

COMMUNIQUÉ



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Receive a FREE Ad for referring new members to The Alliance!

As a small thank you for referring a new member to The Alliance, you will receive a complimentary business card ad in the Communiqué.

THE ALLIANCE OF PROFESSIONAL WOMEN

Executive Director

Pauline Huddleson- (303) 368-4747
E-Mail: execdir@apwcolorado.org
Website: www.apwcolorado.org
P.O. Box 480384, Denver CO 80248

Connecting Women Personally, Professionally and Philanthropically

Explore South American Food, Wine and Dance

Our **Passport to South America** event is just three weeks away so **purchase your tickets today!**

This fabulous **fundraising event** benefits our **Alliance Foundation** whose mission is to help women achieve economic self-sufficiency and create better lives for themselves and their families. This tantalizing event will include edible delights, tempting tastes of wine from Chile and Argentina, live tango, salsa and mambo dance demonstrations by **DanzArtZ Studios** (and salsa line dancing lessons if you are brave enough) and the Cooking Challenge.

As you enjoy your wine and appetizers, meander through the food lab and watch the teams hard at work preparing their favorite South American dishes. Each team is partnered with a student in the HTRM program and the lucky student on the winning team will receive a \$250 scholarship.

What team do you think will take home the Golden Spatula?

- **The Four Empanadas** – SHARI LUTZ, MARSHALL ASTER, CATHY NEISTAT AND LINDA MCGILL
- **Café Oles** – PEGGY ANDERSON, ALEXIE TUNE
- **Pam Fischer** – PAM FISCHER, WEN FISCHER, BARB WOOD AND DAN REAL
- **Mendoza Mamas** – JOHANNA KELLY, MAUREEN BARKER AND KRISTIN ROBBINS

Cooking Challenge Judges, **KATHLEEN BOWEN** with **Insatiable Palate**, **CHEF SHELLIE KARK** with **KitchenQue** and **Ms. CAROL CONDOLORA**, **Sous Chef, School of Hotel, Restaurant & Tourism Management**.

After the Cooking Challenge, enjoy the sultry dance moves of South America as **Vicki Ford** with **DanzArtZ Studios** demonstrates the Tango, Salsa and Mambo. After her demonstration, Vicki and her partner will be giving Salsa line-dancing lessons.

Check out the flyer on page 3 for all of the details including where you can get your tickets.



8th Annual Alliance Foundation Fundraiser
Passport To South America Tickets
Friday, April 23, 2010

REGISTRATION:
www.blacktielcolorado.com/rsvp
and enter in the event code:
Passport2010

FOR MORE INFO:
Karen Rosen at 303-618-0427
or contact by e-mail at
execdir@apwfoundation.org

Leadership**EXECUTIVE COMMITTEE**

President — Alexandra M. Tune
 President-Elect — Barbara Crawford
 Immediate Past Pres. —
 Peggy Anderson
 Secretary — Shelly Reno
 Treasurer — Juana Cortez
 At Large — Lisa Austin
 At Large — Stephanie Brooks
 At Large — Elizabeth B. Moore
 At Large — Shirley Potenza

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 Wise Women Communications

*The Alliance is a member of
 and proudly supports:
 Colorado Women's Lobby, and The
 International Alliance for Women*

THE ALLIANCE OF PROFESSIONAL WOMEN

BUSINESS After Hours

SUCCESS SERIES

The Alliance **held our second successful members-only event** on Monday, March 15, on the topic of customer service. **LISA AUSTIN**, of **The Service Factor Training Company** facilitated a very professional training titled, *"Customer Loyalty...The Benefits of Connecting"*. Everyone present received great information that we can apply to our business dealings and hand-outs which will help to further improve our communication. Of course, we were also able to enjoy Lisa's famous Goopy Butter Cake too.

Plan to join us for the following fun, informative, members-only events. Appetizers and beverages are provided, as well as some great take-aways that can be immediately implemented into your business.

Save THE DATES to attend the following events in our Success Series

Date: Monday June 21, 2010 **Topic:** Social Networking **Speaker:** to be confirmed *

It's Everywhere! It's Everywhere! Social Networking is becoming more popular with each passing business quarter. What is it and how can we utilize it to enhance our visibility?

Date: Monday October 18, 2010 **Topic:** Public Speaking **Speaker:** to be confirmed *

Speaking in public is still in the top three of people's biggest fears. It is usually always listed before or just after the fear of death! Find out why and how to eliminate it from your list.

