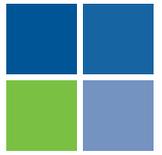


NIKE

NEW YORK STATE women, INC.



NIKE

The official publication of
New York State Women, Inc.

VOL. 62 ■ ISSUE 3 ■ MAR 2013

Our Mission

To build powerful women
personally, professionally,
and politically.

Our Vision

To make a difference
in the lives of
working women.

Dated Material — Deliver Promptly



Steps to a Successful Trade Show

Cover story: Pg 10

“March Madness” for New York State Women, Inc.

-from Sue Mager



March Madness is here. This is the month we recognize the “madness” of the many women who fought relentlessly not only to get 26th Amendment passed, but the women who have so drastically shaped our lives over the last 100 years. This month, and every chance you have, please share the stories

of the many American women who have worked to empower us personally, professionally, and politically. Also, remember those who have even shed their blood for the rights we appreciate today.

I don't usually repeat my monthly *Communicator* message in *NIKE*, but this time I'm breaking my own rule. I want every member to be informed about the Ten-point Women's Equality Agenda introduced by Governor Andrew Cuomo in his recent State of the State address.

The principles of the Act are: 1) Protect a Woman's Freedom of Choice by enacting the Reproductive Health Act; 2) Achieve Pay Equity; 3) Stop Sexual Harassment in All Workplaces; 4) Allow for the Recovery of Attorney's Fees in Employment and Credit & Lending cases; 5) Strengthen Human Trafficking Laws; 6) End Family Status Discrimination; 7) Stop Source of Income Discrimination;

8) Stop Housing Discrimination for Victims of Domestic Violence; 9) Stop Pregnancy Discrimination Once and for All; and 10) Protect Victims of Domestic Violence by Strengthening Order of Protection Laws.

This is a huge order, but New York State Women, Inc. chapters have a long history of fighting for better lives for women. Right now your state leaders are pursuing joining coalitions of other like-minded organizations, and we will be keeping chapters and regions informed on what YOU need to do in your community to make WEA a reality in New York State. It's going to be a long fight, but I know our members will be an instrumental in making WEA happen. (For more about supporting organizations, see page 9.)

Back to March Madness. Right about now (here's where the “March” part comes in) your chapter, region, or even the state nominating chair may have approached you to step into a leadership position with our organization. I'd like to say, from personal experience, you won't regret it if you say “yes.” Sure there are many reasons to say “No, I can't” – not enough time or money, work conflicts, family obligations, etc.

I can personally tell you that after I put those excuses aside (and yes, I have given the same excuses!), I've thoroughly enjoyed every step I've ever taken after assuming a leadership role with New York State Women, Inc.

So, step up fellow members, and like one of my favorite famous historical women, Rosie the Riveter, “Just Do It.”



Calendar of Events

2013

20th of each month: Deadline: Communicator

March

15 Deadline: NIKE

April

6 NYSW Board Meeting
Griffiss Institute, Rome, NY

June

7-9 Annual Conference, Albany Hampton Inn, Albany NY

July

15 Deadline: NIKE

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



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Our Vision

To make a difference in the lives of working women.

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From the Editor



THEY SAY HOPE SPRINGS ETERNAL AND I AM HOPEFUL AS WE HEAD into spring . . . I'm hoping for warm weather! This issue of *NIKE* brings you hopeful news as well for women in New York State: Governor Andrew Cuomo's Ten-point Women's Equality Agenda. For more on this initiative, and the organizations supporting it, see page 9. You can access the ten-point plan online at www.governor.ny.gov/2013/womens-equality.

"My Story," our feature that features . . . YOU! continues in this issue with some words of wisdom from long-time member Cay Raycroft (page 7). Every issue of *NIKE* features articles to help empower our members personally, professionally, or politically. Our cover story from contributor Joyce DeLong outlines important steps to take for a successful trade show appearance. Renee Cerullo gives us professional tips on what to avoid when setting up our websites (page 8). And, as you can see on the next page, we're helping you get where you want in life with a primer on astute spending habits.

You don't want to miss JoAnne Krolak's feature on inspirational New York State women, especially during March, Women's History Month (page 6). Amy Kellogg discusses the new shape of our organization with the changes to regions (page 15). Helen Swank has news about the 25th anniversary of the Grace LeGendre Endowment Fund and invites you to the Fund's Saturday Fellowship Luncheon at the NYS Women, Inc. annual conference this June (page 18).

This issue of *NIKE* is brimming with ideas and news just for YOU!

-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 March 15, 2013. 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.

