# NIKE NEW YORK STATE WOMEN, INC.

NIKE The official publication of 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. **VOL. 62 II ISSUE 1 II SEPT 2012** 

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Dated Material — Deliver Promptly

### **NYS Women, Inc.: The State of the State**

# Take time to discover New York State Women, Inc.

-from Sue Mager



Yellow school buses picking up kids. Teachers preparing their classroom materials. People on the street wearing long-sleeve sweaters. Chapters and regions returning to full meeting schedules. It must be September! I've always enjoyed that first chapter meeting in September; catching up on

everyone's summer, participating in chapter activities, and renewing my personal commitment to New York State Women, Inc.

I have been fortunate to work with the dedicated women who have worked, seemingly tirelessly, to turn ideas into solutions during our early formulation. We completed the legal incorporation process, created a meaningful logo for marketing and visibility, and developed uniform membership materials, among other things. Those who served on the board of directors approved the manual of instruction changes that facilitate our organization's business, and you, the members, debated and discussed procedures put into place to lead us on the path of success for NYS State Women, Inc.

The work is not quite done yet, which is why the board of directors, at the June post-conference board meeting, voted in favor of holding a special meeting on the afternoon of Saturday, October 13th in Niagara Falls. The purpose of this meeting is for members to vote on strategic planning recommendations for governance of our organization and proposed bylaws as well as items brought to the board of directors that morning. Special meetings are called for specific business that cannot wait until the next annual June conference. Since much of what is being proposed would take effect July 2013, there would not be enough time to implement changes if *NOT* voted on at the October meeting. Now that you know how important this special meeting is, I urge you to make the effort to attend, and voice your vote for the future of NYS Women, Inc. Agenda items for the member meeting will be included in the September enewsletter.

Come to this special member meeting in October and feel the excitement of participation at the state level. You'll also meet our keynote speaker, Claire Knowles, who will inspire you to empower other women personally and professionally. You will also meet fellow members and reap the benefits of membership through workshops and The Reality Store training.

I wish much success to our chapters and regions as you kick off your 2012-2013 programs. Please take advantage of the tools on our website at www.nyswomeninc.org. I urge our members to stay informed by reading our monthly enewsletter and *NIKE*, by following us on Twitter, and by visiting our website and Facebook page. You'll discover all that NYS Women, Inc. is doing for you!

# NEW YORK STATE **WOMEN**, INC.

### Calendar of Events

### 2012

15th of each month: Deadline: enewsletter

### October

- 12-14 Fall Board, Conference Center of Niagara Falls, Niagara Falls, NY
- 15 Deadline: NIKE

### November

6 Election Day

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

Please copy these dates into your calendar!

## 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.

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### **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.

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### From the Editor





As President Sue Mager says in her "State of the State" message: it's September! It's time for chapters and regions to put their plans in place; time to shake off the doldrums of summer, roll up our sleeves and get down to the business of New York State Women, Inc.!

Help our organization to move forward by attending the board and special members meeting October 12th to 14th in Niagara Falls, NY. Strengthen NYS Women, Inc. and strengthen your bonds with other members. Empower women personally, professionally, and politically!

Here at *NIKE*, we've got some new items rolling out. We're featuring a couple new columns: contributor Colleen Ostiguy will open our eyes to new info in "Did You Know?" and Renee Cerullo will keep us aware of our organization's online advances with her "Technology Corner." Regular contributor Joanne Krolak deserves the title of columnist as her "Empire Builders" regularly graces our pages. With the economy still faltering, our feature on page 12, "Top 10 Financial Issues for Single Women" is timely and provides some important tips we *all* can use.

With our next issue, we'll be adding a new feature that features . . . YOU! Send us *your* story. We want to hear how NYS Women, Inc. has affected your life; just what *is* it about this organization that has made a difference for you! Email your story to PR@nyswomeninc.org by October 15th.

You'll see an exciting opportunity for an exclusive member sponsorship on page 13. This sponsorship is a wonderful way to support our organization plus get great visibility for your business or employer...

I have to give a huge "thank you" to my predecessors, Linda Przepasniak and Cay Raycroft, who both gave enormously of their time and set high professional standards for *NIKE*. I only hope I can meet them in my role as the new editor.

### -Katharine Smith

Do YOU have a great idea for *NIKE*? I'd love to hear it :) Email me at PR@ nyswomeninc.org or whiterabbitdesign@roadrunner.com.

### Next NIKE Deadline

**Our next deadline is October 15, 2012.** 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. Articles for *NIKE* are usually 150 words (for chapter news) and 1,000 to 1,500 for features. If you rewrite the article using quotes, please designate where the reader can get the full copy.

### **Cover: Personal Development**

# You can simplify your life

by Deborah J. Cabral

other issues. Planning ahead is critical to simplifying your life.

As you begin to organize and simply your life, keep in mind that the physical clutter in your surroundings breeds "mental clutter." It happens the other way around too: when you have mental clutter (feeling overwhelmed, anxious, tired, etc.) it's almost impossible to think clearly and maintain order in your life. Your outer world is a reflection of your inner world.

RECENTLY, I WAS THE KEYNOTE SPEAKER AT THE NYS Women, Inc. annual conference, where I spoke about simplifying your life (a topic with mass appeal!). Whether you're out there in the workforce or the CEO of your home, we're all faced with having so much to do and not enough time to do it. If you're feeling overwhelmed with family and work responsibilities, you're not alone. Disorganization in your home and/or workspace and inef-

fective time management are sabotaging your chances for a more peaceful existence.

Although most people understand the benefits of being organized and managing time better, for emphasis sake, they are worth repeating: you'll save time and money, be more productive, feel more in control and less stressed, and – here's my personal favorite – you'll have more time to do the things you enjoy doing! Doesn't that sound good?

The phrase we use when working with clients, or when I speak to groups about time management, is "If you fail to plan, you plan to fail." How true! Without a plan, you're merely reacting to what is thrown at you day in and day out. Living and working this way can be extremely stressful as well as cause frustration and a host of Here are some of my tips that will help you to organize and simplify your life:

**Use a daily planner.** It can be paper or digital, whichever you prefer. The key is recording all of your responsibilities, tasks, and appointments so you have a quick and easy way to refer to them on a daily basis. Use a planner and give your brain a break. It's impossible to remember everything – so don't even try!

Set goals. It's important to set personal and professional goals. Studies show you are more likely to achieve a goal if it is written down. If you want to declutter your home, an easy goal could be scheduling – and committing to – 15 minutes a day, every day, to begin the process. Remember, write it down!

Only commit to things you are passionate about. Often we try to be everything to everybody. You know someone like that or maybe you are guilty yourself. You *Continued on page 26* 

### **Feature: Professional Development**

# Happiness and Marshmallow Mindfulness

by Amy Remmele

Recently we've developed an "Organic Customer Service" training course that promotes an impetus for customer service within "front line" employees. There are many factors that go into this training, but a couple of key characteristics separate the Great from the Good.

### Marshmallow Mindfulness.

The first of these deep down features is what we call Marshmallow Mindfulness. Now before you go out and buy dozens of marshmallows, hear me out! In the 1960s a psychologist named Walter Mischell did a study with four-year-olds. They took each child into a room with an examiner and sat them down at a table. On the table was one marshmallow. Immediately after sitting down, the examiner got up and said that he had forgotten something and had to leave for a short time. Before he left, he told the child that if he or she waited and did not eat the marshmallow, there would be another marshmallow when the examiner returned. Unbelievably, the examiner left for 20 minutes, which is an eternity to a four-year-old. Twothirds of the children waited until the examiner returned and got their reward of two marshmallows. These children found creative ways to "wait." Some of them fell asleep. Some of them talked to themselves. Some of them talked to the marshmallow. But they waited. We call them the DELAYERS

But wait! Don't forget about the other third of the children. We call them the GRABBERS! Why? Because they did not wait. Interestingly most of these children ate the marshmallow immediately. They did not wait a few minutes and then "fail" the test.

### Delayers vs. Grabbers.

But the real study though took place 14 years later when these children were revisited and it was found that: The Delayers had better SAT scores; handled pressure better and had better coping skills; were socially well-adjusted; took initiative; embraced challenges and were still able to delay gratification. The Grabbers shied away from social contacts; were stubborn and indecisive; were easily frustrated; engaged in more fighting; thought of selves as unworthy and were still unable to delay gratification.

Delayers tend to be Mastery-oriented and they can look at long-term consequences and control impulses. The Grabbers tend to be Aversion-avoidant and need immediate gratification and are impulsive. It's the difference between doing something to get the carrot or doing something out of fear of the stick. Delayers are more likely to keep their eyes on the prize, while the Grabbers are more likely to run from the demons that live between us and our prizes.

From the perspective of an employer, it becomes quite easy to see how difficult it could be for a Grabber to be in line with your company mission and vision. Having a tough time seeing long term consequences and delaying gratification can be a problem with projects and long selling processes too.

### Optimism isn't just "nice."

The other quality that we focus on in our training is *very* important, especially if the person is in sales or in a mentor role. In fact for sales people and influencers, research shows this is the number one quality needed. It is about seeing things in a positive light, or Optimism.

