



**NAWBO**<sup>®</sup>  
*Northern New Mexico*

**NAWBO NEWS**  
**National Association of Women Business Owners**

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**The Northern New Mexico Chapter of NAWBO is a learning environment in which members: Heighten standards of professionalism, Strive for excellence, Exceed expectations of our clients and ourselves, and Support each other.**

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**The President's Corner – Mary Rutland**



I want to wish everyone a great Holiday and a Happy New Year.

This is a wonderful time to consider how fortunate we are in the country. We have so much to be thankful for and this season is a good time to contemplate that. With the hustle and bustle of preparation, sometimes we forget to reflect on the greatness of our country (even though we do not always agree with everything that goes on politically, etc.). The freedom we enjoy is something to truly cherish.

The ability to speak out without fear is priceless. Our members are a diverse group and that lends for great discourse throughout the year. Our members know how to discuss and, in most instances, keep the political agendas separate from our relationships. That is what makes us unique.

At the monthly meeting, I have the privilege to stand and watch the energy flow as I start the meeting. What I see is powerful. I see women that are talking to each other and communicating in a real sense. Business women talking to business women. I know pearls of wisdom are being shared as well as support and advice about how to solve problems. And appreciation abounds.

Which leads me to my point I would like to make: I was given a book recently called The Simple Truths of Appreciation, by Barbara Glanz. I would like to end this brief article with this excerpt from her book:

When I work with an organization, I often spend a day there. As I walk around the building, I ask people “What is your work?” Most often they give me either a job title or a job description. What I then say to them is this: ‘Every one of us in this world is so much MORE that a title or a job description. When I ask

you 'What is your work?', what I want you to think about is: HOW IS WHAT YOU DO EVERY DAY MAKING SOMEONE'S LIFE BETTER? It does not matter whether you clean the restrooms or run the company, you can find a way to make someone's life better, and THAT is your very important work!

As I share this idea, I see people's faces light up because at last they realize that they DO make a difference, and their work IS important. They feel appreciated because they are making the world a better place.

So---What is your work?????

Happy Holidays~ ~ ~Mary Rutland, President NAWBO-NNM, 2007-2008

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## Program - Wednesday, December 19<sup>th</sup>

*We meet at the Embassy Suites on Lomas just west of I-25 in the Ventana Room.  
La Ventana Room is just off the main hotel lobby.*

**5:30 p.m. Mix 'n Mingle \* 6:15 p.m. Dinner & Gift Exchange**

### Holiday Party!



We invite you, your family and friends to celebrate the holiday season with us at our annual holiday party. We've added a gift exchange to this year's festivities, and hope you'll join us. If you choose not to participate in the gift exchange, you're welcome to eat, network, and be entertained at a great evening of fun!

How does the gift exchange work? Members and guests are asked to bring an unmarked, wrapped gift valued at approximately \$15. *No white elephants please... it should be a gift you would like to get yourself.* Then...

- The gift must be wrapped or placed in a bag so no one has any idea of what's inside (a brown paper bag with ribbons is just fine).
- All gifts are placed on a central table, and each person picks a number from the bowl at their table (numbered 1 through 10).
- The announcer will tell all those holding 1's to choose their gift from the central table, take it back to their table, and unwrap it so everyone can see what was picked.
- Then it's time for number 2's to either take number 1's gift (at their table only) or choose a gift from the central table and unwrap it when they return to their table.
- If you take a gift from someone at your table, that person picks out a different gift from the central table before the next number is called, takes it back to their table and unwraps it.
- For numbers 3 through 10, the sequence continues as above until all gifts are opened.
- Then, anyone can go to any table in the room and ask if someone will exchange their gift for hers.

There are sure to be squeals of delight and a lot of laughing — don't miss it! .

**Bar Sponsor** - A very special "Thank You" to **Luci Dawson of Strategic Solutions** for sponsoring the cash bar at our Holiday Party!

#### Spotlight Tables

**Alliance for Albuquerque Animals** (donated by Catalyst Financial Management)

**Body & Skin Clinic**

**Premier Designs Jewelry**

#### Advance Reservations Required by 5:00 pm on Friday, December 14

Please RSVP to <http://www.nawbonm.org/nawbo/events/register/322/>. After submitting your RSVP, you will have the option to continue and pay in advance, online.

