



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



Greetings! What a month we have in front of us, with the Chinese New Year, Valentine’s Day and President’s Day. Of course, most of us look at Valentine’s Day as a very special time.

For me it is a time to recognize not only my spouse, but many friends. And I count so many in our NAWBO organization. So—Happy Valentine’s Day. I also get a special treat every year...remember those funny little punch out valentine cards that were put in our special valentine boxes in school? I still receive one anonymously each year from an elementary/high school friend. And I look forward to it!!!

Wouldn't it be wonderful if we could all receive at least one anonymous valentine a year. The mystery it creates. And to know that someone remembers us...

Well, consider this your valentine from me. You are all so special in your own right. We have so much talent in our organization and I see it shared continuously. Please continue sharing. Find one valentine a month and learn about their work, their business, their pleasures and their losses. Become a supporter of them in whatever way you can.

And, Be My Valentine

~by Mary Rutland, President NAWBO-NNM, 2007-2008

## Program - Wednesday, February 20, 2008

### Building a Website Isn't Enough



If you have a website and are not being “found”, you’re losing business! Planning a website? You need to know how to use it properly so you have an edge in the marketplace.

At our February 20 Dinner Meeting, Emily Leach of [Search Engine Academy Southwest](#) will show you how to leverage the internet to expand your share of the market you serve.

In general most businesses are not aware of how powerful their website can be for connecting with and educating their existing and potential new customers about their products and services. Instead of driving from store-to-store, more consumers...and businesses...are searching online to fulfill their needs before they make a call or visit a store. Increasingly they sit at home, or in their office, to find what they need and make just one trip, or simply order online.

With 12 years of experience in Internet marketing, Information Systems, Web Design and Search Engine Optimization, Leach brings both depth and breadth of knowledge to help you understand the latest in optimization tactics and web marketing strategies. She received her certification in Search Engine Marketing from the Search Engine Academy run by John Alexander and Robin Nobles. As the primary trainer and co-owner of Search Engine Academy Southwest, she offers the same training in Arizona and New Mexico that she received from John and Robin.

Leach is a board member of the National Speaker’s Association New Mexico Chapter, an accomplished Toastmaster, and a trained Business Coach.

#### Special Event!

Our Platinum member program was founded several years ago as a way for long-time members to give back to the organization that helped them grow their business. Platinum members give an additional \$500 to the chapter for a one year membership, and receive recognition at monthly meetings, appreciation and yearly spotlight in the newsletter, and more. At our February 20 meeting we will be installing our new Platinum members and acknowledging our current Platinum members.

#### Bar Sponsor

A very special “Thank You” to Lucy Archambault of LEA Environmental, LLC for sponsoring the cash bar at our February meeting!

#### Spotlight Tables

Madeleine’s Place and The Loan Fund (formerly NM Community Dev. Loan Fund)—donated by Strategic Solutions

#### Meeting Location & Schedule

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

5:30 p.m. Mix ‘n Mingle

6:15 p.m. Dinner & Program

Menu Options

Regular Entrée — Herb Roasted Chicken

Vegetarian Entrée — Portabello Napoleon

Advance Reservations Required by 5:00 pm on Friday, February 15

- To RSVP online just copy and paste this URL into your browser: <http://www.nawbonm.org/nawbo/events/register/414/> . After submitting your RSVP, you will have the option to continue and pay in advance, online.
- You can also email Luci Dawson at [nawbonmf@earthlink.net?subject=February 20 RSVP](mailto:nawbonmf@earthlink.net?subject=February 20 RSVP) .
- **To cancel a reservation**, please email [nawbonmf@earthlink.net?subject=Cancel February RSVP](mailto:nawbonmf@earthlink.net?subject=Cancel February RSVP) .
- Meeting Cost: \$29 members – \$35 non-members
- RSVPs received after 5:00 pm on Friday, February 15, and “Walk-Ins”: \$27 members – \$32 non-members
- Cancellations after 5:00 pm on Friday, February 15, and “No Shows” will be invoiced.

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## Platinum Profile: Samantha Lapin



**Samantha Lapin, President/CEO**  
**POD, Inc.** - Established 1988  
5971 Jefferson NE, Suite 101  
Albuquerque, NM 87109  
Ph: 505/243-2287  
[www.podassoc.com](http://www.podassoc.com)

Microsoft Gold Certified Partner in Collaborative Solutions, Cisco Registered Partner, IBM Business Partner, Oracle Partner

**Q.** How have things been going since the buyout by RESPEC, Inc. in 2006? Has this changed anything about your core business?

