

# THE CHALLENGE

Success Charter Chapter

Littleton, Colorado



Volume 24, Issue 5

February 2009

Join Us—February 11, 2009:

## Leanna Fredrich — "Marketing Your Business With Your Strengths"



Leanna coaches people in the second half of their career to help them find their passions and build a business or career around it. She specializes in helping clients get over their fears and limiting beliefs so they can create the life of their dreams.

Leanna Fredrich is a Coach who has developed her skills over more than 15 years. With a Bachelors degree in Education she is committed to lifelong learning for both herself and others. She is a graduate of Coach University, the world's premier educational resource for Professional Coaches.

She enjoys working with successful people who feel like they've lost themselves or outgrown a vision that was once enough. She guides them to step back and look at the essence of who they are and what is important to them so that they begin growing a new and wonderful vision of who they can become.

### ABWA Success Meeting

Cost: \$21.00

Includes: Speaker & dinner (salad and entrée)

**RSVP extended Feb. 10, 9 am  
to Robin Neal at [abwasuccess@yahoo.com](mailto:abwasuccess@yahoo.com)**

**Reminder of Reservations NEW POLICY:**

### NEW LOCATION:

Embassy Suites Denver Tech Center  
10250 East Costilla Ave  
Centennial, CO 80012  
Phone: 303-792-0433

**If you make a reservation, and miss the meeting, you will be invoiced for the meal. Cancellations the day of are too late.**

CHECK THE CHAPTER WEBSITE FOR PROGRAM DETAILS:  
[WWW.SUCCESSABWA.ORG](http://WWW.SUCCESSABWA.ORG)

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***The mission of the American Business Women's Association is to bring together businesswomen of diverse occupations and to provide opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support, and national recognition.***



## TAX TIME—Lee's Tips for 2008 and 2009—By Leota Jensen, Member



**Leota Jensen**  
Quiet Country Book-keeping and Tax Service  
LLC, Parker CO

[www.quietcountrybkpg.com](http://www.quietcountrybkpg.com)

### CALENDAR 2008-2009

Feb. 11, 2009

Mar. 11, 2009

Mar. 20-21, 2009  
District VI Spring  
Conference,  
Tucson, AZ

April 8, 2009

May 13, 2009

Sept. 24-26, 2009  
National 60th  
Anniversary

Mark Your  
Calendars Now!

### Be Aware of Suspicious E-Mail

If you receive an e-mail from someone claiming to be the IRS or directing you to an IRS site,

- DO NOT REPLY
- DO NOT open any attachments. Attachments may contain malicious code these will infect your computer.
- DO NOT click on any links. If you click on links in a suspicious e-mail or PHISHING Web sites you could be inviting trouble.

### THE IRS DOES NOT EVER CONTACT YOU BY E-MAIL.

### Seven Things You May Not Know About the Earned Income Tax Credit

1. A quarter of all taxpayers that qualify don't claim the credit.
2. If you qualify, it could be worth up to \$4,800 this year. See a good Tax Professional for more information.
3. Your filing status cannot be Married Filing Separately.
4. You MUST have a valid Social Security Number.
5. You must have earned income, this does not include self-employment.
6. Married couples and single people without kids may qualify.
7. Special rules apply to members of the U.S. Armed Forces in combat zones.

### The New First-Time Home Buyers Credit

This is a \$7,500 INTEREST FREE LOAN. You have to pay back \$500 each year after the first two years for the next fifteen years.

If you SELL the home before that time the entire amount is due in the year you sell the home.



### Proposed provisions in the NEW Stimulus Package.

Change the payroll Withholding tables to give a 6.2% break on wages up to \$75,000 for singles and \$150,000 for married couples.

Suspension of Taxation of Unemployment Benefits. The proposal would exempt the FIRST \$2,400 of employment benefits from TAXABLE income.

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**Leota G. Jensen** graduated from LaSalle University with a Degree in Accounting & Finance in 1977. Leota has received certifications in Public Accounting by the state of Colorado and is an Accredited Tax Professional certified by the ACAT. Leota has been in practice with her team for 19 years servicing business clients with accounting services and adding a tax focus in 1981. Leota is a very active Tax Practitioner.

## Bouncing Back Quickly to Win by Ruben Gonzalez

Karoly Takacs. In Hungary, he's a national hero - everybody there knows his name and his incredible story. Read his story, you'll never forget him...

In 1938, Karoly Takacs of the Hungarian Army, was the top pistol shooter in the world. He was expected to win the gold in the 1940 Olympic Games scheduled for Tokyo. Those expectations vanished one terrible day just months before the Olympics. While training with his army squad, a hand grenade exploded in Takacs' right hand, and Takacs' shooting hand was blown off.