You can also email [Luci Dawson](mailto:Luci.Dawson@strategicsolutions.com) at

**To cancel a reservation**, please email [Luci Dawson](mailto:Luci.Dawson@strategicsolutions.com).

Meeting Cost: \$29 members – \$35 non-members

RSVPs received after 5:00 pm on Friday, December 14, and "Walk-Ins": \$34 members – \$40 non-members

Cancellations after 5:00 pm on Friday, December 14, and "No Shows" will be invoiced.

## Menu Options

**Salad** — Caesar Salad **Regular Entrée** — Pork Loin **Vegetarian Entrée** — Cheese Enchiladas

**Dessert** — New York-style Cheesecake

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## Four New Members

### Lynda Turner

Registered Representative

#### AXA Advisors

6100 Uptown NE #230

Albuquerque, NM 87110

505-855-5126

fax 505-855-5155

[lturner726@aol.com](mailto:lturner726@aol.com)

[www.lyndaturner.myaxa-advisors.com](http://www.lyndaturner.myaxa-advisors.com)

*Established Business Owner*

Insurance and Financial Services – I specialize in retirement planning and distribution for individuals and small businesses.

### Andrea Carvey

Owner

#### Drumfire

336 White Oak Drive, NE

Albuquerque, NM 87122

505-856-4033

fax 505-856-4055

*Established Business Owner*

[andreacarvey@hotmail.com](mailto:andreacarvey@hotmail.com)

3D Animation/Graphics, Illustrations, Video



### Stefanie Luna

Co-Owner

Wallin & Luna Counseling Associates, LLC

5700 Harper Drive NE, Ste. 250

Albuquerque, NM 87109

505-821-5894

505-797-9773

[stefanie@wallin-luna.com](mailto:stefanie@wallin-luna.com)

[www.wallin-luna.com](http://www.wallin-luna.com)

Emerging Business Owner

We are dedicated to providing mental health counseling and therapy services with a specialized focus on women's issues and reproductive health issues.



**Kristin Wallin**

Co-Owner

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[www.wallin-luna.com](http://www.wallin-luna.com)

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**Platinum Profile – Robin Dozier Otten**



As most of us are winding down 2007, Robin Dozier Otten is actually gearing up for what may be her busiest year yet. Four of New Mexico's five congressional delegates are not seeking re-election to the offices they currently hold. For Robin's company, Gordian Strategies, LLC, that means an unusually busy and exciting year working with candidates. Robin and her partner Gregory Graves specialize in candidate campaign consulting, issues management and grass-roots lobbying. Advertising, fundraising, public relations, strategic planning, and coalition development are a few of their services. A recent project involved organizing and running a school voucher campaign in Utah.

Robin is also president of RDO Strategic Consultants, LLC which runs the New Mexico Prosperity Project, a non-partisan, grass-roots, voter education web site aimed at employees of businesses. A mission of the Project is to encourage active participation in the electoral process, thereby benefiting New Mexico's economy. The Project's web site contains information on critical state issues, including cost of government, environment, taxes, energy, transportation, and regulation. You can visit the site through a link on NAWBO-NNM's web site to read about local issues, register to vote, find your elected officials, and read about Presidential candidates. Robin is quite passionate about involving everyone in the political process.

Robin draws on the experience she gained while serving as Secretary of the NM Human Services Department (1999-2002) reporting directly to Governor Gary Johnson. Robin was deeply involved in the Medicaid and health insurance issues of the state. Her passion for these issues carries over today, as the chair of the NAWBO-NNM Public Policy Committee. Our chapter's Public Policy committee is a leader in the nation for both NAWBO and healthcare issues.

On the National level, NAWBO honored Robin with the 2007 National Public Policy Advocate of the Year Award. She also serves as Chair of the 2007-2008 NAWBO Political Action Committee (NAWBO PAC). Robin is a national partner of Women Impacting Public Policy (WIPP) and chairs the WIPP Healthcare Issues Committee. You may have also seen Robin featured in the December Member Spotlight on the NAWBO National web site.

“Robin is a true champion for women business owners whose skilled advocacy has brought to the attention of the legislature the need to consider women-owned businesses and other small businesses in every decision they make regarding taxes, affordable healthcare, and procurement,” said Kirsten Osolind, 2007 Chair of NAWBO's Public Policy Forum. “Robin truly lives the NAWBO mission of ‘propelling women business owners into political spheres of power worldwide’.”