**A.** Since 2005, when POD, Inc. was acquired by RESPEC, Inc., I am happy to report that business has grown steadily and continues to thrive. One of the reasons why POD was attractive to RESPEC is because it had earned a stellar reputation as an IT services firm with a strong following and recognized branding. Therefore, it has proved to be advantageous to both RESPEC and POD for POD to maintain its identity as well as the way we conduct business in order to prevent any disruption to POD's successful mode of operations.

**Q.** What changes do you see on the horizon for your business in 2008?

**A.** Over its 20 years, POD has established a considerable presence in the public sector, and we plan on growing that as well as to branch out further to bring on more commercial clients and are in process of enhancing existing turnkey solutions while coming up with some additional product and service offerings.

**Q.** Which division of POD is the largest/has the most business?

**A.** Our PODNet division serves over 100 small businesses, providing computer and network support.

**Q.** What part of being owner of the company do you enjoy most?

**A.** I most enjoy working with people, which I consider to be the most important part of my business development activities. I spend a substantial amount of time in one-on-one sessions with customers and prospective customers, attending community and industry events as well as engaging in other sales and marketing efforts that keep me in touch with our existing customers as well as potential customers and strategic partners.

I think it's important to keep the lines of communication open in order to stay in sync with the needs of the markets POD serves as well as to broaden our business relationships, so that we can openly share and exchange knowledge and extend what we learn to be able to contribute to the economic growth and benefit of our community. None of us lives in a vacuum, and so each of our individual actions will have an impact on others. It is critical to take a positive, active role in shaping our world. One of the ways in which I try to do this is by staying in regular touch with our customers, prospects and partners.

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## NAWBO Prospective Member Reception

Be Lucky as Saint Patty and join us for the Prospective Member Reception, March 19th, 1:30PM to 4PM after the March luncheon. The member with the most guests will get a free NAWBO dinner. The prospective members will get their lunch for the member cost. We are looking for three sponsors at \$250. These members will get their info on our flier and also get to have a table at the reception. We are also looking for stuffers for our goodie bags to be given to each prospective member.

We also need testimonials from existing members, so please be creative and we will have a prize for the best ones that we use on the flier. We will also want to have these testimonials expanded upon at the reception which will give the member more exposure!

Please contact me if you need more info: Johanna Tighe, cell: 505-328-4825 email: [jtighe@farmersagent.com](mailto:jtighe@farmersagent.com)

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## Change – Growth – Opportunity for the Westside Satellite Meeting

The Satellite meetings have been an outcropping of members requesting another avenue to meet and network with their NAWBO sisters. We have had three locations: Westside, Uptown and Santa Fe. The Satellites have proved to be a way to network and also a way that new and prospective members, in particular, can meet some people in a smaller, less imposing venue.

Ever since the Satellites began, their coordination has changed. Well, it is time for another change. Lisa Godin, a Usana distributor, who has been coordinating the Westside, is stepping back for now. Lorie Guthrie, of WESSTCORP, has volunteered to take on the Westside Satellite. With that comes a few changes, which are as follows:

- The Westside Satellite will now be called the **Northwest Satellite**
- The location of the meeting will move from Weck's on Montano to the **WESSTCORP facility in Rio Rancho**. Address is **4200 Meadowlark SE** (at 528 & Southern), **Rio Rancho 87124**
- The day and time will change – we will meet on the **4<sup>th</sup> Wednesday of the month at 8:30am**
- Continental Breakfast** will be provided

There will continue to be a mix of speakers, brainstorming and discussion of a pertinent business topic. We will see what works the best and what attendees have the most interest in.

This is an easy location to get to – even if you live on the other side of the river – because most traffic is going in the opposite direction. The later time might be helpful to those who have children to drop off at school.

Come, take advantage of this wonderful opportunity. Meet with your NAWBO sisters and engage in lively conversation.

The first meeting of the new Northwest Satellite will be on **March 26<sup>th</sup>**. If you have any questions, contact Lorie Guthrie at 892-1238 or Mary Bresnahan at 922-1973. See you there!

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## New Supporting Member



**Stephenye Avery**  
Director of Sales  
**Tanoan Country Club**  
10801 Academy Rd NE  
Albuquerque, NM 87111  
Phone: 505-822-0422  
Email: [membership@tanoancountryclub.com](mailto:membership@tanoancountryclub.com)  
Website: [www.tanoancountryclub.com](http://www.tanoancountryclub.com)

The Tanoan lifestyle is about golf and so much more. When you entertain friends and associates, you'll enjoy being treated to private club service. It's the perfect place for members and non-members to host an event, plan a company outing, charity fundraiser or simply a fun day of golf or tennis with friends.

