder and Principal*

### Project Managers/Supervisors

Shawn Lawson, Summer Totten  
*Atlanta Insuring*  
David Casey, Tiffany Goodwin  
*Philadelphia Insuring*  
Jeffrey Dorfman  
*Santa Ana Insuring*  
Luciouna Mallard  
*Denver Insuring Support*  
Carolyn Brockington  
*Philadelphia Insuring Support*

**“WHAT YOU ARE IS WHAT YOU HAVE BEEN. WHAT YOU’LL BE IS WHAT YOU DO NOW.”—BUDDHA**

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## Contract Updates



**... WE HAVE SIGNIFICANTLY REDUCED THE OVERALL VOLUME OF PROBLEM CASES SENT TO HUD EACH MONTH**

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

Horizon's Denver team continues to experience low volumes. While working with Peniel Solutions to resolve issues by updating the Trans Access System, procedures were put into place to generate a box number in Trans Access once a box has been archived. Horizon no longer has to create a box number during the process of shipping boxes to the record center. The Denver HOC also received upgraded software and computers. Many of the new computers were missing data that is used daily to complete assignments, for example: CHUMS and the Tap Track bar code server. However, adjustments were made and all computers are running properly.

Horizon's Philadelphia HOC is in the process of having their PIV cards renewed. Appointments were changed so that the contractors would be processed later when the current HUD employees are processed.

Shipping of files to NARA became challenging in April due to an updated system design by Peniel Solutions and NARA. There were a few glitches that needed to be ironed out causing 36 boxes to be returned to Horizon with ERROR messages. The error was caused when the system didn't generate an accession number on the printout sheet that is shipped with each box. With Peniel Solutions assistance, a resolution was implemented allowing all 36 boxes to be successfully returned to NARA with box shipment printouts containing the accession numbers which were subsequently faxed to Horizon.

Horizon's DE and IEP staffs were invited to HUD's

annual Black History Celebration. This celebration was divided into two events. First, Keynote speaker Michael Coard (founding member of Avenging the Accessory Coalition) spoke on February 13, 2011. Door prizes and light lunches were served. The second event took place on February 25, 2011 where war veterans shared their experiences and trivia games, music and cultural food tasting were also featured.

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

Recent events in the Atlanta HOC fostered various feelings of joy, concern as well as sorrow. Team Atlanta first celebrated the dedication of two tenured employees who reached the 10 year benchmark of service with Horizon Consulting. Helen Storey and Veria West's years of commitment and dedication are beyond reproach. Their leadership, coupled with their loyal and steadfast counterparts, enabled team Atlanta to weather the ongoing uncertainty of the recent Federal budget crisis. Staff rallied to surpass all contractual obligations as assignments temporarily spiked as lenders hastily submitted case binders before a Federal shutdown incurred.

With heavy hearts, Horizon staff members also said farewell to the members of the mailroom and logging contractors who have been long time cohorts and colleagues. Horizon Atlanta was honored to offer support and assistance as team HUD made necessary operational modifications in the absence of the eliminated contracts. As one of HUD's trusted advisors, Horizon looks forward to continually supporting our client's needs throughout this transition.

For Philadelphia IEP looming over the last quarter was the uncertainty of the budget. Horizon was

relieved that the budget passed and work continued without interruption. In its ongoing efforts to sustain low error rates, Horizon embarked on monthly one-on-one quality reviews that will further ensure that Horizon's commitment to quality work will be met. Horizon is always vigilant to provide training as soon as it is needed. As such, team training was initiated to ensure that all condo cases contain Lender Certifications (Attachment C) and refresher training was provided related to MIPs and Test Case identifications. Finally, Horizon is known for its community service and the Philadelphia Team continued to build on that reputation by donating more than 70 items to HUD's Successful Food Drive – a drive that netted 778 pounds of food for the Philadelphia food bank.

In Santa Ana as we "spring forward", Horizon is reminded of all of the hope and possibilities that comes with each new season. The weather changing from cooler and cloudy to warm and bright sunshine. The end of college basketball's "March Madness" for the sweet sounds of baseball's opening day. Like everything, the housing market is no different to change. We have seen volumes steadily decrease during the past few months, however, spring brings

new optimism and a renewed outlook. Volumes generally increase during the spring period and have already started to see some signs of higher volumes within recent weeks.

Throughout March and April, we have significantly reduced the overall volume of problem cases sent to HUD each month. This was primarily due to some procedural changes regarding the NOR vs. Problem Case process. Although the NOR volume increased slightly, the overall amount of time saved by reducing problem cases has had a positive impact on the department. 🏠

## Contract Updates

**...HELEN STOREY  
AND VERIA WEST  
REACHED THE 10  
YEAR BENCHMARK  
OF SERVICE WITH  
HORIZON CONSULTING**

## Spotlight on Jeff Dorfman



Jeff Dorfman, Santa Ana's Project Manager, is Horizon's Spotlight Employee and Project Manager of the Year! Jeff

recently celebrated his first anniversary with Horizon on April 19, 2011.

