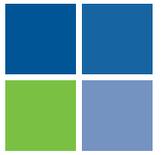


NIKE

NEW YORK STATE women, INC.



NIKE

The official publication of
New York State Women, Inc.

VOL. 63 ■ ISSUE 3 ■ MAR/APR 2014

Our Mission

To build powerful women
personally, professionally,
and politically.

Our Vision

To make a difference
in the lives of
working women.

What's wrong with this picture?

**(Hint: If you're a woman, take a
look at your most recent
paycheck...)**



Dated Material — Deliver Promptly

**For the answer turn to page 3.
Full story is on page 12.**

In this issue:

- Women Who Helped Build the Empire State.....5**
- NYS Women, Inc. 5th Annual Conference.....7**
- Whether It's Golf Hazards or Life Obstacles...16**
- Best (and Worst) Paying Cities for Women.....18**



As We Embrace Change

IT'S HARD TO BELIEVE THAT I'M ALREADY WRITING MY LAST President's Message for *NIKE*. It's truly amazing how quickly a year can go. Even when we have the winter that never ends! As we haven't had the April board meeting as the writing of this message, it seems a bit premature, but a look back on the year seems to be in order. I started the year with a mantra that I asked everyone to adopt – "Embrace Change." I knew that in asking people to embrace change, I would be pushing some people out of their comfort zones and asking them to look differently at the ways that things had

always been done. This can be a challenge.

I am so pleased that everyone truly did embrace change and took on the challenge. We've streamlined so many processes this year, and this has really allowed us to focus on the important things, like recruiting new members, educating people on the importance of NYS Women, Inc. and returning to state meetings where the focus is on workshops and educational programming. A lot of information has been flowing this year, from the monthly membership tip in the communicator to the issues and topics highlighted in this magazine to the workshops that we have featured at the state meetings. This is all designed to educate our members and help them grow personally, professionally, and politically.

I hope that each of you has grown personally, professionally, and politically this year. I hope that you learned something new about NYS Women, Inc. and your role in the organization. I also hope that you have been spreading the word to all of your family, friends, and colleagues about this amazing group. Membership will always be an ongoing challenge, and we will need every member to help us with ensuring that we have a strong and robust membership.

A look back wouldn't be complete without a look forward. The annual state conference will be May 30, 31 and June 1, 2014 this year. I hope that you plan to attend. This state conference is going to be a wonderful experience for everyone who attends. There will be another series of powerful and educational workshops including information on alternative to raffles, a membership workshop, and a workshop designed to help all of us learn more about our fellow members. Our two affiliate not for profit entities – Career Development Opportunities and the Grace LeGendre Endowment Fund – will also be having workshops at Conference.

Most importantly, we will be voting on our new state officers. We will then be installing all of our new officers at the state, region, and local chapter level at the installation dinner on Saturday night. If you have never been to an installation dinner, I highly recommend that you plan to attend the dinner this year. It is a truly inspiration night as you watch the newly-elected officers at all levels take over the reins and talk about their vision for the upcoming year. I hope to see many of you there!

I still have several months left to accomplish some very lofty goals that I have set. In order to meet these goals and continue to grow NYS Women, Inc., I will need help from every member. The only way to truly change and grow is to ensure that all current members are engaged and love being a member. This passion will translate to potential new members and inspire them to join.

As always, if you have any ideas or suggestions, I want to hear them. Please feel free to contact me at president@nyswomeninc.org any time. It has been an honor and privilege to serve as your state president, and I will serve out the remainder of my term seeking to grow our organization and embracing change.



Calendar of Events

2014

20th of each month: Communicator deadline

April

15 Deadline: *NIKE*

June

6-8 NYS Women, Inc. Annual Conference

Check online for updates or registration forms:
www.nyswomeninc.org



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To build powerful women personally, professionally, and politically.

Our Vision

To make a difference in the lives of working women.

Cover and this page image: © Wrangel | Dreamstime.com

NIKE Submissions

All contributed articles must be original work; all previously published works must be accompanied by the publisher's authorization to reprint. *NIKE* reserves the right to edit contributed articles for clarity and length, and reserves the right to refuse to publish any contributed article.

The articles contained in *NIKE* express the views of the individual authors and do not necessarily represent the views of New York State Women, Inc. *NIKE* is distributed for information purposes only, with the understanding that neither New York State Women, Inc. nor the individual authors are offering legal, tax or financial advice.

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Women make only 77 cents for every dollar earned by men.



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Ruth Johnson Colvin

Women Who Helped Build the Empire State

by JoAnne Krolak



RUTH JOHNSON COLVIN WAS BORN in Illinois, where her father and his brothers ran a construction company in Chicago. Ruth's father died when Ruth was 12. While she was growing up, Ruth developed a desire to become a teacher and would practice on the younger children in the family. A geography lesson, for example, would involve spinning a globe, pointing to a country and then having the children write a report on that country. When Ruth reached college age, family finances would not pay for a teaching degree and so Ruth attended junior college where she studied business administration. After graduation, Ruth found work as a legal secretary and it was on the job that she met Robert Colvin, who was a student at Northwestern University. Following their marriage, the Colvins moved, first to Seattle and then to Syracuse, where Robert would have a career in industrial chemicals.

The time was 1961. Ruth Johnson Colvin stared at the Syracuse newspaper in shock, not quite believing what she saw. According to statistics from the 1960 census, more than 11,000 people in Syracuse could not read. Illiteracy was not just a problem in faraway lands, but right there in her own city. What was being done about it?

Ruth Colvin took things personally. Something needed to be done and she was going to do it. As Ruth said "...the ability to read and write is critical to personal freedom and the maintenance of a democratic society." She started with an invitation to coffee in her own home, and brought together community leaders to inquire on what was being done. The answer came back – not much. Speaking invitations followed and the head of Church Women United said the organization would sponsor Ruth's efforts.

Ruth started Literacy Volunteers in her basement. For Ruth, the student learners were the focus. She saw that traditional classroom methods and settings would not work for these students. Knowing

that she could not do the job alone, Ruth started by building a network of community volunteers and tutor training programs to create a climate where the learner was encouraged in his/her efforts to learn. She brought in professional reading specialists, who helped create tutor training and other instructional materials. Language and vocabulary familiar to the student was used. People from different backgrounds and occupations, everyone from dropouts to bank presidents, were the tutors.

In 1967, Literacy Volunteers was chartered in New York State as tax exempt and non-profit and changed its name to Literacy Volunteers of America, Inc. By 1972, the organization had 40 affiliates. Shortly after that, the organization introduced an English as a Second Language tutor training program, recruited practitioners to assist in developing programs, and worked to encourage student involvement in the literacy programs. By 1985, the number of affiliates reached 125. In 2002, Literacy Volunteers of America merged with Laubach Literacy International to form the organization ProLiteracy. Over time, the program has spread beyond Syracuse, beyond even the United States, to reach student learners in more than 60 countries in Asia, Africa, Latin America, and the Middle East. In 2006, Ruth Johnson Colvin was awarded the Presidential Medal of Freedom by President George W. Bush.

Ruth Johnson Colvin's papers are housed at Syracuse University. The University would have liked to have her write her memoirs, but Ruth is saving those memories for her family. However, for Ruth, the stories to tell are the ones about her students, the people she has met through her work. As Ruth herself says, "people are the important thing to me...and so this is where I've had so many stories of wonderful people, caring people. I call them unsung heroes. And these are the stories that I wanted to share."