Robin has much to be proud of in her career both as a lawyer and as a businessperson. We thank her for her contributions to NAWBO on the local and National level. But on a personal note, she is truly proud of being a mom and grandmother. She believes that motherhood is the most important job in her life.

Contact Robin:  
(505) 856-7244  
rdozierotten@comcast.net  
Gordian Strategies, LLC, <http://www.gordianstrategies.com/>  
New Mexico Prosperity Project, <http://www.newmexicoprosperty.org/>

--Amy Zampella, Reporter

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## **The Year of Healthcare is Coming! Three Main Reform Proposals**

Rumor has it that the theme for the next legislative session, as announced by Governor Richardson, may be the Year of Healthcare. The last four years have seen several state-sponsored healthcare task forces and culminated this summer in an economic impact study of three proposals. Now three proposals (similar in spirit but not exactly those studied) are headed for Santa Fe. They are very different ideas, despite the common goal of giving all New Mexicans access to healthcare and containing costs in the long run. Far-reaching changes will almost certainly be enacted next year.

Right now, the **Health Security Act** seems to have gathered the most momentum. In the first fifteen years of being proposed in New Mexico, it was mostly supported by socially-conscious advocate organizations and strongly opposed by the medical, insurance and business communities. But it has recently built a professionally designed public relations message and a very strong grassroots lobbying effort. When the recent study (somewhat controversially) described savings of roughly 5%, or \$320 million per year, compared to the next closest reform proposal, old and new supporters rallied. Last month they won a formal endorsement from the Legislative Interim Health and Human Services committee, adopted 10 to 1.

The Health Security Act creates a 15-member appointed, volunteer commission that would define and administer health benefits. Private insurers would be prohibited from offering major medical coverage and be replaced by the Health Security Plan. All New Mexican individuals and businesses would be required to participate in the Plan and fund it by paying premiums (with the exception of large self-insured employers, Indian tribes and retirees). The Plan's coverage would be at least as comprehensive as state employee benefits. Like an HMO, the Plan would control costs by authorizing or denying services, defining drug formularies, requiring referrals for specialists, auditing providers, and charging copays.

In addition, the Plan would control costs by setting prices for all medical services, and allocating facility budgets statewide. Although doctors and hospitals would remain privately owned, they would be required to accept the fee-for-service rates or other compensation mechanisms defined by the commission. Hospitals and other facilities would negotiate their annual operating budgets with the commission, and submit capital investment requests to a needs-based review process. Each facility's budget, as well as the overall Plan's budget, could increase no faster than the federal rate of inflation for medical services, unless the commission determines otherwise. Finally, medical care standards would be created and enforced. The commission's rule-making would be guided by public hearings, extensive provider reporting requirements and consultation with regional and professional advisory committees.

The Health Security Act transforms not only health insurance, but healthcare delivery as well. What about the other two proposals headed for the Legislature?

Governor Richardson's **Health Solutions proposal** focuses on the creation of a Healthcare Authority to develop medical care standards, set ranges for provider rates and require some information technology investments. Individuals are required to get coverage through expanded public programs or private insurance. Employers are required to offer health insurance or pay into a healthcare fund. Insurance companies are not allowed to deny individuals based on health conditions, and group premiums can only be increased by up to 20%, instead of 50% currently, based on employees being sick and using benefits.

Dr. J. R. Damron's **Health Insurance Exchange Act** provides a new way to buy health insurance. Employers voluntarily contribute some dollar amount towards each employee's benefits. Each employee chooses from a variety

of tax-free health plan options offered by different carriers. A non-profit independent Exchange facilitates comparison shopping, administers the annual enrollment period and consolidates the collection of premiums. It lets individuals, small and large businesses buy insurance at the best available group rate regardless of company size and medical history (rates do vary based on age and geographic location). The Exchange can also distribute public subsidies for low-income families. Individuals are required to get coverage through public programs or private insurance, while employers are not mandated to participate. Dr. Damron has additional proposals regarding prevention, quality of care and information technology.

State legislators will start voting on these proposals in just a few weeks. Your NAWBO Public Policy Committee loves to inform you. But we also hope you will take time to contact your state senators and representatives and let them know what you think!

-- by Robin Dozier Otten, Public Policy Committee

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## Improve the Professional Look of your Letters and Emails

1) **Do not double space after a period.** Yes, those of us with a little more "experience under our belts" were taught to double space. But that was on a typewriter. Double spacing on a computer leaves "rivers" in a paragraph of text, especially if the sentences are short.