Feature: Personal Development

Seven Shrewd Spending Habits to Get You Where You Want to Go in Life

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

IT'S NOT EASY BEING A SMART SPENDER IN A WORLD where consumers are constantly goaded to buy now and worry about the consequences of their purchase decisions later. But according to personal financial experts, good things come to those who practice wise spending habits.

"If you want to be able to do things like buy a home or a car, take a trip or even start a business, smart spending is the only way to get there," said Jude Boudreaux, CFP®, founder of Upperline Financial in New Orleans, La. "On the other hand, if you're not smart about what you're spending, you are going to limit your future choices. You may have less to spend on the things you really want, and you may even have to work longer before retirement."

Smart spending gives a person the best chance of living life on their own terms, fulfilling their dreams and avoiding financial hardship. The alternative, as enticing as it might seem at the moment, is sure to invite financial problems, from a heavy debt burden and depleted bank account to a later, and less comfortable, retirement.

Being a smart spender doesn't mean being overly frugal or denying yourself things you really want or need. Nor does it necessarily mean spending less. Rather, said Boudreaux, it's a matter of prioritizing – choosing to spend your hard-earned dollars on things that will help you fulfill your life goals and aspirations. Would the money you spend on restaurant meals be better put toward a trip or a graduate degree, for example?

Try applying these seven suggestions to your own situation and you'll be on your way to a fulfilling and financially stable future:

1. Track your spending. Whether with a pad and pencil or computer software, start keeping records of exactly what you're spending money on, from necessities to discretionary items.

2. Commit to following a plan. A spending strategy that, based on your income, specifies how you'll use your money, preferably on a weekly instead of monthly basis. The Financial Planning Association's website has several resources to help consumers develop a spending plan. Check out www.FPAnet.org/ToolsResources/BrochuresGuidesWorksheets/Worksheets/

3. Set goals that are realistic. Having goals in mind, such as buying a home or saving for an exotic vacation, can provide the motivation to stick to a spending plan. But be sure those goals aren't too aggressive. Set modest savings targets to start, then adjust them over time.

4. Use cash instead of plastic. Doing so not only limits your debt burden, it helps you resist the temptation to spend money you don't have, asserts Boudreaux. "I'm a big believer in using cash whenever you can because it helps crystallize the decisions you make and the priorities you have about money. It's a great score-card."

5. Resist temptation. The compulsion to buy an item you don't necessarily need can be strong. To resist

the urge, remind yourself of the big picture – how your choices will impact meeting your long-term goals, the guilt you may feel later about an impulse purchase, etc. Also, avoid places and situations where you're likely to spend money

Continued on page 17



Image: ©Jupiter Images

Kate Gleason

Women Who Helped Build the Empire State

by JoAnne Krolak
Women's History Month vice chair

KATE GLEASON WAS BORN THE eldest of four children to William and Ellen McDermott Gleason in Rochester, New York, in 1865. Her father William owned a machine tool company that made gear cutting machine tools. He had invented the first beveled gear planer in 1874, which represented a manufacturing advance, since production could now be standardized and gears would not have to be cut by hand. When Kate was 12, her step-brother Tom, who kept the company books, died of typhoid fever. Kate started working on weekends at the Gleason Works and by the age of 15, she was keeping the books for the Gleason Works.

At age 19, Kate entered Cornell University, where she was the first woman to enter the Mechanical Arts Program. Her time at Cornell ended within the year when William summoned Kate home to straighten out the books at the Gleason Works. In 1888, Kate went back to Cornell for a brief time and took several courses at Cornell's Sibley College of Mechanical Engineering. She also took courses at the Mechanics Institute (known today as the Rochester Institute of Technology).

Kate worked on promoting Gleason Works products, particularly the beveled gear planer. In fact, she became so strongly identified with the planer that many people thought she had invented it. In 1890, when the Gleason Works was incorporated, she became the company's Secretary-Treasurer. Kate also served as Chief Sales Representative for the Gleason Works and traveled widely on behalf of the company, including a trip to the 1900 Paris Exposition. This made the Gleason Works one of the first



Right: Kate Gleason College of Engineering. In 1998 RIT's College of Engineering took the name of Rochester native Kate Gleason, a pioneer in many fields.



American companies to establish themselves in overseas markets.

Kate left Gleason Works in 1913 after a family dispute. In 1914, a bankruptcy court appointed Kate receiver for the Ingle Machine Company, which had \$140,000 in debt. Eighteen months later, Kate returned the company, now worth over \$1,000,000, to its shareholders.

In 1917, the United States entered World War I. Kate became president of the First National Bank of East Rochester when the bank's president, H.C. Eyer, left to enlist in the American Expeditionary Forces. She served as the bank's president for the duration of the War, and is considered to be the first woman bank president in the Rochester area (and possibly the nation).

