



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.

Published every month by the Northern New Mexico Chapter

July 2008 * Volume 12, Number 1

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Hello NAWBO sisters,

You probably recall all the emails that you received in recent months about the NAWBO conference that was held in Phoenix. I had the pleasure of attending that conference along with six other members from our group and three from the Las Cruces/El Paso chapter. In this and future newsletters, I'll pass along some of the information I gained from the four days there.

One of the many breakouts I attended was about Public Policy (something that I continually try to learn about because it impacts all of us.) I've been pleasantly pleased to learn how politically conscious NAWBO is. Here are a couple of sites you might want to browse, if like me, you want to be informed but aren't quite sure where to start.

EMILY's List (Early Money is Like Yeast) (D) <http://www.emilyslist.org/>

The WISH List (Women in the Senate and the House) (R) <http://www.thewishlist.org/>

These sites were referenced in a break out discussion on HB 50:50. You can learn more about that legislation by going to the National NAWBO site under Advocacy: http://www.nawbo.org/section_67.cfm

It is my hope that I can provide resources to you, inspire you to take action, which I believe will build a stronger bond between you and your fellow women owned businesses. There are 10.6 million women entrepreneurs. That large of a group has economic clout. The people serving in public office know that. Let's be one voice!

Please feel free to call me if you have ideas on how to make NAWBO-NNM a stronger association to benefit you in being propelled into greater Economic, Social, and Political spheres of influence, world-wide.

Thanks,

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

Program - What "The Secret" Forgot to Tell You



Nationally acclaimed author, **Suzanne Lopez, MS. MFCT** will discuss the three secrets of manifesting the Law of Attraction that "The Secret" forgot to reveal in the DVD and book. She will inspire and coach you so you can bring more money, joy, prosperity, and fun into your business and personal life as she has done successfully both personally and professionally.

Lopez is a long time colleague and friend of Jack Canfield and Mark Victor Hanson (Chicken Soup for the Soul), Michael Beckwith (The Secret DVD), and many other cutting edge movers and shakers in the consciousness and transformational thought movement. She is the author of Get Smart with Your Heart and Love Match or Mismatch, and has made frequent national television appearances.

Formerly the director of The Institute for Unlimited Human Potential and an adjunct professor at Antioch University in Los Angeles, Lopez now runs her own practice and production company in Albuquerque, NM, is a national speaker, and facilitates seminars and workshops in both Los Angeles and New Mexico on "The Secret" and "Core Energetics". Her client list includes individuals, couples and groups, from high-powered film executives, to creative artist and adolescents.

Visit Suzanne's web site at <http://www.suzannelopez.com/>

Bar Sponsor

A very special "Thank You" to Johanna Tighe of Farmers Insurance for sponsoring the bar this month!

Spotlight Tables

- **Farmers Insurance**
- **Premier Wealth Group/Guardian**

Advance Reservations Required by 5:00 pm on Friday, July 11

- Please RSVP online at <http://www.nawbonm.org/nawbo/events/register/443/>. 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=July 16 RSVP>
- **To cancel a reservation**, please email Luci Dawson at <mailto:nawbonnm-f@earthlink.net?subject=Cancel July RSVP>
- Meeting Cost: \$29 members - \$35 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** - Spinach Salad
 - **Regular Entrée** - Marinated Pork Loin
 - **Vegetarian Entrée** - Pasta Primavera
 - **Dessert** - New York-style Cheesecake
-

The New Board of Directors is Here!

Our June meeting featured the installation of the 2008/2009 Board of Directors. We owe gratitude to these hard working women who volunteer their time to support this chapter.

The NNM Chapter is pleased to present it's newly elected 2008/2009 Board of Directors:

Board Positions

President, **Barbara Dawson**; Balancing Life and Work
Immediate Past President, **Mary Rutland**; HR by Mary Rutland
President Elect, **Deborah Steg**; Dynamic Metamorphosis
Secretary, **Lehsa Orcutt**; Body and Skin Clinic
Treasurer, **Elizabeth Lucero**; Financial Planner

Directors

Education and Leadership; Carol Guerra, All-Star Insurance
Member Services; **Merri Jean Jones**, Studio J Interiors, Inc
Communication/PR; **Lynne Marcus**, Marcus + Company
Public Policy; **Celia Ameline**, Gen5 Development, LLC
Economic Development; **Debbie Maestas-Traynor**, Maestas Consulting
International; **Ann Allsbury**, Consultant
Liaison to the Foundation; **Robin Otten**, RDO Strategic Consultants, LLC
Executive Director; **Luci Dawson**, Strategic Solutions