"The ability to read and write is critical to personal freedom and the maintenance of a democratic society."

Ruth Johnson Colvin

From the Editor



RECENTLY, AN OBITUARY IN THE LOCAL newspaper caught my eye. I noticed it initially because the obit was about this amazing Western New York woman with a global reputation as a pediatric surgeon... I gave it more than a passing glance after I read that she had sued the hospital where she worked. That's right, a doctor suing a hospital. Hmmmmmm... Read on.

Dr. Linda Brodsky earned her medical degree at the former Woman's Medical College of Pennsylvania (now affiliated with the Drexel University College of Medicine). She introduced the Brodsky Classification on diseases of the tonsils, a diagnostic method used worldwide; she became director of the Center for Pediatric Otolaryngology and Communication Disorders at Women & Children's Hospital in Buffalo.

According to *The Buffalo News*, "In 1996, she became a tenured full professor of otolaryngology and pediatrics, the first woman to achieve that honor in the UB Medical School's surgical department but discovered that she was paid less than her male colleagues and was passed over for a less-qualified male candidate for chair of the otolaryngology department."

Yeah, the female doc got paid less than her male counterpart...

UB fired Dr. Brodsky in 1998 – so what did she do? She filed suit and then spent EIGHT years on the lawsuit: it resulted in helping change compensation for all clinical faculty at the four SUNY medical schools.

After all that, in 2005, she was fired as director of the Center for Pediatric Quality at Women & Children's Hospital and, in 2007, again fired as director of Pediatric Otolaryngology. She didn't take that lying down; she filed more gender discrimination lawsuits and won settlements against both employers. Dr. Brodsky still wasn't done though... she founded Women MD Resources, which helps women physicians fight discrimination.

It got me thinking about pay equity: if a female *doctor* was being paid less than her male counterpart, what about women at the lowest end of the wage scale? Who is advocating for them?

As you will read in this issue of *NIKE*, the wage gap is alive and – sadly – well, despite years of advocacy and lobbying. Take a look at the statistics in the article that starts on page 12 and discover what that wage gap means in real dollars and cents. Turn to page 18 and see what you can do in the fight for pay equity.

Be sure to check out "Whether It's Golf Hazards or Life Obstacles: Choose Mindset First and Action Second!" by Nancy Rizzo (page 16) for ways to change your mindset and achieve your goals.

And, on page 7, we're starting the countdown to the NYS Women, Inc. annual conference with schedule highlights, things to do and see in Albany, as well as registration forms and hotel information. Mark your calendar for May 30, 31 and June 1, 2014 for our 5th annual conference!

-Katharine Smith

Next NIKE Deadline

The deadline for the May issue is April 15, 2014. When emailing your submission type *NIKE* in the subject line, and send to the attention of Katharine Smith, *NIKE* editor at PR@NYSWomeninc.org. Published material must be accompanied by a letter from the publisher giving permission to republish and the credit line required to be included with the article.

NIKE Volume 63, Issue 4 March/April 2014

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Silver Supporters: \$25.00 – \$49.00.
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Please write checks to NYS Women, Inc.
and footnote to "NIKE"
Allstars, Ad, Gift

Advertising Page Rates

Back Cover

1 issue: \$600 • 4 issues: \$2,000

Inside Front Cover

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Full Page

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Half Page

1 issue: \$150 • 4 issues: \$500

Quarter Page

1 issue: \$75 • 4 issues: \$250

Eighth Page

1 issue: \$37.50 • 4 issues: \$125

New Careerist Program

by Linda K. Provo, Chair

Chapters – do you have a member or potential member who meets the criteria to participate in this program? The NYS Women, Inc. New Careerist Competition recognizes the accomplishments of any woman, between the ages of 21 and 32, who has been employed full time for a minimum of one year and maximum of three years in their career area and provides them with professional development skills and opportunities.

This program concludes with a speech competition held at chapter, region, and state levels. Selection is based on written and biographical information, judges' interviews, group interaction, and a prepared speech competition.

The candidate will be asked to speak on one of the following topics:

1. Women have made historic changes to the business environment. Give one example and discuss how this change has worked to the betterment of women and how it has worked detrimentally for other women.
2. What 21st century issue do you feel remains a roadblock for women in the business environment and what would you do to resolve it?
3. Name three changes for the betterment of women in the workplace and explain how you have personally benefited from them.
4. Tell us about one woman in your career who inspires you and explain why she is a role model for you.
5. If you were chosen to speak to a group of younger women, what career experience would you share and why?
6. As a younger woman in a business environment, what would you consider as the most important do's and don'ts to advance your career?

For further information, contact New Careerist Chair Linda K. Provo at bpwny12986@verizon.net or 518-359-2671. Please send your candidate information to Linda by May 1st. The New Careerist Manual and Competition Guidelines are available on the NYS Women, Inc. website at <http://nyswomeninc.org/Portals/0/docs/NCResourceManual.pdf>.

New York State Women, Inc.

Our Mission

To build powerful women personally, professionally, and politically.

Our Vision

To make a difference in the lives of working women.

Membership Tips

In each issue of *NIKE* we aim to bring you new ideas and tips to help your chapter recruit and retain members.

The Elevator Speech

Lisa Giruzzi was one of the speakers at the NYS Women, Inc. 2013 annual conference. She presented *You Had Me at Hello...Introductions that Really Work* which discussed why some introductions work better than others and how to work on improving personal and professional introductions. An important aspect covered in her presentation was the "elevator speech" – so named because it should be possible to deliver a summary introduction in the time span of an elevator ride, roughly thirty seconds to two minutes.

Here are six sample elevator speeches Lisa helped conference attendees develop that could be used to describe NYS Women, Inc. These are starting points that can be adapted and changed to reflect your own chapter. Lisa summarized this process as creating your introduction to explain *who you help* and *how you help them*.

NYS Women, Inc. assists

working women looking to advance their careers by providing career development, mentorship and networking opportunities at the state and local level.

working women looking to advance their careers by offering career and personal development, mentorship and networking opportunities at the state and local level.

working women personally and professionally by helping them to get a leg up through career development, mentorship and networking with pioneers in a variety of fields.

working women personally and professionally by helping them to break through the glass ceiling by providing career development, mentorship and networking with pioneers in a variety of fields.

working women from diverse backgrounds with statewide networking opportunities, educational programs at the state and local level and speaking competitions to foster personal and professional growth.

working women looking to grow and expand in their field by providing the opportunity to learn from other successful women, educational programs at the state and local level and speaking competitions to foster personal and professional growth.

Lisa Giruzzi owns Transformational Conversations which assists organizations in empowering their employees and members to be successful and productive by training them in the principles of effective communication and performance. For more info: www.YourCommunicationAuthority.com.