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**Did you know ...** that you can find our chapter's Organizational Chart on the website? Just click here <http://www.nawbonm.org/nawbo/about/board-of-directors-july-2007-june-2008/> to view a list of our board members. In the first paragraph you will see the link to the NAWBO-NNM 2007-2008 Organization Chart.

~ by Amy Zampella, reporter

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## The NAWBO Connection to Women Impacting Public Policy

Do you know that as a NAWBO member, you are counted as a member of Women Impacting Public Policy (WIPP)?

All the eight original founding partners of WIPP were NAWBO members. Four of them were past NAWBO national presidents and the others had been NAWBO national board members.

Recognizing the need to have a very large voice in Washington to speak for women business owners, WIPP was created by joining together coalition partner organizations. NAWBO was the first and now there are 45 organizations plus hundreds of thousands of individual members that add up to over 555,000 members.

WIPP has a lobbyist that speaks daily to legislators on issues selected by you, our members. Issues like health care, energy, and taxes. WIPP gives its coalition partners like NAWBO, opportunities to testify in DC. All our NM US members of congress know WIPP. Because of WIPP, you have a very large voice in Washington. To join as an individual member and receive weekly updates on legislation, contact Robin Dozier Otten ([rdozierotten@comcast.net](mailto:rdozierotten@comcast.net)) or Joan Schlueter ([joan@onsitehiring.com](mailto:joan@onsitehiring.com)).

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**The Five Secrets of Millionaire Women Business Owners** - a FREE Teleclass brought to you by Principal Financial Group, a national corporate patron

**What:** A *FREE* teleclass enjoyed from the comfort of your office.

**Topic:** The Five Secrets of Millionaire Women Business Owners

**How:** Register at [www.principal.com/women](http://www.principal.com/women)

**Speaker:** Mary Cantando - Acclaimed business growth advisor and author

**Date:** Tuesday, February 26, 2007

**Time:** 12 p.m. Central (1 p.m. Eastern, 11 a.m. Mountain and 10 a.m. Pacific.)

**Can't Attend?**

Register for free transcripts and audio of the entire class at [www.principal.com/women](http://www.principal.com/women)

**Want more?**

Listen to past sessions including those lead by *Inc.* Editor-in-Chief Jane Berenston and chocolate visionary Katrina Markoff at [www.principal.com/women](http://www.principal.com/women).

**Refer a Colleague:**

Like what you've heard? Forward this invitation to a friend.

**About The Principal Women in Business Teleclass Series:**

This teleclass series is provided by the Principal Financial Group dedicated to the growth and success of women business owners. For more information, please visit [www.principal.com/women](http://www.principal.com/women).

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## Three Newsy Tidbits

**Returning Member Luncheon Invitation**

A Nawbo sister from NY will be moving to Albuquerque (where she is actually from). Her name is Lucy Rosen. She will be visiting before her move and would like to meet us at a lunch on Monday, March 24th at 11:30 am at a restaurant to be determined by the number of RSVP's we get. If you would like to join us, please respond to Janice Moranz at 417-3787 or email her at [jmmoranz@comcast.net](mailto:jmmoranz@comcast.net)

**Articles for Growing your Business**

Looking for more insights on running, marketing and growing your business? Head to NAWBO's new online article library to read advice and ideas on everything from growth and marketing to technology and team building. New articles will be added every month, so check back often! Start reading now by putting [http://www.nawbo.org/section\\_126.cfm](http://www.nawbo.org/section_126.cfm) into your browser.

**Enter the "What Do You Have to Say?" Contest**

HP is searching for small businesses looking to build their brand. Send a written or videotaped entry describing your business, its marketing and branding challenges, and why you would most benefit from help with building your brand. Prizes include the opportunity to work with the professional designers at Logoworks by HP. [Get the details and enter.](#)

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## Choosing a Retirement Plan That Works - For You, Your Business and Your Employees

Most of us look forward to enjoying the freedom of a financially secure retirement. Of course, how well you live tomorrow is largely determined by how well you plan – and save – today. It used to be that most workers could rely on Social Security payments as a major source of retirement income. However, that is no longer the case as Social Security was not designed for the America of today. As people expect to maintain higher income streams during longer periods of retirement, Social Security payments simply do not go as far as they used to.