Where & When: All Success Series events will be 5:30 - 7:00 PM at The Women's College at DU. Address: The Women's College at the University of Denver, 1901 E. Asbury Ave., Denver, CO 80208

Cost of Events: \$15 per program. Visit apwcolorado.org. Click on the "Members-Only" section (in the left navigation bar) and log in. Once in the "Members Only Table of Contents" click on "NEW! BAH Success Series. Locate the DETAILS BOX at the bottom of the event listing, and click on the "reserve your space today" link to purchase one or more events, or the series.

* **There is still time if you are a current APW member and you are interested in speaking** at one of the last two 2010 scheduled events, or have a great topic for a future event; apply as a speaker. Log on to the "Members-Only" section of the APW website. There you will find the "Table of Contents", click on the NEW! (✓) Business After Hours Success Series. A Fantastic New Benefit for Members of APW. The Criteria and Application to apply is available by clicking on the criteria link in the DETAILS BOX (✓), at the very bottom in the last sentence. Call 303-368-4747 or e-mail execdir@apwcolorado.org with any questions.

The deadlines to submit your speaker- applications:

- Social Networking event
April 21, 2010
- Public Speaking event
August 18, 2010





**Purchase Tickets
TODAY!**

8th Annual
Alliance Foundation Fundraiser

**Friday,
April 23, 2010**

from 6:00 - 10:00 pm

School of Hotel Restaurant & Tourism
Management, University of Denver campus
HTRM Building, 2044 E. Evans Avenue

As you travel through South America, this tantalizing event will include edible delights from different countries, wine, live music, dance demonstrations from DanzArtZ Studios, **and** the Cooking Challenge.

Passport To South America Tickets

TICKETS STILL AVAILABLE

\$50 per person; Food & Wine
package: 10 tickets for \$450

REGISTRATION: www.blacktiecolorado.com/rsvp
and enter in the event code: Passport2010

FOR MORE INFO: Karen Rosen at 303-618-0427
or via e-mail at execdir@apwfoundation.org

Calling All Chefs!

for the Cooking Challenge

Grab a couple of friends and co-
Passport to South America Fundraiser

School of Hotel Restaurant & Tourism
South America entrée the night of the event.

The creations will be judged and the winning team presented with the golden spatula AND the student will receive a \$250 scholarship.

**CHALLENGE
FILLED**

cook and sign up for the **Cooking Challenge** at our event. (2 to four people) will be partnered with a student in the School of Hotel Restaurant & Tourism at the University of Denver and you will create your favorite South America entrée the night of the event. The creations will be judged and the winning team presented with the golden spatula AND the student will receive a \$250 scholarship.

Sponsored by:



DanzArtZ Studios
www.danzartz.com



Alliance Networking Opportunities, Events, Activities & More

WHEN: THURSDAY APRIL 1, 2010,
11:30 AM – 1:00 PM

What: **Networking Events Committee Meeting**
Where: Whole Foods, I-25 & Colorado Blvd (upstairs)
RSVP: **ROBIN PEGLOW BERG** at
303-282-1077 Robin@SoulMoxie.net

WHEN: WEDNESDAY APRIL 7, 2010, 5:30 PM

What: **Outreach Committee Meeting**
Where: Home of **PAM FISCHER**
2218 Franklin Street, Denver, CO 80205
RSVP: **JESSICA LYNCH** at 303-870-8395 or
JessicasHomes@msn.com

WHEN: THURSDAY APRIL 8, 2010,
11:30 AM – 1:00 PM

What: **Alliance Networking Luncheon**
Where: **Il Fornaio**, 8000 E. Belview Avenue,
Greenwood Village, CO 80111
Cost: \$25 for Alliance members;
\$35 for guests. Pre-registration is required
by Monday, **April 5** at 5:00 PM, \$5 late
thereafter.
Parking: Free
RSVP: [CLICK HERE](#) to register for lunch.

Join the Alliance for another great Networking Luncheon. We will have great door prize drawings; good food and your time will be well spent. Tickets to our upcoming Passport to South America will also be raffled.