Welcome New Members

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Platinum Profile – Johanna Tighe, Farmers Insurance Group



After working as an insurance agent for 11 years, Johanna Tighe decided to cash in her lucrative business and concentrate on helping others succeed. Talk about a model entrepreneur! Johanna has been with Farmers Insurance for 18 years, now a District Manager, focusing on recruiting and training agents. An expert in life and business insurance, Johanna was a championship agent. She currently oversees district #1610, (known by the nickname “The Perfect 10s”), with a total of 29 agents. Besides recruiting, she spends her time mentoring and introducing new products and initiatives to the agents. Johanna and her staff provide quality educational programs to agents, agency producers and customer service representatives. Johanna loves to network to find potential agents and insurance leads for her existing agents. The University of Farmers, located in Los Angeles, is also available for more extensive training. The University of Farmers was just recognized as Corporate University of the Year by Corporate University Exchange (CUX). This award is significant as CUX is the leading provider of corporate university research and advisory services. Johanna is the only woman out of eight district managers in New Mexico.

If you know anyone looking for a great new career, Johanna is searching for motivated agents. She offers handsome referral fees to get quality agents on board. Referral fees are as follows: \$50 for a productive interview, \$200 for

the agent obtaining a properly, casualty and life insurance license, \$500 for a career agent (90-100 days in), and \$1000 for a daylight agent (4yr program to bring their business to a higher lever.) No direct experience is necessary, but a marketing or sales background is a plus. There is extra incentive for a bilingual candidate.

What sets Farmers apart from other insurance companies? Johanna says that a recent survey cited exceptional friendliness and customer care, and frequent policy reviews. The company has diversified in recent years, adding financial services (mutual funds, annuities, college funds and retirement plans. Farmers recently acquired Foremost Insurance, specializing in insurance for motorcycles, campers, trailers and mobile homes. Effective August 1st, they will also own the Bristol West company, focusing on high risk auto insurance.

As part of our great community, Johanna was founding chairwoman of the board of the Southeast Team for Entrepreneurial Success (STEPS) program. She is also the past lieutenant governor for Kiwanis Clubs, and part of the 80 local member singing chorus of the Sweet Adelines. Johanna is the former president of the South San Pedro Neighborhood Association, and she has even run for City Council District 6, narrowly defeated by Martin Heinrich! She says that running for a political office was a fun and rewarding experience, but feels she can make a greater difference on the local level as an individual.

Thank you Johanna, for making a difference on our level, as a platinum member and one of our NAWBO-NNM sisters!

Johanna Tighe, LUTCF
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Chapter Proud to Present the 2007/2008 KUDO Award Winners

The KUDO Award Winners for 2007/2008 were announced by Mary Lou Christophersen of Designer Glass at the June 18 Dinner Program. Mary Lou, Chair of Awards Committee, and her committee put a great deal of thought into this year's awards. Special thanks to her and Sandy Cody (Resources for Excellence), Barbara Dawson (Balancing Work and Life) and Mary Rutland (Human Resources by Mary Rutland). The award item was a curved and beveled jade glass slab etched with the NAWBO logo, the name of the individual award and the name of the winner. The award was crafted by Bright Ideas owned by Lezlie Ann Kinney.

Supporter of the Year is awarded to the member who supports NAWBO women and provides the springboard that sets the standard as idea developer and innovator of program. This year's award went to **Deb Steg** of Dynamic Metamorphosis

Mentor of the Year is awarded to the woman who has given openly and graciously not only of herself, but also of her business knowledge. This year's award went to **Mary Bresnahan** of The Bresnahan Group

Advocate of the Year is awarded to the woman who has been an ambassador for NAWBO no matter where she is. This year's award went to **Dr. Janice Moranz** – Janice F. Moranz, MD

Up and Coming Business Owner of the Year is awarded to the person who has been in business less than three years and is not only successful, but has also achieved substantially in a very short period of time. This year's award went to **Kristin Wallin** and **Stephanie Luna** of Wallin & Luna Counseling Associates.

Rookie of the Year is awarded to the new member who has been an active member of NAWBO for less than one year and who has become visible not only in NAWBO, but in the community a short period of time. This year's award went to **Merri Jean Jones** of Studio J Interiors, Inc.

Public Policy Advocate of the Year is awarded to the woman who has been a leader in support of NAWBO's public policy positions. This year's award went to **Joan Schlueter** of OnSite Hiring Consultants.

Woman Business Owner of the Year is awarded to the business owner who has gone that extra mile with her business in the interests of the community. This year's award went to **Deb Austin** of Office Alternatives, LLC.