When asked what he most enjoys about his job Jeff replied, "Mentoring younger employees by sharing my experience and helping them grow." Jeff enjoys the family atmosphere that envelopes Horizon. There is camaraderie among employees from all positions, including Principals Wanda Alexis Alexander and Stephen Coakley, which continually demonstrates generosity and willingness to help when needed.

Jeff has two sons ages five and six months. Anyone with children will tell you, free time is a luxury. However, when Jeff does find time he enjoys spending time with family or taking in a movie, but his favorite past times are playing golf and tennis. An

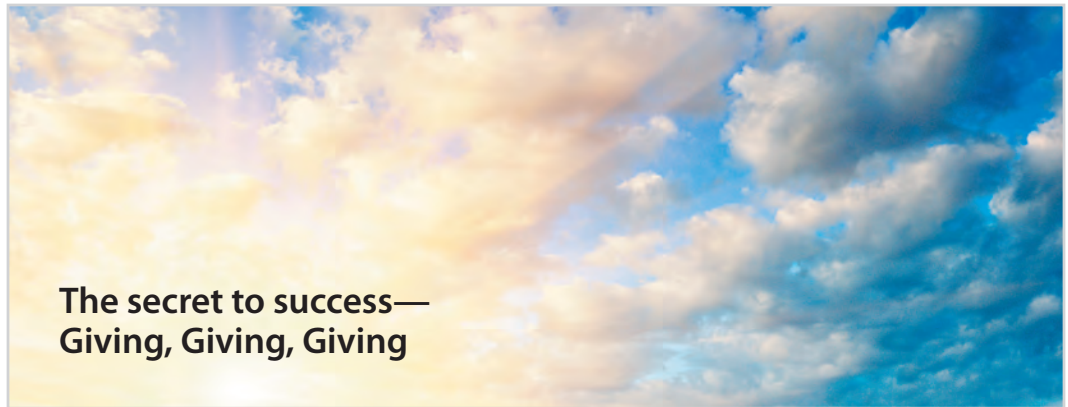
item at the top of his Bucket List is touring Italy, more specifically, Rome and Venice. However, this may have to wait until the kids are in college!

Clearly, Jeff wears many hats, those being: Project Manager, husband, father -- and this may be the best kept secret-- but on weekends it's a chef's hat. Prior to joining the Horizon family, Jeff obtained a degree in culinary arts. After graduation, Jeff literally started at the bottom doing dishes, and peeling vegetables, continuing upwards until he was preparing dishes. You may be surprised that after such determination to reach his goal, he realized this was not his career, but merely a hobby! Jeff has always enjoyed preparing Italian cuisine, however he is broadening his focus and leaning towards a new passion...mastering the Wok! He has been known to spend a weekend here or there honing these skills. Chinese food is not the easiest to prepare, but Jeff is committed to acquiring this skill.

Congratulations, Jeff and keep up the good work! 🏠

## Employee Spotlight

**MENTORING  
YOUNGER  
EMPLOYEES BY  
SHARING MY  
EXPERIENCE  
-JEFF DORFMAN**



## The secret to success— Giving, Giving, Giving

**“EVERYBODY CAN  
BE GREAT BECAUSE  
ANYBODY CAN SERVE.”  
-MARTIN LUTHER KING**

“Most people just laugh when they hear the secret to success is **giving**... Then again, most people are nowhere near as successful as they wish they were.”

“The **GO-GIVER** tells the story of an ambitious young man named Joe who yearns for success. Joe is a true go-getter, though sometimes he feels as if the harder and faster he works, the further away his goals seem to be. And so one day, desperate to land a key sale at the end of a bad quarter, he seeks advice from the enigmatic Pindar, a legendary consultant referred to by his many devotees simply as the Chairman.”

The **Go-Giver** states that there are five laws of stratospheric success.

### **THE FIVE LAWS OF STRATOSPHERIC SUCCESS**

**The Law of Value** - *Your true worth is determined by how much more you give in value than you take in payment.*

**The Law of Compensation** - *Your income is determined by how many people you serve and how well you serve them.*

**The Law of Influence** - *Your influence is determined by how abundantly you place other people's interest first.*

**The Law of Authenticity** - *The most valuable gift you have to offer is yourself.*

**The Law of Receptivity** - *The key to effective giving is stay open to receiving.*

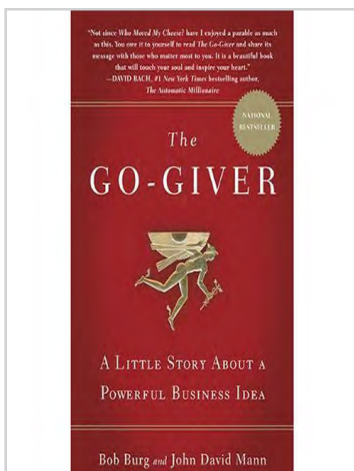
This parable explains the laws of giving in a manner that most can relate too.

