



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 – Barbara Dawson



Hello fellow NAWBO members,

Do you remember your first NAWBO meeting? I do! October of 2002, I walked into the Petroleum Club and was amazed, inspired and in awe of the powerful group of women who owned their own businesses. Do you know that you are one of those women? I hope you are all planning to attend the NAWBO meeting Friday, September 19th as we celebrate some exceptional women business owners at the Inaugural Tough Cookie Awards.

I want to share a quote with you that I keep handy for those times when I ask myself “Why am I doing this?” This is from *The Scottish Himalayan Expedition* By W.H. Murray, published by J.M. Dent & Sons, Ltd. 1951

Until one is Committed there is hesitancy, the chance to draw back, always ineffectiveness. Concerning all acts of initiative (and creation), there is one elementary truth, the ignorance of which kills countless ideas and splendid plans: that the moment one definitely commits oneself, then Providence moves, too. All sorts of things occur to help one that would never otherwise have occurred. A whole stream of events issues from the decision, raising in one's favour all manner of unforeseen incidents and meetings and material assistance, which no man could have dreamt would come his way. I have learned a deep respect for one of Goethe's couplets: "Whatever you can do, or dream you can, begin it. Boldness has genius, power, and magic in it."

What are you committed to? The growth of your business? The education of your family? Your health? In NAWBO-NNM this year, we are committed to three things: 1) Increasing member benefits. 2) Improving the fiscal

health of the Northern NM Chapter of NAWBO and, 3) Enhancing our programming which may include collaboration with other groups that provide education and training to women owned businesses.

If you are moved to be a part of our vision and mission this year, please step up, get involved and help us create an extraordinary year with NAWBO-NNM.

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

Program – Tough Cookie Awards Gala Celebration

Join the NAWBO Northern New Mexico Chapter on **Friday, September 19 for COCKTAILS & COOKIES** at a gala awards celebration to recognize and honor majority women-owned small businesses in New Mexico that have overcome unusual hardships to succeed. In addition, [Martha Burk](#), a political psychologist and women's equity expert, is the featured speaker.

Martha co-founded the Center for Advancement of Public Policy, a research and policy analysis organization in Washington, D.C. She will discuss "[The High Stakes for Women Voters in '08 and Beyond](#)", based on her current book.

To be eligible for a **Tough Cookie Award**, a business must be at least 51% women-owned, have been in business at least one year, and have five or fewer employees. The business must be based in New Mexico.

Awards will be given in the following divisions:

Start-up (in business at least 1 year but less than 4)
Established (in business 4 years or more)

Each division has four categories of awards:

Small manufacturer
Wholesale/Retail (storefront)
Services/Consulting
Virtual business (E-commerce only)



Our speaker, [Martha Burk](#) is currently Director of the Corporate Accountability Project for the National Council of Women's Organizations (NCWO). She also serves as the Money Editor for Ms. magazine, and she is a syndicated newspaper columnist. She holds a Ph.D. in psychology from the University of Texas at Arlington. Her background includes experience as a university research director, management professor, and advisor to political campaigns and organizations. Dr. Burk has appeared on a great number of television news programs, and has been a regular guest on the PBS public affairs program "Debates, Debates." Dr. Burk has long been active in public debate and political analysis. She has provided briefing papers for presidential candidates, including Bill Bradley, Wesley Clark, and Howard Dean, and has worked closely with members of the United States Congress on issues of

importance to women. She most recently served as a Senior Adviser for Women's Issues to the 2008 presidential campaign of Governor Bill Richardson of New Mexico. Dr. Burk is also the author of "The Cult of Power, Sex Discrimination in Corporate America and What Can Be Done About It."

Schedule

4:30 p.m. – 7:30 p.m.
Cocktails and Cookies – Program – Awards Presentation

Bar Sponsor

A very special “Thank You” to Lucy Archambault of Lea Environmental, LLC, for sponsoring the bar this month!

