



NAWBO[®]
Northern New Mexico

NAWBO NEWS
National Association of Women Business Owners

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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Hello fellow NAWBO members,

This month the NAWBO Communication committee has the intention of helping you finish 2008 and go into 2009 with a workable plan for your business' growth and longevity. This newsletter will be packed full of information that will help you plan strategically for the years to come. Please enjoy this newsletter and remember to give feedback to the newsletter team. If you have articles to submit in the future, please let them know. Your expertise is valued and appreciated.

I want to personally thank the awards committee. The Tough Cookie Awards Celebration was WONDERFUL! The committee really did an incredible job of getting 24 highly qualified applicants, selecting the winners, and acknowledging these "Tough Cookies." The award itself was so creative and I believe represented these women and their hard work. Thank you Mary Lou Christophersen and all your committee for the time you've devoted to this. We'll look forward to another grand event next year.

October's meeting promises to be fantastic as we'll hear from several of our members about what they have done to insure that their businesses were successful. Read on for all the details ...

Enjoy!!

Barbara Dawson, Balancing Life and Work
NAWBO-NNM President 2008-2009
505-897-3773

Program – The Secrets to my Success

We are Women ... Hear Us Roar!

We have many successful NAWBO-NNM members, some of whom are sole proprietors and others with large staffs. What do they have in common? How do they succeed and continue to prosper? Three of our very own will answer these and many more questions, as they describe how they dream, plan, operate, survive and thrive.

This is one of our most powerful meetings as three women share how they overcame obstacles to become successful entrepreneurs. Come with your own challenges in mind: ask questions, take notes, capture and use the many pearls these women will present. Prepare to get energized by these success stories ... and find some inspiration to counter the last two weeks of blistering bad economic news.

Their stories are real and will lift you and help you in your business. Wisdom freely shared: this is a program not to be missed!

Spotlight Table

- MamaBearsPlace.com

Advance Reservations Required by 5:00 pm on Friday, October 10

- Please RSVP online at <http://www.nawbonm.org/nawbo/events/register/470/>. You will then have the option to continue online and pay in advance.
- You can also email Luci Dawson at <mailto:nawbonnm-f@earthlink.net?subject=October 15 RSVP>
- **To cancel a reservation**, please email Luci Dawson at <mailto:nawbonnm-f@earthlink.net?subject=Cancel October RSVP>
- Meeting Cost: \$32 members - \$38 non-members
- RSVPs received after the deadline will incur an additional \$5 fee.
- Cancellations after the deadline and "No Shows" will be invoiced.

Menu Options

- **Salad** - Caesar-Style Salad
 - **Regular Entrée** – Herb Roasted Chicken
 - **Vegetarian Entrée** - Pasta Primavera
 - **Dessert** - New York-style Cheesecake
-

Topic of the Month – Strategic Planning

The end of the fiscal year is generally the time businesses assess where they've been and plan where they're going. With that in mind, we present two articles on strategic planning with thoughts, tips, suggestions that you can absorb and bring out in time for your own planning. The members who contributed articles have domain knowledge and so do others in the chapter. Look through the [Member Directory](#) on the NAWBO-NNM website to find who to connect with if you have questions or need help.

Perfect timing: take advantage of the October 15 meeting to learn, share, discuss techniques used by successful business owners, as three of our own describe how they do it.

Cassandra Shaw, NAWBO-NNM Newsletter Editor

Strategic Planning Tidbits

By Andrea Carvey, DrumFire

“A plan is what you do when you have a plan.” Those are the words of my husband, Brad, when he’d done something that didn’t seem to quite turn out right and I asked him if that was his plan. We aren’t big planners. And that’s OK in certain circumstances.

Strategic Planning is basically a common-sense approach to **organizing the trajectory of your business** (or life). While some of us are comfortable with however things turn out, in order to go beyond the ‘comfortable’, a map and compass (and knowing how to use them) provide us with the confidence to forge ahead, and enables us to eliminate inefficient wandering about. On the other hand you must provide for the flexibility necessary when unexpected opportunities or disasters mess up your tidy plans.