Optimism is not just "nice," it is critical to success and in some cases to basic functioning. It is important to know which end of the spectrum you fall on and which end those around you fall on. Whether a person is an optimist or a pessimist depends on their Attributional style, or what they attribute causes of events to. It is basically our view of cause. There are three domains to Attributional Style. The Permanence Domain is about time. This is about whether the causes of events Before you just "excise" pessimists though, consider trying remediation. The research, begun by another psychologist, now known as the father of positive psychology, Martin Seligman, is very interesting on this topic. ...they discovered something called "learned helplessness." It explains why some people can get hopeless and despairing and don't seem to see solutions or "ways out" of trouble and difficult situations. The good news that came out of the research on learned helplessness was that it unlearn to be helpless learn **Optimism.** is possible to and to

are perceived as short-term or long-term. In other words does the person make remarks like, "I am all washed up," "Diets don't work," or "The boss is a creep"? These kinds of universal statements indicate that there is little chance for change and that the negative circumstances are here to stay. Statements like, "I am in some trouble right now" or "The boss has been creepy to me lately" assign the cur*rent* trouble to a more temporary cause. The next domain is the Pervasiveness Domain, which is about "space," both physical and psychological space. Do the causes of events stay specific and "in a box," or do they "bleed" into other aspects of life? Does the person make statements like, "All teachers are unfair," or "There is a black cloud over me"? These statements attribute something bad to a very large area in the person's life. "This teacher is unfair" or "I've been below par in closing deals lately" assign the causes of problems to less pervasive sources. Finally, there is the Personalization Domain, which is about the individual. Does the person make statements like, "I am a loser" or "I always make mistakes"? These indicate a person who believes causes of bad events link directly to them. But if these were changed to, "There have been some bad breaks lately" or "People have given me some misinformation" the bad events would be depersonalized.

### And of course, pessimists!

Pessimists typically believe that the

causes of negative events are permanent, pervasive and personal. Interestingly, they take a complete flip when the events are positive, believing those causes are temporary, small in scope and that they have no influence on them. Optimists, on the other hand, tend to believe the causes of negative events are temporary, small in scope and are not personal. An optimist would say positive events are caused by permanent and pervasive forces over which the optimist has control. It is not that an optimist does not look at problems or just blames others for their problems. It is that they do not internalize negativity and "down" themselves. When negative events occur they keep it outside of themselves in a very effective way, while going into what we call "solution orientation." Pessimists tend to complain and spread senseless negativity and therefore fail to solve many problems. When an optimist is punched in the stomach they go down just like a pessimist, but an optimist will bounce back quicker, sure that there is a solution. When a pessimist goes down they take much longer to get up, convinced nothing will help anyway and in some cases, never getting back up.

Stop and listen to yourself or to those around you for a while if you want to determine Attributional styles. Is there a lot of complaining? Is there grumbling? Is there blaming? Are there universal negatives, like "I always get the broken shopping cart?" Or are there mainly solution-oriented, responsibility-taking, and upbeat statements with hope?

### Pessimists in your ranks?

Watch for pessimism in your ranks. Research demonstrates that Pessimists will tend to be sick more than Optimists, will have more accidents, be unhappier and will not live as long. Success will be challenging for the teams they are on because the pessimist will predict failure and may either give up trying or actually sabotage projects to live a self-fulfilling prophesy. They will also be less productive and may at times create an atmosphere that is conducive to "contagious negativity." It is especially important for business owners and those in supervisory positions to remain optimistic. We all know that most attitudes and behaviors are top down in an organization, but it is reinforced by the fact that Attributional Style is contagious. Children usually get it from their mothers. So, especially if the people in your company look up to you, remain optimistic.

### Looking for a successful person?

Before you just "excise" pessimists though, consider trying remediation. The research, begun by another psychologist, now known as the father of positive psychology, Martin Seligman, is *Continued on page 9* 



### **Column: Empire Builders**

# Rose Knox Women Who Helped Build the Empire State

by JoAnne Krolak Women's History Month vice chair

ROSE KNOX WAS BORN TO David and Amanda Markward in Mansfield, Ohio, in 1857. In the 1870s, Mr. and Mrs. Markward and their three children moved to Gloversville, New York. For a time, Rose worked in the local glove industry. In 1883, she married Charles Briggs Knox. The Knoxes had one daughter and two sons.

After their marriage, the Knoxes settled in Newark, New Jersey, where Charles worked as a salesman of knitted goods. He gave Rose a household allowance, and any money she

saved on expenses was hers to use in any way she saw fit. If Charles borrowed from her funds, it was understood between the couple that he must pay the sum back. In time, Rose's thrift produced a savings account of \$5,000.

Charles was an ambitious young man, and an entrepreneur. In 1896, the Knoxes moved to Johnstown, New York, where Charles used Rose's nest egg to start a gelatin business. In those days, women made their gelatin at home on the family stove. Charles had the idea that there would be a market for prepared gelatin and opened the Charles B. Knox Gelatin Company in a large, four story factory building. Charles kept Rose informed on his business and Rose wrote recipe booklets that promoted Charles' products. Over one million copies were distributed each year.

1908 saw Charles' business enterprises enlarged to include Spim Soap, Ointment and Tonic, a small hardware store and a power company, in addition



to the gelatin products. He contemplated adding a local newspaper, the "Morning Herald," to his businesses, but first, wanted to take his sons on a fishing trip to Canada. Unfortunately, Charles fell ill in Montreal, and died of a heart condition on June 17th. Rose was left alone to grieve for her husband, deal with the grief of her children, and make decisions about the Knox businesses. Friends told Rose to either sell the business or hire a manager. In the end, Rose decided to run the gelatin business herself, in order to preserve the enterprise for her sons when they came of age.

Rose started her first day at the factory by having the back door permanently closed. To her, the men and women who worked there were all ladies and gentlemen, all were equal, and no one should have to come through the back door ever again. The end of the day saw her deal with an executive who stated that, under no *Continued on page 9* 

In 1937, the year she turned 80, Rose Knox was voted the woman who had contributed most to American business by the New York State Federation of Business and Professional Women. In May that year she was one of four women honored for her distinguished work in the field of business at the organization's annual conference in Syracuse.

That same year, during an interview with Asa Bordages from World Telegram, she said, "I don't suppose I have what you would call a philosophy of life or any special theory of business. I haven't even one of the new-fashioned religions. I am just an old-fashioned Presbyterian... Every woman, if forced to, can do more than she ever thought she could. In running my business I just used common sense, a man would call it 'horse sense." She also told the reporter, "He who stumbles twice over the same stone, deserves to break his neck."

Source and images:

www.johnstownnyhistory.com/knoxbsns.html

circumstances, would he work for a woman. Rose asked for his resignation.

Over the years, Rose made other changes at Knox Gelatin. The sales campaign was revamped to emphasize nutrition at a low cost. Sanitary conditions at the factory were improved. Test kitchens were set up to develop new uses for the gelatin, which came to include pharmaceutical gelatin (the first "gel caps") and a plasma extender used during World War II as a blood plasma substitute. In 1913, Rose instituted a five-day workweek and two weeks paid vacation plus sick leave for the employees.

Rose's son Charles joined the business when he finished school, but Charles passed away after a few short years, and Rose resumed the position of company president. Rose took out a membership in the American Grocery Manufacturers



Association to benefit the Knox Gelatin Company and in 1929, became the first woman to serve on the organization's Board of Directors.

In 1947, the year Rose turned 90, she found her arthritis made it difficult to get in to work and so she turned the presidency of Knox Gelatin over to her other son, James. Rose then became Chairman of the Board. Duties such as signing checks, working on ad campaigns and developing new recipes for Knox Gelatin could be done from home. Rose also continued her interest in the local community, especially on behalf of the Presbyterian Church, the YMCA, and the schools in Johnstown.

Rose Knox passed away at her home at the age of 93 and was succeeded in the chairmanship by her son James. In looking back over her life at age 80, Rose summed up her philosophy of life by saying" "...All I've had to guide me is just plain common sense and in dealing with people, I've always tried to remember that molasses catches more flies than vinegar...Every woman, if forced to, can do more than she ever thought she could..."

### **Column: Did You Know?**

# Ebates: What is that?

by Colleen Ostiguy

Ebates (www.ebates.com) is a great service for members who like to shop online. It pays you to shop at some of your favorite sites, including many online department stores.

### How it Works

Fill out a form on the Ebates website with your name, address, and email address. You will also need to create a username and password. Once this is done, you can start using Ebates.

From the Ebates site, search for your favorite online site, for example, JC Penney. If Ebates participates with the online site you are searching for, a link will appear telling you how much cash back you will receive for purchases. Click on the "Shop Now" link and you will be directed to the online site you searched for.

You will receive a check from Ebates on a quarterly basis with your cash back awards. Have fun shopping!

### Happiness and Marshmallow Mindfulness

### Continued from page 7

very interesting on this topic. Without going into great detail, they discovered something called "learned helplessness." It explains why some people can get hopeless and despairing and don't seem to see solutions or "ways out" of trouble and difficult situations. The good news that came out of the research on learned helplessness was that it is possible to unlearn to be helpless and to learn Optimism. I highly recommend the book by Martin Seligman called *Learned Optimism*.

