



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



Hello, Favorite Readers.

Last month, I mentioned a valentine card I was looking forward to getting. Did anyone read that? Well, if you did, I want you to know that I did get that card again, and on Valentine’s Day! Don’t know how that is timed, since it comes from California.

Which brings me to my next point. Organization. It takes a lot of organization to run a company and to get things done on time. And I have found that when I am organized, I seem more centered. Does that happen to you?

One thing that helps me stay organized is my calendar, (I use Outlook myself) and I have that calendar with me almost all the time. However, if I do not put an appointment in my calendar, you might as well forget seeing me if the appointment is with you. The calendar is my memory! (So word to the wise, make sure I schedule it immediately—and since I have my PDA I can do that right away—unless I forgot my PDA--hmmm.)

Another thing that helps me is to get up early to do most of my office work. I work out of my home and that seems to be the quietest time of all—when the cat and the dogs are still asleep, as well as my husband!

I also plan more coffees than lunches, since that gets expensive these days. And I carry a note pad to write down things I need to do. I then list them in my “tasks” area of my computer with a time to pop up and remind me of what I need to do.

I also use lots of folders with a task noted on the tab. That also helps.

And, one last thing. I try to clear my desk at the end of each day, with my tasks laid out for the next morning.

Why don't you [email](#) me with how you keep organized. I would love to hear.

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

Program – Luncheon - Wednesday, March 19, 2008



The Liquidity Crisis

What is the liquidity crisis all about? How will it affect your business? At our March 19 Luncheon Meeting, **David Peters**, President of [Crescent Financial Solutions](#), will explain what exactly happened. You will also learn the difference between inflation and recession, how credit scoring increases and decreases production, and how to use the markets to your advantage. Extensive handouts will be provided to enable you to retain the information presented.

David Peters owns and operates Crescent Financial Solutions, a local mortgage business ranked last year at number 12 in New Mexico. He has been in the mortgage and finance industry for more than a decade (12 years) and has originated over \$150 Million in mortgage loans. One of the 2007 Top 40 under 40 among Albuquerque business professionals, Peters is an expert at mortgage lending as well as mortgage planning, and has attained the CMPS designation as a Certified Mortgage Planning Specialist. He also sits or chairs a number of local boards including the local MS Society Rio Grande Division.

Meeting Schedule & Location

Our Luncheon Meeting this month will meet in the La Ventana room at the Embassy Suites on Lomas just west of I-25. La Ventana is located off the main hotel lobby. All guests are invited to attend the luncheon at the member price.

10:30 a.m. Mix 'n Mingle (Optional)

11:20 a.m. Buffet Lunch & Program

Special Event

If you have been wondering what NAWBO-NNM is all about and why you would want to join our dynamic group of women business owners, please join us for a Prospective Member Reception from 1:30 p.m. to 4:00 p.m. immediately following our March luncheon.

This Month's Menu

Salad: Mixed Garden Greens – Pasta Salad – Fruit Salad

Regular Entree: Filet of Salmon

Vegetarian Entree: Roasted Vegetables Tossed with Spiral Pasta

Dessert: Chef's Selected Assortment

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

- For immediate reservations, [click here](#). After submitting your reservation, you will have the option to continue and pay in advance online.
 - You can also [email Luci Dawson](#) to make a reservation.
 - To cancel a reservation, please [click here](#) to email Luci.
 - Meeting Cost: \$22 members and non-members—this month only.
 - RSVPs received after 5:00 pm on Friday, March 14, and “Walk-Ins”: \$27 members and non-members—this month only.
 - Cancellations after 5:00 pm on Friday, March 14, and “No Shows” will be invoiced.
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Presidential Straw Ballot - DURING March 19 Luncheon

At our March luncheon meeting, the NAWBO PAC will hold our Presidential Straw Ballot and **you're invited to vote early and often!** We cannot claim this as an original idea. We had a straw ballot at Public Policy Days last month in Washington and it was so much fun that the NAWBO-NNM public policy committee decided to bring the idea to Albuquerque.