Lunch begins with Insalata del Fornaio - mixed greens, garlic croutons, shaved parmesan; house vinaigrette then choose your entrée from:

- Fresh mesquite grilled organic salmon served with seasonal vegetables and roasted potatoes **OR**
- House made pasta stuffed with ricotta, gorgonzola, provolone and parmesan cheeses; asparagus-cream sauce **OR**
- One-half chicken cooked on a mesquite rotisserie, prepared with a delicious demi-glace; served with roasted potatoes and seasonal vegetables

WHEN: TUESDAY APRIL 20, 2010, 7:30 – 9:00 AM

What: **Public Affairs Committee Meeting**
Where: **Zaidy's** in Cherry Creek, 1st & Adams
RSVP: **BARBARA CRAWFORD** at 303-228-1622 or
brcrawford@cchealthlaw.com

Please join us at the next APW Public Affairs Committee meeting to hear **CAROL PEOPLES**, Re-entry coordinator for the **Colorado Criminal Justice Reform Coalition**, explain HB 10-1023, a bill that clarifies when a criminal background is admissible as evidence in the event of a lawsuit brought against an employer. Employers are sometimes reluctant to hire those who have been released from jail or prison for fear that the simple fact of a criminal history will result in liability if an untoward event occurs. This bill would alleviate that concern. Carol will also update us on any other issues the Coalition is championing.

Our informal meetings are around a few tables at Zaidy's. We each buy our own breakfast and jointly pay for the breakfast of the speaker. Good discussions usually ensue!

WHEN: FRIDAY APRIL 23, 2010, 6:00 – 10:00 PM

What: **Passport to South America**
8th Annual Fundraiser
Where: **School of Hotel, Restaurant & Tourism Management**, University of Denver campus,
2044 E. Evans Avenue
Cost: \$50 per person or, Food & Wine Package:
10 tickets for \$450
Tickets: www.blacktiicolorado.com/rsvp and
enter event code: Passport2010
Parking: Available in parking garage "E" please enter via
South High Street
More Info: **KAREN ROSEN**, 303-618-0427, or via email at
exccdir@apwfoundation.org
Sponsors: **Clark & Srsich, DanzArtZ Studios,**
Harper Lutz Zuber Hofer & Associates LLC

Join us for a night in South America! This special event benefits the Alliance Foundation. The Foundation gives women in our community and around the world the chance to create better lives for themselves and their families by providing scholarships and small business loans.

Member News & Information

Luncheon Sponsors

Ireland, Stapleton,
Pryor & Pascoe, P.C.

May 2009 Networking
Luncheon Sponsor

Edward Jones

July 2009 Networking
Luncheon Sponsor

Taylor Made SmallBiz

October 2009 Networking
Luncheon Sponsor

CampExperience

March 2010 Networking
Luncheon Sponsor

*Interested in becoming a
Networking Luncheon
Sponsor? Call 303-368-4747*

Sustaining Alliance Members

Deb Ambruster
Peggy Anderson
Kathleen Bowen
Bonnie Busekrus
Jessica Lynch
Pamela Scharf
Alexandra Tune

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Pauline Huddleson, Editor
Sandy Smith, Co-Chair
Stephanie Brooks
Kristen Kelly

Communiqué Sponsors

Sandy Smith/Alexander Smith Design
www.alexandersmithdesign.net

Editor Notes**From The Editor**

The deadline for submitting articles for the COMMUNIQUE is Noon on the **15th** of each month. All submissions must be **electronic**. The COMMUNIQUE provides stories of interest & information to Alliance members. Please send **ideas, comments, contributions, and questions** to execdir@apwcolorado.org

Other Networking Opportunities

WHEN: 3RD WEDNESDAY EACH MONTH, 5:30 - 7:00 PM

What: The Denver Franchise & Business Start Up

Where: April - Colorado Women's Chamber Offices / May - Espresso (the two venues switch every other month)

RSVP: RUTH GARCIA, 303-898-8091 or ruth@rg2consulting.com

Join the Denver Franchise & Business Start Up Group and learn more about franchising, the opportunities it offers to aspiring business owners and the process involved in evaluating franchise concepts. Hear about the importance of having a mission, vision, and goals for your business and how to create and implement them into your business. Meet other like-minded aspiring business owners and learn from each others experiences.

WHEN: SATURDAY APRIL 10, 2010, 8:30 AM - 2:30 PM

What: Spare The Hare - A Bowling Extravaganza Benefit for The Sporting Woman Community Fund



Sponsored By:

The Sporting Woman Community Fund - The mission of The Sporting Woman Community Fund is to provide financial support to women and girls who wish to participate life-changing experiences through athletic endeavors.