The secret to retiring successfully can be summed up in one word – planning. Essentially, that means planning early, planning sensibly and planning knowledgeably. There are a number of effective ways for business owners,

professionals and their employees to save for the future – with many retirement plan alternatives from which to choose.

A retirement plan can offer important advantages to business owners:

- Tax-deductible contributions to the plan that may reduce your current tax bill
- A valuable recruiting tool which may be positioned as part of the total benefits package offered by your business, and which can in turn help in retaining valued employees.

Whether you are considering adopting a retirement plan for the first time or evaluating an existing one, it's important that you understand your options.

### **What Are Your Options?**

In general, there are two types of retirement plans – defined benefit plans and defined contribution plans.

With a **defined benefit plan**, each participant's retirement benefit is determined by the formula set forth in the plan. Employer contributions vary from year to year and must meet certain funding requirements, and the plan sponsor assumes the investment risk. Since annual contributions are based on the amount required to provide the promised benefit, the closer your employees are to retirement, the larger the permitted tax-deductible contribution will tend to be. Therefore, you may be able to contribute more to a defined benefit plan than to a defined contribution plan, which has additional participant-based contribution limits, and therefore you may be able to provide a greater benefit in a shorter period of time.

With a **defined contribution plan**, benefits depend upon the level of contributions made and investment performance. Employees' benefits are based on the amount of assets in their individual accounts at retirement. The plan may be structured so that each plan participant assumes the investment risk of his/her own account. Some of the plans available include simplified employee pension plans ("SEP-IRAs"), profit sharing plans, 401(k) plans, and savings incentive match plans for employees ("SIMPLE IRAs"). Let's take a look at each of these plans.

A **SEP-IRA** is for business owners seeking a flexible, low-cost retirement plan that is easy to establish and maintain. With the SEP-IRA, each eligible employee sets up an individual retirement account ("IRA") into which the employer makes contributions. Since the employees each have their own individual accounts, they bear the investment risk. This plan may be especially suitable for new businesses or companies with cyclical profit histories since the employer can vary the amount to be contributed from year-to-year – or even choose not to contribute at all in less profitable years.

A **profit sharing plan** is for business owners seeking more flexibility in plan design than is available in a SEP-IRA. Although both plans can be structured to allow contributions to vary each year, a profit sharing plan can have additional features such as a vesting schedule (to reward longer-term employees) and a loan program.

For employers who want their employees to share in the funding of their retirement plan, a **401(k) plan** may be a viable choice. A 401(k) plan is a form of profit sharing plan that allows employees to make salary deferral contributions. In addition, the employer may choose to make matching and/or discretionary contributions on a tax-deductible basis. Before adopting a 401(k) plan, the employer should first consider the additional administrative requirements and costs that may be incurred with this type of plan.

A **SIMPLE IRA** is for businesses that have 100 or fewer employees and do not currently contribute to a retirement plan. It enables a business owner to establish a 401(k)-type savings plan without all of the typical costs and complexities associated with a traditional 401(k) plan. Employees can elect to make salary deferral contributions. In addition, the employer is required to make contributions each year under one of two formulas.

### **Where to Get Help**

Providing sufficient retirement income for you and your employees at a reasonable cost to your business requires careful planning and investing. Whether you want to establish a retirement plan for the first time or have your existing plan evaluated, a financial advisor can consult with you to help you identify retirement plan and investment alternatives best suited to your needs and those of your business and your employees.

Retirement planning for you and your employees is far too important to put off. Take the time now to understand your choices and identify your goals. There are a number of tools available to help analyze the future needs of both you and your employees. Remember that professional advice can be crucial in creating a plan that is appropriate for you and your business.

Provided by,  
Julie R. Epling, Financial Advisor, 881-1700  
UBS Financial Services Inc.  
[julie.epling@ubs.com](mailto:julie.epling@ubs.com)

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## **Uptown Satellite Breakfast Attendees Discuss Networking Opportunities**

At NAWBO's January Uptown Satellite breakfast we had a great brainstorming session on using networking to jump start your year. Here is a quick recap of the ideas that were shared from each table.

- Utilize "Leads Groups" to network and meet new people. Get involved in several to find your niche.
- Establish Study Groups (Mastermind).
- Create a target list of the type of individual (Business) to whom you wish to network.
- Meet one new person per month - develop a relationship. Business may not happen immediately, but eventually something may happen. If not, you still have a great friend.
- "Soft Networking" - Those you bowl with or play golf or tennis, etc.
- Follow up on referrals.
- Monthly or quarterly client appreciation function. Invite prospects as well.
- Newsletters.
- Volunteer for civic functions. Get you name and face out there.
- Network with competitors. Not everyone offers the same services.
- Have lunch with referral source (center of influence) in their down time to let them know how you can help them in their busy times, ie, CPA'S.