Annual Conference Highlights

Schedule

TENTATIVE

Friday, May 30, 2014

12:30 p.m. – 6:00 p.m.	Registration
1:00 p.m. – 3:00 p.m.	Pre-Conference Executive Committee Meeting
4:00 p.m. – 5:00 p.m.	Pre-Conference Board of Director's Meeting
5:15 p.m. – 6:15 p.m.	Regional Directors/Assistant Directors meeting (for outgoing and incoming RD's & ARD's)
5:00 p.m. – 6:30 p.m.	Dinner on your own
6:30 p.m. – 7:30 p.m.	Hearing (Bylaws, Budget, Advocacy Statement)
7:30 p.m. – 9:00 p.m.	First Business Session Candidate Forum
9:15 p.m. – 10:00 p.m.	Meet and Greet Wine and Cheese Reception

Saturday, May 31, 2014

8:00 a.m. – 9:00 a.m.	Breakfast
8:00 a.m. – 10:00 a.m.	Conference Registration
9:00 a.m. – 10:00 a.m.	Workshop "Membership"
10:00 a.m. – 12:00 p.m.	Second Business Session
12:00 p.m. – 12:30 p.m.	Elections – Polls open at noon
12:45 p.m. – 2:15 p.m.	Awards Luncheon
2:15 p.m. – 2:45 p.m.	Third Business Session
2:45 p.m. – 3:30 p.m.	Workshop "Alternatives to Raffles"
3:45 p.m. – 4:30 p.m.	Workshop "Hi My Name Is: Learning About Each Other"
6:00 p.m. – 7:00 p.m.	Cocktail Reception
7:00 p.m. – 9:30 p.m.	Installation Banquet
9:30 p.m. – 10:30 p.m.	2014-15 President and New Officer Reception

Sunday, June 1, 2014

7:00 a.m. – 9:00 a.m.	Breakfast
8:30 a.m. – 9:15 a.m.	CDO Workshop
9:30 a.m. – 10:15 a.m.	Grace LeGendre Endowment Fund Workshop
10:30 a.m. – 12:00 p.m.	Fourth Business Session Memorial Service

Post Conference Board Meeting Board Room A and B 2014/2015 board members (executive committee, immediate past state president, region directors, and standing committee chairs) will meet immediately after the close of the Fourth Business Session.

Vendor Hours

Friday, May 30, 2014	• 4:00 p.m. – 9:00 p.m.
Saturday, May 31, 2014	• 8:00 a.m. – 4:00 p.m.
Sunday, June 1, 2014	• 8:00 a.m. – 12:00 p.m.

Any changes to the schedule will be announced at the start of the First Business Session.

Welcome to Conference!

You're invited to the 5th Annual Conference of NYS Women, Inc., which will be held May 30, 31 and June 1, 2014, at the Hilton Albany in Albany, NY.

Register today! Conference registration and hotel reservation forms can be found online at www.nyswomeninc.org.

The annual conference is an important milestone in our organization's journey. Learn about accomplishments for this year and goals for next year. There is an energy that develops when NYS Women, Inc. members come together. You'll become re-vitalized; when you return to your chapter, plan on accomplishing great things!

This is an opportunity to see our organization in action.

- Discover what is happening in our organization, meet members from across the state, and talk with our leadership team; help steer the direction we will take.
- Become informed, stimulated, and energized!
- Learn what chapters across the state are doing to promote equity for all women.

Have a capital time in Albany!

Things to see and do in Albany! The Hilton Albany is close to many of the popular attractions in New York's capital. The area around the hotel is loaded with culture, shopping and restaurants.

Shopping Be sure to visit Albany's many unique shops, antiquarian bookstores, and seasonal marketplaces. Walk along Lark Street (Albany's village-in-the-city) and notice the variety of shops, dining, and nightlife hot spots. For indoor shopping, malls and outlet villages offer designer and brand name labels at economical prices in hundreds of stores, including major national retailers.

Walking Tour of Albany Explore the fascinating history and magnificent architecture of Albany by embarking on a self-guided walking tour of the city's historic downtown district. A self-guided walking tour brochure is available at the Albany Visitors Center, where the tour begins (Albany Heritage Area Visitors Center, 25 Quackenbush Square, Albany, NY 12207. Located in downtown Albany at the corner of Broadway and Clinton Ave.) To download the Walking Tour Podcast from iTunes go to <https://itunes.apple.com/us/podcast/a-walking-tour-of-albany/id554720150?i=119595564>.

New York State Women, Inc. Annual Conference May 30, 31 & June 1, 2014

Hilton Albany • 40 Lodge Street • Albany, NY 12207 • 866-691-1183

CONFERENCE Registration Form

Please note that registration can also be done online by visiting www.nyswomeninc.org. When you register online you can either pay by credit card or opt to send a check made payable to NYS Women, Inc. to: Registration Chair Debra Carlin, 261 Cosen Road, Oxford, NY 13830

Registration Deadline April 30, 2014

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

CHAPTER _____ REGION _____

PHONE: DAY _____ EVENING _____

E-MAIL _____

Registration Fees for All Attendees

- Advance Registration **\$40** if postmarked by Apr 30, 2014 \$ _____
- Late Registration **\$55** \$ _____
- On Site Registration **\$75** upon arrival

Individual Meals:

- Fri welcome reception \$20 \$ _____ Sat Breakfast \$15 \$ _____
- Sat Buffet Lunch \$30 \$ _____
- Sat Dinner \$60 \$ _____ **Please select Saturday dinner:**
Lemon Thyme Chicken • Sliced Roast Sirloin w/ Wild Mushroom Ragout • Tortilla Encrusted Tilapia (vegetarian option available upon request)
- Sat Breakfast \$15 \$ _____

Amount Enclosed	Registration fee	\$ _____
	Meal totals	\$ _____
	Total	\$ _____

Note: All hotel reservations are to be made directly with the hotel by calling 866-691-1183 and using the code 2NYSWI or by visiting www.hiltonalbany.com and using code 2NYSWI.

Dietary Requirements: (check all that apply and specify your needs)

- Diabetic Gluten free Allergic to Other _____

Name Tag Information: (Check all that apply)

- | | |
|---|---|
| <input type="checkbox"/> State Officer | <input type="checkbox"/> Past State President |
| <input type="checkbox"/> State Parliamentarian | <input type="checkbox"/> Career Recognition Competitor |
| <input type="checkbox"/> Immediate Past State President | <input type="checkbox"/> New Careerist Competitor |
| <input type="checkbox"/> Standing Committee Chair | <input type="checkbox"/> Political Development Competitor |
| <input type="checkbox"/> Standing Committee Vice Chair | <input type="checkbox"/> Incoming District Director |
| <input type="checkbox"/> Special/Sub Committee Chair | <input type="checkbox"/> Incoming Assistant District Director |
| <input type="checkbox"/> Special/Sub Committee Vice Chair | <input type="checkbox"/> Incoming Chapter President |
| <input type="checkbox"/> Outgoing District Director | <input type="checkbox"/> First Timer |
| <input type="checkbox"/> Outgoing Assistant District Director | <input type="checkbox"/> Member |
| <input type="checkbox"/> Outgoing Chapter President | <input type="checkbox"/> Guest |

Send completed form and payment
(checks payable to New York State Women Inc.) to:
Registration Chair Debra Carlin, 261 Cosen Road, Oxford, NY 13830

HOTEL Reservation



Hilton Albany, 40 Lodge Street • Albany, NY 12207
866-691-1183 or www.hiltonalbany.com

Reservation Deadline: April 30, 2014 by 5:00 p.m.

Reservations received after the reservation deadline will be charged at the regular hotel rate.