Takacs spent a month in the hospital depressed at both the loss of his hand, and the end to his Olympic dream... Most people would have quit. Not Takacs, he was a winner. Winners know that they can't let circumstances keep them down. They understand that life is hard and that they can't let life beat them down. Winners know in their heart that quitting is not an option.

**Takacs did the unthinkable;** he picked himself up, dusted himself off, and decided to learn how to shoot with his left hand! His reasoning was simple. He simply asked himself, "Why not?"

Instead of focusing on what he didn't have - a world class right shooting hand, he decided to focus on what he did have - incredible mental toughness, and a healthy left hand that with time, could be developed to shoot like a champion.

For months Takacs practiced by himself. No one knew what he was doing. ... In the spring of 1939 he showed up at the Hungarian National Pistol Shooting Championship. Other shooters approached Takacs to give him their condolences and to congratulate him on having the strength to come watch them shoot...he said, "I didn't come to watch, I came to compete." They were even more surprised when Takacs won!

The 1940 and 1944 Olympics were cancelled because of World War II. It looked like Takacs' Olympic Dream would never have a chance to realize itself. But Takacs kept training and in 1944 he qualified for the London Olympics. At the age of 38, Takacs won the Gold Medal and set a new world record in pistol shooting. Takacs won the Gold Medal again at the 1952 Helsinki Olympics.

Winners in every field have a special trait that helps them become unstoppable. A special characteristic that allows them to survive major setbacks on the road to success. **Winners recover QUICKLY.** Bouncing back is not enough. Winners bounce back QUICKLY. They take their hit, they experience their setback, they have the wind taken out of their sails, but they immediately recover.

Right away they FORCE themselves to look at the bright side of things - ANY bright side, and they say to themselves, "That's OK. There is always a way. I will find a way." They dust themselves off, and pick up where they left off.

**...If you recover quickly, you don't lose your momentum and your drive.** Takacs recovered in only one month. If he had wallowed in his misery, if he had stayed "under the circumstances," if he had played the martyr, and felt sorry for himself much longer, he would have lost his mental edge - his "eye of the tiger" and he never would have been able to come back.

Takacs could have let his terrible accident cause him to become permanently discouraged, to take up heavy drinking, to quit on life altogether, and maybe even to end his own life. He could have acted like a loser.

But Takacs made the DECISION to dig deep inside and to find a solution. To pick himself up and to learn to shoot all over again. Winners always search for a solution. Losers always search for an escape.

**Next time you get knocked down, DECIDE you will act like a winner. DECIDE to act like Takacs. Get up quickly, take action, and astound the world!**

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[www.thelugeman.com/win.htm](http://www.thelugeman.com/win.htm)

Make it an Olympic Day!

Ruben Gonzalez, author of "The Courage to Succeed," and the co-star of the blockbuster motivational movie "Pass It On."

## A taste of history of Success Charter Chapter—Connection

September 24-26, 2009: ABWA celebrates its 60th Anniversary. In Honor of the upcoming celebration, let's visit some of the foundations of the association.

Awards Programs create opportunities for members to excel and strive for local and national recognition. Standard of Achievement, Banner and Star Award are the basis for numerous goals that Success Charter has met over its 24 years.

The requirements to reach these award levels have varied over time and now the emphasis is on becoming Best Practices groups.

Technology makes it easier to connect, there are several ways to meet those ABWA members from across the country.

If you are a member of LinkedIn, there are a number of ABWA groups, I suggest the one that is American Business Womens Association—it is not just a chapter. Recently, facebook seems to be the place. Oh my!

For years, Success got the communications out by newsletter, sometimes as small as 1 page and often as many as 12 or more pages. The info ranged from birthdays to member anniversaries, and sadly, sometimes saying goodbye to a member who passed. Often, those members were honored with donations in their name to SBMEF. Important details about business topics and upcoming ABWA events filled the "bulletin" pages.

**Plan now for your trip to Kansas City!  
Enjoy the memories and make 'em, too!**

## They Say: "We are in the most profound economic crisis since the Great Depression?" Not Statistically.

- The unemployment figures have not reached the levels of the early 1980s, let alone the 1930s — yet. A total of 598,000 payroll jobs vanished in January — the most in nearly 35 years — and the unemployment rate jumped to 7.6 from 7.2 percent the month before.
- The most recent high was 7.8 percent in June 1992.
- And the jobless rate was 10.8 percent in November and December 1982.
- Unemployment in the Great Depression ranged for several years from 25 percent to close to 30 percent.