Advance Reservations Required by 5:00 pm on Friday, September 12

- Please RSVP online at <http://www.nawbonm.org/nawbo/events/register/456/>. After you RSVP, you have the option to continue and pay in advance.
- You can also email Luci Dawson at <mailto:nawbonm-f@earthlink.net?subject=September%2019%20RSVP%20> and pay at the door with cash, check, MasterCard, Visa, or Discover.
- **To cancel a reservation**, please email Luci Dawson at <mailto:nawbonm-f@earthlink.net?subject=Cancel%20September%2019%20RSVP%20>
- Meeting Cost: \$20 members - \$25 non-members
- RSVPs received after the deadline and walk-ins will incur an additional \$5 fee
- Cancellations after the deadline and “No-Shows” will be invoiced.

Menu

- **Cocktails & Cookies**
- **Finger Sandwiches**
- **Cheese and Fresh Fruit**

This Year’s Newsletters – a different approach

This year, we are trying a different approach with our monthly newsletters. In addition to the features you know and expect, such as the President’s Corner and Platinum Profile, each month we will identify a topic of interest to women business owners – it may be a timeless issue, or it may be associated with some milestone common to all businesses – and we will glean tips and resources from our own knowledgeable members as well as national sources on the topic.

The purpose is two-fold: to educate – you’ll receive advice, and learn of resources to help, on issue common to women and businesses; and to inform you of events and forums associated with those issues.

The payoff for you is to be exposed *to*, and *as*, valuable resources with domain knowledge.

Some of the topics we plan to cover this year are:

- Keeping yourself and your business sane during the Holidays
- Marketing
- IT/Computing
- Surviving the Tax/post-Holiday doldrums (personally and professionally)

Please think about how you might be able to reveal your domain knowledge and come to be known to your fellow members as a resource.

This month’s topic is Tax Planning. The operative term here is *planning*, as opposed to *panicking*, the intent being that you will be able to make use of the information presented before the end of the tax year. We offer tips and resources gleaned from our very own members. Contact them with your questions and concerns around tax planning.

Cassandra Shaw, Editor

chshaw@sandia.gov or park_shaw@comcast.net

Tax Planning Tidbits from NAWBO-NNM Members

The end of the year is not that far away and, while no one really wants to think about it, this is a good time to start planning your 2008 taxes. (Yeah, right!) You know that once the holidays begin (which apparently they already have!), you will have other things much more important to do.

Nevertheless, here are some tax tidbits that I received from NAWBO members whose job it is to take care of our taxes for us.

Contributors:

- Carol Robinson of Robinson Business Strategies**
- Linda Murphree**, Karen Urbielewicz's partner of **Urbielewicz, Murphree CPS's**,
- Teresa Grannemann of Accounting Insights**,
- Linda M. Roe, CPA**

#1. Get off your butt!

Tomorrow is the one of easiest things to say. Sometimes it is appropriate...like if you have to meet with some friends at Starbucks. However, when you plan on tackling your taxes today but put them off because you came across an online questionnaire about your feelings on ant dung...well that's just silly.

I have to clear off my desk(s), clean my studio/office, organize the piles of papers on the floor, and get everything that doesn't belong in the room out (shoes, dirty dishes, clothes, newspapers, etc.) before I can even start to gather the necessary paperwork. And sometimes *that* doesn't even work.

When the procrastination dragon has me tightly in its jaws, I say to myself "OK, give it 10 minutes. That's all! Just ten short minutes to fiddle with some papers. I can do ten minutes! Then, you can go...(fill in the blank)." I bribe myself with a little reward. Sometimes I'll make some cookies, or have tea under the tree, or a bit of gardening. If I'm particularly anxious, I give myself a hike or bike ride...in the middle of the day (I work at home, so it's possible...I'll make it up at midnight).

What usually happens is that once the ten minutes are up, I've gotten into the project and am able to continue. I just need that 'permission' to stop at the appointed time, just to get started! (I must have "issues".)

#2. Get your records together. (A subset of #1).

I don't know why, but no matter how I try to keep organized during the year, there is always a missing bank statement, or phone bill, or 1099. I usually have to go through all my files in the hopes there might have been some rationale for putting the April auto insurance bill in with the electric bill. Woe to me if I decided to put it in...dum da dum dum...the 'special place'.

#3. Don't ignore the IRS.