We will have ballot boxes for each of the presidential candidates still in the race by March 19th. You may vote for your favorite candidate by writing a **PERSONAL** (not business) check to the NAWBO PAC and depositing it in the box labeled with your candidate's name. Each dollar you give will be one vote for him or her, so we hope you'll "vote" many times! This is a part of our chapter's participation in the Chapter Challenge. I know many of you have been PAC contributors because our chapter won the last Chapter Challenge, so let's do it again! Don't forget to bring your checkbooks.

~ by Robin Dozier Otten, Director - Public Policy

Prospective Member Reception – AFTER March 19 Luncheon

Join us for the Prospective Member Reception, March 19, 1:30PM to 4PM after the March luncheon. The member bringing the most guests will get a free NAWBO dinner. The prospective members will get their lunch for the member cost of \$22. Thanks to our sponsors [Elizabeth Lucero, ChFC.](#), Denise Baker of [D.R.B. Electric, Inc.](#) and Johanna Tighe of [Farmers Insurance](#). Prospective member will receive a take-home bag of items donated by members.

This is a great opportunity to introduce NAWBO to other women business owners in the community. Our sponsors will each have a spotlight table at the meeting. Please contact Johanna Tighe for more information at 505-328-4825 or [email](#) her.

Nominating Committee News

Spring is in the air and with it comes our opportunity to select the 2009 NNM-NAWBO Board of Directors.

This year's committee members are Katree Edmonds, Retreat to Reality; Ann Silva, Ann Silva's Bernina Sewing Center; Mary Bresnahan, The Bresnahan Group, Amy Matthews, Fulton Motors; and Sandy Cody, Resources for Excellence. The Committee is dedicated to creating a slate of perspective Board Members passionate about NAWBO; Board members that understand and appreciate the needs of the members and will direct their energies, skills and time to those needs.

As a Past Board Member, I encourage you to get involved at the Board level...the experience is unbelievable. I learned skills necessary to build my business, met people through several networking opportunities that resulted in potential and new business and, last but not least, had the opportunity to work with dynamic and talented women. I strongly recommend that you not miss taking this journey.

If you ready to serve or think you might want to consider serving on the 2009 Board of Directors, please give one of the above committee members a call – no obligation, no cost, just ask for information and we will be happy to guide you. Thank you for considering this rich opportunity to be involved in NNM-NAWBO.

~ by Sandy Cody, Chairperson

Welcome to New Members



Tracey Fria

District Manager

Automatic Data Processing

2155 Louisiana Blvd NE Ste 10400

Albuquerque, NM 87110

Phone: 505-242-1467

Email: tracey_fria@adp.com (underscore between tracey and fria)Website: www.adp.com

Leveraging more than 55 years of experience, ADP offers the widest range of HR, payroll, tax, and benefits administration solutions. We provide easy-to-use solutions & superior value to companies of all sizes.

**Debbie Dapson**Corrales Executive Offices dba **Madeleine's Place**

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Corrales Executive Offices, LLC is a virtual office company offering mail services, office rental, wireless Internet, reception, and light secretarial service. Madeleine's Place is an event center available for any social occasion; concierge available.

Kristen (Kiki) Garcia

Owner

Kiki's Krumbs

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Phone: 505-306-6832

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Baking...Gift Baskets...and Catering From The Heart. Kiki offers a variety of services including special event catering for office meetings, home parties - and her specialty - Tea Parties! Kiki also creates one of a kind gift baskets for special occasions that include weddings, birthdays, graduations and all holidays. All of Kiki's goodies are homemade and created out of the love in her heart!!

NAWBO-NNM Hosts SPEAK OUT Event in April

On April 16th, we will hold our annual **Speak Out**. We owe a huge debt of gratitude to our Speak Out sponsor, Qwest, for giving us this amazing opportunity to convey to our elected law-makers our opinions on topics of importance to us, our businesses and our families. This year we will discuss with legislators our position on healthcare and immigration.