For hotel reservation, please call 866-691-1183 quoting Group Code: 2NYSWI OR go to www.hiltonalbany.com, check availability in the reservation box, and on the next screen enter 2NYSWI in the Group Code box.

All reservations must be guaranteed and paid by credit card. The hotel does not accept checks.

Hotel Rates

Standard Room Rate per Night:
\$129 + tax + occupancy tax = \$145.77
A third person may share the room for an additional \$15.00.

Suite Rate per Night:
\$229 + tax + occupancy tax = \$258.77
A third person may share the room for an additional \$25.00.

Suites are available by request only. If interested in a suite, contact President Amy Kellogg at president@nyswomeninc.org.

***** Please note:** If three people share a room, you will share a king bed and have a roll away. You cannot put a roll away in a double room, which has two queen beds. The suites have a king bed and a pull out couch. You can put a roll away in a suite. ***

The room rate is available starting Thursday night and goes through Sunday night.

There is a parking fee, but your registration fee will cover your parking charge.

Cancellations may be made up to 24 hours prior to arrival date.
Check-in: 4:00 p.m. on day of arrival;
check-out: 11:00 a.m. on day of departure

New York State Women, Inc. Annual Conference May 30, 31 & June 1, 2014

Hilton Albany • 40 Lodge Street • Albany, NY 12207 • 866-691-1183



INVITATION TO EXHIBITORS

ANNUAL CONFERENCE
May 30, 31 and June 1, 2014
Hilton Albany, 40 Lodge Street, Albany, NY

Friday, May 30, 2014 – 4:00 p.m. to 9:00 p.m.
Saturday, May 31, 2014 – 8:00 a.m. to 4:00 p.m.
Sunday, June 1, 2014 – 8:00 a.m. to 12:00 p.m.

New York State Women, Inc. extends an opportunity to market your products and services to women from throughout New York State at the Annual State Conference at the Hilton Albany in downtown Albany, NY. Exhibitors must have a valid NYS sales tax number and collect appropriate sales tax. To reserve a table, please complete the form below. Space is limited – reserve early!

Reservation Deadline is May 15, 2014

Exhibitor _____

Address _____

City/State/Zip _____

Telephone _____

E-Mail _____

Special needs (e.g. – electric) _____

Exhibit Description _____

CONFERENCE VENDOR /EXHIBITOR RATES

NYS Women Inc. MEMBER – Per six foot table
Three day rate \$50 _____ Saturday only rate \$30 _____ Tables Needed _____

NON-MEMBER – Per six foot table
Three day rate \$100 _____ Saturday only rate \$50 _____ Tables Needed _____

STATE COMMITTEE no charge _____
(Please note there is no charge for state committees, but tables must be reserved in advance and may be subject to sharing at the discretion of the Vendor Chair)

ELECTRICITY CHARGE \$40.00 _____

Total Enclosed _____

Make checks payable to: NYS Women, Inc., Memo: Winter Board Exhibitor

With my signature below, I assume the entire responsibility and liability for losses, damages and claims existing out of injury to person or property. The Hilton Albany does not provide security for the vendor areas.

Signature: _____ Date: _____

Send completed form and payment
(checks payable to New York State Women Inc.) to:

Marie Johnson, 184 Oakbrook Commons, Clifton Park, NY 12065
Questions: Marie Johnson, sjohns4@nycap.rr.com

Advertisement Form New York State Women, Inc.

We invite you to join our sponsorship family – businesses, groups and individuals who support our efforts with ads and/or boosters on our website. The website, used as a networking tool, recognizes businesses where our members live and work, where our state meetings are held and where our local organizations are part of the community. Our members strongly believe in supporting our sponsors and patrons.

- Ad Category** **Rate**
- Business Card Boosters (approx. 2" high x 3 1/2" wide)* \$25
- One Quarter (1/4) page (approx. 4 1/4" high x 3 1/4" wide) \$50

** If camera ready art or jpeg is unavailable, the committee will design an ad for you; however, final approval by you will only occur if time is available prior to publication*

DEADLINE: Forms and Payment Must Be Received on or Before May 15, 2014

Amount Enclosed: \$ _____ Ad Category: _____

Contact Name: _____

Advertiser Name (if different from Contact Name): _____

Mailing Address: _____

City _____ State: _____ Zip: _____

Phone: _____

E-mail: _____

Camera ready artwork is not available; please design an ad using the following information:

Make checks payable to:
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Questions should be directed to:
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Chapter and Region News

Falls Region Chapter – Region 4

- submitted by Karen Spoor, public relations chair

The Falls Region Chapter held its monthly meeting on November 20, 2013. The guest speaker was Matt Rozell who has been teaching American history in Hudson Falls for 25 years. During his tenure, he has provided students with life-changing experiences to promote American history and the American heritage.

Mr. Rozell has been recognized for his leadership in World War II and Holocaust history. He and his students have interviewed more than 200 veterans and were instrumental in reuniting over 240 Holocaust survivors with American soldiers who liberated them from a concentration camp train transport in Nazi Germany on April 13, 1945.

In 2009, Mr. Rozell was honored as the New York State DAR Outstanding Teacher of American History. He was also the recipient of the Washington County Historical Society Cronkite Award. In 2013, Mr. Rozell was named SUNY Geneseo's Educator of the Year.

Southern Finger Lakes Women – Region 7

- submitted by JoAnne Krolak

On March 1, 2014, members from Southern Finger Lakes Women took part in the Youth Leadership Experience offered through Region 7 at the Watkins Glen Harbor Hotel in Watkins Glen, NY. The young women were led through a series of exercises as part of the Reality Store as well as hearing presentations by a variety of speakers.

The chapter is in the process of updating its bylaws and presented the proposed revisions to the membership at the March chapter meeting. The chapter will elect officers for the 2014/2015 term at its April meeting. In May, the chapter will hold its annual chicken barbecue at the Montour Falls Moose Lodge. The barbecue is the chapter's major fundraiser for its scholarship program.

St. Lawrence County – Region 5

- submitted by Sue Bellor, president



The St. Lawrence County Chapter hosted a luncheon at Dar's Restaurant, Massena to educate the community on "Chronic Disease Self-Management." Speaker Linda Caamano, Coordinator and DPP (Diabetes Prevention Program) Lifestyle Coach, gave an in-depth explanation of this wellness program through grant initiative. This six-

week program helps those adults who are not insured or underinsured to feel better. She enlightened attendees about many aspects of this program including: developing decision-making and problem solving skills, developing and maintaining a long term exercise program, fatigue management, dealing with anger or depression, communication with family and physicians, healthy eating, using prescribed medications appropriately, making informed treatment decisions, weight management, and getting and maintaining good sleep habits. If any community member is interested in this educational program, please contact Linda at 315-261-4760, ext. 230.

If you are interested in membership in the St. Lawrence County Chapter, please contact Patricia McGrath at 315-769-5997 or Sue Bellor at 315-769-6146.

Staten Island – Region 2

- submitted by Rosemarie Dressler

Hundreds of local girls attend "Sisterhood" event to boost their self esteem

More than 300 girls and their guardians from a cross-section of Staten Island communities packed into the College of Staten Island's Williamson Theater for a Sisterhood of Women's Organization event aimed to boost their self esteem. Led by NYS Women, Inc.'s Staten Island Chapter, the Sisterhood of Women's organizations working on this initiative are comprised of 14 local organizations that focus on helping women and their families.