Many economic trends are downward, but it is important to be aware of the actual numbers and not rely on inaccurate phrases and reporting. You can research historical records online. Some links include:

<http://www.heritage.org/cda/rlabor.cfm>

<http://www.bls.gov/data/#employment>

What does it mean when terms like "Reagan-ese" mean and is it accurate?

Hearing speeches from the actual person is an awesome way to decide for yourself what is being said and it is not filtered through the years, days, hours, and others filtering the message from their point of view. Here is a link for "the speech" by Reagan.

<http://www.americanrhetoric.com/speeches/ronaldreaganatimeforchoosing.htm>

**COMING  
APRIL  
2009!**

**A Powerful  
New Tool for  
ABWA  
Members!**



**ABWA**  
AMERICAN BUSINESS WOMEN'S ASSOCIATION

**win**  
Women's  
Instructional  
Network

**Position Yourself to Bring Leadership and  
Change Both Inside and Outside the Workplace.**

**Exciting new online learning tool designed  
to help you realize your full potential!**

ABWA is proud to announce The Women's Instructional Network (WIN) – an exciting new sophisticated, interactive online learning and communications tool designed exclusively for ABWA members. ABWA is the first association to offer this unique opportunity.

WIN will enhance your professional and personal skills, and turn your organization into a more successful high-performance team. It will provide you with the skills necessary to:

- develop a clear purpose for your team
- increase productivity
- effectively manage teams
- make timely team decisions
- build a collaborative team environment.

Learning Modules  
Course Fees  
Join ABWA  
Renew Membership  
ABWA Home

## Articles to Check Out—Business Owners' Resources:

An Interview with Emanuel Rosen, Author of *The Anatomy of Buzz Revisted*

by Terri Lonier, founder of WorkingSolo.com

It's been a decade since Emanuel Rosen's groundbreaking book, *The Anatomy of Buzz*, made us think about marketing in brand new ways. It quickly became the definitive guide on word-of-mouth marketing. Now, Emanuel's back with a completely updated book, brimming with stories and practical advice on how to encourage people to talk about your products and services. I recently had a chance to interview him about the new book, and asked him to share some tips for solo business owners.

Working Solo Article: <http://www.workingsolo.com/buzzrevisted.html>

[www.IRS.GOV](http://www.irs.gov) info about taxes, forms, publications or other personal and business topics.

### **EFTPS: The Electronic Federal Tax Payment System**

Electronic Federal Tax Payment System (EFTPS). Free from the U.S. Treasury.

Small Business and Self-Employed Tax Center: <http://www.irs.gov/businesses/small/index.html>



## Woman of the Year

The Woman of the Year program was designed so every chapter/ Express Network® can annually recognize a member who has made notable contributions and outstanding achievements. Being named Woman of the Year is a great honor — one that's highly respected by ABWA members. Create your own method for selecting a Woman of the Year and celebrating the honor in your local group.

Schedule the selection of your Woman of the Year early. She'll enjoy her honor longer and receive recognition throughout the year at meetings, spring and national conferences.

A three-person team, typically works well. Their names may be listed in the newsletter (recognition!).

## TOP TEN NOMINATION/NOMINEES:

### Eligibility Requirements for Top Ten Business Women of ABWA

1. Be female.
2. Be currently employed.
3. Be a current or past local group officer.
4. Have been an ABWA member in *good standing* for at least three years as of May 15 of the nomination year.
5. Be a member currently in good standing both nationally and locally.
6. Be nominated by her local group, which has been her primary affiliation for at least one year as of May 15 of the nomination year.

### Judging Standards for Top Ten Business Women of ABWA

All Top Ten candidates are judged in five areas according to the following point system:

1. Personal Goals: Personal and professional goals two to five years out, how ABWA has helped you achieve your goals, what you've done to fulfill ABWA's mission — *10 points*.
2. ABWA Historical Profile: Involvement in ABWA activities, offices, events or programs, number of members sponsored — *10 points*.
3. Formal Education: Accredited or continuing education completed — *5 points*.
4. Career Accomplishments: A resume format that describes the span of the candidate's career — *20 points*.
5. Community Involvement: A description of what the candidate has given back to her community — *5 points*.

The maximum number of points a member can receive is 50.

Having a Chapter Woman of the Year and Top Ten Nominee facilitate BEST PRACTICES?

- Regularly recognize personal and professional accomplishments of members to the entire group.
- Keeps members apprised of local, regional and nationally sponsored ABWA initiatives.
- Defined eligibility requirements for group related awards (chapter WOY/TT) and communicate to members in advance of selecting recipients.
- Activities spearheaded by chapter should be developmental in nature (means to and end).
- Advances members in a social, business and educational way.