Changes in Minimum Wage Rates and Gross Receipts Tax Rates

New Minimum Wages going into effect July 24

Federal minimum wage - \$6.55 per hour

Albuquerque's minimum wage is already higher @ \$7.15 per hour as of January, 2008, and going up to \$7.50 as of January 1, 2009.

New Mexico's minimum wage is currently lower @ \$6.50 and will move to the Federal \$6.55 on July 24.

Then on January 1, 2009 New Mexico's minimum wage will move to \$7.50 (same as Albuquerque Minimum Wage)

Gross Receipts Tax Rate Changes July 1, 2008

Increases: Alamogordo, Artesia, Corrales, Cuba, Espanola, Gallup, Hatch, Las Cruces, Mesilla, Peralta, Rio Rancho, Sunland Park, Tularosa, and many other places.

Decreases: Albuquerque & Mesa Del Sol TID District 1

- Albuquerque 6.75 %
- Corrales 6.875 %
- Rio Rancho 6.9375 %

Please look at your CRS-1 Filer's Kit for other specific rates.

~ by Mary Rutland

Human Resources by Mary Rutland, LLC

505-332-9235

Email: mary@hrbymr.com

More Stimuli for Businesses and Homeowners

Other provisions of the stimulus acts include:

- **Bonus depreciation:** Property purchased and first placed in service in 2008 may qualify for 50% first-year depreciation if it can't be expensed. If your company buys \$500,000 worth of equipment this year:
 1. It could expense \$250,000 worth.
 2. Of the other \$250,000, your company would be able to use bonus depreciation to deduct \$125,000 (50%).
 3. Of the last \$125,000, \$25,000 (20%) could be deducted, assuming the property would qualify for a 20% first-year depreciation deduction under prior law.
 4. Thus, \$400,000 of the \$500,000 spent on equipment would be deductible in 2008.
- **Business cars:** Virtually any car is a "luxury car", as defined by the tax code. As a result, depreciation deductions on cars used for business have been limited to around \$3,000 in the year of purchase. The new law boosts the maximum first-year deduction to around \$11,000 for cars purchased in 2008 and used primarily for business. Slightly higher deductions are available for vans and trucks. (The new law does not alter the limitation imposed on SUVs, which have an expense limit of \$25,000.)
- **Jumbo mortgages:** A jumbo mortgage is a home loan that exceeds a certain amount. Nationwide, the threshold had been \$417,000. The new law temporarily raises the ceiling in some expensive housing areas to as much as \$729,750. This provision covers mortgages originating or approved for origination between July 1, 2007, and December 31, 2008, regardless of when the actual home purchase occurs. This provision will allow Fannie Mae & Freddie Mac to purchase and guarantee larger home loans, which can be packaged and sold to investors. Thus, the securities backed by these mortgages will have an implicit federal guarantee.

With such a guarantee, investors can be expected to accept lower yields, so lenders can make loans at lower interest rates. The bottom line, lawmakers hope, will be lower interest rates on some new and refinanced home loans between \$417,000 and \$729,750.

~ by Annette Campbell
Creative Financial Staffing of New Mexico
Phone: 505-224-2575
Email: acampbell@cfsnm.com

WIPP Senatorial and House District One Debate AUG. 22

Women Impacting Public Policy (WIPP) and the Association of Commerce & Industry (ACI) invite you to a Senatorial debate between Rep. Steve Pearce (invited) & Rep. Tom Udall (invited) and a House District 1 debate between Mr. Martin Heinrich (invited) & Sheriff Darren White (invited) on Friday, August. 22, Marriott Pyramid North, 11 a.m. to 2 p.m. NAWBO is one of WIPP's national coalition partners.

This will be a formal, timed debate. Barbara Kasoff, WIPP National President, will moderate. Questions will come from the moderator and from the audience. Topics will be business issues such as immigration, health care, and any hot topics in Washington DC at the time.

For more information, contact: Kay Carrico, Kay@ExpertsInExports.com or Joan Schlueter, Joan@OnSiteHiring.com

Renewing Members reported to us during May

Kristie Bair

Owner/President

Bair Mesocare Medical Spa

101 Hospital Loop NE Ste 111
Albuquerque, NM 87109-2100
Phone: 505-881-1532

Email: kristie@bairmedicalspa.com

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Kay Carrico

CEO

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Mary Lou Christophersen

Owner

SGO Designer Glass

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KC Raver

Realtor

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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: July 23, 2008
8:30 a.m. to 9:45 a.m.

Where: WESST Corp 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: August 13, 2008
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 Tuesday** of every month – **NEW DAY**

When: August 12, 2008 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 Susanne Kennedy at susanne@deltamortgageonline.com
or call 505-820-6342.

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 3 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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