Because I’m not the best person to ask about Strategic Planning, I went to the experts. **Jean Gibson** (Your CFO-to-Go), **Mary Bresnahan** (The Bresnahan Group), **Cheryl Buckel** (Inspirational Management Solutions), and **Keri Stewart** (Results 4 Business, Inc.), are fellow NAWBO members who provided tidbits for your benefit. Thank you’s all around!

#1. Sit down and have a little chat with yourself. (A little tea is nice, or wine ... or if you’re really freaked out, a margarita.)

First of all, you need to ask yourself... “What are you thinking!!! Whose bright idea is it to leave the safe world where all those gross receipts, employee benefits, workman’s comp, insurance, etc. etc. are taken care of by...? elves...maybe?” Oops, sorry...I got a little carried away.

Actually, you need to ask, “What do I want to do?” “What is my passion”, and “What is my purpose for being in business?” We’re not talking just creating a job for yourself, or crafting a mission statement yet, but your *true* purpose (e.g. to bring affordable health care to those who have been unable to access other systems). From there, you can **clarify one or more Goals**, statements describing where you want to go. These goals must be precise and concrete. “If you don’t know where you are going, you will wind up somewhere else” (quote attributed to Yogi Berra).

In order to achieve something (like, say, a goal), you must be capable of measuring it. Otherwise, how would you know if you’ve succeeded? A critical aspect of Strategic Planning is ‘Measurement’. Having the goal of wanting everyone to be happy is noble and admirable, but how do you go about measuring that? How would you know if you’ve achieved your goal? If it can’t be measured, it is just fluff (in terms of business). The trick is in **designing ways to measure your goal** (‘happiness’ in this case). That takes creativity. Creativity ain’t easy...which may be the reason that most people focus on tangible things such as operations, technology, and marketing, while totally disregarding the ‘people’ factor (employees, customers, clients, etc.) and the values that are at the core of a successful business.

#2. Identify and prioritize the steps you need to take to achieve your goal.

Strategic Planning is a **process** to get you to where you want to be (goals), through a series of steps and actions. There is a logical and efficient hierarchy to those steps and actions. For instance, it would be odd to present your big ‘pitch’ before you had an idea of what you were pitching. (Although, this seems to be a classic approach used by scammers...similar to cold readings done by mind readers.)

You need to create steps that will provide the best possible outcome for all stakeholders, be they customers, employees, vendors, bankers, or owners. One way to do this is to figure out your desired exit strategy and work backwards. (In order to get to ‘X’, ‘c’ needs to happen. In order for ‘c’ to happen, ‘b’ needs to happen, etc.). In devising the steps, you must ensure that the resources that you have are being used in the best way possible to achieve your goals. Additionally, one mustn’t neglect Risk Management, which involves creating mechanisms to monitor the plan process and the criteria required to change and modify the plan if need be. This allows for the flexibility demanded of any business that intends to stay in business for longer than a few years.

#3. Create a Timeline.

You’ve got the steps down. Don’t stop now! All you have to do is figure out how long something you’ve never done before is going to take you, then figure out how long it will take you to do something that is dependent on having the previous thing done before you can start, and plan out a Gantt chart. It’s just that simple! It’s good to remember the

saying that everything will take you twice as long and will cost three times more than what you expect. If it helps, keep in mind that your timeline is really just a guide. The mere fact that you went through the exercise is valuable in that it forces you to really PLAN.

#4. You've got the plan. Now, DO IT!

Take baby steps if you have to. Eventually, those baby steps will become steps, and then you can begin taking leaps.

There you have it. They make it sound simple, but I suppose that if it planning were so easy, we wouldn't need help doing it.

Go Ahead – Put Your Head in the Clouds!

By Keri Stewart, Results 4 Business

Why not? The best strategic thinking advice would be, “Aim for the clouds and get out of the weeds!” We spend so much of our time focusing on the tactical “must do’s” of our business that we forget or neglect to remove ourselves to allow for bigger thinking. Taking strategic pauses are necessary as our businesses continue to grow. Initially, business starts out of passion or desire to fill a gap or offer a service. A thought or a spark, when kindled, corralled and executed, creates the American dream – a successful business. That is, if we have clarity of our company’s direction.