As for those in your ranks who do not like the marshmallows. Don't just switch to cookies. Help them to explore reasons to wait. Encourage them to seek guidance from professionals. Support systems can sometimes mean the difference between giving up and going forward. Have them read the book on Optimism too. Remember that GRABBERS tend to be negative and have low self-esteem. The book covers some ways to change thoughts that can assist with many issues.

But when you are out there just looking for a real successful person, look to someone who can wait for their marshmallow and who walks

on the sunny side of the street. Optimistic people who practice Marshmallow Mindfulness will enjoy sweet success and can go far.

Amy Remmele is a consultant, working with people who want to overcome the roadblocks to success and make positive sustainable changes. For more information contact her at 716-626-5977 or www.peakofsuccess.com.



### **Feature: Professional Development**

Documenting the history, purpose and future prospects of your business through the creation of a Business Legacy is now more important than ever. A Business Legacy serves to solidify your purpose and make your business far stronger than before. It is a must for survival in these critical times.

Joy, pride and appreciation are the building blocks that go

into each Business Legacy. And those positive attributes are contagious. Your clients will sense your positive attitude and want to infuse their businesses and lives with the very same foundations.

Your enthusiasm is directly translated to increased profitability. There is nothing as enticing as a company owner

who has a passion for his/her work. And that is the purpose of creating a Business Legacy.

The style and length of each Legacy may vary according to the size and age of your business, but the end result is the same – renewing your spirit – your enthusiasm. In addition, it is through this examination that new paths will be uncovered, and confidence in all the hard work and effort you have expended in the past will increase.

These new paths, you will soon discover, are the yeast that will make your business rise. They are the sparks of creativity that infuse your product or service with energy, because they serve to enliven you! And, as everyone knows, vitality is a magnet – attracting new and repeat customers.

Each Business Legacy is tailored to

suit the particular needs of the individual organization, but all contain the owners' hopes, mission and spirit of their company. The final product could range from a one-page piece for a brand-new, sole proprietorship to a 100–page, bound manuscript for a larger corporation with a history of decades in the business.

A Business Legacy, beginning with essentials such as the background and photograph of each founding member, if applicable, photographs of the evolution of your storefronts or company headquarters, initial brochures, advertising campaigns and all other memorabilia, helps to cement an appreciation for what it has taken to grow and excel in your industry.

Since a Business Legacy is a document where original terms, agreements, and initial motivations in creating the



by Nancy Jo Eckerson



business are recorded, documenting in this way, from the start, avoids many problems. Businesses that were initiated through handshake deals, which eventually proved ineffective because family members or associates forgot the original terms, will now have a hope of surviving, now that the terms and motivations are recorded.

> When demands of time and energy deplete our enthusiasm, a Business Legacy becomes a resource to consult providing a shot of adrenaline or energy into the process for you or your employees.

Having a treasure such as your Business Legacy at your fingertips will serve to supply strength during

times of conflict and be a repository for the success stories that produce the profitable periods. Imagine a written record of the compliments made by satisfied customers, or a document containing comments and reactions of the change of guard as one generation retires the ledgers to the next. Insights and enlightenment enhance your business style.

Along with ensuring every possible chance for successful revenue, a Business Legacy promotes harmony. By articulating direction on issues such as inheritance rights, the importance of documenting regulations and the establishment of written policies, many disagreements can be avoided. The Business Legacy establishes guidelines that can be referenced even during times of conflict.

A sure step to successfully assembling a Business Legacy is the employment of an experienced Legacy Facilitator. Their mission is to facilitate the founders' recollection(s) of when and why they felt compelled to take the risk inherent in a business start-up and to organize all materials into a cohesive presentation.

Most importantly, the written Business Legacy facilitates the creation or renewal of a deep sense of pride for each owner of the company. A Business Legacy is a must have for success in these turbulent, yet exciting times.

Writer Nancy Eckerson welcomes questions and comments. Reach her at njeckerson@verizon.net or 716-542-6544 for more information.

### **Feature: Professional Development**



# How to Be Successful at Social Media

by Renee Cerullo, 2nd Vice President

### TWITTER

**Why?** Where else can you get such quick and easy access to people in your industry that could offer you insight or retweet you to their followers. Twitter gives you instant access to people interested in the same topic as you. It's a great way to show off your credibility through posts or comments on other's posts.

**Posting.** Use the 80/20 rule. Eighty percent of your posts should relate to your industry or field you want to be seen as an expert in. This provides a value to your followers. Twenty percent can be fun stuff. When posting, be careful about opinion posts. These can cause problems and backlash. Question based posts can start a conversation and are the most successful.

When to post. Statistics show the best hours are between 2:00 p.m. and 5:00 p.m. These are the hours that people will retweet the most. This also depends on your industry. For example, the IT industry is on more late at night instead of the afternoon. Make sure you stay engaged with your followers, responding back to their tweets.

### LINKEDIN

Why? This is more of a business networking site. It's not

just for out of work people. There are tons of HR professionals combing the site looking for people that might be a good fit for their job openings. Employers are using LinkedIn more and more to locate employees instead of posting jobs to the public.

**Connecting.** When asking someone to connect with you, it helps to add a personal message. Let them know how you know them. If you are asking them for something start off explaining who you are and why you are asking them.

**Timing.** Make sure you set up your account to send all requests to your email. You don't want to leave someone hanging when they ask you a question. You want to make sure you accept connections and answer questions in a timely manner.

### PINTEREST

**Why?** Pinterest can be a great portfolio if you are a designer, photographer, chef, etc. This is a great way to showcase your work. Content is easily shared or "pinned" by others. It helps spread your work very quickly.

**Posting.** When creating a board make sure they are keyword rich. Make the titles more specific of what they contain. Tag your pictures with three to five keywords. This helps them show up in search engines and are easily found.



# Top 10 Financial Issues for Single Women

-provided by the Financial Planning Association® (FPA®) of Western New York

A SINGLE WOMAN WANTS THE FREEDOM TO SHAPE her own financial present and future. But with freedom comes responsibility. As a single person, the buck starts and stops with her.

"A financial plan is always a good thing, whether you're married or not, and whether you have children or not. But it's especially important for single people, and particularly for single women, because they tend to earn less money, and live longer, than men do, and they don't have the resources of a partner to fall back on," explains Leslie Beck, CFP®, founder of Compass Wealth Management in Maplewood, N.J.

That puts a premium on making wise financial choices. Here's a look at 10 financial issues they're likely to face, with expert suggestions on how to address them.

**#1: Finding an ally.** As self-reliant as a single woman may be, it's often worth enlisting a financial planner to devise a comprehensive roadmap for reaching your financial goals. To find one in your area, visit www.FPAnet.org/PlannerSearch/ PlannerSearch, a national database of

financial experts maintained by the Financial Planning Association.

**#2:** Getting your paperwork in order. Just as important as having a will is specifying (in legal documents) who will fill such important roles as power of attorney (to manage your financial and legal affairs if you can't do so yourself) and healthcare proxy/agent/surrogate (to make health care/medical decisions for you if you lose the ability to make decisions yourself). You also need to establish an advanced healthcare providers with end-of-life decisions, etc. Be sure to file copies of these documents with your primary physician, the local hospital and your attorney, and to keep copies for yourself.

**#3: Tracking money in and money out.** Develop a spending plan so you know where your money is going and how much

you can set aside for retirement, insurance premiums, etc.

#4: Building an emergency fund. The lack of a partner's

resources to fall back on puts a premium on having an emergency fund containing at least six months' worth of expenses. To be sure those funds are readily accessible, Beck recommends keeping them in a money market or savings account, or in laddered CDs that come due every month.

**#5:** Saving and investing for retirement. "You need to pay yourself first," said Beck. That means committing to allocating a certain amount each month for retirement. Take advantage of employer-based plans, especially if they have a matching contribution feature. If your employer doesn't have a plan, or you're self-employed, establish your own retirement plan with the help of a financial planner. Whatever the case, the approach should be the same, said Beck: "Start early, be aggressive and stay the course."

**#6: Ensuring enough income to last a lifetime.** With longer life expectancy comes a greater need for retirement income planning. Talk to a financial planner about the tools available – annuities, retirement accounts, etc. – to ensure you won't outlive your nest egg.

**#7: Protecting your income with disability insurance.** According to the Center for Retirement Research, singles are almost twice as likely as married adults to become severely disabled. What's more, disability reduces a single person's net worth by an average of 42%, compared to 16% for married people. Having short- and long-term disability insurance is therefore imperative for single women, said Beck.

**#8:** Protecting yourself and your nest egg with long term care insurance. Because singles are twice as likely to enter a nursing home, it's especially important for them to consider

Take advantage of employerbased plans, especially if they have a matching contribution feature. If your employer doesn't have a plan, or you're self-employed, establish your own retirement plan... "Start early, be aggressive and stay the course."



long term care insurance, a form of insurance that covers the cost of in-home and nursing home care. Discuss options with a financial planner and consider purchasing a policy now, when good health and lower age can result in lower premiums.

**#9: Making a will.** By drawing up a will (with the help of an attorney), you're making the decisions on who receives your assets when you die. Otherwise, those decisions likely will fall to the state, not the most desirable outcome.

**#10: Leaving a legacy.** One way for a single woman to leave her mark on the world is through support of charitable organizations and the like. Talk with a financial planner about charitable giving strategies and their potential tax benefits.