While Kate was serving as the President of the First National Bank, she became involved in real estate and the development of low-cost housing. To stimulate the Rochester economy, Kate used standardized plans, mainly unskilled

"In those early days I was a freak; I talked of gears when a woman was not supposed to know what a gear was," Gleason is quoted in a 1928 American Magazine article.

"The rest I could do, and I did do, for myself," she said in the same article. "My fierce determination to equal the young men I left at college served as a spur, and I worked with every bit of energy I possessed."

"Possum volo" — "I can, if I will" — was her motto.

workers and a new method of pouring concrete to erect Concrest, a 100-unit development of cement houses in East Rochester. The houses are still standing and being lived in today. As a result of this housing project, Kate became the only woman member of the American Concrete Institute.

After the war, Kate traveled to France, where she helped rebuild the village of Septmonts. In addition to constructing housing in Septmonts, she saw to it that the village would have a public library and a movie theater. Kate also oversaw the reconstruction of the village's twelfth century castle tower.

According to Gleason, "I started reading books on machines and engineering when I was nine"

"My girlish ambitions were fiercely personal. I felt keenly that girls in this world were accorded second place, and I resent being second."

After her sojourn in France, Kate went to California. She served as an advisor to the city of Berkeley on the reconstruction of several buildings after a fire and started another concrete homes project in Sausalito. During the same period, Kate also traveled to Beaufort in South Carolina where she planned to develop a resort community for artists and writers. The resort was still under development at Kate's death and would be completed under the supervision of her younger sister Eleanor.

Kate Gleason died of pneumonia on January 9, 1933 in Rochester, New York, and is buried in the Riverside Cemetery. She left an estate worth over \$1 million, much of which went to a variety of philanthropic and charitable projects. The City of Rochester used money to establish a local history alcove at the public library. The Rochester Institute of Technology, another beneficiary, named its College of Engineering after Kate Gleason. One of the RIT residence halls is also named in her honor.

Column: My Story

My Story is a new feature that features YOU! Send us your story. Tell us how NYS Women, Inc. has affected your life; just what is it about this organization that has made a difference in your life!

Supporting women in their professional and personal lives.

by Cay Raycroft

I became a member of BPW/NYS, April 1974. A dear friend of mine with whom I had been working on community issues suggested that I come to a meeting with her. I did, and I decided I would join Schenectady BPW. Schenectady BPW had a large membership and there were many diverse and divergent issues to deal with from a woman's perspective. The friends and fellowship of the local were great.

As family grew older and finally left for college, I decided (with the suggestions of various BPW members) to run for "office." I served as president of Schenectady BPW with more than 160 members at the time, director of District IV (back when there was a district), vice president and eventually president of BPW/NYS. On the National BPW level, I served on the membership committee and various others during those years on the national board of directors.

What can I say about BPW/NYS Women, Inc.? Belonging to such a vital organization broadened my experience in working with groups and committees, in planning, in organizing. But above all, it gave me a whole range of friendships across the state and the entire U.S. (even internationally because I also joined BPW International along the way).

My husband, Dave, and I often remark that we would never have visited or experienced so much of New York State if I hadn't traveled all over those years. Many of those friendships still endure.

The basic point of a women's organization is to promote women's issues, support women in professional and personal lives, and take to heart the Collect that truly demonstrates what BPW/NYS Women, Inc. is all about.

Long-time NYS Women, Inc. member Cay Raycroft is dear to the NIKE staff's hearts: she was editor of this publication for many years!



Top 10 Website Mistakes

by Renee Cerullo, 2nd Vice President

1. Flash websites. Creating a website entirely of Flash might look and do some pretty creative things, but search engines find it hard, if not impossible, to index Flash sites. [Editor's note: Adobe Flash is used to add streamed video or audio players, advertisement, and interactive multimedia content to web pages.] Flash does not work on any Apple "i" devices such as the iPad or iPhone, and this situation doesn't look like it's going to change. Flash websites also depend on a user having software installed on their computer.

2. Slow load times. If your pages take long to load users will turn away from your site. Your pages can become slow with large pictures or bad code. The most common issue is images or pictures that are not properly sized before they are put on the site.

3. Page names. When naming pages make sure they are in human readable language. You don't want page names with lots of numbers and characters; e.g., 'yoursite.com/detail?id=1'. This does not help your search engine optimization (SEO).

4. Click here. You don't really need to use "Click Here" on websites anymore. Users know what to do when there is a link. Links are a different color than the rest of your text and users know to click on them. You should link meaningful words to documents or other web pages.