## Is it proper to say “addicted”? Are we short on resources?

Foreign Oil dependence is often reported in the same stories with phrases indicating that America is “oil addicted” and that we have a shortage of oil resources. I invite you to listen to this report from the USGS about the 3 to 4.3 Billion Barrels of Oil in North Dakota and Montana called the Bakken formation: USGS scientists Brenda Pierce and Rich Pollastro to learn more.  
<http://www.usgs.gov/corecast/details.asp?ep=38>

The USGS has determined that the Bakken Formation, in North Dakota and Montana, has 25 times more technically recoverable oil than was estimated in the USGS's 1995 assessment.

Gas Hydrates on Alaska's North Slope

Host: Jessica Robertson The USGS estimates that there are 85.4 trillion cubic feet of undiscovered, technically recoverable gas from natural gas hydrates on the Alaskan North Slope. This is the first-ever resource estimate of technically recoverable natural gas hydrates in the world.

**This assessment shows that gas hydrates could add significantly to the U.S. energy mix.**

The Alaskan North Slope holds one of the nation's largest deposits of technically recoverable natural gas. USGS Director Mark Myers and USGS scientist Timothy Collett discuss the assessment and its results. <http://www.usgs.gov/corecast/details.asp?ep=74>

Webster's Dictionary uses related terms to describe “addiction” - sickness, devotion, inclination and includes phrases related to drug withdrawal, psychological dependence... chain smoking and so on. Can you logically attribute the productive contributions that oil and natural gas have made in our country to “addiction”?

Countries that develop, are able to produce food, jobs, shelter, greater personal wealth and often longer life spans when fossil fuels and natural gas are harnessed for their population to use productively.

## Is it Green? Or is it too early to commit to some “Green”?

Webster's definition (political terms) for green indicates “especially concerned with protection of the environment—of political parties and political philosophies”

**Who determines what is a GREEN effort?** If I use power for my modern conveniences and turn the lights off when I'm done, is that green? Should I decide what is the best lighting for my home? If people choose to keep a car in operation for as many years as they can keep it in good operating condition—is that green? After all, it was produced using large amounts of energy and resources and not discarding it, the landfill is pardoned from those remnants. If that vehicle serves the person's needs and they chose it and paid for it, wasn't that also an exercise in freedom and capitalism? Is it green to impose regulations that will make it expensive for a population to operate perfectly fine vehicles except that they are not the “newest innovation”? Will increasing CAFÉ standards, keep us as safe? Lighter cars are not necessarily as safe or safer.

If a large number of vehicles are produced that require electricity, where does the power come from? The power grid is already aged and stretched to capacity in some areas of the country. If the demand goes up significantly for electric “green cars”, won't the price of electricity also increase? Have the hard decisions been made of how to generate the electricity—what if you have a large power outage—like from a storm? How do people get to their destinations?

If vehicles are “biofuel” based, what happens when it is too cold for the fuel to properly ignite in the engines? The cold weather recently kept school buses from running—the fuel gelled because of cold temperatures. Just a few questions that should be included in the “Green” discussion.

## SUCCESS CHARTER CHAPTER



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Send articles to:

Robin Neal, Newsletter Editor  
17520 Nature Walk Trl 106  
Parker CO 80134

**We're on the web:**  
[www.successabwa.org](http://www.successabwa.org)

### ABWA's Proud Code of Conduct

1. All members will serve as goodwill ambassadors for the American Business Women's Association.
2. Members will not allow their personal beliefs and convictions to interfere with the representation of ABWA's mission.
3. Members will always treat their member colleagues, guests, vendors and sponsors with honesty, respect, fairness, integrity, responsibility, kindness, and in good faith.
4. Members will maintain compliance with ABWA National, Chapter and Express Network Bylaws.
5. Members will not use their personal power to advance their personal interests.
6. Members will strive for excellence in their professions by maintaining and enhancing their own business knowledge and skills, and by encouraging the professional development of other members.

### Welcome to Success—2008-09 ABWA Team

PRESIDENT:  
JO ANN WILLIAMS

VICE PRESIDENT:

KARLY STEIN

SECRETARY:

AMY KUTHER

TREASURER:

LYNN LIGHTELL

Applegate

Community Service: TBA

Fundraising: TBA

Professional Development/Education:  
Board

Membership: Rhonda Bolich-Lampo

Newsletter: Robin Neal

Programs: Board, Gerry Giardullo

Publicity/PR: Gerry Giardullo

Website: Robin Neal

**Committee Chairmen:**

Chapter Woman of the Year/ Top Ten  
Nominee: Charmiane Berry and Kay

[www.successabwa.org](http://www.successabwa.org)