This column is provided by the Financial Planning Association® (FPA®) of Western New York, the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. FPA advances the financial planning profession and its members demonstrate and support a professional commitment to education and a client-centered financial planning process.

# Have you Heard?



### **NEW MEMBER SPONSORSHIP!**

Your NIKE team is excited to announce a NEW sponsorship opportunity *exclusively* for NYS Women, Inc. members! This member-only level is being offered for the first time and provides our members with an incredible deal to advertise their business to the entire NYS Women, Inc. membership. Not only is this a great value from an advertising standpoint, but it will also position you and your business as a supporter of our vibrant organization.

Details are listed below. You can sign up and pay for your sponsorship at our website at nyswomeninc.org, or contact NIKE Business Manager Robin Allen at **NIKEmgr@nyswomeninc.org**.

Don't miss out... Take advantage of this outstanding offer today!

### \$400 Member-only Sponsorship Includes:

- Half-page ad in 4 issues of NIKE (valued at \$500)
- Sponsor logo on NYS Women, Inc. website linked to sponsor homepage
- Sponsor logo on NYS Women, Inc. monthly enewsletter to members
- Vendor table at a NYS Women, Inc. conference

# NEW YORK STATE **WOMEN**, INC.

### **Column: Technology Corner**

# NYS Women, Inc. Online

- submitted by Renee Cerullo, State Database Manager

### For Chapters

**Chapter Pages** Every chapter has its own page on the nyswomeninc.org website if your chapter doesn't already have a unique website. Have you updated it? Have you updated your chapter page for the upcoming year? This is the first exposure a potential member could have with your group. You should at least have your president's name, email, and meeting dates on this page. You are welcome to upload a picture or more detailed information about your chapter. Take advantage of this free advertising. If you do not know your chapter's login information contact your chapter's 11-12 presidents or email IT@RLComputing.com

Submit Your News Form There is a new form on the website under Publications called "Submit *NIKE* News". This form will allow you to easily send in your chapter news for publishing in the *NIKE*, Facebook and on our

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website. We want to hear what is going on in your chapters.

**Facebook** Do you have a Facebook fan page? Is it linked to the NYS Women, Inc. fan page? If so, we can post updates on it for you. If you have a fan page, email it to PR@NYSWomeninc. org and we will link it for you.

**Event Calendar** Submit your chapter events to the NYS Women, Inc. events calendar. This is an easy way to promote your upcoming events at http://nyswomeninc.org/Events/SubmitanEvent.aspx

**Members Site** Once you log into the members section of the website you can:

- View your membership roster
- Update your dues/officers
- Obtain helpful programming ideas
- · Sample bylaws/state forms

**Programing Page** Have you seen the NEW programming page in the members section? We have provided lots of programming ideas for your chapters for each month.

### For Members

**NYS Women, Inc. website (nyswomeninc.org)** There is so much you can do on this website. Have you looked around? Here are just a few things:

- Update your contact information and your profile
- Search for members in your industry or city
- Promote your business by becoming a sponsor
- Renew your dues

Facebook Fan Page On our Facebook page we have been posting the latest information from the organization and our

chapters. Keep up to date by becoming a fan of our page.

**eNewsletter** You should be receiving our monthly eNewsletter (formerly called the *Communicator*). If you are not receiving our monthly emails please log in to the members site and on the first page there is a section called "Not receiving the *Communicator*?" Fill out your name and email.

**Become a Speaker Form** If you are a subject expert and would like to present at a state conference or chapter/region meeting then fill out this form on our website. You can find it under Events -> Become a Speaker. All members will have access to this information soon. This will become a great resource when planning meetings/events at all levels.

### NYS Women, Inc. Facebook Fan Page

Are you a fan of our Facebook fan page? We are using this daily to pass along a lot of chapter, region and state news. Don't miss out! We are using this as a communication tool to pass online information on updated forms placed on our website and provide you with other state information in a timely manner. We are going to continue to utilize Facebook more. We want to share all your news here too.

Facebook can be a great marketing tool to spread the word about our organization. When the state posts something on our fan page you can share it with your Friends or on your chapter fan page. This starts the viral effect. To Share a post from the NYS Women, Inc. fan page, look under the post for the words "Share." Click on Share. A window will popup. It will ask you where you want to share this post. The first option

is on your wall. This means a copy of the NYSW post will be placed on your wall for all your friends to see. This can really help increase our exposure to more people all over New York State.

If you have a chapter fan page that you are an administrator of, you will have another option in this popup. You will be able to post it on your chapter fan page. This will help keep your chapter members informed.

Please become a fan of our Facebook fan page and help us spread the word about our organization!

NYS Women, Inc. fan page- http://facebook.com/NYSWo-menInc

Write something	
via News York State Women Inc (Remove)	
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### **NYS Women, Inc. Board & Special Members Meeting**

Region VIII of NYS Women, Inc. invites everyone to come to Niagara Falls for the October 2012 board and special members meeting! Catch up with friends, participate in workshops, meetings, and visit the Falls during the weekend of October 12-14 2012. Career Development Opportunities, Inc. will be presenting The Reality Store "Train the Trainer" program and concurrent workshops will be held on Sunday, each specifi-

cally geared to meet the needs of members and leaders.

You will stay at the Sheraton at the Falls, directly across from the Conference Center and the Seneca Niagara Casino. There will be lots to see and do! Enjoy the Octoberfest on Old Falls Street just outside



### 'Empowering Women Personally, Professionally and Politically'' in Niagara Falls, NY!

the hotel. Come early or stay later to take in a tour of Niagara Falls State Park or drive a short distance to the Niagara Factory Outlet mall for some great shopping. The area abounds with local wineries and you can also visit the Canadian side of the Falls. Just make sure you have a passport or an enhanced driver's license.

Get your reservations and registrations in early to insure that you have a spot for a great weekend of networking, training and entertainment. Here's what you need to know...

### NYS Women, Inc. Activities, Events and Meetings:

• All activities, events, meetings, etc. will be held at the Niagara Falls Conference and Event Center.

• The main entrance to the Conference Center is on Old Falls Street, a short walk from the hotel; the meeting registration desk will be located to the left of the main entrance.

• All meals (the welcome reception, continental breakfast, morning and afternoon breaks and lunch will be served at the Conference Center.

• The Friday night President's Welcome Reception in the Cataract Room starts at 7:00 p.m. with plenty of food – a pasta station, salad station, garden vegetable display, carved turkey and ham for sandwiches and a chocolate fondue station. A cash bar will be available with most drinks, including beer and wine, ranging in price from \$4 to \$5.25. Dress is "casual elegance" per President Sue.

• Continuous continental breakfast/breaks will be available on Saturday morning 8:00 - 11:30 a.m. and on Sunday morning 7:30 - 11:30 a.m.; there will also be refreshment breaks in the afternoon on Saturday.

• Your food is included if you purchase a hotel package. If you do not purchase the hotel package, the cost of the Welcome Reception is \$35 and the Continental breakfast/breaks/ lunch is \$40 payable upon registration.

• There are no activities planned for Saturday evening: you are on your own for dinner...have fun!

• Vendor tables will be available and set up in the Conference Center.

• A fully operational business center with computers will be available in the conference area.

• Wi fi service will be available.

• Final meeting agendas and program book will be available on the NYS Women, Inc. website.

• The Reality Store training will take place on Saturday morning with a wrap up on Sunday morning. Each reg-

istrant will receive a program handbook and other materials.

• Concurrent workshops for members and leaders will be held on Sunday; topics will include using technology, member benefits, advocacy, chapter/region leadership training, programming and promotion. Look for the complete listing coming soon to our website and the enewsletter.

• A Ski-Mart will be take place in the Exhibition Hall during the weekend of our meeting and an Octoberfest on Saturday, October 13th will be held on Old Falls Street, just outside the hotel and Conference Center.

• LIKE us on Facebook to get the most up-to-date and current NYS Women, Inc. meeting information!

### Luncheon Keynote: "Lights On! High Beam Focus! Participating in Your Own Empowerment!"

The luncheon keynote speaker will be Claire Knowles, who will present "Lights On! High Beam Focus! Participating in Your Own Empowerment!" Claire has spent a lifetime studying people and developing a keen, intuitive sensitivity about relational dynamics. These insights



opened personal pathways, leading to an effective professional executive career with the Du Pont Company in human resources and labor relations; and post-retirement, in coaching and inspiring women-run businesses and organizations (for profit and not-for-profit) to stop wasting the day struggling through the mire and turn the Lights On! to move forward... personally and professionally. Claire is also the accomplished author of *Lights On! A Reflective Journey...Illuminations to Move Your Life Forward with Ease*. She often speaks to organi-*Continued on page 16* 

### **NYS Women, Inc. Board & Special Members Meeting**

### The Reality Store Workshop will be held at October 2012 Meeting

- submitted by Helen Rico, Youth Leadership Chair & President of NYS Career Development Opportunities, Inc.

NYS Career Development Opportunities, Inc. will sponsor The Reality Store<sup>TM</sup> Workshop at the October 2012 meeting.