5. Splash page. A splash page is something that users have little tolerance for these days. They are wasted space and time. A splash page is a graphical landing page with little purpose or functionality; users want to get to their information quickly. Splash pages become just another layer users have to go through.

6. Spelling errors. There are just no excuses for spelling mistakes. Every program these days has a spell check function. Make sure you use it!

7. Text colors. When creating your website make sure your text color has a high contrast to the background color of the website. Typically, black text on a white background is the best contrast. We do this to ensure that people with any type of visual impairment can view the text on your website.

8. Navigation. Navigation within a website should be

seamless. Users should be able to find their way around easily. We all have gotten so used to browsing the internet that we have little patience for not finding the information we need very quickly. One of the fastest ways to lose a potential customer on your site is when they can't find something. Most users like the menu across the top of the website. Users should be able to get to every page on your site from your menu. Don't let them get lost.



9. Unorganized layout. People are creatures of habit. Most of the time it's not worth trying to make our users think and work the way WE want them to. Your site should follow web standards with the logo at the top of the site, then the menu, text and a footer. These are the bare minimum features and layout. If you have a search it should be at the top of every page.

10. Complicated registration or contact us forms. Registration forms are tricky. How much information do you require from the user? Gone are the days when a user had to enter a zillion details to register to a website. Some websites still make most registration fields mandatory and validate the fields to the extent that the user is frustrated after a few tries. Remember, users visit a website to acquire information; not the other way round!

The very worst mistake? It's NOT having a website!

You can contact Web developer, Renee Cerullo at Cerullo@RLComputing.com or RLComputing.com.

Image: © Odua | Dreamstime.com

Governor Andrew Cuomo announces sweeping 10-point plan for women

IN HIS STATE OF THE STATE ADDRESS ON JANUARY 9, Governor Andrew Cuomo announced the "Women's Equality Agenda," a sweeping proposal created to level the playing field for New York State women.

According to the Governor's website: *Governor Andrew M. Cuomo today [January 9, 2013] announced that more than 280 groups across New York State have signed on to support Governor Cuomo's Women's Equality Agenda. All the groups will be published today on www.NY4Women.com. New Yorkers can go to www.NY4Women.com to sign up to support the 10-point plan.*

Also from Governor Cuomo's website – <https://www.governor.ny.gov/2013/womens-equality> – *New York has long served as a model for equality and fairness on several issues including women's rights. The Governor announced plans to advance a 10-Point Women's Equality Act that will break down barriers that perpetuate discrimination and inequality based on gender. The Governor's 10-Point proposal will:*

- Protect a Woman's Freedom of Choice by Enacting the Reproductive Health Act
- Achieve Pay Equity
- Stop Sexual Harassment in All Workplaces
- Allow for the Recovery of Attorneys' Fees in Employment and Credit and Lending Cases

- Strengthen Human Trafficking Laws
- End Family Status Discrimination
- Stop Source-of-Income Discrimination
- Stop Housing Discrimination for Victims of Domestic Violence
- Stop Pregnancy Discrimination Once and For All
- Protect Victims of Domestic Violence by Strengthening Order-of-Protection Laws

A diverse group of 280 supporting organizations has formed the "New York For Women's Equality Coalition," which was officially launched January 29. After Governor Andrew Cuomo announced that he would prioritize women's economic issues in a new Women's Equality Agenda, organizations from across the state joined together to support this groundbreaking new initiative. The coalition consists of advocacy groups, neighborhood associations, legal services organizations, unions, community organizations, faith-based groups, professional associations, and foundations. These groups work on a wide range of issues, including women's rights, LGBT rights, racial justice, reproductive health, poverty alleviation, business, labor, and many other areas.

For more information on the coalition: Elizabeth Gedmark, gedmark@abetterbalance.org, 212-430-5982

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Planning for a Successful Trade Show Appearance

by Joyce DeLong

Trade shows provide a great opportunity to make sales, build relationships and collect qualified leads. Getting the best return on your investment takes planning when you consider time away from your business, materials and participation. To

maximize the value of your next trade show, review the following before you're off and running.



Set goals. Have a plan outlined – strategic and tactical – with measurable goals. Are you introducing a new product or announcing an

enhanced service? Prospecting for new business in a specific industry? Set your objectives (i.e. 10 new orders, 50 contacts, 25 qualified leads, three articles in trade journals, etc.) and track your results.

Develop a follow-up plan.