One of the greatest fears of mankind is to go get the mail and spot an envelope from the IRS on the way back to the house! Ahhhh! You look around hoping no one has seen it. It's almost as if you'd murdered someone, since your first thought is "How do I get rid of it? Maybe if I just happened to drop it, the wind might blow it to Texas." The next best thing is to put it on the desk under the pile of postal literature that you will never get to. Unfortunately, that's only temporary. Soon you will feel like Harry Potter's uncle when Harry got his acceptance letters to Hogwarts.

Apparently, the better approach is to buck up and open it. The sooner the better. And if you don't understand the IRS gobble-de-gook, find someone to help...tax specialists, certified public accountants, even the IRS (they are supposedly there to help). The reward for doing this (for me) would be lots of chocolate.

#4. Avoid surprises.

If you are self-employed, chances are good that you are constantly surprised. In one way or another...in good ways and in some not so good ways. I'm OK with the good ways. It's those bad ways that I could do without. For most people, just having to pay taxes is a bad thing. I'm a little odd and am happy to pay for the services and benefits they provide. Except when they are more than I expect...and I don't have the money...*that's* a surprise...then I whine.

To keep your bad surprises to a minimum, the key is to keep track of any increases in income, including increases in wages, bonuses, commissions, royalties, investments, property sales, etc. It's unaccounted for income that can really throw off your projections. And don't forget Estimated Taxes if you are required to file them. That makes for a particularly interesting surprise!

Remember, putting things off only makes things worse. Yes, I know you've heard it before. I've heard it too, but now I know from experience! Those first ten minutes aren't nearly as hard as the next several years worrying about it!

Some Teeny Tax Tips

A wonderful tax planning opportunity in 2008 for those that qualify is a **0% federal income tax rate on long-term capital gains and qualified dividends**. Now that's better than a sharp stick in the eye!

Review your W-2 withholding classification. The classifications may have changed since you first submitted your form.

Those shoeboxes of receipts? Even if you were only able to do the minimum amount of organization, it would save you money, since your tax person wouldn't have to slog through them.

And speaking of receipts, you don't have to save *everything*. You don't need all your personal receipts, only those that are business related (even partially) or for items you may want to return or are required for warranties, etc.

By Andrea Carvey, DrumFire
505-856-4033
andreacarvey@hotmail.com

Tax Planning Resources

Susan Miertl, CPA, LLC, recommends: The following website seems to have good all-around info - [About Taxes - Federal Tax Tips, News, and Planning Advice from About.com](#). You can browse topics such as:

- Finding a tax preparer
- Lowering your taxes
- Tax debts & amnesty
- Filing your own taxes
- Tax software & books
- Payment options
- Capital gains
- Filing status
- Enrolled agent exam
- Getting tax help
- Claiming dependents
- Deductions & credits
- Business taxes
- Tax news
- Retirement & taxes

The web site features tax tips, articles, newsletter, and blogs.

Welcome New Members

Elizabeth Raitt
Aquaceros Medical Aesthetics LLC
7115 Prospect Place NE
Albuquerque NM 87110-4313
Email: elizraitt@aquaceros.com

Aquaceros is a medical spa

Lisa Obeji

Financial Advisor

CPA Wealth Advisors

8801 Horizon Blvd NE, Suite 300

Albuquerque NM 87112

505-338-1534

505-338-1515

Web site www.cpawealthadvisorsnm.com

Email: lobeji@cpawnm.com

CPA Wealth Advisors assist clients by reviewing their current investments, analyzing and recommending various asset allocation strategies according to their goals and risk tolerance.

Platinum Profile – Samantha Lapin. POD, Inc.



Samantha Lapin just celebrated her company's 20th year in business as POD, Inc. <http://www.podassoc.com/> ("POD"). The company provides solutions for the development, integration, and support of information systems. POD provides information solutions through its four divisions: PODNet, PODData, PODSoft, and PODPerform. They service large government bodies, small businesses and non-profits with a staff of 45.

POD's newest offerings include Geographical Information Systems (GIS) capabilities and geodatabases. GIS is an information system for capturing, storing, analyzing, managing and presenting data which are spatially referenced (linked to location). GIS allows clients to view, understand, question, interpret, and visualize data in many ways that reveal relationships, patterns, and trends in the form of maps, globes, reports, and charts. A geodatabase is a database designed to store, query, and manipulate geographic information and spatial data. It is also known as a spatial database. This technology has matured, so it is more accessible to people and organizations. POD just hired 2 employees to concentrate solely on GIS projects. They have also expanded their data warehouse and data mining departments. The data warehouse is a repository for large data sets, such as patients management systems. Data mining is the manipulation of data to turn it into information that's easier to digest visually. Their tool, PODhoc allows customers to easily view and manage their data.