It is not uncommon to think that you may have nothing of value to add but this could not be further from the truth. As stated in the first law. If a person chooses to go the extra mile, it will be remembered- **“All things being equal- people will do business with and refer business to those people they know, like and trust.”**

The second law is that of compensation which tells you that if you desire to increase your income find ways to serve more people. You must have an impact. Everyone can make a change whether large or small to increase service.

The Law of Influence requires that you place other people's interests first. Focus on the other person's win; stop keeping score. “Givers attract and that's why the Law of Influence works because it magnetizes you. You will create a network of people that know, like and trust you.” Believe that if you do, your interests will be provided for-- in other words, have faith.

The last two laws may be the hardest to embrace. Those being the Law of Authenticity and Receptivity. A person may hold their true self back in a situation due to a fear of vulnerability and of being genuine. It is perceived that they may not be accepted or respected. A person must accept that giving from the heart will always yield the most rewards. In order to be authentic a person one must be open to receiving. Many have heard the old adage “It is better to give than receive.” This is actually a falsehood. In order to complete the circle a giver is **required** to receive. “Every giving can happen only because it is also receiving...”



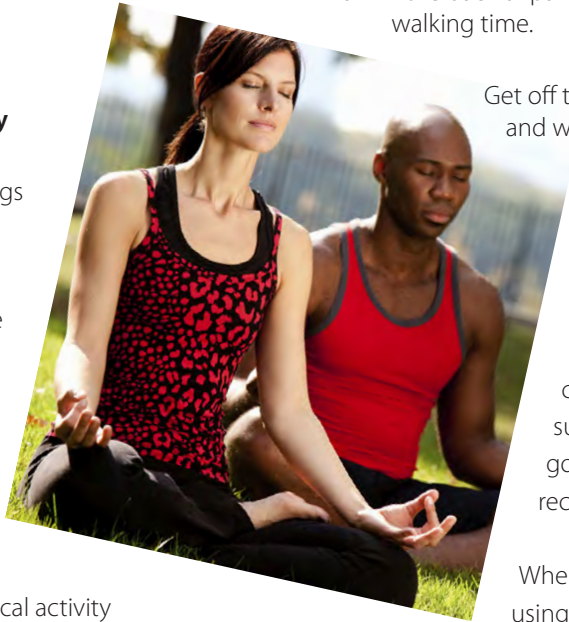
In order to be a Go-Giver you must be of sound mind and body. Therefore, Horizon is introducing a Human Resource section. Information aiding your physical, mental and financial health.

Did you know...

### Fit Physical Activity into Your Routine

One of the best things you can do for your health is get regular physical activity. It can help you reduce your risk of disease, control your weight and reduce stress.

However, exercising regularly is easier said than done. These tips can help you work physical activity into your daily routine.



### On the Go:

Take the stairs instead of an elevator or escalator.

Park in the back of parking lots to increase your walking time.

Get off the bus one stop early and walk the rest of the way.

Walk or bike to nearby destinations instead of driving.

Make plans to do physical activities with friends, such as play tennis, hike, go swimming or join a recreation sports league.

When golfing, walk instead of using a cart.

## Human Resources

Did you know...

**SAVING JUST \$50 A MONTH BEGINNING AT YOUR CHILD'S BIRTH WILL YIELD \$20,000 BY AGE 17 (WITH A 7 PERCENT RETURN ON YOUR MONEY.)**

### At Home:

Clean the house, wash the car or do yard work, rather than hiring someone else to do it.

Stand up or walk around while talking on the phone.

Get the whole family involved? Play with your kids or plan family hikes, bike rides and other activities.

Lift weights or do other exercises while watching television.

Walk the dog or push your baby's stroller around the neighborhood.

### At Work:

Join a company sports team.

Workout together during your lunch break.

Join charity run/walks as a group.

### Feed Your Mind:

Learn to play an instrument.

Read a book.

Meditate.

Learn a new language.

### Save for Their Future:

College may seem a long way off for your children, but the sooner you start saving, the more you'll be able to help your child fund his or her education. Consider these tips:

Put money away on a consistent basis, such as an automatic payroll deduction. Adjust this amount as your salary increases.

Save windfalls such as tax refunds and bonuses.

Ask other relatives to contribute in lieu of gifts.🏠

## Giving Back to the Community

**“WE MAKE A LIVING BY WHAT WE GET, BUT WE MAKE A LIFE BY WHAT WE GIVE”**

**- WINSTON CHURCHILL**

Community Service is one of the best ways to give. Horizon's family is always finding ways to support its local community.