Healthcare has been our highest priority issue for several years and, based on survey results, it remains at the top of our list of concerns. Because we knew that this year the legislature and the governor would focus on the issue, the NAWBO-NNM public policy committee spent many hours comparing our policy on healthcare with the provisions of several legislative proposals. Rather than merely supporting or opposing the bills, we analyzed each one and delineated the areas of agreement and disagreement with our adopted positions. In summary, our position is that healthcare costs are increasing, and with them the cost of health insurance, at an unacceptable rate because, in a non-competitive marketplace, they can. We favor a private, free-market solution that controls costs by introducing competition and empowers consumers by making all aspect of the system more transparent. We object to greater governmental involvement and control of our healthcare system. In the end, we supported one bill, the Health

Insurance Exchange Act, opposed another, the Health Security Act (single payer plan,) and took no position on a third, the Health Solutions New Mexico Act (Governor Richardson's plan.) The purpose of this article is to explain our reasoning for each of these decisions so that you will be familiar with it when you attend Speak Out.

We supported the Health Insurance Exchange Act because we believed that the burdens it imposed on businesses were minimal and were far out-weighted by the positive aspects of the exchange. The exchange offered relief from the cost and hassle of benefit administration by preparing plan brochures and enrollment forms, aggregating and collecting premiums through payroll deductions and ensuring compliance with federal regulations. In addition, the exchange did not create any new benefit mandates, nor mandate businesses to pay to insure their employees.

We opposed the Health Security Act because it did not offer a private, free-market solution to controlling costs. It proposed a government run and taxpayer funded, one size fits all system that we believe would create even greater provider shortage in New Mexico.

Finally, although we did not support or oppose the Health Solutions New Mexico Act, we opposed many of its features such as: the increased governmental involvement and control of the healthcare system through the Healthcare Authority; burdensome reporting requirements on businesses to inform the state about services delivered and outcomes achieved; mandating that business enforce the mandate that all individuals have health insurance; and, requiring businesses to assume additional tax burden to pay for increasing numbers of people placed on publically funded insurance programs.

We were pleased that the work of our committee was presented to the Association of Commerce and Industry and that much of it was adopted as their position. We appreciate ACI's principled stand on behalf of the business community in the face of wilting pressure to reverse their position. As you know, the legislature heard our voices and many of the objectionable sections of the bill were removed before it passed the house and died in Senate Finance Committee.

Watch for next month's article on the immigration issue. This is a new topic for our chapter, but one we believe will become increasingly significant in the months ahead. Our sister state of Arizona is feeling the effects of their new state immigration law and we can learn from their experiences as well as from other states that have newly enacted immigration policies.

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, Director - Public Policy

NAWBO-NNM Silent Auction – May 21, 2008

We would like to remind everyone that the Silent Auction will be held at the May 21st meeting and we want to encourage everyone to donate an item. This year we are asking that each donated item have a value of at least \$25.

We are also doing something new this year. If you donate an item that has a value of \$100 or over, you will get a 30 second spot to tell about the item you've donated at the May Meeting. (The \$100 value has to be on a single item not a combination of 2 or 3 items.)

Your items can be brought to the May meeting, just get them there by 4:30. If you do decide to donate an item, please email Roberta Salas at rsalas@atkinsoncpa.com so that a bidding sheet can be prepared.

The monies that are raised from the silent auction are used for education, training, scholarships and loans, so this really helps our organization. Thank you and hope that you'll consider donating an item!

~by Roberta Salas

Did you know ... Shortcut to viewing all new messages in Agora

You can view all new messages in Agora without clicking back and forth to the Weekly Digest. After reading a message that was linked from the digest, click on Forum Home or the NAWBO logo at the top of the page. Look for the dark purple folders on the left side of the page; these forums contain new messages.