Have a lead fulfillment system in place. By preparing your materials before you leave, it will help to ensure timely follow up. You can pre-stuff a follow-up package with a high-quality capabilities brochure that's set to mail upon your return. Include a pre-drafted generic letter that can be personalized with a handwritten note reinforcing your initial conversation at the show. Industry statistics reveal that 89 percent of exhibitors go with the intention of gathering leads, but only 21 percent of the leads are given proper follow up.



Identify your audience.

Many trade shows are connected to annual meetings and conventions. Request the organizer's mailing list, though it may be more extensive than you need. Narrow it to your target audience.

Build pre-show interest.

Create "buzz" in your participation prior to the show, and target your pre-show mailing. You can do this by sending a direct mail piece to targeted prospects. Include a simple card that can be redeemed at your booth for a prize. For example, you could send red cards to customers and yellow to prospects, and invite them to return the card at your booth for a special gift.

Choose your staff wisely.

Your staff should be easily identified through logo apparel that presents a professional, enthusiastic and unified image. Use your top salespeople who know how and what to communicate. Encourage personal goals, and have rewards for a job well done.



Select print materials for your booth.

Gauge quantities of business cards, brochures and flyers you want to have on hand. Set out flyers for general distribution; save your high-quality brochures that show off your capabilities for qualified leads or a follow-up mailing. Rather than giving it all away, build in a reason for further contact.

Continued on page 12



Image: ©Jupiter Images

Successful Trade Show Appearance

Continued from page 10

Pick premiums and giveaways.

Some shows are marketed with a theme. You can tie in to the overall theme or create your own. Your giveaways should be memorable and naturally complement your marketing message. It's best if they are used as a thank-you for participating in a demonstration or survey. Avoid leaving them out on a table for anyone to take. You're trying to reach customers and prospects, not the masses.

Trends in trade show attendee behavior.

As cited by the Event Marketing Institute, while attendance at trade shows may be down, the changing behaviors of show attendees and buyers have changed in positive ways:

While companies are tending to send smaller teams, the people they do send have more authority to purchase and close deals than ever before. So while you might not be talking to as many people, you are more likely to be talking to the decision makers rather than the intelligence gatherers. This means your sales staff had better be well-prepared to make sales, not simply hand out materials.

As marketing budgets are configured to maximize impact, many trade show planners are noticing that registrants are signing up closer to the deadline. This means you might not have as much time to engage with show attendees before the show. This is where having a solid social marketing strategy can be invaluable; you can engage with attendees via social networks in real time, as they register, instead of waiting for a list.

The days of the week-long trade show and the full team of attendees seem to be, if not gone, at least temporarily modified. More visitors are spending just one day at these shows, meaning they must absorb a great deal of information in a shortened time span. YOUR job, as an exhibitor, is to maximize every minute of exposure, utilizing pre-show marketing, on-site promotions and an aggressive lead follow-up plan.

Attendees are looking for more content and more usable information. While the promotional giveaways and handouts

still remain an important part of your trade show arsenal, make sure your materials have some meat on their bones. The buyers and attendees are looking to be educated; they want to know what sets your product apart from their other choices,



to give them the solution they are looking for. Digital marketing materials become even more important in this atmosphere, as a way to engage interested prospects and as a way to make it easier for them to realize why they need you. Don't gloss over the fact that content sells.

Along with tighter budgets comes a desire for deeper discounts and show specials. No longer just a come-on, these attendees are relying on the shows as a direct route to negotiate and purchase. It's just one reason why companies are sending their people with the purchasing power. They expect exhibitors to bring their A-game and offer their best deals. This is the perfect time to use your pre-show marketing to let these buyers know that you understand where they are coming from.

NYS Women, Inc. member Joyce DeLong is the owner of InstyPrints, and she consults with businesses and organizations about their strategic marketing initiatives. Joyce has been helping businesses develop their print communications and other promotional tools for more than 28 years. Contact her at 716-634-5699 or joyce@instyprintscheektowaga.com.

Trade Show Checklist

- **Sell not tell.** Avoid overcrowding the booth with company representatives. Be careful to limit your time with unlikely targets. Remember why you are there.
- **Qualify prospects.** Find out immediately who you are talking to, where they are from and what organization they represent. First you might ask, "Tell me about your current projects." Then, move on to more targeted questions like, "What are your top three criteria for buying?" Finally, to define your follow-up action, ask "How does your company decide which vendors to work with?"
- **Study the competition.** Use staffers who are not scheduled in your booth to collect information on the trade show floor from your competitors.
- **Follow up.** Develop a measurable, systematic follow-up campaign with timelines. Be sure to schedule face-to-face meetings immediately. If you receive an attendee list, contact people who did not visit your booth. They may not remember all of the exhibitors they spoke with and will welcome contact from you.
- **Evaluate.** Based on your objectives, you should have a way to evaluate your results. Is it number of leads? How much press coverage you received? Was the show a good match? Take notes so you'll know what you can improve upon the next time out.
- **Poll staff.** Were they prepared to answer questions or do they need more pre-show training before the next show? Did they have enough printed materials and giveaways? Did they meet their personal goals?