**Headquarters-** As part of our on-going commitment to our local communities, Headquarters participated in Christmas in April with the Leesburg United Methodist Church. The home received numerous repairs such as: new gutters, carpeting in the living room, new sub-flooring and new ceiling drywall in the laundry room due to water damage.



***Terry Akin out of Headquarters helps repair a home for Christmas in April through her church.***

**Atlanta -** Horizon Consulting Incorporated strongly believes in giving back to the communities that so richly bless our employees. Many employees volunteer their time and services independently of the company to various community organizations. Pictured, Atlanta's Project Manager, Shawn Lawson grilling hot dogs for the men who reside at the Pine



***Members of Horizon's Philadelphia team donated 74% of the total goods collected.***

Street Men's Shelter in downtown Atlanta.

**Philadelphia -** During the Month of April Horizon's DE and IEP teams contributed to HUD's food drive by donating nonperishable items and can goods. Combined contributions measured at 74% of the goods collected. An appreciative e-mail was sent to all from HUD. Horizon's DE team also donated monetary contributions to the Rainbows for Rachel foundation. This foundation is raising money for Rachel, an 8 year old little girl with Anaplastic Ganglioglioma a very rare cancer. We are sincerely happy to be a part of a company that encourages us to give back to the community.

**Santa Ana -** Participated in the 2011 5K Walk for Kids on April 10th. The entire team started raising money from March 21st through April 8th. A total of \$120.00 was raised which helps to support the Orange County, CA Ronald McDonald Housing Charities. This organization offers pleasant, affordable lodging for up to 20 families with children undergoing treatment for cancer and other serious illnesses. Project Manager, Jeff Dorfman (pictured) stated "We had a great time participating all in support for a wonderful cause."



## Employee Happenings

### EMPLOYEE HAPPENINGS

#### ATLANTA

Team Atlanta congratulates Shanquilla Haugabrook and family as they welcomed the arrival of Isaiah Elijah on May 6th. Mother and son are both healthy and doing well.

10 year award recipients Helen Storey and Veria West were presented with plaques to commemorate their outstanding service and dedication to Horizon.

#### DENVER

During the month of March the team congratulated Damien Moore and family on his new arrival of their baby boy Demetrius Moore by having a baby shower/potluck.

### EMPLOYEE OF THE MONTH WINNERS

#### FEBRUARY 2011

**IEP Support (Philadelphia):** Brian Ransom

**IEP Support (Denver):** Damien Moore

**IEP Atlanta:** Helen R. Storey

**IEP Philadelphia:** Christopher Capertina

**IEP Santa Ana:** Carmen Seminario

#### MARCH 2011

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

**IEP Support (Santa Ana):** Anthony Singsavaddy

**IEP Support (Denver):** Yvonne Solis

**IEP Philadelphia:** Antwine Jones

**IEP Santa Ana:** Valerie Baltar

#### APRIL 2011

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

**IEP Atlanta:** Latasha Cuffee-Myers

**IEP Santa Ana:** Richard Castaneda

### PROJECT MANAGER OF THE YEAR

Jeff Dorfman

### EMPLOYEE BIRTHDAYS

#### MARCH

CHRISTOPHER CAPERTINA

IRENE COWARD

VIRGIL LOFTIN, JR.

#### APRIL

JEFF DORFMAN

MILTON MORRIS

RICHARD CASTANEDA

#### MAY

WANDA ALEXIS ALEXANDER

KELLY DAUSUEL

CARMEN SEMINARIO

LATASHA CUFFEE-MYERS



## Final Thoughts



**Stephen Coakley**

I was recently introduced to a truly remarkable little book that I encourage everyone to read. In fact, Horizon used it as the basis for its most recent leadership training. I'm also encouraging my family - which includes a few teenagers - to read and embrace it. The book is entitled, *The Go-Giver: A Little Story About A Powerful Business Idea*. It's written by Bob Burg and John David Mann. In truth, however, the book is about more than a "business idea." Though a quick read, it could change your life. Really. It delivers a truly powerful message along and the five "Laws of Stratospheric Success" that appear earlier in this newsletter.

As with any information or life lesson, there will be three types of people who take this recommendation and read the book. The first will love it as the words and message will reinforce what they already believe. If you fall into this category, the book is still a fantastic reminder to apply these lessons every day. The second type is someone who is open minded, but hasn't yet been given the gift of these lessons. If this



describes you, then you have the most to gain from reading and implementing the lessons in this book. The third type of person is a cynic who simply won't believe this works. As a result, most cynics won't even try. If that's you, I challenge you to read *The Go-Giver* and apply its lessons. What have you to lose? Your cynicism? Intrigued? Get a copy. You'll be glad you did. 🏠