RSVP: www.thesportingwoman.com OR www.active.com

WHEN: WEDNESDAY, APRIL 28, 2010 5:30-8:00

What: 3 Ways to a WOW Wardrobe, shopping seminar and party

Where: Saks Fifth Avenue, Cherry Creek Mall, 3001 East 1st Avenue, Denver CO 80206

RSVP: Space is limited! dana@elementsofimage.com or 303-463-4839

More Info: www.elementsofimage.com

Please be a guest of Dana's for a fun evening with style and beauty advice, appetizers, drinks, goody bags, and shopping! Everyone who attends will receive a 15% off shopping pass! Dana will be presenting three Ways to a WOW Wardrobe. You'll learn how to transform your look from work to weekend to evening using just one key wardrobe piece. Discover how to change your day face to an evening look with just 3 colors with regional **TRISH McEVoy** make-up artist.

**JUST TIPS:
Helping You Get More From Technology**

Our Just Tips Newsletter is packed full of IT-related articles, a class schedule for our state-of-the-art training facility, and of course, helpful software tips. Download for FREE from www.mcstech.net

View web pages without needing glasses

Are you tired of having to squint to read some of the small type on web pages? You can quickly make them larger or smaller by using these helpful short cut keys: **learn more - www.mcstech.net**

PowerPoint — Hiding Slides

Often you may have a PowerPoint presentation, and want to include some slides that you may only decide to cover if...**learn more - www.mcstech.net**

**JUST TIPS:
Tips on Microsoft & More****Quick Tips
and Tricks
For Microsoft**

For FREE Tips from
Mission Critical Systems,
your training partner, visit...
www.mcstech.net

Member News & Information

Greg Weiss Joins HLZH

Harper Lutz Zuber Hofer & Associates, LLC (HLZH) is pleased to announce that **GREG WEISS**, MBA, CPA, CVA, has joined the firm as an associate, specializing in valuations, fraud examinations, litigation support, and business consulting. He joined the firm in January 2010 with 17 years of experience, including accounting, auditing, tax, forensic accounting, and valuations.

"Greg's broad experience in business valuations and fraud investigation expands our firm's depth in these areas and strengthens our ability to meet growing client needs," says MELINDA HARPER, HLZH's founding member. "He brings added value to the firm and our client base."

Greg was previously with RMS McGladrey, Inc., where he was Denver Practice Leader for the Financial Forensics & Valuations Services Group. He earned his B.S. in Business Administration, Accounting emphasis, from the University of Northern Colorado in 1993 and his MBA with a dual emphasis in Finance and International Business from Rockhurst University in 1998. He is a member of the American Institute of CPAs, Colorado Society of CPAs, National Association of Certified Valuation Analysts, National Center for Employee Ownership, ESOP Association, and serves on the Board of Directors of Denver Venture School.

Harper Lutz Zuber Hofer & Associates, LLC is a Denver-based CPA firm providing forensic accounting, litigation support, and valuation services to attorneys, corporations, and individuals. These services include financial and forensic analysis in commercial damages, marital dissolutions, and lost earnings matters. Valuation services are also available for buy/sell and wealth-transfer activities. For more information about HLZH, please visit our web site at www.hlzcpa.com. HLZH was founded in 2004 and currently has five partners and 11 associates.

Attention Alliance Members

The APW welcomes your short articles sharing business news, promotions, job changes, books authored, awards received, etc. so that we can all celebrate your success!

Please send ideas, comments, contributions and questions to execdir@apwcolorado.org

Member News

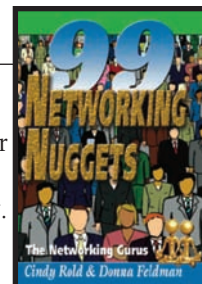
Are you looking for help in becoming a better networker? Check out APW member

CINDY ROLD's book, **99 Networking Nuggets**, co-authored with **DONNA FELDMAN**.

Nuggets will help you answer the questions: Where do I go to network? How do I prepare? What do I do when I get there? How do I follow up with people? The book provides practical advice you can put to use instantly to help you become a more effective networker. According to APW member, **DANA LYNCH**, "Whether you're new to networking or a seasoned pro, you'll find plenty here to increase your 'schmoozing savvy.'"

To purchase the book, go to <http://www.thenetworkinggurus.com/nuggets>. While you're there, you can subscribe to The Networking Gurus News, a newsletter that lists over 30 business networking events in the Denver area each month.