Initially, the BEST thing to do is create a vision statement; the compass you plan to follow for your business. Clearly state it out loud. A business owner who crystallizes her thoughts and invests the time to write this treasured statement down becomes a beacon guiding the organization. Can you speak your guiding principle statement out loud? Do you pause, reflect and listen to what it states? What do people hear you say when you vocalize this powerful group of words? Post this where it is visible. Change your wording until it absolutely captures your passion and focus.

The universe listens to your dreams and ambitions, BUT it needs to hear the message clearly to locate what you are seeking. How clearly can you state your vision? When you network, is it easy for others to understand what you are building? If you are the leader of the organization, how easy are you to follow? It is hard enough to read a map to reach some destination; however, if you have no map, as Lewis Carroll says “if you don’t know where you are going, any road will get you there.” Right? Wrong! In business, we need to seek the RIGHT road, the one that will lead us forward, not on a detour.

After you have your directions clearly stated and in focus, the real work begins: how will you achieve these aspirations? Your goals, benchmarks and/or stepping stones all need to be established. Progress needs to be tracked to see if your ship is on course in the desired waters or beached on some desert island where everyone else is having a party...and you thought they were all on board. “Wait a minute, weren’t we here to work, and *then* celebrate?” you ask yourself.

A quick tip: re-visit your vision statement regularly. Closely look at the goals you set. You might be saying to yourself, “Oh, yeah goals...meant to do that.” Every day, keep tabs of where you spend your time. Ask yourself “What am I working on? Is this going to drive my business to the final destination I envision?”

Goals are an important part of strategic planning. Monthly reviews of these benchmarks are recommended, so that correcting the course of action can be swift and on target if the plan is getting off course. Accountability for employees, and ourselves if we are solo entrepreneurs, is needed to support the production necessary to keep us in business. Who keeps you accountable? Do you have someone asking the tough questions about your business?

Some common challenges with execution of a strategic plan include allowing it to collect dust on a shelf instead of having the discipline to track progress. You need to invest time, curb the self-talk and take time to look at where you are focusing. This forces decisions whether we are contributing forward momentum, or creating speed bumps in our paths.

Keep in mind that delays occur in planning for success. Emergencies happen, people get sick, and the ole adage of “I’ll get to that” or “gosh, I need to do some strategic thinking” are inevitable. Make an appointment with yourself – to pause; spend some time reflecting. Notice the tempo of fury that has consumed you every day.

Extract yourself from your work place and make a date with nature. Go away....go outside! Find a pond with running water, a mountain space, your backyard, a library and move in for a period of time. Sequester yourself somewhere peaceful (and by the way, turn off your cell phone).

Without interruptions, ask yourself the hard questions about your business and listen to your inner voice, your source of wisdom – what is she saying? She speaks to us at the end of every day. Ask yourself, “How am I performing compared to what I stated I wanted to accomplish this year?” Be prepared, the answer may surprise you if you have strayed from your targeted statement.

Of course, you can always make that appointment with yourself tomorrow; because you might be too busy making a living today....but are you sure you can wait another day to invest in yourself?

Welcome New Members

Abigail Armstrong

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President

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Lucy Rosen

President

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The Business Development Group, Inc. works with entrepreneurs, small and mid size companies and not for profit organizations to assist them in dominating and owning the "top of mind categories" in their target markets through effective branding, public relations, marketing and business development.



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Celebrating Women, Celebrating You! Broadcasting the triumphs and victories of women in and around New Mexico.



Keri Stewart

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Keri Stewart, CEO of Results 4 Business, Inc. is a new NAWBO member. She specializes in complete strategic & business planning for fast growth companies experiencing rapid change.

Results via linked planning, implementation and accountability using a web based One Page Planning & Performance system.

Platinum Profile – Linda H. Parker

by Amy C. Zampella



Linda is the owner of **Retirement Strategies, LLC** <http://www.rsabq.com/> and **The Cafeteria Plan Company**. In business for over 9 years, they have expanded their lines of service and number of employees at a smart growth rate.