NYS Career Development Opportunities, 501 C (3) was incorporated in July 2005 and tax exempt status was granted in September 2006. NYS Career Development Opportunities was created as a funding source for NYS Women, Inc. Its overall goal is to empower females to achieve their full potential. Currently there are over 30 dues paying members (NYS Women, Inc. members) who attend three meetings annually.

The purpose and mission is to further the improvement and development of capabilities of business and professional women by means of lectures, seminars, and other forms of education; provide out-reach programs to women would otherwise remain unemployable; promote educational reimbursement and outreach programs to employed women where such benefits are unavailable; and introduce female students (ages 13-17) to career exploration choices in conjunction with the NYS Women, Inc. Youth Leadership Program.

Our accomplishments include several years of presenting The Reality Store in partnership with the NYS Women, Inc. Youth Leadership Conferences, sponsoring local chapters to defray the expenses of girls attending the events, and financially supporting keynote and educational speakers at NYS Women, Inc. meetings.

When President Sue Mager approached NYS Career Development Opportunities members to create a Reality Store toolkit and workshop for the October 2012 state meeting, the response was an overwhelming "yes!" The Reality Store is a program where chapters and regions can work together for the benefit of our teenagers and get all their members to participate.

To those unfamiliar with The Reality Store (which is trademarked by BPW Indiana) it is a financial simulation allowing high school students (ages 15-18) to choose their future careers and make decisions about their lifestyles based on their financial savvy.

The best way to explain what happens at The Reality Store is its similarity to a human Monopoly game. Students learn about financial responsibilities (whether or not they have enough money to buy Baltic Avenue or Park Place), utilities, transportation as well as other life choices. Students move from table to table and make a decision regarding what they can or cannot afford, based on their individual circumstances.

The Reality Store is a fun simulation that can get your chapter members involved by assisting students at the various booths. Your members will guide students as they connect their academic achievement with the kind of lifestyle they *Continued on page 23* 

### "Empowering Women Personally, Professionally and Politically"

zations about choice, about change and about moving forward empowered. She also facilitates "success workshops" for women's groups, teams, organizations, networks and businesses – lifting up and addressing the elephants that are crippling and preventing forward movement.

Claire is excited to deliver our luncheon talk at the October meeting. She will have copies of her book with her, for those that are interested. To learn more about Claire, check out:

Online: www.LightsOnLeadershipSuccess4Women.com or www.LightsOnWorkshop.com

MP3 Download: Claire's 50-minute interview on lifting up the elephants that plague organizations and how leaders can learn to lead more effectively. This is a current interview with inquiry by Temple Hayes, on her Good to Amazing Program of Unity.FM. (http://www.unity.fm/showdownload/FromGood-ToAmazing\_071612/fromgoodtoamazing\_071612.mp3)

### **Hotel Accommodations**

• A hotel/conference package which includes all meals is available with accommodations at the Sheraton at the Falls (located a short walking distance from the Conference Center). The hotel reservation is to be sent to the Conference Center of Niagara Falls with full payment in advance.

• This is a combined package with both the hotel and the Conference Center. The cancel date is different. The Sheraton Hotel cancellation policy does not apply. Because of the process of ordering meals and insuring payment to the hotel on time prior to our group's arrival, the deadline for cancellation was agreed to be 3 weeks. Usually the cutoff for this kind of arrangement is 30 days. Please note that emergency cancellations will considered on a case by case basis.

• We have 20 rooms set aside; please help us make our quota. When reserving a room, there is a first-come/first-served basis for a choice of double queen versus king-size beds. Reserve early! There are handicapped rooms available but all handicapped rooms have king-size beds – no queens.

• Microwave ovens, refrigerators and roll-out beds on an availability basis – request in advance if you need one.

• Parking is \$5 per day and payable to the hotel, most likely at check-out. You have in-and-out privileges; the parking lot is located directly across the entrance to the hotel on Rainbow

Continued on page 21



### NYS Women, Inc. Board & Special Members Meeting **October 12-14, 2012**

Conference Center of Niagara Falls/Sheraton at the Falls • 101 Old Falls St. • Niagara Falls, NY 14303

### **MEETING Registration**

Please note that registration can also be done online by visiting WWW.NYSWOMENINC.ORG and going to the Calendar. When you register online you either pay by credit card or opt to mail a check. .

### **Registration Deadline September 19, 2012**

NAME			
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Saturday Commuter Breaks	s/Lunch \$4	40 \$	No
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Make checks payable to NYS (memo October 2012 Registra			
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Standing Committee Vice Cl		Member	
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Kathy Cerullo • 311 Forest Drive • West Seneca, NY 14224 716-675-6075 • kathyc3112000@gmail.com

### **HOTEL Reservation**

Conference & Event Center Niagara Falls 101 Old Falls Street • Niagara Falls, New York 14303

Fax: 716-278-0008

### Reservation Deadline: September 19, 2012

Group Rates

Group package, with an additional room rate of \$129.00 plus \$16.77 tax for Thursday or Sunday night stay.

### Group Package Rates

Packages below include overnight accommodations for two (2) nights at the Sheraton at the Falls, Friday evening reception, Saturday a.m. continuous break (continental breakfast), Sit down lunch on Saturday, p.m. Continuous Break on Saturday and a.m. continuous break (continental breakfast) on Sunday. All packages include sales and occupancy tax and Conference & Event Center Niagara Falls sales tax and service fee.

Hotel Information: Check in: 3:00 p.m. • Check out: 12:00 noon

### Cut off Date: September 19, 2012

Following the cut-off date indicated above, all rooms for which reservations have not been received will revert back to the Sheraton at the Falls for general sale. Additional rooms, after the cut off date, will be subject to space and rate availability. Reservations will not be taken over the telephone. All guests staying overnight must purchase the two-night all inclusive package and must complete the reservation form. Incomplete reservation forms or forms without full payment will not be processed.

No Refunds or cancellations will be accepted after September 20, 2012; Any cancellations received after September 13, 2012 but by September 20, 2012 will be subject to a charge of \$129.00, one night's room and \$16.77 tax.

Arrival Date	Departure Date	
Annual Date	Departure Date	

Guest Infor	mation
-------------	--------

Name			
Company Name			
Street Address			
City	State	Zip Code	
Telephone	E-mail		

### Accommodations Requested (Please indicate option below)

		•		,
Single Occupancy,	\$390.50 per	person	Triple Occupancy,	\$196.14 per person
Double Occupancy,	\$244.73 per	r person	Quad Occupancy,	\$171.85 per person

Total Amount Due:

Special Requests

\*Hotel will do their best to accommodate special requests; however, they are unable to guarantee special requests.

Sharing with

\*Hotel is completely non-smoking \*\*Charge of \$250 will be assessed to any guest smoking in their guestroom. Reservations will not be processed until all sharing parties per room have submitted their reservation/payment.

Payment Information: ALL PACKAGES ARE TO BE PAID IN ADVANCE;

checks payable to Conference & Event Cer	iter Niagara Falls.
Credit Card #:	
Credit Card/Type:	Exp. Date:
3 Digit Code on Back of Card :	
Name as it appears on card:	
Cardholder Signature:	

Submit Reservation Form and Payment no later than September 19, 2012 to: Conference & Event Center Niagara Falls • 101 Old Falls Street Niagara Falls, New York 14303 • Fax: 716-278-0008

Confirmations will be sent directly to guest prior to arrival.

### **Chapter News**

### Capital Region Women's Network – Region IV

- submitted by Eileen Howe Bird

### **Teens Encounter Reality**

The Capital Region Women's Network (CRWN) partnered with the Troy Boys and Girls Club in Troy to offer The Reality Store program on June 8, 2012. About 10 teenage girls got a taste of what it is like to manage finances in the adult world during this simulation event. The young women allocated a month's salary towards typical expenses such as housing, food, transportation and clothing. Then they proceed-



ed to one of about a dozen stations to make spending decisions with the goal of not spending more than they earned in a month.

At each station a chapter volunteer explained the various options available and offered advice about how to budget wisely. For example, a girl could decide to buy a car and would look at newspaper ads to compare prices of new and used models. At least once during the course of the two-hour program each participant was required to visit the "Life's Changes" station and draw a slip describing an unexpected event such as having a baby, getting a speeding ticket, or being promoted and receiving a raise. It was easy to tell the nature of the event by the girls' reactions – groans, screams of delight, or quiet surprise.

Ice cream treats were in order after completion of the program as each teenager completed the game without going broke! The chapter was pleased to hear the enthusiastic response of the participants with such comments as "I loved doing this," "I learned how expensive babies are," and "encourage other girls to do this." The chapter's volunteers also praised the program and the serious approach the girls brought to it.

Planning for The Reality Store program started six months prior to the event. Chapter members worked with the executive director and the teen program director to recruit participants and to organize for the event. The event took place on a Friday evening at the Troy Boys and Girls Club facility, a familiar location for the young women. The chapter was well prepared – most members participated in some way: researching careers and salaries, covering a station (we set up 12 stations), preparing packets for participants, food and beverages.

"Member participation and feedback was terrific," reported 2011-2012 President Eileen Howe Bird. "Our volunteers were well prepared and held quality conversations with the teenagers at each station." It was a unique and worthwhile experience that helped the Troy Boys and Girls Club achieve one of its goals of offering career programming for teenagers. This was our chapter's first Reality Store experience. We plan to make the program a regular part of the chapter's efforts to prepare young women for college, career, and adult life.