The interactive workshop, Stand up & Lead, is an program founded by internationally renowned educators and facilitators, George Anthony and Lindy P. Crescitelli.

"We have the ability to mentor and help girls understand their personal beauty," said Jill Holtermann Bowers, Staten Island Chapter president and chair of the Sisterhood event. "We know that the ability to help develop self esteem with girls starts with a conversation and by empowering moms to influence their daughters in positive ways by continuing the talk. The talk begins today..."

Nicole Malliotakis, New York Assemblywoman; Diane Savino, NYS Senator; and Kaitlin Monte, Miss NYS 2011, were featured speakers. Assemblywoman Malliotakis confessed to the girls she was shy as a student. "It wasn't until high school that I gained the confidence to share my opinions and be myself," the assemblywoman said. "Workshops like this are truly important for young girls to give them the confidence and self esteem to be the leaders of tomorrow."

Tween and teen girls took to the Williamson Theater stage and created rows of "communities of circles," and were compelled to share their experiences with other girls from different Staten Island towns. They then attended a workshop to address issues that affect their self esteem and were given communication and leadership tools to positively affect future outcomes. Their moms stayed behind to learn how social media, television and peer



George Anthony (left), Jill Holtermann Bowers, Staten Island Chapter president (center), and Lindy Crescitelli (right) with Sisterhood organizers.



Lindy Crescitelli (center) and George Anthony (right) directing "community circle." Staten Island Chapter members "work" the center circle.

pressure can play havoc on their child's self esteem and were given opportunities to address their concerns.

"You cannot create change in a community by talking about it. Change happens when a community comes together, working together and providing our young leaders with the tools to build a better life where we all can benefit," said George Anthony.

"When they feel great about themselves and we empower young ladies in the community to be all they can be. It strengthens our community as a whole," added Lindy Crescitelli.

Moms and guardians responded positively to the pro-

Chapter and Region News

gram. Staten Island resident Michelle DeNisco attended the event with her 15-year-old daughter. "Just from my experiences as a teen I've wanted this program for many years and it is so good to see so many turn out for this event. Youth struggle with the negative messages on TV and the internet and programs like this provide them with the tools to look at life in a different way."

About the SI Sisterhood

Women's organizations have a long history of providing the financial and emotional backing to support issues important to them. They contribute countless hours of resources, time and energy to address needs and improve opportunities of women and their families.

"Many of these organizations have been working for nearly a hundred years advocating for change and supporting initiatives that promote the status of Staten Island women," said Rosemarie Dressler, Staten Island Chapter past president. "In 2010, for the first time in our borough's history, 19 local women's organizations responded to a call from the Staten Island Chapter of NYS Women, Inc. to unite and to approach issues with a united voice. The response was overwhelming."

The presidents of every group met during the year to establish guidelines. They decided to annually rotate leadership to different organizations and discussed issues they believed to be of importance to their communities. Domestic violence topped the list of their concerns.

The World of Women (WOW) led the Sisterhood in 2011 and together with other organizations focused the issues of domestic violence. Soroptimist International-SI accepted the gavel in 2012 and expanded the Sisterhood agenda to enhance the health status of Staten Island women. The Staten Island Chapter accepted leadership in January 2013 and pledged to address issues that impact the self esteem of local girls.

"Women's organizations that have united share resources, ideas and create a powerful voice that has positively impacted our communities," said Rosemarie Dressler. For more information on how to unite groups in your area to develop a Sisterhood contact Rosemarie Dressler, rdCommunic@aol.com, or 718-226-2486.

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Please Send Your Region
and Chapter News to:

Ramona L. Gallagher at PR@nyswomeninc.org



Pay Equity: Women Still Make Less than Men



“Surely it can’t be true. President Kennedy signed the Equal Pay Act in 1963. The very next year Congress passed Title VII of the Civil Rights Act of 1964, which banned sex discrimination at work. Yet nearly fifty years later, women still make less than men.

We live today in a world where women run Fortune 500 companies, sit on the Supreme Court, and push back the frontiers of knowledge. We live during a time when more young women than men hold bachelor’s degrees, and when women make up almost half of all new law school graduates. Given all our progress, there must be some explanation behind the fact that women still lag behind men when it comes to pay equity.”

-Pamela Coutkos, “Myth Busting the Pay Gap” in June 2012 on The Official Blog of the U.S. Department of Labor at <http://social.dol.gov/blog/myth-busting-the-pay-gap/>

Working Women and New York’s Wage Gap

[Excerpted from National Partnership for Women & Families Fact Sheet, April 2012. Website: <http://www.nationalpartnership.org/research-library/workplace-fairness/fair-pay/working-women-and-new-yorks.pdf>]

New York Working Women and the State’s Wage Gap

In New York, on average, a woman working full time is paid \$40,584 per year, while a man working full time is paid \$ 49,174 per year. This creates a wage gap of \$8,590 between full-time working men and women in the state.

What does the wage gap mean for working women in New York?

As a group, full-time working women in New York lose approximately \$22,340,027,689 each year due to the wage gap. If the wage gap were eliminated, New York’s working women and their families would have enough money for:

- 64 more weeks of food (1.2 years’ worth);
- 4.4 more months of mortgage and utilities payments;
- 9 more months of rent;
- 3 more years of family health insurance premiums; or
- More than 2 ,000 additional gallons of gas.

The women of New York are increasingly responsible for the economic security of their families and cannot afford to face discrimination and lower wages.

- More than 63 percent of working mothers in New York bring in more than a quarter of their families’ income, and 1,050,106 households in New York are headed by women.
- More than 26 percent of women-headed households in New York live below the poverty level. Eliminating the wage gap would provide critical income to 279,328 families living in poverty.

Women and families suffer when women are underpaid. Nationally, in 2009, women working full-time, year-round were paid only 77 cents for every dollar paid to men. African-American women were paid only 61 cents, and Latinas only 52 cents, for every dollar paid to white, non-Hispanic men. The wage gap has been closing at a rate of less than half a cent per year since the passage of the 1963 Equal Pay Act, when women were paid 58.9 cents for every dollar paid to men. Unless we expedite our progress, the wage gap will not close completely until 2058 – when today’s high school students will be preparing for retirement. The wage gap is not a matter of personal choice.

According to a 2003 Government Accountability Office study, the wage gap remains even when accounting for personal choices – such as work patterns and education. Mothers tend to pay a “penalty” for having children while fathers get a bonus: Women with children are paid 2.5 percent less than women without children, while men with children experience an earnings boost of 2.1 percent over men without children.

Continued on page 14

Pay Equity

Continued from page 13

The wage gap between men and women has been in the news lately – a lot! – and here are some statistics from recent stories.

“...When couples have children, women fall even further behind, because policymakers have not caught up with new family realities. Dual-earner families are now the norm, but work policies are still designed for labor force comprised of full-time male workers with wives at home to take care of family obligations.

...On average, when a woman leaves the workforce for a year to care for a child, she loses almost 20 percent of her lifetime earnings power. If she spends three to four years away, this reduces her potential lifetime earnings by a full 40 percent.

...If we paid women the same wage as men for comparable work, that would halve the poverty rate in American families. It would also raise the standard of living for males in two-earner working and middle-class working households.”

[“Women have come along way, but still have a long way to go,” by Stephanie Coontz, *The Buffalo News*, published Sunday, March 16, 2014.]