The company is also just rolling out a new remote backup service to their PODNet clients called PODSure. Clients can have POD's technology back up all their data to a remote internet/server location. This is an especially important new feature in the business world today, when important files and data are all digital.

We are proud to have someone with so much experience and knowledge as a member of our NAWBO chapter. Thanks, Samantha, for being a tireless supporter of this group.

Chapter Sparkles with Diamond Level Corporate Partner Jobing.com

We are pleased to announce our partnership with a national organization...Jobing.com! Jobing.com is our first Diamond Corporate Partner. They have developed a number of initiatives which will help raise the visibility of NAWBO in the community and supply its members with the resources they need to hire and retain great staff members as they build their businesses.

The Partnership has two main components:

I. NAWBO-NNM job board

Jobing.com has created a customized NAWBO-NNM career center that allows members to easily post their open positions on Jobing.com and its network of affiliated websites. Because of their reach into the local

community, postings not only post on Jobing.com but also to dozens of niche professional websites in New Mexico at no additional charge!

It's simple to post on the NAWBO-NNM Career Center:

1. Log on to www.nawbonm.org
2. Click the "Job Board" button on the home page to view the job board
3. Click the "Post a job" button
4. Enter the details of your position, and your method of payment. Click "continue"
5. That's it. Your position will be on Jobing.com and its network of affiliated websites within a few hours!
6. Should you have any questions, or would like free assistance developing the content of your ad just call our team at 505-766-9100

Benefit to NAWBO= 15% of all revenue generated via the NAWBO job board goes to support Northern NM NAWBO chapter activities, with a guaranteed minimum of \$1000 per year.

II. Jobing.com will diligently market NAWBO Northern NM to the local community:

- Professional NAWBO-NNM organizational profile video to run on chapter's website and Jobing.com
- Unlimited use of Jobing.com community blogs and events calendar
- Full page ad in our quarterly Go Jobing magazine promoting NAWBO-NNM

Thanks to the Economic Development committee for working so hard on this partnership. We see a great opportunity here for our members.

By Debbie A. Maestas-Traynor, Maestas Consulting
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Renewing Members

Lisa Adkins

President

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SolutionWerx, Inc. is a software development and information technology firm. SolutionWerx is 100% woman-owned, 8(a) and SDB certified. We specialize in custom rapid application development and business process automation.

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Residential real estate

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Carol Guerra

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All lines of insurance for personal or business needs. Auto home, health, life, disability commercial business and 'much' more.

Belinda Pierce

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I help men and women transform their career wardrobe or personal style with an image makeover. Specializing in color analysis, body shape dressing, wardrobe planning, hair styling and makeup, and professional fashion shopping. Makeovers also available for special events. Member of the Association of Image Consultants and a Certified Color Analyst.

Elizabeth Reil

Scraps Galore / Mary Kay Consultant

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Scraps Galore is a retail store offering scrapbooking and stamping products. We also offer classes and 1:1 instruction as requested. The store has a large workshop space, which is used for classes and crops.

Mary Rutland, SPHR

President/CEO

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Human Resources Consultant – from policies and procedures, CEO issues, recruiting, advising, and coaching to training and presentations. With over 20 years of HR experience firsthand, help is as near as the phone.

Angie Thurman

Independent Distributor

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Affordable high fashion jewelry.

Mae Yee

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Provide individuals and business owners with resources and tools to help them leverage their time and keep more of their money in their pockets. Services include individual and business tax preparation and planning, QuickBooks and Peachtree software training and education in the various methods of keeping personal and business finances on track.

Did You Know...

Did you know...When uploading photos to an **Agora** message, there are a few limitations:

If you want to attach more than 1 picture in a posting, click Preview Post between uploads to refresh the message.

You can upload a maximum of 5 attachments with a combined size of 3,000 KB

There are limits to the size of pix: Maximum width = 800 pxl and maximum height = 600 pxl

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: September 24, 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: September 10, 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: September 9, 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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