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- Color Printing
- Flyers/Mailers
- Graphic Design
- Business Cards
- Mailing Services
- Bindery Services
- Carbonless Forms
- Marketing Services

Bay Ridge Brooklyn Chapter – Region II

- submitted by Maria Barnas

Two long-time members recently passed away and, coincidentally, they both died on the same day, January 13, 2013. Elsie Hinkson joined Bay Ridge Business and Professional Women in 1959 and was a member up until she moved into a nursing home in 2009. Anne LeBlanc had been a member since 1974; she was the chapter's vice president last year. Anne had been scholarship chair and was planning to chair that committee in 2013. They will both be missed.

Clarence – Region VIII

- submitted by Donnie Hover and Kathy Kondratuk

Kathy Hallock, a charter member of Clarence Heritage BPW (now the Clarence Chapter of New York State Women, Inc.) passed away on January 24, 2013 in Hospice Buffalo, after a struggle with cancer. She was 69. The Clarence local chartered in the late 1980s, and Kathy Hallock was always in integral part of the group; holding numerous offices including several terms as president.

Hallock was the second woman to serve as Clarence town supervisor and the first Republican woman. In 2008, the Town of Clarence honored her by dedicating a Town Hall conference room in her name.



L. to r.: Mary Kay Hubbard, 2012 Career Enhancement Scholarship winner; Patti Butler, scholarship chair.

Service. The Career Enhancement Scholarship provides financial assistance to a woman towards furthering her education or seeking a professional certificate or license.

In December 2012, chapter members wrapped gifts at the Famous Brand Store in Watkins Glen. Proceeds from the gift wrap project go to support the chapter's high school scholarship program.

Susquehanna Chapter – Region VI

- submitted by Karen Kretsch

The Susquehanna Chapter has purchased, packaged, and sent over 100 pounds of feminine products to women in the military deployed overseas. We have had tremendous support from the community and other organizations.

From a thank you message we recently received, "... thank you so much for the box of goodies – all of us girls really appreciate the smelly body wash and creams. Sometimes we catch the guys taking the smelly good body wash."

We started this project after a presentation to the chapter by Patti Yoder Clark's daughter Heather who, with her husband, serves in the military. Heather spoke about the needs of deployed women in the military and how hard it is for them to get personal care products.

The Susquehanna Chapter decorated a Million Dollar tree for the "O Tannenbaum 2012 Holiday Showcase" fundraiser for the Tioga County Historical Society Museum. The event started in 2003 with 37 trees and has grown to a record number of trees, wreaths, and auction items. More than 7,000 people visit the showcase each year: The decorated trees are on display from November to mid-December. People place bids on the trees; the high bid wins the tree.



Susquehanna members decorating the chapter's "Million Dollar" tree.



Greater Binghamton – Region VI

- submitted by Robin Allen

The Greater Binghamton is pleased to honor Sandra Ceplo Johnson as the chapter's Woman of the Year for 2013.

Southern Finger Lakes Women – Region VII

- submitted by JoAnne Krolak



L. to r.: Kelly McCarthy, 2012 winner; Mary Ellen Morgan, Status of Women committee chair.

At the October 2012 meeting of the Southern Finger Lakes Women (SFLW), Kelly McCarthy was named the 2012 Woman of the Year. Kelly currently serves on the Watkins Glen School Board and is a SFLW member.

In November 2012, the chapter awarded its Career Enhancement Scholarship to Mary Kay Hubbard, who is pursuing a Bachelor's Degree in Community and Human

Career Recognition

- submitted by Gale Cohen

Are you in? Do you have your career recognition contestant in place? Have you been canvassing members of your chapter? The career recognition competition will be held at the NYS Women, INC. annual conference, June 7 to 9, 2013 in Albany. Competition guidelines are on our website at www.nyswomeninc.org.

If you have questions, contact Gale Cohen, chair, at 718-667-4936 or designingwomen92@aim.com.

Women's History Month

- submitted by Eudoxia "Dixie" Aniolek

Women's History Month takes place in March 2013. The theme this year, according to the National Women's History Project, is "Women Inspiring Innovation Through Imagination: Celebrating Women in Science, Technology, Engineer-

ing and Mathematics." For a sample proclamation, press kit, brochure, and other items that your chapter can use to help promote and celebrate Women's History Month, go to: www.nwhp.org/whm/index.php

If you have any questions, contact: Eudoxia "Dixie" Aniolek, WHM chair at 518-355-9770 or taniolec@nycap.rr.com.