~ by Amy C. Zampella, Internal Communications Chair

How Do I Update My Contact Information?

* Please email your new information (telephone, address, email, etc.) to Luci Dawson (nawbonnm-f@earthlink.net) so she can update our chapter directory.

* Also post the new information in Agora so it will go out in the weekly digest. Since the directory is only updated monthly, members will get the changes quickly.

~ by Amy C. Zampella, Internal Communications Chair

Improved Business Resources Section on NAWBO-NNM Web Site

Our chapter is developing a **Business Resources** program that will be useful for every stage of business, whether you're in the early planning stages before you start a business through expert advice for experienced business owners.

We have reorganized the list and posted new categories of [Resources](#) on our chapter's website.

The list is only as good as the information we gather from knowledgeable members. If you would like to suggest a resource to us, please email [Lisa Adkins](#). We ask that you send Lisa the name of the program, a brief description, and website link.

~ by Amy Zampella, Internal Communications Chair

Question of the Month - What is your primary goal for 2008 besides making money?

Nettie Richter of **Prudential Preferred Financial Services** wants to help as many people as possible through work and volunteer activities. She wants to make a difference in people's lives.

Kirsten Cobb of [Control-Alt-Delete](#) says;

I want to spend more time with my family, especially my girls, who are growing way too fast. In other words, I want to spend more time having fun and less time working.

Brenda Sterling of **Omega Resources, LP** says;

My goal this year is to take more time off and vacation with my husband. We both have a tendency to put work before pleasure -- and have also realized that we are not getting any younger! Instead of just trying to fit it in, we are making it a priority just as we would any business trip or client request. In late January we had a great trip back home to New Orleans for Mardi Gras. We are planning an East Coast adventure for later in the year. So the plan is in place and is working!

~ by Nancy J Ullery, reporter

Returning Member Luncheon Invitation

Lucy Rosen, a NAWBO sister from NY, will be moving to Albuquerque (where she is actually from). She will be visiting before her move and would like to meet us at a lunch on Mon, March 24 at 11:30 am at Bravo at ABQ Uptown. If you would like to join us, please respond to Janice Moranz by [email](#) or phone 417-3787.

Corporate Partner Corner - A Roundup of Latest Tax, Accounting & Financial Alerts

• Economic Stimulus Package Signed by President

The Economic Stimulus Act of 2008 was signed by the President on February 13, 2008. The package includes two major tax provisions for businesses and a tax rebate for qualifying individuals. While the highlight of the Act is the receipt by eligible individuals in 2008 of a rebate check, tax benefits are provided to businesses in the form of Asset Expense Elections and Bonus Depreciation. For more information go to: www.irs.gov - keyword search 2008 economic stimulus act.

• Ongoing Email Scams Regarding IRS Refunds, Notices, etc.

The Internal Revenue Service has warned taxpayers to beware of several current e-mail and telephone scams that use the IRS name as a lure. The IRS expects such scams to continue through the end of tax season and beyond. The IRS cautioned taxpayers to be on the lookout for scams involving proposed advance payment checks, refunds and more. The IRS does not communicate such information via email.

~ by Annette Campbell, Atkinson & Co., Certified Public Accountants

Email Filtering to Keep your Email Inbox Clean

Is your email inbox inundated with a constant stream of incoming email, some of which you do not need immediately or want at all? Most email programs have features to filter and file incoming mail. In Microsoft Outlook, they are called "Rules and Alerts." In Gmail and Hotmail, they are referred to as "Filters." The same email programs also have the ability to filter SPAM email. Spamming, as defined by [Wikipedia](#), is the abuse of electronic messaging systems to indiscriminately send unsolicited bulk messages, often with useless and even offensive content.

We can learn more about methods for blocking SPAM later. Today we will review methods for configuring the filters in your email software to move and automatically file email as it is delivered to your inbox. Instructions for creating filters vary by email software, though many of the procedures are similar. Outlook is a commonly used email application in the corporate world and the instructions set forth below are based on Outlook 2003.