The Reality Store program is trademarked by the Indiana Business and Professional Women and Indiana Women's Education Foundation, Inc. The program has been made available courtesy of NYS Women, Inc. For more information on this program, please contact Eileen Howe Bird at 518-441-6502 or eileenhbird@gmail.com.

### Clarence Chapter – Region VIII

- submitted by Kathy Kondratuk, Past President

The Clarence Chapter installed officers for 2012-2013 on Tuesday, June 19th at the Brookfield Country Club in Clarence. They were installed by Renee Cerullo, second vice president of

NYS Women, Inc. and past president of the Buffalo Niagara Chapter.

The Clarence Chapter recently held their 14th annual basket auction fundraiser. At this event, the group awarded nearly \$4,000 in grants to area nonprofit Learning Center,



grants to area nonprofit groups, treasurer; Jean Yanik, second vice presiincluding the CHC dent/membership; Linda Dean, secretary.

Akron Newstead Senior Center, Project Linus, Clarence Senior Center, Habitat for Humanity and The Family Justice Center.

### Central New York Professional and Working Women – Region VIII

- submitted by Pat Fergerson







Receiving her check: Nicole Perrault (left), scholarship recipient with scholarship committee chair, Judy McLeod (right).

Maureen Fogarty was installed as president of Central New York Professional and Working Women on Tuesday, June 19th

### **Chapter News**

by Region Director Lucille Argenzia and Past State President Audrey MacDougall. New officers include Cheryl Lavin, vice president; Jackie Dalton-Switzer, treasurer; and Judy McLeod, secretary.

Nicole Perrault, CNY Professional And Working Women's Scholarship recipient, was presented with a check by Scholarship Committee Chair, Judy McLeod on June 19, 2012. Nicole is a student at St. Joseph's College of Nursing, starting a new career and will next attend Upstate Medical University in the Nurse Practitioner program.

### Grand Island Professional Women's Chapter – Region VIII

- submitted by Donnie Hover, Region Director



and Mary Anne Shea, Chapter Public Relations Chair

Sheila Wright Benoit (pictured at the left), an officer for many years with the Grand Island Professional Women's Chapter, NYS Women Inc., received the "Annual Effective Leadership Award for Women in Business."

The award is sponsored by ACT, Advanced Cancer Theraonos TX and was presented at Grand Island's

Installation ceremony on June 21st by Dr. Sherry Bradford. According to Dr. Bradford, the ACT award is an opportunity to recognize women for their accomplishments. It honors a woman who actively supports and inspires women to reach their full potential, and who promotes equality and equity in the workplace. It honors a woman who excels in her chosen field, who devotes time and energy to her community in a meaningful way, and who serves as a role model for women everywhere.

Sheila Benoit graduated from D'Youville College with a BS in medical technology. She earned certification form the American Society for Clinical Pathology as a medical laboratory scientist. Ms. Benoit has been a member of the American Society for Clinical Science-New York for 32 years and has served as a board member, treasurer and president. Sheila has also been recognized for her professional service. She received the Mary B. Cooper Service Award and the Sara Marie Cicarelli Member of the Year Award and most recently the Region I Presidential Award for Outstanding Service. Her other volunteer activities include the PROI Foundation for Cancer Research, Upstate Transplant Services and TRY (Teaching and Restoring Youth). TRY is a residential program for girls in need of a structured home life.

Congratulations to Sheila Benoit!

Grand Island High School graduate, Nathalie Winder was awarded the 2012 Professional Women's Scholarship. Sonja Miller, past president and chair of the scholarship committee, said that Winder is a multi-talented young lady with perseverance and leadership skills that provide an added dimension



From left: Chapter President Diane Dinsmore presents scholarship to Nathalie Winder as her mother, Theresa Winder, and Scholarship Committee Chairman Sonja Miller look on.

and perspective in the field of engineering design. Miller is professor of Clinical Laboratory Technology at Erie Community College.

"With the talent pool of qualified female engineers running low, I encourage young women who enjoy and have a talent for math and science to consider this dynamic and opportunity-filled career path," Miller said.

Winder also received a matching funds scholarship from the Grand Island Chapter of Dollars for Scholars, according to chapter secretary Beverly Kinney.

In addition to being the only young woman in the advanced technology courses at Grand Island High School, Winder demonstrated high academic achievement in advanced course work in math and science.

During her senior year, Winder was in the Advanced Technological Design Class where the biggest event was Tech Wars at Niagara County Community College.

"In today's society, young women do seem somewhat reluctant to take an interest in engineering or technology," Winder said. "If we can give them role models who are intelligent and motivated, they might set different goals for themselves. In addition, there need to be programs that encourage younger girls to study engineering and technology."

She received the Rochester Institute of Technology Computing Medal and was nominated for, and awarded, a four-year partial scholarship to attend RIT. She will use this scholarship and the two Grand Island scholarships to attend RIT this fall.

### **Richmond County Chapter – Region II**

-submitted by Iris Altilio, PR Co-Chair

The Richmond County Chapter closed its 2011-2012 year with two big events.

On a beautiful day in May, at the historic Alice Austen House Museum, the chapter held its annual spring fundraiser and membership tea. Chaired by Joan Dalton, Linda Klayman and Marilyn Iengo, more than 50 members, friends and prospective members enjoyed fantastic food prepared by the membership and participated in raffles for beautiful baskets Carl Rutberg, museum director, gave an inspiring talk on Alice Austen and her home – Clear Comfort – now the home of the museum. Carl encouraged all to get on line and vote for the

Continued on page 20

### **Chapter News**

museum in the 2012 Partners in Preservation Initiative. We're sure our votes helped keep the museum in its seventh place – and to be awarded \$120,000.

An entertaining final meeting and fundraiser in June was attended by more than 60 members and friends. Chaired by Fatma Aldas and Ilene Miller, held at Seaside Turkish Restaurant, complete with a belly dancer – you know the membership was up and dancing too – we came to order long enough to install new members, thank our 2011-2012 officers and install our 2012-2013 officers.

The highlight of the evening was presenting donations to three local organizations – the Children's Cord Blood Bank founded by RCC member Roberta Hayes, Staten Island Supports Our Soldiers founded by Christine DeLisa and Staten Island Youth Justice Center – Project READY a program new member Dana Rachlin was instrumental in creating. Roberta, Christine and Dana spoke at our meetings this season and won our hearts with their passion.

2012-2013 planning has begun, fund raising is a key goal to allow the chapter to continue to support local women and organizations.

### Southern Finger Lakes Women – Region VI

-submitted by JoAnne Krolak



Front row, left to right: Judy Phillips, president elect; Lisa Rhoads, president; Carole Shay, secretary; and Judith Coyle, treasurer. In the second row: Kathleen Clark, vice president.

On April 29, 2012, Southern Finger Lakes Women held a chicken barbecue at the Montour Falls Moose Lodge to benefit the chapter scholarship fund.

At the chapter's May meeting, Christine Brown, outgoing president, installed chapter officers for 2012-2013.

Karen Hunter, past president, attended the annual NYS Women, Inc. conference in Albany. At the chapter's June picnic, SFLW awarded its "Leaders of Tomorrow" scholarships to

Please Send Your Region and Chapter News to: Ramona L. Gallagher 1217 Delaware Ave., Apt 807, Buffalo, NY 14209-1432 Email: PR@NYSWomeninc.org Jenna Gimbar and Nicole Colunio, who are graduating seniors from Schuyler County high schools. In addition, the members voted to apply to move their Region affiliation from Region VI to Region VII.

### Susquehanna Chapter – Region VI

-submitted by Karen Kretch



Pictured above, from left to right: Robin Allen, Toni Scranzi, Kathleen Pernice, Janet Brown, Patty Yoder-Clark, Mary Ellen Morgan



Katelynn Sousa (left) and Karen Kretsch (right)

The Susquehanna Chapter held its installation of officers at The Owego Treadway Inn. It was conducted by Mary Ellen Morgan, past state president, assisted by Robin Allen, past district VI director and president of Tri Cities chapter. The following were installed: Toni Scarinzi, president; Kathleen Pernice, vice president; Janet Brown, treasurer; and Patty Yoder-Clark, secretary.

During the month of June the chapter presented a \$500 scholarship to a student in each high school in Tioga County – Owego, Newark Valley, Waverly, Spencer Van Etten, Candor and Tioga Central. This scholarship is given to a senior student who plans to enter a professional field. She must demonstrate leadership qualities and a good academic standing. Our members usually present the scholarship at the school's awards ceremony.

Karen Kretsch, past president and chapter member, awarded a scholarship to Katelynn Sousa, Spencer Van Etten High School, who will attend St. John Fisher College, majoring in biology. Sousa was salutatorian of her class, president of the Student Council, and active in sports and numerous clubs.

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### NYS Women in Business Month

- submitted by Kim Nowakowski, Chair

### Ideas for YOUR chapter: NYS Women in Business Month is right around the corner!

At the annual conference in June, our members decided to extend the "NYS Women in Business Week" from one week to the full month of October. This may seem like a small change but given the importance of women in business, we didn't want to limit ourselves to only one week of recognition. NYS Women in Business Month will be held annually each October.