President's Purse

To help with the many expenses the President has incurred during the year, it is a NYS Women, Inc. tradition for each local chapter and region to contribute to the President's Purse. The gift is then given to the president at the annual conference in June. If you are interested in contributing to the President's Purse, please send a check to Mary Stelley, Treasurer NYSWI, 15274 Armes Court, Gowanda, NY 14070. The check should be made payable to NYS Women, Inc. with the memo line "President's Purse."

Understanding Our Organization: Upcoming Region Changes

by Amy Kellogg, President-Elect

As you hopefully know by now, our organization has been operating as regions (instead of districts) for the past year. The next phase of our region transition will take effect on July 1, 2013. This phase will consolidate our current regions from eleven regions to eight regions. The consolidations will renumber some regions and combine six current regions into three new regions. The current Regions I and II will combine into one new region, current Regions III and IX will combine, and the current Regions IV and XI will combine. The new regions were broken down along county lines and will be as follows:

- Region 1 – Nassau and Suffolk
- Region 2 – Bronx, Kings, New York, Queens and Richmond
- Region 3 – Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Schoharie, Sullivan, Westchester and Ulster
- Region 4 – Clinton, Essex, Franklin, Fulton, Hamilton, Montgomery, Saratoga, Schenectady, St. Lawrence, Washington and Warren
- Region 5 – Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga and Oswego
- Region 6 – Broome, Chemung, Chenango, Cortland, Delaware, Schuyler, Tioga, Tompkins and Otsego
- Region 7 – Cayuga, Livingston, Monroe, Ontario, Seneca, Steuben, Wayne and Yates
- Region 8 – Allegany, Cattaraugus, Chautauqua, Erie, Genesee,

Niagara, Orleans and Wyoming

The region change was voted on at the March 2012 board meeting. The name change from district to region took effect on July 1, 2012, and the consolidations will take effect on July 1, 2013. The effective date for the consolidations was set for July 1, 2013 to give the consolidated regions time to anticipate the change and to develop a plan for consolidation.

I have been in contact with the affected regions and the consolidation plans have begun to emerge. We are still working on the final details and determining how the transitions will take place. It was decided that these types of details would be left to the regions affected by the consolidations. Rather than dictating how the mergers had to happen, the board determined that it was best to let each affected region come up with the plan that would best suit their needs and desires.

The Regions are determined based on the county lines. However, the board did anticipate that there may be some chapters that needed to be in a Region different than the one determined by their county. In those cases, there is a procedure that has been developed to let a chapter petition to have a region change. This has already happened for one chapter. The process is outlined in the Manual of Instructions in Section 1.11.

If anyone has any questions about the Region changes or process, please feel free to contact me at ajkellogg@aol.com.

Please Send Your Region and Chapter News to:

Ramona L. Gallagher at PR@nyswomeninc.org



NIKE All Stars

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.

Publication July 15th/Sept. issue Oct. 15th/Dec. issue
Deadlines: Jan. 15th/March issue March 15th/May issue

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Continued from page 5



unwisely, Boudreaux suggests.

6. Give yourself room for spontaneity. Don't get carried away here! Build enough flexibility into your spending plan to accommodate occasional unplanned purchases.

7. Lean on someone for support. Couples may find it much easier to practice smart spending habits and resist temptation if they both buy into the program. Given their personal finance expertise, financial planners can provide singles and couples alike with valuable advice, guidance and support. Visit FPA's national database of personal finance experts at www.FPAnet.org/PlannerSearch/PlannerSearch.aspx to find one near you.

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.

Image: ©Jupiter Images

Seeking the Bottom Line in the Credit vs. Debit Debate

Debit or credit? It's a question we routinely must answer – often with barely a second thought – during a retail transaction, whether at the grocery store, the mall or anyplace that accepts plastic as a form of payment.

As inconsequential as the question and the answer might seem, the choice between using a debit card or a credit card to pay for a purchase is worth pondering a little more deeply. Indeed, how you answer the "Debit or credit?" question can have a profound impact on your life, from protecting your identity to building a credit score, according to personal finance experts at the Financial Planning Association in Denver, Colo.