Let's say you belong to a professional organization, such as NAWBO. You receive many emails throughout the week from our local NAWBO chapter, some from NAWBO National and even email from the NAWBO ListServ. You want to read all the NAWBO email, but not each and every one as it is delivered to your Inbox, rather when you have time to sit down and digest the latest news. The best approach is to create a Rule in Outlook based on either the sender's email address or the subject of the message and move it to a dedicated folder for NAWBO mail.

In Outlook 2003, follow these steps:

1. Create a subfolder under your Inbox called "NAWBO". Right-click your Inbox, and select **New Folder**.
2. In the **Create New Folder** dialogue box, enter "NAWBO" in the **Name** field, and then click **OK**. Now you have a subfolder under your Inbox called "NAWBO" and can create the Rule to move mail into it.
3. From the menu in Outlook, go to **Tools, Rules and Alerts**. In the Rules and Alerts screen, click **New Rule**.
4. Use the **Rules Wizard** to define the criteria for moving NAWBO mail. In this case, because pertinent NAWBO mail may come from multiple sources and email addresses, it would be best to define the Rule based on words contained in the subject of the email. Select the option to **Move messages with specific words in the subject to a folder** and click **Next**.
5. In Step 1, **with specific words in the subject** still selected, click the link to **specific words** in Step 2.
6. In the **Search Text** dialog box, enter "NAWBO" as the words or phrases to search for in the subject, then click **Add** and **OK** to proceed.
7. Now click the **specified** link in Step 2 and when prompted to **choose a folder**, select the **NAWBO** folder you created under your Inbox. Click **OK** to proceed.
8. You are done defining the criteria of your Rule, so click **Finish**.

Once you close the Rules and Alerts dialogue box, any new email you receive with the word "NAWBO" anywhere in its subject will be automatically moved to your NAWBO subfolder, to read and enjoy when the time is right.

Rules and filters are powerful and useful tools and can be defined with some very complex criteria. Use the built-in wizards to try different things and you'll soon learn how easy it is to automate the organization of your email inbox.

-by Lisa J. Adkins, President (visit Lisa's web site - [SolutionWerx, Inc.](#))

How to Take Care of Winter Skin

For most people, winter skin is dry skin. Dry skin can be itchy, rough, scaly, and wrinkled. It can occur at any age, but seems to get worse as we age.

Anything that causes the skin to lose moisture results in dryness and chapping. In winter, the air is dryer and the indoor humidity is low. Loss of oil on the skin by soaps and detergents add to the problem. As the condition worsens, it leads to breaks in the skin causing eczema.

To prevent eczema we can take care of our skin in the winter by

- Minimizing the use of soap.
- Using lukewarm water, not hot.
- Bathing adds moisture, but a moisturizer needs to be added to trap in the moisture and diminish water loss.
- Pat dry.
- Apply a moisturizer while your skin is still damp. The heavier it is, the more it will do. Lotions don't work as well as creams. Creams don't work as well as ointments or oil. Some additives help retain moisture like lanolin or glycerin. Be careful of vitamin E or aloe as some people are allergic to them.

If you develop a rash from being too dry, you may need to use a cortisone ointment to provide relief. There is a new topical medication that is not a steroid called Protopic. See your dermatologist if a rash develops.

Dry skin can be a continuous problem. A moisturizer will moisturize your skin, but you will have to continue using it. In other words, we don't cure dry skin, but we can control it. Some people are so dry that they need to apply moisturizer 2-3 times per day! The frequency depends on the dryness.

As usual, prevention is easier than fixing a problem. So, see what you can do to prevent the problems that dry skin can cause like eczema and itchiness.

~by Janice Moranz, M.D. (visit [Janice's](#) web site)

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: April 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

lturner726@aol.com or 855-5126

NAWBO SANTA FE Satellite Breakfast Meeting

The **SECOND Thursday** of every month

When: April 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 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.)

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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