And this, – “These 2 Stats Should Enrage Every Feminist In America” – by Jillian Berman posted online at www.huffingtonpost.com on March 11, 2014:

“Between 2009 and 2013, (statistic #1) 35 percent of women’s job gains have been in low-wage sectors – like retail, fast food and housekeeping while just 18 percent of men’s jobs gains were in those fields, according to an analysis...by the National Women’s Law Center. The NWLC defined low-wage industries as those with a median wage of \$10.10 or less.

The trend has worsened a troubling disparity: Today, women make up 76 percent of the low-wage workforce, but only 47 percent of the workforce overall.

Women have long been clustered in lower paying fields. But now that those fields are growing at a faster rate than others, creating an economy in which 40 percent of jobs

Pay Equity in New York

by Amy Kellogg, NYS Women, Inc. President

For those that aren’t familiar, pay equity is the term that has been coined for helping to ensure that women are paid the same as their male counterparts for equal work. Statistics show that for every \$1.00 earned by a man, a woman makes \$.77. This is a wage gap of 23%. The data shows that this statistic is true for virtually every single occupation, including those that have been predominately held by women.

While the gap has very slowly started to lessen over time, many agree that more needs to be done. As a result, legislators in both the New York State Assembly and Senate have introduced legislation over the years to help close this pay gap and ensure equal pay for equal work. Unfortunately for working women in New York, no version of this legislation has ever passed both houses. In order for a bill to become a law in New York, a bill must pass both the Assembly and the Senate, in the exact same form.

New hope for a legislative solution to pay equity was realized last year when Governor Andrew Cuomo unveiled his 10 point Women’s Equality Act legislation during his 2013 State of the State address. This legislation includes many issues of importance to women, and its’ passage would help to advance women’s rights in New York as no other legislation has in decades. Pay equity is one of the 10 points included in this legislation. The legislation was passed by the Assembly during the last legislative session in its entirety. Ultimately, the Senate did not pass the full 10 point package.

One of the pieces included in the Women’s Equality legislation deals with reproductive rights, and many Senators are not supportive of this piece of the package. However, the Senate did pass the other 9 points of the Women’s Equality Act as standalone legislation. This included the pay equity piece of the legislation.

The Assembly has once again passed the full 10 point Women’s Equality Act legislation during this 2014 legislative session. It is not yet clear what will happen in the Senate, though it appears that they will once again pass the 9 standalone bills. We won’t know until the end of June whether the Senate and Assembly can reach a compromise on the full 10 point package or if an agreement will be reached on passing the individual pieces of the Women’s Equality Act.

NYS Women, Inc. is very supportive of the Women’s Equality Act and is a member of the New York State Women’s Equality Coalition. The Coalition is a statewide alliance of more than 850 women’s groups, businesses, religious organizations, medical groups and advocacy organizations. The Coalition is united behind the mission of securing stronger laws for the women and families of New York State. The mission of the Coalition ties directly into the legislative platform of NYS Women, Inc.

If you would like to learn more about the Women’s Equality Act, you can visit www.nywomensequality.org/10-point-plan/. For more information on the subject of pay equity generally, you can visit www.equalpaynewyork.org/ or www.pay-equity.org/.

A recent study found that nearly 40 percent of poor working women could leave welfare programs if they were to receive pay equity wage increases.



paid a low wage in 2013, according to the Atlantic. (The number was just 19 percent in 2009.)

...Not only are women taking lower paying jobs at a higher rate than men, they’re getting paid less for those jobs too, the analysis found. (Statistic #2) Women working the 10 lowest paying fields make about 9.6 cents less on average than men working in the same fields, according to NWLC.”

Q&A on Pay Equity

[Excerpted from the National Committee on Pay Equity at <http://www.pay-equity.org/info-Q&A.html>]

Q: What is the legal status of pay equity?

A: Two laws protect workers against wage discrimination. The Equal Pay Act of 1963 prohibits unequal pay for equal or “substantially equal” work performed by men and women. Title VII of the Civil Rights Act of 1964 prohibits wage discrimination on the basis of race, color, sex, religion or national origin. In 1981, the Supreme Court made it clear that Title VII is broader than the Equal Pay Act, and prohibits wage discrimination even when the jobs are not identical. However, wage discrimination laws are poorly enforced and cases are extremely difficult to prove and win. Stronger legislation is needed to ease the burden of filing claims and clarify the right to pay equity.

Q: Why is there a wage gap?

A: The wage gap exists, in part, because many women and people of color are still segregated into a few low-paying occupations. More than half of all women workers hold sales, clerical and service jobs. Studies show that the more an occupation is dominated by women or people of color, the less it pays. Part of the wage gap results from differences in education, experience or time in the workforce. But a significant portion cannot be explained by any of those factors; it is attributable to discrimination. In other words, certain jobs pay less because they are held by women and people of color.

Q: Hasn’t the wage gap closed in recent years?

A: The wage gap has narrowed by about 15 percentage points during the last 23 years, ranging from 62 percent in 1982 to 77 percent in 2010. Since 1973, however, approximately 60 percent of the change in the wage gap is due to the fall in men’s real earnings and only about 40 percent to the increase in women’s wages. At this rate of change, the Institute for Women’s Policy Research estimates

that it will take 50 years to close the wage gap.

Q: Who needs pay equity?

A: Women, people of color, and white men who work in jobs that have been undervalued due to race or sex bias need pay equity. Many of these workers are the sole support for their

families. In addition, it is estimated that 70 percent of women with children under 18 work outside the home. (Up from 44.9 percent 20 years ago.) Discriminatory pay has consequences as people age and across generations. Everyone in society is harmed by wage discrimination. Therefore, everyone needs pay equity.

Q: Is pay equity an effective anti-poverty strategy?

A: Yes, pay equity helps workers become self-sufficient and reduces their reliance on government assistance programs. A recent study found that nearly 40 percent of poor working women could leave welfare programs if they were to receive pay equity wage increases. Pay equity can bring great savings to tax payers at a minimal cost to business. Adjustments would cost no more than 3.7 percent of hourly wage expenses.

Q: Are wage inequalities the result of women’s choices?

A: Again, part of the wage gap is attributed to differences in education, experiences and time in the work force. However, the overwhelming evidence that wage discrimination persists in America can be found in numerous court cases and legal settlements, Department of Labor investigations, surveys of men and women on the job, and salary surveys that control for age, experience and time in the workforce. While women sometimes take time out of the workforce to raise children, it should be noted that when couples are deciding who should stay home with children, the fact that the wife is earning a lower salary impacts that decision. In addition, some of the other explainable factors can sometimes be attributed to discrimination. For example, if women and men have different jobs in a company, women may not be choosing the lower paying jobs. They may have trouble advancing in a company due to bias about women’s abilities or levels of commitment.

Q: What is the status of efforts to achieve pay equity?

A: Pay equity is a growing national movement building on the progress made in the 1980s, when twenty states made some adjustments of payrolls to correct for sex or race bias.

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Whether It's Golf Hazards or Life Obstacles: Choose Mindset First and Action Second!

by Nancy Rizzo

After a quick golf lesson from my son Matthew, I'm seeing clearly how the Game of Golf is no different than the Game of Life. So here's *How to be Unstoppable* at whatever that is for you, and how to be in Joy while you're at it! We're going to drill this right down to the core, because none of us needs one more thing to do.