Cindy Rold, JD, Maverick Coaching & Speaking, Anthony Robbins Master Elite Coach, e-mail: cindy@cindyrold.com phone: 303-734-9776



Save THE DATE 2010 Start! Denver Heart & Stroke Walk



Join the **Outreach Committee** in the **2010 Start! Denver Heart & Stroke Walk**. This year's walk/run to promote heart health will be held **Saturday, June 5, 2010** at 8:30 AM at the **Denver Center for Performing Arts** downtown by the large white statues on the green. We will meet at **PAM FISCHER's** Home for coffee and a continental breakfast at 8:00 AM sharp, and then carpool to the starting line at 8:30 AM! **Let's Go Red For Women** and the fight against heart disease, so dress in red and bring your own fun red accessories to show your support!

Heart disease is the leading cause of death in women over 40 years old, especially after menopause. Every year, more than 500,000 U.S. women die of heart disease. This translates to approximately one death every minute. (visit GoRedForWomen.org today to learn more about heart disease affecting women.) These statistics and more have impassioned us to show our support on June 5. We hope many of you will step up to join us; we look forward to a fun time with our fellow APW members! Continued on Page 7

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Member News & Information

Save THE DATE 2010 Start! Denver Heart & Stroke Walk

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The **2010 Start! Denver Heart & Stroke Walk** is an annual fundraising event featuring 3.2 mile and 1 mile non-competitive routes. This event is designed to bring public awareness to physical activity and a heart-healthy lifestyle, while at the same time raising critical dollars to fund the life-saving mission of the American Heart Association. Walkers from all over Denver and beyond step out to support the fight against our nation's #1 and #3 killers -- heart disease and stroke. Event Sponsor, the American Heart Association has helped protect people of all ages and ethnicities since 1924 from the ravages of heart disease and stroke. The association invested more than \$543 million in fiscal year 2005-06 for research, professional and public education, and advocacy so people across America can live stronger, longer lives.

Check the May Communiqué for information on how to register, or you may also contact **PAM FISCHER**, Team Captain at designalacarte@msn.com or by phone at **303-863-7207** if you have any questions.

We need you to help make this event fun and successful! Friends and family are welcome, too. Help the APW; once again, make a difference for women in our community!

New Members

JILL MADISON, Human Resource Consultant – New to Denver and is looking for employment, **415-637-1176**, jillmad7@pacbell.net

LISA MAURER, Independent Consultant – Arbonne International, **303-475-7370**, LDMaurer@hotmail.com

MARY LEMMA, Writer/ Editor – Public Relations- Communication, **303-919-6884**, mary@marylemmawrites.com

Anniversaries

The Alliance wishes to **recognize** and **thank** the following women who joined The Alliance of Professional Women in April. We greatly appreciate your continued support of our organization.

9 Year

KATHLEEN S. BOWEN Minds Eye Resources Management, LLC

8 year

SHARI L. LUTZ Harper Lutz Zuber Hofer & Associates, LLC

5 year

PAMELA DOMBROWSKI WILSON The Care Navigator

4 year

BONNIE BUSEKRUS Clairty Coaching

2 year

MELISSA CAPPLEMAN Coach Melissa, LLC

1 year

ALISA SPIRIT OF THE WIND Sacred Space Designs, LLC

Thanks!

The Alliance would like to **thank**, **SUSAN KIMBALL** for hosting our March Networking Luncheon at **Solera's**. Thanks also to our Networking Luncheon sponsor, **CampExperience**, **BETSY WIERSMA**, and to all who brought in clothing for the **Blouse Drive**. This was a great event and all who were there enjoyed the event.

New Member Referrals

We wish to **thank** **DANA LYNCH** for the referral of new member **MARY LEMMA**, Writer/Editor; **KRISTI SULLIVAN** for the referral of new member **JILL MADISON**, Human Resources Consultant; and to **CINDY ROLD** for the referral of new members **LISA MAURER**, Arbonne Consultant. Referring members will receive a free business card ad in the Communiqué next month as **our thank you**.

New Member Profiles

JILL MADISON – Human Resource Consultant,
jillmad7@pacbell.net

1. Why did you join the Alliance of Professional Women?

I joined the Alliance as I am new to Denver and looking to make connections with other professional women and also get involved in local community support.