Chapters have held many different types of events to celebrate NYS Women in Business, depending on the needs of their community or interest of their members. Some chapters highlighted NYS Women in Business with a press release to the local newspapers, often highlighting a local business woman or women. Others have held a legislative awareness event which includes round table discussions on issues facing women in business and invite local and/or state politicians to hear from their constituents.

New ideas keep things fresh, so why not hold a "Celebration of Women in Business" event such as a breakfast or brunch, where you honor local business women (including those in your chapter) or local leaders who have supported the legislative needs of women. It could be similar to a "Woman of the Year" event, but extend it to several honorees. Look for sponsorships from businesses that could benefit from exposure at the event such as law firms, printers, business centers, etc.

Perhaps you could hold a half-day educational event at a local library, school, or hotel about how women can start a business in a difficult economy and invite the Small Business Administration (and similar organizations) to provide information to educate local women. In the age of social networking, consider holding an educational forum on how to harness the power of social networking for business. Consider a panel discussion to network with women of other organizations, including the local Chamber of Commerce to share their experiences.

Whatever your chapter chooses to do, the keys to success are:

1.) Get the word out with press releases and announcements; secure outside funding if possible. Remember visibility: be sure to use our NYS Women, Inc. logo.

2.) Focus on meeting one or all of our organization's mission points: To build powerful women personally, professionally, and politically.

3.) Make sure it's an event which exposes your chapter to potential new members; local press exposure may lead to someone's future interest if not for this event. Have recruiters and materials ready for membership growth.

4.) Involve as many of your members as possible; involved members stay active and maintain their membership.

Submit your event for recognition (for 1st, 2nd, 3rd place!) at next year's annual conference. The above four points will be used in making the determination. Deadline for submission is May 1, 2013.

Submissions can be made to me at kmbala@aol.com in PDF or Word formats. If you have any questions or need assistance in any way, you can call me at 631-774-7576.

### Membership

- submitted by Colleen Ostiguy, 1st Vice President

### Member Benefits Package

NYS Women, Inc. is in the process of enhancing our member experience by creating a targeted member benefits package. We are hoping that potential package benefits would include discounts on goods and services for members and their families, for example, discounted printing services or a free legal consultation.

If you:

• are a small business looking for new customers;

 would like to expand your customer base beyond your region;

• gave a unique product that you would like to sell,

please contact Colleen Ostiguy, 1st Vice President, (1stvp@ nyswomeninc.org) for more information on participating in the member benefits package.

### Membership

- submitted by Renee Cerullo, State Database Manager

### Membership Process Update

At our annual conference in June the members voted to allow online payment (via credit card). This process was implemented July 1st. Here is the process for new members and for renewing your membership.

### New Members

New members can fill out the membership application on the NYS Women, Inc. website. When they fill out the application they will choose the chapter they would like to belong to. Based on this selection, the next page will display the total amount of dues due. New members will have the option to pay via credit card or mail in a check. At this time the state membership chair and chapter president will be notified of the new member. If they pay by credit card they are instantly a member. They will be sent a new member confirmation email with their membership card in it. If they choose to pay by check they will receive a page that tells them where to mail their check.

### **Membership Renewals**

Members can go right on the NYS Women, Inc. website under Membership -> Member Renewal to renew their member-*Continued on page 22* 

### **NIKE All Stars**

Oct. 15th/Dec. issue

March 15th/May issue

The 2012-2013 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.

NEW YORK STATE	
women, INC.	

Rates:	Platinum Patrons:	\$75 and over
	Golden Givers:	\$50 - \$74
	Silver Supporters:	\$25 - \$49
	Bronze Boosters:	\$5 - \$24

### Make check payable to:

NYS Women, Inc. (memo: NIKE contribution)

Mail form and check(s) to: Robin Allen, *NIKE* Business Manager, P.O. Box 1265, Binghamton NY 13902-1265 E-mail: NIKEmgr@NYSWomeninc.org.

Platinum Patrons	Town & Country Womens	Kay Boland	Betty Lomonaco PSP '87-88
Robin Allen	Network	Joy Brown	Dorothy Mangano PSP '82-83
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Colleen White Tyll	PSP '09-11	Jan Garvey	Cay Raycroft PSP '92-93
	Linda Pickwick	Kathleen S. Haddad	Karen Spoor
Golden Givers	Helen Rico PSP '05-06	Angela Harris	Mary Stelley PSP '99-00
Pat Fanning	Region X	Maria Hernandex PSP '01-02	Neale Steiniger PSP '08-09
Ramona Gallagher		Arlene Herzog	Linda Winston PSP '06-07
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Niagara Frontier Chapter	Diane Bergmanson PSP '86-87	Pat Kern	Barbara Ziegler PSP '95-96
Linda Przespasniak PSP '04-05	Lois Bircher PSP '76-77	Laurie Livingston	

Continued from page 21

### **Committee News**

Membership Process Update

Publication July 15th/Sept. issue

**Deadlines:** Jan. 15th/March issue

ship. Members will need to enter your email address to pull up your information. Members will receive an email from the state database manager a month or two prior to their membership being up. This email will contain the exact amount of their dues and a link to renew online and the address of their local treasurer to mail a check. If a chapter does not have a treasurer the check will be mailed to the state database manager. If you renew online your membership is renewed instantly. If you pay by check, your membership will not be active until the local treasurer sends your state dues to the state database manger.

Members who do NOT have an email address will receive a paper version of the email via the U.S. Post Office.

### **Financial Processing**

For any membership paid online or renewed online, the state will be sending the chapters a check for the chapter and region portions of the dues. This will happen during the first week of the month. Chapters will be responsible for paying region dues to the region at this time.

### **Chapters/Regions**

If your dues change or are inaccurate please fill out the chapter/region dues change form located on the NYS Women, Inc. website in the Members Section. Please ONLY put your portion of the dues on these forms. Do not put the total dues paid; just your chapter or region amount.

### Future

This is only phase I of the process. The state is looking to make the processing of dues easier and less burdensome on the chapters and regions. We want to help you! We are looking for your input on how we can make this process better for you. I will be communicating with all chapter treasurers in the next few months.

### **NYS Women, Inc. Board/Special Members Meeting**

### The Reality Store Workshop

envision for themselves after graduation; that is assuming they have sufficient funds for all their purchases. Students are assigned salaries based on their career selection. Then, they proceed from table to table (staffed by your chapter members) to buy housing, transportation, groceries, insurance, furniture, clothing, electronics, vacations, utilizes, child care, pets, electronics, and other real life elements. When they visit your table you can discuss with them their career choice and how it will impact their financial well-being.

Why is this important? This is your opportunity as a local chapter or region to unite the NYS Women, Inc.'s advocacy platform of economic self-sufficiency for all participants. For many of the girls, this is the first time they have been exposed to financial responsibility.

Remember, helping students to achieve economic self-sufficiency is a gift and legacy that is rewarding to all involved.

Register today for The Reality Store "Train the Trainer" workshop at the NYS Women, Inc. board and member meeting in Niagara Falls, the weekend of October 12-14, 2012. Each paid registrant will receive the training materials and handbook for The Reality Store program.

If you are interested in becoming a member of NYS Career Development Opportunities, Inc., learning more about the program, or making a financial contribution, please contact Helen Rico at hrico@twcny.rr.com.

### "Empowering Women Personally, Professionally and Politically"

Boulevard.

• Free wi-fi service for hotel guests.

• A daily reception with free appetizers and beverages is available to all Starwood Preferred Guests (SPG) members 5:00 - 7:00 p.m. from Monday to Sunday. All guests are offered the opportunity to become SPG members at check-in.

• Come early and/or stay later; the room rate for Thursday and Sunday night is \$145.77 (including tax).

• Don't forget your enhanced driver's license or passport if you want to visit Canada!

See You in October!

Linda Przepasniak, chair; Ruth Ann Rocque, vice chair; Donaldy Hover, Region VIII director; and the chapters of Region VIII: Buffalo Niagara, Chadwick Bay, Clarence, Grand Island Professional Women, Jamestown, Lake Shore and Niagara Frontier

BOARD AND SPECIAL MEMBERS MEETING SCHEDULE				
Friday, October 12, 2012				
1:00 - 3:00 p.m.	Executive Committee Meeting	Chairman's Room		
3:00 - 6:00 p.m.	Registration	Conference Center Reception		
4:30 - 5:30 p.m.	Regional & Asst Regional Directors Mtg	Olmstead Room		
7:00 - 8:30 p.m.	President's Welcome Reception	Cataract Room		
Saturday, October 1	3, 2012			
8:00 - 12:00 noon	Registration	Conference Center Reception		
8:00 - 11:30 a.m.	Continental Breakfast, a.m. breaks	Conference Center Reception		
8:00 - 5:30 p.m.	Vendors	Conference Center Reception/Foyer		
8:30 - 10:00 a.m.	The Reality Store Train the Trainer Part I	Porter/Deveaux Room		
Career Development	t Opportunities, Inc.			
10:15 - 12:00 noon	Board of Directors 1st Business Session	Porter/Deveaux Room		
	Committee Hearings and Presentations			
12:00 - 1:00 p.m.	Luncheon with speaker Claire Knowles	Cascades II Ballroom		
1:30 - 4:30 p.m.	Continuous pm break	Conference Center Reception		
1:30 - 3:00 p.m.	Board of Directors 2nd Business Session	Porter/Deveaux Room		
3:15 - 4:30 p.m.	Special Members Meeting	Porter/Deveaux Room		
4:45 - 5:30 p.m.	Board of Directors 3rd Business Session	Porter/Deveaux Room		
Sunday, October 14,	Sunday, October 14, 2012			
7:30 - 11:30 a.m.	Continental Breakfast, a.m. breaks	Conference Center Reception		
8:00 - 8:30 a.m.	Career Development Opportunities, Inc. Mtg	Porter/Deveaux Room		
8:30 - 9:15 a.m.	The Reality Store Train the Trainer Part II	Porter/Deveaux Room		
10:00 - 12:00 noon	Concurrent Workshops			
	101 "Making the Most of Your Membership"	Olmstead Room		
or	201 "Nuts & Bolts of Organizational Leadership"	Hennepin Room		

### **Feature: Professional Development**



# Writing a Short Note Goes a Long Way

by Joyce DeLong

SHUT DOWN THE COMPUTER. TURN OFF THE CELL phone. Disconnect the fax machine. If you want to send a message that's sure to be well received, write a note.