### Can you see the river down the middle of this paragraph?

There is an applicant meeting once a year. Twenty volunteers spend three months before and three months after working through the applicant process. Families usually make less than \$20,000/year. They need to put in 500 hours with 150 hours by each person. Family and friends can donate the rest. It takes 2000 hours in total to build the total house. The homes are sold at the cost of the materials and the cost of the land may or may not be included. The mortgage and utilities for the new family will be about 30% of the monthly income.

### Here is the same paragraph with single spacing after the periods – much better:

There is an applicant meeting once a year. Twenty volunteers spend three months before and three months after working through the applicant process. Families usually make less than \$20,000/year. They need to put in 500 hours with 150 hours by each person. Family and friends can donate the rest. It takes 2000 hours in total to build the total house. The homes are sold at the cost of the materials and the cost of the land may or may not be included. The mortgage and utilities for the new family will be about 30% of the monthly income.

2) **Do not hit the "enter" key at the end of the line.** Just keep on typing and the computer will do the return for you. The difference shows up when the letter or email is viewed on a different size monitor or when it is viewed in full page view or reduced. If you allow the computer to do the returns for you, then the letter will be resized to fit the screen.

-by Donna Luke  
NAWBO-NNM Editor

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## Question of the month: When do you have the most fun at work?

**Barbara Ruzinsky of Ruzinsky and Associates:** When I am taking photos of our great New Mexico scenery and calling it work.

**Tricia Rose of First Community Bank:** When I am out in the field talking with customers and prospects.

**Katree Edmonds, Master HNLP Practitioner of Align Your Body, Mind and Spirit:** When I'm coaching and I observe clients dissolve their previously held limitations. They begin to realize who they truly are and what they can now do. They start to own and accept their very real power. This is why I'm in the coaching business - to facilitate and witness these empowering changes.

--by Nancy Ullery, Reporter

## Last Chance to Be Founding Member of NAWBO PAC!

With only three weeks left in this year (yikes! I'm not ready, are you?) I want to remind you that December 31<sup>st</sup> is the closing date for NAWBO's PAC special offer to contributors.

If you contribute before the end of 2007, your PAC donation will be added to all earlier contributions you've ever made, so that you will be recognized as a founding member of the highest Contributors Circle for which you're eligible. I know many of you have contributed in the past because our chapter won the last Chapter Challenge, so please check out this opportunity. This is a great chance to be a part of the PAC, so please act now. Our NAWBO giving circles are as follows:

**Margaret Chase Smith (\$100 – 499)** Margaret Chase Smith of Maine was the first woman elected to both the US House and the US Senate, the first woman to be elected in her own right to the US Senate and the first woman whose name was placed in nomination by a major political party for the office of President of the United States.

**Jeannette Rankin (\$500 to \$999)** Jeannette Rankin, a native Montanan and a captivating speaker, became the first woman elected to the US House of Representatives and the first woman in any western democracy to be elected to a national legislature.

**Susan B. Anthony (\$1000 to \$2499)** Susan B. Anthony sought justice for all people, but dedicated her life to women's suffrage, women's rights to own property and our right to attend institutions of higher learning.

**Abigail Adams (\$2500 to \$5000)** Abigail Adams was a woman who, in our country's infancy, influenced public policy by articulating her views to her politically powerful husband. Fortunately for all of us, John Adams, our second president, respected his wife for all of her attributes--especially her intellect--and he listened carefully to her ideas. Because they spent long periods of time physically separated from one another, we have access to their wisdom through beautifully written letters.

For those of you ready to give today, the new NAWBO web site is set up to receive your donations on-line and contributors are pleased with how easy it is to do this. Give it a try! Just remember that federal donations must be from individuals not from businesses. For those who'd like more information on the PAC before deciding on your contribution, very soon you will be receiving our new brochure. It explains why our PAC is so important in keeping our federal legislators aware of NAWBO and our issues. It also answers questions about the PAC and instructions about how to contribute so that we comply with all election laws.

Together, we can and will make a difference.

-- by Robin Dozier Otten, Public Policy Committee

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## Motivation – an article

### Motiv/e to /a/c/tion = Move to action

Motivation. What it is and where does it comes from? Can another person motivate someone? Can rewards or incentives motivate someone? Do these “motivators” have a long-term impact?