2. What are your hobbies?

I love to decorate houses, be outside enjoying the sun, walking, and coaching young business professionals

3. What is your position/business?

I am now retired from a 30+ year career in Human Resource Consulting. I am looking for a job in Denver in that industry and I am also considering starting my own company dealing with home based project management and relocation coordination.

4. What is something that few people know about you?

When I worked for Aetna Healthcare in the late 1970s I was transferred from San Francisco to Hartford, CT. I was pretty bored so I moonlighted as a local weather person on Channel 2 in Weathersfield, CT until Aetna discovered me and reminded me “no moonlighting”.

LISA MAURER, Independent Consultant,
ldmaurer@hotmail.com

1. Why did you join the Alliance of Professional Women?

I joined the Alliance because of the warm atmosphere and the general feeling of sincere interest in building relationships and friendships and helping each other to grow professionally and personally. I enjoy the professionalism of the APW of Colorado and the culture of support, volunteering, giving back and, especially, the FUN!

2. What are your hobbies?

Wow, being a Gemini where do I start? My hobbies are many, but my favorites are my canine children, travel, photography, and we've recently undertaken an entire front yard remodel, removing all lawn and installing flowers and flowering shrubs; no more lawn mowing! In calmer, quieter moments, I enjoy reading, knitting and chatting with friends on the back deck.

3. What is your position/business?

I am a business owner as an Independent Consultant with Arbonne International. I enjoy helping people save money, make money, create their own wealth and independence and realize their dreams, old and new. Arbonne has second-to-none, amazing, ultra-premium products-and we're launching 159 new formulations the end of March, but the incredible “product” that we have is a phenomenal business opportunity for those wishing to put in some effort to obtain time and financial freedom.

MARY LEMMA – Writer/ Editor, mary@marylemmawrites.com

1. Why did you join the Alliance of Professional Women?

I enjoy the company of others immensely (in spite of occasional bouts of shyness), but working out of my home can be isolating.

I joined APW because of the networking opportunities in what strikes me as a warm and welcoming atmosphere.

2. What are your hobbies?

I love to paint with watercolor, garden (although the deer in Parker preclude much more than doing so in containers) and cook.

3. What is your position/business?

My business is writing and editing. I like to tell stories--stories that support organizational missions and goals. I've told stories about patients surviving cancer, researchers breaking new ground...teachers who are great mentors. Much of this is useful in fundraising for nonprofits, but my career includes a long stint in corporate communication at a large utility in New England.

4. What is something that few people know about you?

I bake a pretty good loaf of crusty artisan bread..

4. What is something that few people know about you?

I have given birth to the Loch Ness Monster. Twice.

2010 Dress For Success Denver Drive: Thank You!

Thank you to all of you who helped make this year's **Dress For Success drive a huge success!** Dress for Success (www.dressforsuccess.org) is a global non-profit organization that along with their affiliates are committed to helping disadvantaged women take charge of their lives. Because of your time and generosity, we collected numerous blouses and other professional attire to help support women seeking a professional job in the Denver area. Special thanks goes to **PAM FISCHER** (Outreach Committee Member) and **ALEXIE TUNE** (Outreach Committee Co-Chair) for donating their time and energy to help coordinate this event and collect and transport all donated items. Every year we hold a drive to raise donations for Dress For Success Denver, so remember to set aside your professional women's clothing and accessories you want to donate for next year's drive. Through your yearly donations, we can continue to help women on their path to self-sufficiency.

The Five C's of Credit

Understanding a Bank's Business Loan Decision

There are many factors a bank takes into account when considering your business loan request. It's important to remember that your commercial loan officer is tasked with finding ways to make your loan a reality. A responsible lender, like Citywide Banks, will base decisions on both tangible and intangible criteria. While each lending situation is unique, most banks utilize some variation of a basis known as the 'Five C's of Credit.' Understanding the Five C's can help your business better prepare for your loan request and the related discussions with your loan officer.

CHARACTER:

The lender will need to gain insight into the borrower's trustworthiness and integrity by evaluating the following:

- ⌚ Borrower's overall honesty, integrity, nature, and abilities; including the business, its owners, management & culture
- ⌚ Borrower's abilities, educational background, and experience in industry
- ⌚ Quality of borrower's references

CASH FLOW (a.k.a. CAPACITY):

The bank will evaluate your business's plan to repay the loan, which will include review of the following:

- ⌚ Cash flow available to service debt (EBITDA)
- ⌚ Debt Coverage Ratio (the bank's source of repayment)
- ⌚ Your Company's borrowing history and track record of repayment

COLLATERAL:

As a contingent source of repayment, the lender will review tangible and intangible assets that can be used as the bank's security for the loan. The bank will also take into account any discounting rules, legal issues, etc. associated with the collateral.