Notes are ideal networking tools as they establish one-onone contact between you and receivers. It may seem old-fashioned, but the simple gift of a handwritten note is still a prized communication in today's electronic world. Recipients often keep and remember handwritten notes, while emails are usually read and deleted. It only takes a moment to write a couple of sentences to someone special, but the benefits can last a lifetime.

Keep note cards with your company name and logo on hand to express simple kindness at any time. The cards don't have to be fancy; just representative of your image. Classic paper colors, such as white, off-white or gray, combined with coordinating envelopes are always appropriate. Subtle colored borders or colored linings in envelopes add a nice effect, too. You may even want to include monograms or name and address blocks on personal note cards.

If your organization distributes other print communications such as newsletters or brochures, you may want note cards that coordinate with these materials to use as more personal follow-up pieces. Keeping the overall look and feel of all of your company's print communications consistent, including note cards, also enhances brand recognition.

The goal with notes is to keep them simple. Be brief and clear, and use an appropriate tone for your relationship with the recipient. Write as if you are speaking in-person, and of course pay attention to neatness and spelling. You could send a handwritten note or card to:

- Recognize a supplier or partner who came through for you during a tough time. Writing a few short sentences and "thank you" is effective.
- Remember a loyal client. A brief note can turn into many more years of valued business.
- Recognize a colleague. A personal card shows true appreciation and can mean even more than a public accolade.
- Acknowledge newspaper or magazine mentions. Include a copy of the article when available.
- Follow up with a meeting or event.
- Say "thank you" for a job interview, business referral or recent reorder.
- Acknowledge business associates' special occasions, such as staff anniversaries, birthdays or weddings.

Sometimes "no reason" is reason enough. Sending a little something "just because" is what makes the art of note writing unique. It can even be as simple as remembering peoples' hobbies or interests and passing along interesting information.

Spending just a few minutes writing a short note on nice stationery can lead to a lifelong business relationship. Contact your print communications professional for creative suggestions on a design for your company's note cards and envelopes, and make each note count.

Joyce DeLong is a long-time member of NYS Women, Inc., past president of the Buffalo Niagara Chapter, and the owner of InstyPrints in Cheektowaga. She's been helping businesses develop print communications and promotional tools for over 29 years. Contact her at joyce@instyprintscheektowaga.com or 716-634-5966.

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Send Region and Chapter News to: Ramona L. Gallagher 1217 Delaware Ave., Apt 807 Buffalo, NY 14209-1432 Email: PR@NYSWomeninc.org

### Next NIKE Deadline

**Our next deadline is October 15, 2012.** 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. Articles for *NIKE* are usually 150 words (for chapter news) and 1,000 to 1,500 for features. If you rewrite the article using quotes, please designate where the reader can get the full copy.

### **Grace LeGendre Endowment Fund Fellowship**

# Grace LeGendre 2012 Fellowship Awards

-Helen E. Swank, Publicity Chair

The Grace LeGendre Endowment Fund Fellowship luncheon was again a highlight of the annual conference of NYS Women, Inc. held in Albany on Saturday, June 2, 2012. Four

outstanding young women, currently enrolled for graduate degrees, were honored for their academic achievements as well as their commendable career goals. Mary Ellen Morgan, chair of this year's GLEF selection committee and past state president introduced them:

Lauren Anderson is a master's degree candidate at Teachers College, Columbia University, majoring in the education of multiple and severely disabled young and older learners. She plans to pursue a PhD in special education.

Rebecca Dorff is a master's degree candidate in architecture at the Bernard and Anne Spitzer School of Architecture at City College of New York. She plans to use her skills to design sustainable ways to help improve people's lives in the U.S. and worldwide.

Ann Ellen Goodstein is a master of professional services

program candidate in art therapy at the School of Visual Arts in New York City who has used art therapy in working with the mentally ill at Bellevue Hospital and, at Save the Children,

people who are war traumatized.

Ziva Naghiyeva is a master's degree candidate in clinical studies at the Silberman School of Social Work at Hunter College. She plans to work with older adults and currently co-chairs the Hunter College Student Alliance for an Aging Society.

Each award carries a stipend of \$1,000 made possible through investment income earned by the Endowment.

Carolyn Frazier and Theresa Fazzolari led a spirited fundraising version of "Who Wants to be a Millionaire" which gave luncheon attendees an immediate giving opportunity.

For those unable to attend the luncheon, we urge you to write a check to GLEF as *your* investment in outstanding young women. Fundraising Chair Vi McKaig, 9 Francis Lane, Voorheesville NY 12186, looks forward to hearing from you soon.





L. to r.: Ziva Naghiyeva, Mary Ellen Morgan, Ann Ellen Goodstein, Rebecca Dorff.

# You *can* simplify your life

Continued from page 5

volunteer for multiple committees at work, offer to be at every school party, or agree to coach your son's soccer team even though your time is limited. In the end we become overwhelmed and resentful. Commit to one or two causes you are passionate about and politely decline any other offers.

**Keep relationships strong.** When we're stressed, we often take it out on those we love the most. De-stress and simplify your life and focus on the important relationships. Communicating clearly and often is essential. Ask for help when you need it or reach out to someone to talk to when that overwhelming feeling hits. Offer to do the same for someone important in your life. It's the relationships in our life that mean the most, not the activities we are running to or the house we are trying to keep clean. A good hug always helps when your busy life seems out of control.

**Establish routines.** To have a productive family and work life, it's important to create routines to keep things running smoothly. In the home, we work with clients to create "zones" to keep them organized. Some sample zones are a "family hub" which contains a calendar and bulletin board to help with scheduling; a "lunch-making and snack zone" which helps make these tasks easier to manage; and a "launch zone" that creates an organized place to store coats, book bags, boots, etc. All these zones make it easier for family members to stay on track and share the work load. They can help children learn to be independent and responsible.

At work, routines can be created to help with efficiency. For business clients we set up routines that organize their workspace and workday as well as train them on how to manage their time more effectively. Having routines that are second nature and easy to follow are the key to increasing efficiency in your home or at work.

Remember, for every minute you spend organizing, an hour is earned. Start today and simplify your life!

### Our Mission

To build powerful women personally, professionally, and politically.

### Our Vision

To make a difference in the lives of working women.

# NEW YORK STATE **WOMEN**, INC.

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Deborah J. Cabral is a professional organizer and productivity & efficiency coach. She is president/owner of Cabral Enterprises, LLC and hosts a weekly television show. Cabral is the author of DeClutter Your Life NOW! For more information, visit www.decluttercoachdeb.com.



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Reach New York State working and professional women through YOUR sponsorship of NIKE!

- NIKE targets 1,000 business and working women 4 times annually.
- NIKE is read by, and circulated to, a wide range of business associates, family, friends, and vendors.
- NIKE is distributed in communities and to decision makers and leaders throughout New York State.

# 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.

### Sponsorship Levels

### **\$3,000** Sponsorship

Full-page back cover ad in 4 issues of **NIKE** (valued at \$2,000) Feature article in 4 issues of **NIKE** Sponsor logo on NYS Women, Inc. website linked to sponsor homepage One banner ad on NYS Women, Inc. website Sponsor logo on NYS Women, Inc. monthly enewsletter to members Vendor table at a NYS Women, Inc. conference Two free memberships to NYS Women, Inc.

### **\$1,500** Sponsorship

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Half-page ad in 4 issues of **NIKE** (valued at \$500) Sponsor logo on NYS Women, Inc. website linked to sponsor homepage Sponsor logo on NYS Women, Inc. monthly enewsletter to members Vendor table at a NYS Women, Inc. conference One free membership to NYS Women, Inc.

### **NEW EXCLUSIVE Sponsorship!**

### ■ \$400 Member-Only Sponsorship Half-page ad in 4 issues of NIKE (valued at \$500)

Sponsor logo on NYS Women, Inc. website linked to sponsor homepage Sponsor logo on NYS Women, Inc. monthly enewsletter to members Vendor table at a NYS Women, Inc. conference

### For more information:

Robin Allen, *NIKE* Business Manager **NIKEmgr@nyswomeninc.org**