Do you remember that hilarious comedy routine that Robin Williams did on the invention of golf by the Scots? ("I wack the ball and it goes in a gopher hole... wacking away and each time you miss you feel like you're going to have a stroke...") I'm pretty sure after all that negative chatter, he talked himself right out of even playing the game!

Our Words Become Our Thoughts

Our words become our thoughts – which turn into our beliefs. We then step into our lives – with all of our senses, our body, and our heart – and we take action from that Mindset! That's what you're bringing to your game of golf, and that's what you're bringing to your Precious Life! So let's stop waking up every morning and wondering why nothing in your life (or golf game) has improved or changed!

What do you say when you've been hitting to the right the entire day, and then arrive at a water hazard to the left? Do you say, "Oh, this is an easy shot?" Or, because you've already mentally checked out, do you say, "I've been hitting to the right all day; so because this hazard is to the left now, watch me hit it right into the water!" Uh-huh, that's what Matt said too.

Choose Mindset First With Your Words

Instead I invite you to Choose *Mindset First* with your words. Tell your brain what to do instead of your brain telling you what to do. While you're elevating your energy to that, and taking back your power, you are also

Our words become our thoughts which turn into our beliefs. We then step into our lives – with all of our senses, body and heart – and we take action from that Mindset!

rewiring your brain – growing a brand new neurological pathway – that makes you confidently hit the shot instead of choking and missing the shot! (A little neuroscience there.) Bringing that same *Mindset First* to your Life is the difference between moving forward in positivity and success with an abundance mindset on your journey, versus grappling in depletion with a scarcity mindset to get you there. You are here for a purpose, and you are meant to be happy. Let's choose to travel that way! When you discover that life can be lived this way

(and golf can be played this way), you will not allow it to be any other way. You will start to believe – and then know for sure – that there *is* a choice instead!

Create New Brain Wiring

How do you think they sent the first astronauts into space to live and work while floating weightless around the cabin? NASA studied how to change habits by creating new brain wiring. Change is not easy, but it is definitely doable – and scientifically proven.

There is an ABC strategy system in sales – "Always Be Closing." Well, for Mindset First – Action Second, the ABCs to rewire your brain for a better life (or better golf) are as follows. I invite you to use these personally and professionally, one system, 24/7, and watch life *flow*:

• A = Acceptance: "I Accept who I am and where I am right now." Think and feel *positioning* – like putting your token in The Start Box on the Game Board! "I am Worthy and Deserving to feel this way because. . . This is where you can say your statement, "watch me hit it right into the water!" Speak Your Truth and Honor Your Feelings. Your Mindset is stepping into Authenticity, Self-Worth, and Taking Back Your Power! Begin to feel that energy.

• B = But! Think and feel an *empowering*
Continued on the next page



You are here for a purpose, and you are meant to be happy. Let's choose to travel that way!

pause where you are going to Change Your Mind like changing direction or changing the channel.

• C = Choose Instead! Speak firmly, "This is what I Choose Instead!" The word "Instead" is critical, because it clearly moves your new choice directly *in front* of the old mindset that is not serving you. And, you can keep *choosing instead* until you get the result you want.

Simply Be Consistent With the ABCs

These are the basics to get you started. To continually move your brain off your old default and onto the new neurological pathway, simply be consistent with those ABCs. How do you learn to ride a bike? Consistency. How do you stop biting your nails? Consistency. How do you change your mind? Consistency.

No one is exempt from life obstacles, so please don't ever feel isolated. If and when you're willing, the work is to not get stuck and never settle for anything less than Abundance and Joy on Your Journey. It is non-negotiable.

Simply choosing to hope, instead of to worry, is still a positive, forward-moving choice, right?

Now that you know where your positive or negative Mindset gets you – in the "water hazard" or In Joy on Your Journey where you are meant to be – it will never matter again who or what shows up and *thinks* it's going to stop you, because you now have the Gift of Choice to Choose What You Want Instead – right now in this moment. Choices never run out, and they never expire. Now is your Point of Power. Mindset First. Action Second. Watch what happens!

Nancy Rizzo is secretary of the Buffalo Niagara Chapter of NYS Women, Inc. She is a Certified Life Coach and Certified New Life Story Wellness™ Coach. Nancy is also a motivational speaker and a group and personal coach. She is a contributing author to the book "Speaking Your Truth Vol III: Courageous Stories from Inspiring Women." Reach her at www.nancyrizzo.com, 716-812-0305, or nancyrizzo@roadrunner.com.

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Pay Equity, cont.

(Seven of these states successfully completed full implementation of a pay equity plan. Twenty-four states plus Washington, DC conducted studies to determine if sex was a wage determinant. Four states examined their compensation systems to correct race bias, as well.)

In recent years, pay equity bills have been introduced in more than 25 state legislatures. On the federal level, two bills have been introduced since the mid-1990s, the Paycheck Fairness Act and the Fair Pay Act. The Paycheck Fairness Act, which would amend the Equal Pay Act and the Civil Rights Act of 1964 to provide more effective remedies to workers who are not being paid equal wages for doing equal work, was passed by the House of Representatives in the 110th and 111th Congresses. Hearings on the bill were held March 11, 2010 in the Senate, but it was defeated by a 58-41 vote on Nov. 17, 2010. The Fair Pay Act would expand the Equal Pay Act's protections against wage discrimination to workers in equivalent jobs with similar skills and responsibilities, even if the jobs are not identical.

What we can do.

- Become informed. There are numerous organizations – from the National Committee on Pay Equity and the American Civil Liberties Union (ACLU) to NYS Women, Inc. – that are advocates for pay equity and they are all on the web.

- Join the New York Women's Agenda "Equal Pay Coalition" at <http://nywaconnect.ning.com/page/join-the-equal-pay-coalition>. The New York Women's Agenda is a coalition of women professionals, organizations, and community activists who support the diversity and interests of New York State women through collaboration, advocacy, and education.

- Become a "Two-Minute Activist" with the American Association of University Women (AAUW) and urge your Congressional representative to pass the Paycheck Fairness Act. Go to: http://salsa4.salsalabs.com/o/50796/p/dia/action3/common/public/?action_KEY=10026

The Paycheck Fairness Act

The Paycheck Fairness Act will help secure equal pay for equal work for all Americans. The bill would update the Equal Pay Act of 1963, a law that has not been able to achieve its promise of closing the wage gap because of limited enforcement tools and inadequate remedies. The Paycheck Fairness Act would make critical changes to the law, including:

- requiring employers to demonstrate that wage differentials are based on factors other than sex;

- prohibiting retaliation against workers who inquire about their employers' wage practices or disclose their own wages;

- permitting reasonable comparisons between employees within clearly defined geographical areas to determine fair wages;

- strengthening penalties for equal pay violations;

- directing the Department of Labor to assist employers and collect wage-related data; and

- authorizing additional training for Equal Employment Opportunity Commission staff to better identify and handle wage disputes.

The Best (and Worst) Paying Cities for Women

[Statistics from the website of 24/7 Wall St., LLC. By Alexander E.M. Hess, Thomas C. Frohlich and Vince Calio; March 14, 2014. For full article go to 247wallst.com/special-report/2014/03/14/the-best-and-worst-paying-cities-for-women/]

Worst cities for women.