The root word of “motivation” is “motive.” If we further break it apart, as shown in the title, it becomes “move to action.” A motivated person is moving toward a specific goal by acting with reason and purpose. What can we do to move ourselves, or another person, to action?

Think about the different activities that happen in the name of motivation. There are three basic kinds of motivators: fear, incentive and attitude.

Fear can be visualized with the story of a baby elephant in the circus. The baby is tied to a huge stake with a big, heavy chain. When the baby tries to move, he cannot. He becomes conditioned to this situation. As the elephant grows, the stake is replaced with something smaller and the chain with a piece of rope. Finally, as an adult capable of picking up a ton of material, the elephant does not try to break away.

From this story we can see that fear is externally applied. Consequently, we can say this type of motivation is temporary. The elephant has been conditioned to expect that he can't move. People also become conditioned.

However, the elephant, like humans, can be reconditioned. To be reconditioned we, or the elephant, have to relearn what we can or cannot do and get positive responses in a less controlling environment before we can change.

Incentive, as a motivator, can be explained with the story of a donkey pulling a cart. The donkey is motivated by a carrot dangling from a stick. For this to work, the donkey has to be hungry and like carrots. Additionally, the stick must be just long enough to stay out of his reach, and the cart needs to be light enough for him to pull. If you take away the incentive (carrot), then you are replacing the incentive with fear motivation, since the stick can be used as a whip to force the donkey to pull the cart. The incentive motivator, like fear, is also external and only temporary.

Attitude. Now consider the latter story, and imagine the donkey to be a thoroughbred horse that runs for the sheer joy of it. Unlike the donkey or elephant, the horse has an environment that provides freedom. For the horse, the motivator to run is attitude. Attitude is based on change chosen by the individual. Like the thoroughbred, people can adopt attitudes, and attitudes can be learned. This is the best motivator because it is internal and permanent.

--by Mary Bresnahan, the Bresnahan Group

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### **Three NAWBO Satellite Breakfast Meetings**

**Why:** Establish relationships, network, share business building tips in an intimate casual NAWBO group, and experience the added benefit of being part of a powerful group of New Mexico business owners.

#### **NAWBO WESTSIDE Satellite Breakfast Meeting**

the **FIRST** Wednesday of every month

**When:** Jan. 2, 2007

7:30 a.m. to 8:45 a.m.

**Where:** Weck's Restaurant  
6311 Riverside Plaza Lane  
Coors and Montano Plaza Drive  
352-6209

**Guest Speaker:** A 10 minute presentation

Please RSVP to Lisa Godin at  
[lgodin@flash.net](mailto:lgodin@flash.net) or 898-7235

#### **NAWBO UPTOWN Satellite Breakfast Meeting**

the **SECOND** Wednesday of every month

**When:** Jan. 9, 2007

7:30 a.m. to 8:45 a.m.

**Where:** Le Peep Restaurant  
2125 Louisiana NE (S. of Pier One)  
SW corner Indian School & Louisiana  
881-7272

**Program:** A 10 minute presentation

Please RSVP to Lynda Turner at  
[lynda726@aol.com](mailto:lynda726@aol.com) or 855-5126

#### **NAWBO SANTA FE Satellite Breakfast Meeting**

The **SECOND Thursday** of every month

**When:** Jan. 10, 2007 from 8:45a.m. to 10:00a.m.

**Where:** Zia Diner, 326 S Guadalupe (between Aztec and Montezuma), Santa Fe  
505- 988-7008

**Guest Speaker:** A 10-minute presentation

Please RSVP to Debbie Steg at [djsteg@dynamicmetamorphosis.com](mailto:djsteg@dynamicmetamorphosis.com) or call 505-920-7141.

Cost: Members - cost of breakfast (bring your appetite)  
Non-members - cost of breakfast and a \$5 admission fee

*(Please note that non-members can attend up to 3 times. After three visits, they will be encouraged to join NAWBO.)*

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## **CORPORATE PARTNERS**

Our Corporate Partners are presented on our web site: [www.nawbonm.org](http://www.nawbonm.org).  
Please check out the listing and support all those business that support us so well.

## **PLATINUM MEMBERS**

Our Platinum Members are presented on our web site as well: [www.nawbonm.org](http://www.nawbonm.org).  
Please check them out and give them your support.

### **NAWBO NEWS**

**If you would like to submit an article for the next newsletter, please get in touch with us!**

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