~ By Lynda Turner, Financial Advisor, AXA Advisors, LLC  
[Lynda.Turner@Axa-advisors.com](mailto:Lynda.Turner@Axa-advisors.com)  
505-855-5126

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## **Entrepreneurial Leadership Excelerator - Accepting Applications for the 2008 Session**

The Entrepreneurial Leadership Excelerator is now accepting applications for the 2008 program session. Applications are available at the Entrepreneurial Leadership Excelerator website, [www.new-directions-institute.org](http://www.new-directions-institute.org) or by calling (505) 271-4699. Deadline for submission is February 22, 2008. The 2008 program begins March 7, 2008 and continues through October.

Formerly offered at Next Gen, the Entrepreneurial Leader Excelerator (ELE) is a community-based program offering a unique development opportunity for aspiring leaders. Along with enriching session content, the program pairs participants with volunteer mentors from the community. The ELE program emphasizes conversations between participants and their mentors. These conversations focus solely on the participant's life as a leader, the values, experiences, talents and energy they bring to leading, rather than on a prescribed set of leadership skills or traits.

Founded in 2002, the ELE program is an exceptional leadership development experience and is offered under the auspices of the New Directions Institute.

The ELE has served leaders in numerous organizations such as, Intel Corporation, EMCORE Corporation, New Mexico Business Weekly, VaughnWedeen Creative Inc., VanDyke Software, Keystone International Inc., ACCION New Mexico, Amy Biehl High School, University of New Mexico, YWCA Middle Rio Grande, City of Albuquerque, Greater Albuquerque Chamber of Commerce, Department of Labor Job Corps program, United Way of Central New Mexico and more.

The ELE is supported by tuition and the contributions of individuals, foundations, and corporations.

For more information about the Entrepreneurial Leadership Excelerator or to download an application visit the Entrepreneurial Leadership Excelerator website at [www.new-directions-institute.org](http://www.new-directions-institute.org) or call (505) 271-4699.

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## Save the Date – March 28th

The occasion is the fifteenth annual Top 25 Luncheon, honoring the 25 largest women-owned businesses in New Mexico. This annual luncheon celebrates the efforts and successes of women-owned businesses throughout the state that have a sales volume in excess of \$1 million annually. Colleen C. Barrett, President of Southwest Airlines, will be our keynote speaker and Robin Marshment will emcee the event.

Friday, March 28, 2008 at 11:30 am at the Sandia Resort & Casino

Tickets are \$35 each and must be purchased prior to the event; tables of 10 are available for \$350.

For more information or to purchase tickets, call New Mexico WOMAN at (505) 247-9195.

Sponsored by: Lovelace Health Systems, Staples, Atkinson & Co., CPAs, and Southwest Airlines

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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 NORTHWEST Satellite  
Breakfast Meeting  
NEW INFO**

the **FOURTH** Wednesday of every month

**When:** March 26, 2007

8:30 a.m. to 9:45 a.m.

**Where:** WESSTCORP Facility  
4200 Meadowlark SE  
(528 & Southern)  
Rio Rancho 87124

**Guest Speaker:** A 10 minute presentation

Please RSVP to Lorie Guthrie at 892-1238

**NAWBO UPTOWN Satellite  
Breakfast Meeting**

the **SECOND** Wednesday of every month

**When:** March 12, 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

[lturner726@aol.com](mailto:lturner726@aol.com) or 855-5126

**NAWBO SANTA FE Satellite Breakfast Meeting**

The **SECOND Thursday** of every month

**When:** March 13, 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!

#### EDITOR:

Donna Luke, djLuke enterprises

– desktop publishing &

Pre-Paid Legal Services - Independent Associate

821-5659

[djluke2020@comcast.net](mailto:djluke2020@comcast.net)

#### REPORTERS:

Amy Zampella, Heartline Wellness Center, Inc.

255-2203

[amy@heartlinewellness.com](mailto:amy@heartlinewellness.com)

Nancy Ullery, Heartland New Mexico

440-9586

[nancyj@heartlandnewmexico.com](mailto:nancyj@heartlandnewmexico.com)

Lisa Adkins, SolutionWerx

797-3801

[lisa@solutionwerx.com](mailto:lisa@solutionwerx.com)