(Women's pay as a percentage of men's earnings is listed next to each city.)



5. Augusta-Richmond County, GA-SC Metro Area (70.7%)

Median earnings: men/\$46,089; women/\$32,565

Women were fairly well-represented in Augusta in 2012, accounting for 45% of all jobs – higher than in most major metro areas. Still, the median earnings for a woman that year were just 70% those of a man.

4. Bakersfield-Delano, CA Metro Area (70.3%)

Median earnings: men/\$45,390; women/\$31,924

Men accounted for nearly 90% of Bakersfield's agricultural employment in 2012, and had median earnings of \$36,902 – double the median for women.

3. Scranton-Wilkes-Barre, PA Metro Area (69.9%)

Median earnings: men/\$45,951; women/\$32,121

Women living in the Scranton area earned less than 70 cents for every dollar men earned. Even in industries where women made up much of the employment total, the wage gap persisted.

2. Baton Rouge, LA Metro Area (65.7%)

Median earnings: men/\$51,758; women/\$34,028

Women working in the IT sector in Baton Rouge were actually paid considerably more than their male peers, earning \$62,796 in 2012, among the highest in the nation. However, women working in other industries were grossly underpaid relative to men that year.

1. Provo-Orem, UT Metro Area (63.4%)

Median earnings: men/\$50,583; women/\$32,082

The Provo metro area had larger disparities in pay between men and women than any other large metropolitan area in the U.S.

Best cities for women.

5. Los Angeles-Long Beach-Santa Ana, CA (89.0%)

Median earnings: men/\$45,802; women/\$40,786



The Los Angeles area was one of the most equitable in the nation for pay, by gender. In several sectors, wage differences between men and women were especially small. In transportation and utilities, women earned

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Equal Pay Day

Equal Pay Day was originated by the National Committee on Pay Equity (NCPE) in 1996 as a public awareness event to illustrate the gap between men's and women's wages.

Equal Pay Day this year is Tuesday, April 8, 2014. This date symbolizes how far into 2013 women must work to earn what men earned in 2012. Red is worn on this day as a symbol of how far women and minorities are "in the red" with their pay.

Since Census statistics showing the latest wage figures will not be available until late August or September, NCPE leadership decided years ago to select a Tuesday in April as Equal Pay Day. (Tuesday was selected to represent how far into the work week women must work to earn what men earned the previous week.) The date also is selected to avoid reli-



gious holidays and other significant events.

Because women earn less, on average, than men, they must work longer for the same amount of pay. The wage gap is even greater for most women of color.

On previous Equal Pay Days, grassroots organizing on fair pay swept local communities. Women's business and professional associations, labor groups, civil rights organizations and others committed to equal pay coordinated activities to raise awareness about how to solve wage inequity.

For more information, see NCPE's Equal Pay Day Kit at their website <http://www.pay-equity.org/day.html>



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NIKE All Stars

The 2013-2014 *NIKE* All Star Campaign is in full swing and thank you to our loyal supporters who have already sent their listings in.

Members will have an opportunity to contribute at our annual conference, and chapters, regions and friends of NYS Women, Inc. can send contributions anytime to the *NIKE* Business Manager. Information on contributing can be found on our website.

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Deadlines: Feb. 15th/March issue March 15th/May issue

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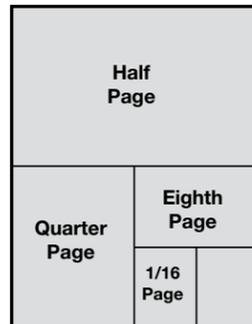
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 To build powerful women personally, professionally, and politically.

Our Vision
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**NEW YORK STATE
 women, INC.**

Feature: Opinion



Why I think most financial articles are useless...

by Amy Jo Lauber, CFP®

I AM FREQUENTLY ASKED TO WRITE FINANCIAL ARTICLES AND I can't help but wonder, "With all of the information with which we're inundated, how could anyone possibly need to read more about money?" But the truth is, most articles are so watered down (so that they can apply to most people) to be really effective. They're recycled bits common sense. Good financial advice is highly individualized; and most people haven't a clue where to get it or whom to trust. As a result, people remain financially paralyzed.

Many years ago I became interested in the psychology of money; a field called "behavioral economics." I started reading articles on why we do the (seemingly) completely irrational things we do with money when we all should know better. But knowing and doing are two very different things.

I've found through my 20 years in financial planning that, even though most of economic theory is based on the assumption that we make rational, logical decisions, most of us make irrational, illogical decisions with money. We make many financial decisions based on emotions such as the need for attention, belonging, admiration, security, excitement, pleasure and so on. None of these needs are inconsequential; we humans are amazing and wondrous creatures and we have complex needs – the problem is we rely on money to fill many of them; often without success. This creates anxiety and stress. How many of us make good decisions when we're anxious and stressed? Therefore the cycle perpetuates itself.

All too often I hear people say "I am a mess when it comes to money." I fear my industry has encouraged this feeling and I work hard to show people that they are very seldom truly a mess.

By identifying your core needs and values, you can equip yourself with mental and emotional tools to ward off decisions that can be truly detrimental and guide you to decisions you can feel good about. But this takes time and a good amount of reflection; things we often feel we don't have.

If you were to do one thing to transform your financial situation, it would be to take time to identify what you want your life to be, and what role money plays in that story. Everything else is logistics. Just as the character Harry said in the movie, "When Harry Met Sally," "When you realize you want to spend the rest of your life with someone, you want the rest of your life to start as soon as possible." Identifying what you need and value will help motivate you to take the steps you require to get on the road to financial peace.

Amy Jo Lauber, CFP® is the president of Lauber Financial Planning and a member, and past president, of the Buffalo Niagara Chapter of NYS Women, Inc. Her mission is to help her clients make informed, wise and beneficial financial decisions that reflect their values.

Best (and Worst) Paying Cities for Women

Continued from page 19

more than 95% of what men did. But, women in legal occupations had median earnings of more than \$80,000, but still made just 61.6% of men's earnings.

4. Albuquerque, NM (89.1%) Median earnings: men/\$42,084; women/\$37,491

Women earned close to what men earned in the Albuquerque metro area in 2012. In the biggest sector, health care and educational services, women's median earnings were 88% those of men. Women earned nearly as much as men in other sectors too.

3. McAllen-Edinburg-Mission, TX (89.9%)

Median earnings: men/\$31,614;
women/\$28,409

Typical household income in the area was \$33,761 in 2012, less than in any other major metro area. Low earnings for both men and women may account for the small pay gap. In retail – where low-wage jobs are common nationwide, and are particularly low in the McAllen metro area – men and women were paid nearly the same.

2. Fresno, CA (91.3%)

Median earnings: men/\$38,433;
women/\$35,088

Fresno County was "the top producing county in the nation based on gross value of agricultural production" in 2012 (Fresno County Department of Agriculture). Just 18.7% of people employed in the sector in 2012 were women.

1. Durham-Chapel Hill, NC (97.4%)

Median earnings: men/\$46,364;
women/\$45,159

Female workers earned 97.4% of what men earned, best in the U.S. The region, known as the Research Triangle, is home to companies working in high-tech fields. In manufacturing, women made 93% of what men made, the nation's narrowest gender gap in that sector.



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