As much as the best answer differs from person to person and from situation to situation, depending on circumstances, the more you know ahead of time about the potential ramifications of the credit vs. debit decision, the better chance you'll have of making the right call come payment time. Here are some pros and cons to consider:

PRO CREDIT CARD: Using a credit card limits identity theft exposure, said Jeff Maas, CFP® with Lincoln Financial Advisors in Sacramento, Calif. Debit cards usually are directly linked to a personal bank account, so if the card number is compromised, so, too, may be the bank account. That's not the case with most credit cards, which typically are linked to their own distinct accounts.

PRO CREDIT CARD: Because a debit card draws funds directly from a personal account to cover purchases, it won't increase the cardholder's debt. And mounting debt is a major issue for many Americans.

PRO CREDIT CARD: Hotels, rental car companies and the like often place cardholder funds on "hold" for a period of time. Maas prefers using a credit card in these situations, since using a debit card may tie up money in the cardholder's personal bank account.

PRO CREDIT CARD: Using cash on hand instead of credit to make purchases is a good way for a person to spend within their means, said Maas. "You can't spend what you don't have." From a psychological standpoint, it removes the temptation to buy something you can't afford. What's more, there's no big credit card tab hanging over your head.

PRO CREDIT CARD: Using a credit card responsibly – that is, using it only to the extent you're able to pay the card's full balance each month – will benefit your credit score. And a higher credit score plays a major role in a person's ability to secure a loan, a mortgage, etc.

PRO CREDIT CARD: Many credit card providers offer cardholders perks such as fraud and insurance protection, return-of-purchase options and rewards programs that debit cards don't provide.

PRO CREDIT CARD: Credit cards provide cardholders with a "float" – the flexibility of extra time (the billing period) to pay off their balance, along with the ability to finance a larger purchase. That's not the case with debit cards, which immediately draw account funds to cover a purchase.

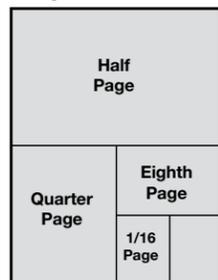
BOTTOM LINE: It's reasonable for people to have both a credit card and a debit card, using them as the situation dictates. People who handle credit cards responsibly should use them to build their credit rating, to take advantage of the flexibility and perks they offer, and to protect their identity, keeping in mind the danger of accruing too much credit card debt. People who are particularly budget-conscious or who have issues with debt and spending responsibly should lean more heavily on debit cards.

Provided by the Financial Planning Association® (FPA®) of Western New York.

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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.

25th Anniversary for Endowment Fund

-Helen E. Swank, Publicity Chair



Yes, it's already 25 years since the Grace LeGendre Endowment Fund was granted IRS tax exempt status for its fundraising efforts. This was the culmination of dedicated efforts by five founders – Eugenia Barnaba, Marie Creel, Carol Greenough, Mary Hastings and Helen Swank – who persuaded members of the former New York State Business and Professional Women to change from the difficult annual fundraising efforts to a more stable endowment basis.



The original goal to provide fellowship awards to support New York State women undergoing graduate study was ensured. Over the past 25 years, 134 women scholars at 50 different colleges and universities in New York State have benefitted from this endowment. They pursued 40 different fields of study, with medicine, social work, law and education the most sought after.

On June 7th – 9th, NYS Women, Inc. will hold its annual conference at the Albany Hampton Inn with the traditional Saturday Fellowship Luncheon. Not only will you be able to meet this year's Fellows but we can proudly reminisce about the strong impact we have had in providing highly qualified women to the professional workforce over these past 25 years. The Fellows have often remarked that our emotional support is also very important to them. "Happy Anniversary" and many thanks to the New York State Women who carry on the torch which was lit 25 years ago.

GLG now even more vital to women's higher education goals

Changes in our society are presenting more opportunities for women to take important leadership roles in industry, government and world affairs. However, in order to qualify for such opportunities, a master's or doctorate degree is now mandatory in many fields. While the number of women in graduate-study has increased dramatically, the cost of graduate education has also increased, faster than inflation.

From 1989 through 2012, the Fund has awarded almost \$130,000 in fellowships to 134 NYS women enrolled in graduate study. These women, 89 working toward a Master's and 45 working toward a Doctorate, have been enrolled in fifty institutions of higher learning across New York State and in forty diverse fields of study.

Starting In 2004, the Fund began awarding Special Grants to organizations in order to sponsor educational or research opportunities which would further the advancement of working women. Since the inception of that program, seven Special Grants have been awarded in alternate years.



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Send YOUR tax deductible gift today to: Vi McKaig, Fundraising Chair, P.O. Box 67, Voorheesville, NY 12186. Please make your check payable to NY GLEF and let us know if this donation is in honor of, or in memory of, someone special to you.

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For more information:

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NIKEmgr@nyswomeninc.org