CAPITAL:

The bank will want to fully understand the capitalization and investment history of your company. It will run several financial analyses, including:

- ⌚ 'Net book value' vs. 'appraised value of assets'
- ⌚ 'Tangible vs. intangible assets'
- ⌚ Personal net worth of owners

CONDITIONS:

The lender will examine how your company is impacted by marketplace risk factors, including:

- ⌚ Macroeconomic, political, and regulatory threats or opportunities
- ⌚ Vendor and customer relations
- ⌚ Industry or client specific issues
- ⌚ Banking relationships

Author, **Ron Hoskins**, Senior Vice President, **Citywide Banks**;
Submitted by **Debra Neeley**, VP, **Citywide Banks**, contact Debra at 303-365-3658 or NEELEY@citywidebanks.com

How to Manage Credit in Today's Economic Landscape

With the Credit CARD Reform Act of 2009 becoming effective February 22, approximately 78 percent of American households and an estimated 181 million Americans will experience something new when they review their next credit card statement—a full disclosure of their payoff time. More specific, a notification of:



How long it will take to pay their card balance in full if making only minimum monthly payments.



The total amount they will pay, including interest, if they make only minimum payments.



How much they need to pay each month if they wish to pay off the balance in 36 months.

Intended to establish fair and transparent practices relating to the extension of credit to consumers, the Credit CARD Reform Act is one of a number of regulatory changes aimed at providing consumers with better information so they can make more educated borrowing decisions.

Obtaining credit in a tough economy

There are many outcomes of today's suffering economy. Here are two: banks have changed; it's a tough time to be a consumer.

The truth of the matter is, banks are changing for the better. While most have always acted as trusted advisors to their clients, today's banks are going to even greater lengths to improve communications and promote financial literacy and a return to the basics of money management—earn, save and invest. In fact, the down economy has aided these efforts. For the first time in more than a decade, the average rate of savings for Americans is increasing, and studies indicate people are being less frivolous with their spending.

So why, then, is credit so difficult to obtain?

Generally speaking, obtaining credit is no more difficult than it has ever been. If a consumer takes their time and does their homework, they will find that banks are willing to lend them money. More important, banks want to lend them money... they are expected to lend them money.

Here are four things every consumer should know prior to applying for a loan or line of credit:

- 1 What their credit history is. Consumers should obtain a copy of their credit report and check it for accuracy.

How to Manage Credit in Today's Economic Landscape

Continued from Page 9

AnnualCreditReport.com is the official site established by the major credit reporting agencies to help consumers obtain a free credit report once a year. Correcting credit report mistakes can have a big impact on credit score.

- 2 What documentation is required. Be prepared to document two years of income by having copies of W-2s, pay stubs and tax returns.
- 3 What the money is needed for and why.
- 4 What is reasonable. Sometimes, borrowers need to accept harsh realities. For example, home values have declined over the last two years. As a result, the amount of money available as a loan or line of credit against the equity in many homes has diminished.

At the end of the day, consumers need to have a history of making timely payments, demonstrate the ability to repay and not have too much of their income being applied to debt, also known as debt-to-income ratio.

Repairing your credit after difficult times

The challenge of our current economic landscape is that so many people are struggling. Unemployment is high, energy costs are rising, property taxes are increasing, etc. As a result, people who have been able to maintain a strong credit rating throughout their lives are now straining to keep up. Many are even falling behind.

Without question, going through a difficult financial period can hurt your ability to secure credit. However, people need to know that even with a troubled history they can still get a loan, and it doesn't take ten years. It takes a commitment to:

- Make restitution to debt holders.
- Demonstrate the ability to repay.
- Improve debt-to-income ratio.

Again, the ability to secure a loan or line of credit comes down to understanding your financial situation and being realistic with your expectations. As the saying goes, just because you can make a payment on something doesn't mean you can afford it.

Using credit to build and protect wealth

Despite the growing popularity of wealth management programs and personalities who advocate that credit is evil, credit can be a powerful tool to build and protect wealth. For example, credit can help you stay liquid. That is, credit can prevent you from tying too much money up into one item, which will provide you with more access to cash.