The company's newest product, a health reimbursement arrangement plan (HRA), is funded by the employer and can help companies manage rising premiums. The employer can change from a no-deductible plan to a low-deductible plan to prevent a big increase in each monthly premium. The trade off is the employer will subsidize the new deductible. Only 28% of the employee population uses part or all of the health insurance deductible. This is a great tool when an employer is hit with significant premium increase. It is not to be confused with a health savings account (HSA) which is an entirely different employee benefit.

Another great new tax savings plan they offer is a transit plan. Any employee that uses mass transit (ie. railrunner pass), carpools (at least 6 passengers), or pays for parking can pay their transportation costs with pre-tax dollars. Most people will save 25% in their transportation costs. The employer will also save a minimum of 7.65% on their social security and Medicare taxes. The pretax benefit will also reduce the worker's compensation costs as the benefit is deducted from gross compensation used to determine what an employer's worker compensation insurance premium will be.

Since most employers health plans renew on January 1st, now is a good time to think about strategic planning for your business. Think about setting up a cafeteria plan or health reimbursement account for the new year.

To defer paying federal and state income taxes at the end of the year, consider setting up a retirement plan for your employees, such as a 401(k) profit sharing plan or a SIMPLE IRA or a SEP IRA. The taxes are deferred until the person removes the money from the retirement plan.

In addition to her daily responsibilities with Retirement Strategies, Linda is the chair of the NAWBO originated Foundation for Entrepreneurial Excellence, <http://www.feenm.org>

The Foundation will be hosting their first symposium on November 19th from 1 to 5 pm that will focus on the various life stages of a business. They are pleased to have Henry South, managing partner of Atkinson & Co., teaching the workshop. Mr. South's course content is part of the Anderson School of Business curriculum, so you will certainly get a great value. The program will teach business owners how to handle each stage of a business and to avoid the pitfalls.

Linda has been an amazing supporter of NAWBO for nine years, and a Platinum member for one. We are excited to have her at the helm of the new Foundation. If you haven't had a chance to get to know Linda, meet her at a monthly NAWBO dinner meeting. I think you'll enjoy her humor, wit, and style. We are lucky to have such an experienced business woman as part of our chapter, I'm sure you could learn something from her.

And the Tough Cookie Awards Went To...

by Mary Lou Christopherson

The Northern New Mexico Chapter of the NAWBO held its first annual Tough Cookie Awards on Friday, September 19 at the Embassy Suites in Albuquerque. The Tough Cookie Awards are the brainchild of Mary Bresnahan and the Awards Committee in order to recognize and honor the majority (51%) woman business owner who has 5 or fewer employees and has successfully overcome obstacles in her business.

Eighty persons attended the event and enjoyed finger foods, cookies and cocktails in an informal setting that encouraged networking and visiting. Attendees were given a representation of the Tough Cookie Awards in the form of a Gingerbread Lady Cookie as they registered. Each cookie had a number on its wrapper that was used for the door prizes as the gingerbread lady cookie is the logo of the Tough Cookie Awards.

Sponsors of the event were:

- Biscochito Cookie Sponsor – The Loan Fund
- Chocolate Chip Cookie Sponsor – New Mexico Business Weekly
- Sugar Cookie Sponsors – DRB Electric, ACCION New Mexico
- Peanut Butter Cookie Sponsors – Janice F. Moranz, MD, French Mortuary, Lucy Archambault, LEA Environmental, LLC, Jane Blume, Desert Sky Communications, Miller Stratvert Law Firm
- In Kind Sponsor – Flying Star Cafe

Keynote speaker for the evening was Martha Burk, PhD, a women's equity expert and political psychologist. Dr. Burk spoke on the issues and concerns for women in the upcoming election as detailed in her book, *Your Money and Your Life: The High Stakes for Women Voters in '08 and Beyond*.