Also, sometimes borrowing is the cheaper option. For example, if your company offers a 401(k) with matching contributions, to not fund your account in order to make payment on an item is to lose the added value of the match. So don't simply discount borrowing, nor should you automatically liquidate a CD or get out of an investment for cash. If you do your homework, plan and calculate that the total interest you will pay by borrowing is less than the rate of return on your investment, then borrow. It is a decision that will help you build and protect your wealth.

The truth is, the fundamentals of banking have not changed. Banking is not about caveat emptor—buyer beware—and betraying the trust of clients. For most banks, it has always been about the opposite—buyer aware—and helping clients achieve their goals. The new regulations help reinforce this value, and this is good for everyone, from bankers to borrowers.

By **Shelly Reno**, Relationship Manager, **KeyBank, Cherry Creek branch**. 303.329.7447 or shelly_reno@keybank.com

Equal Pay Day Rally - April 20th = pay

Did you know: Women still only make an average of \$0.80 to the dollar a man makes for comparable work? This means that a woman must work 1 hour and 45 minutes longer for an 8 hour day than a man works. This means that a woman has to work until Tuesday of the next week in order to pull in the same amount of money a man makes working Monday through Friday. This means that a woman has to work until April of the following year in order to make the same yearly amount as a man does the previous year.

Did you know: Colorado created a pay equity commission to address the problem of pay inequity? This commission was convened to study the problem and submitted recommendations to the Governor to address this problem. A key recommendation was to make the Pay Equity Commission a permanent commission to ensure that steps might continue to be taken to close the pay gap.

9to5org, The White House Project and The Coloradans for Fair Pay Coalition will be bringing awareness to pay inequity and will call for the permanent establishment of the Pay Equity Commission at the **Equal Pay Day Rally on April 20th** from 5:30 pm – 7:30 pm at Club M, 700 East 17th Avenue, Denver. If you are interested in this event, you may RSVP to <http://9to5.org/local/colorado>.

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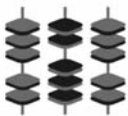
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calendar of events

You can now find an RSVP link to upcoming Alliance Events on our homepage! Go to www.apwcolorado.org and click on the bold RSVP link – it will take you directly to the BlackTie RSVP page for the event for ON-LINE REGISTRATION See PAGE 4-5 for event information and event codes or call the contact for the event.

april 2010

M	T	W	T	F	S	
			1 Networking Events Committee Meeting , 11:30 AM, Whole Foods, I-25 & Colorado Blvd (upstairs) Robin@SoulMoxie.net	2	3	
4	5	6	7 Outreach Committee Meeting , 5:30 PM, Home of PAM FISCHER 2218 Franklin St, Denver 80205 JessicasHomes@msn.com	8 Networking Luncheon 11:30 AM, Il Fornaio, Greenwood Village, 80111 CLICK HERE to purchase your ticket	9	10 Spare The Hare Event Bowling Extravaganza Benefit For The Sporting Woman Community Fund, 8:30 AM-2:00 PM • Elitch Lanes. www.active.com or www.thesportingwoman.com
11	12	13	14	15 INCOME taxes DUE	16	17
18	19	20 Public Affairs Committee Meeting , 7:30 AM, Zaidy's in Cherry Creek, 1st & Adams bcrawford@cchealthlaw.com	21 The Denver Franchise & Business StartUp Colorado Women's Chamber Offices, 5:30-7:00 PM ruth@rg2consulting.com	22	23 Passport To South America 8th Annual Alliance Foundation Fundraiser, 6:00-10:00 PM, School of Hotel Restaurant & Tourism Management, University of Denver Campus execdir@apwfoundation.org	24
25	26	27	28 3 Ways to a WOW Wardrobe , shopping seminar and party, 5:30-8:00 PM, Saks Fifth Avenue, Cherry Crk Mall, 3001 East 1st Avenue, Denver CO 80206 dana@elementsofimage.com	29	30	

may 2010

M	T	W	T	F	S	
					1	
2	3	4	5	6	7	8
9 MOTHER'S DAY	10	11	12	13	14	15
16	17	18	19 The Denver Franchise & Business StartUp Espressole, 5:30-7:00 PM ruth@rg2consulting.com	20	21	22
23 30	24 31 MEMORIAL DAY	25	26	27	28	29