We received over two dozen entries from women entrepreneurs in and around Albuquerque; nominees were eligible from anywhere in the state of New Mexico. The winners and their categories are:

- Established Business: Services/Consulting – Jane Butel, Tex-Mex, Inc. (NAWBO Member)
- Established Business: Retail/Wholesale – Sandy Harrington, Screen Images, Inc.
- Established Small Manufacturer – Jacqueline Asher, Tijeras Enterprise, Inc.
- Start Up: Retail/Wholesale – Molly Adler, Self Serve Sexuality Resource
- Start Up: Retail/Wholesale – Matie Fricker, Self Serve Sexuality Resource
- Start Up: Services/Consulting – Debra Clopton, DVM, Animal Wellness, P.C. (NAWBO Member) whose award was co-sponsored by The Loan Fund and NNM-NAWBO.

Judges were sponsors and NAWBO committee and board members, including: Yvonne Beckman, CFO The Loan Fund, Nancy Salem, Publisher, New Mexico Business Weekly, Denise Baker, DRB Electric, Lynne Trojahn, ACCION New Mexico, Chandra Manning, The Law Offices of Miller Stratvert, PA, Lucy Archambault, LEA Environmental, LLC, Mary Rutland, SPHR, HR by Mary Rutland.

Awards were presented by Awards Committee Chair, Mary Lou Christophersen. Other members of the committee are: Lucy Archambault, Denise Baker, Kay Ballinger, Mary Bresnahan, Diane Cannon, Nancy Denker Merri Jean Jones, Samantha Lapin, Edna Lopez, Lynne Marcus, and Joan Schlueter.

Door prizes were provided by:

- Lucy Archambault
- Barbara Dawson
- Merri Jean Jones
- Stefanie Luna and Kristin Wallin
- Jo Dee Martinez
- Lisa Obeji
- Monnic Smith
- Johanna Tighe

Programs were printed by Nancy Denker of Focus Ink, Inc. Table decorations were designed and provided by Merri Jean Jones of MJ Studios.



From Left to Right: Maria Cordova Barber (President of Screen Images), Sandy Harrington* (VP of Screen Images), Jane Butel* (Tex-Mex, Inc.) , MaryLou Christopherson (Awards Committee Chair), Debra Clopton* (Animal Wellness, PC), Matie Fricker* (Self Serve Sexuality Resource Center), and Molly Adler* (Self Serve Sexuality Resource Center). Jacqueline Asher not pictured.

*Award Winner

Renewing Members

Sally Beers

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Pattern-design is an apparel industry technical service providing patternmaking and fit consulting to major labels and start ups.

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Business law firm with transactions and litigation experience in broad range of areas. Leading business law firm in the Southwest, with offices in Phoenix, Tucson, Las Vegas (NV), Reno, and Albuquerque.

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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.

<p><u>NAWBO NORTHWEST Satellite Breakfast Meeting</u> <u>NEW INFO</u></p> <p>the FOURTH Wednesday of every month When: October 22, 2008 8:30 a.m. to 9:45 a.m.</p> <p>Where: WESST Corp Facility 4200 Meadowlark SE (528 & Southern)</p>	<p><u>NAWBO UPTOWN Satellite Breakfast Meeting</u></p> <p>the SECOND Wednesday of every month When: October 8, 2008 7:30 a.m. to 8:45 a.m.</p> <p>Where: Le Peep Restaurant 2125 Louisiana NE (S. of Pier One) SW corner Indian School & Louisiana 881-7272</p>
<p><u>NAWBO SANTA FE Satellite Breakfast Meeting</u></p> <p>the SECOND Tuesday of every month When: October 14, 2008 from 8:45a.m. to 10:00a.m. Where: Zia Diner, 326 S Guadalupe (between Aztec and Montezuma), Santa Fe 505- 988-7008</p> <p>Guest Speaker: A 10-minute presentation Please RSVP to Susanne Kennedy at susanne@deltamortgageonline.com or call 505-820-6342.</p>	

<p>Cost: Members - cost of breakfast (bring your appetite) Non-members - cost of breakfast and a \$5 admission fee</p> <p><i>(Please note that non-members can attend up to 3 times. After 3 visits, they will be encouraged to join NAWBO.)</i></p>

CORPORATE PARTNERS

Our Corporate Partners are presented on our web site: 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.
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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