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april 2013

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Are you tired of feeling like you are working hard, but not getting the results you desire? Do you ever feel stress and fatigue because there are not enough hours in the day to accomplish your goals and take care of your family and other personal needs?

Amy Schule, senior sales director at Mary Kay Inc., will give tips on implementing systems to set yourself up for greater success. You will learn how utilizing them will bring joy and balance to your work day and personal life, and how using the right systems will increase your effectiveness and free up your schedule!

Amy has been building her business with Mary Kay for 20 years. She currently leads more than 340 consultants across the country to building and developing successful Mary Kay businesses. She has earned eight free cars with Mary Kay and drives a pink Cadillac. Her unit has produced well over half million dollars in sales for the past five years. She is a native Western New Yorker; she and her husband, Ned, have five children, ages 6 -17.

Amy has a passion for coaching women entrepreneurs within Mary Kay, and beyond, and helping them to grow to their full potential while maintaining balance in their lives.

Date: Wednesday, April 10, 2013 • Networking 5:30 p.m. • Dinner 6:00 p.m.
Location: Windows on the Green at Westwood Country Club • 772 North Forest in Williamsville
Cost: \$30 / member • \$40 / guest

Register online today! ■ nawbowny.org



Our Mission

NAWBO Buffalo Niagara is the premier organization for women business owners who aspire to accomplish growth, education, and connections.

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Picnic in the Park

annual auction fundraiser

☀ Don't miss NAWBO Buffalo Niagara's annual fundraiser! ☀ Our premier event of the year is the ideal venue to bring that special guest – a client, vendor, friend, or family! ☀ Network with women entrepreneurs, browse an array of silent auction items and fabulous gift baskets, and enjoy a light picnic buffet. ☀ Includes cash bar.

☀ NAWBO Buffalo Niagara is a leading advocate for women business owners who aspire to higher levels of opportunity, challenge, and success. ☀ Your donation benefits NAWBO's leadership training for women entrepreneurs and women's scholarship fund.

When: Wednesday, May 15, 2013 • 5:30 – 8:30 p.m.

Where: The Park Club • 4949 Sheridan Drive in Williamsville

Cost: Early bird \$45 (before April 26) • \$50 person (after April 26)

Register online TODAY! • www.nawbowny.org • by May 9, 2013

Please note: The Park Club requires business casual; no denim.

NAWBO Breakfast Briefs

Would YOU like to host one of our monthly Breakfast Briefs?

NAWBO Buffalo Niagara will be offering monthly morning meetings entitled Breakfast Briefs. This group will gather the third (or fourth) Thursday morning each month as a networking platform, a learning venue, and an opportunity to share business experience. A chapter member will "host" the monthly meeting by committing to a particular month.

The host member is allotted a 30 minute window to speak about their business and to deliver information that is useful to other women business owners. We've set up a 30 minute window for networking too!

Location will be the Pancake House, 5479 Main Street in Williamsville (members pay for their own breakfast) or at the business location of the "hosting" member where host will supply a continental breakfast.

If you are interested in hosting a Breakfast Brief, please contact committee chair Nicole Fiorella at nicole@fiorellasearchgroup.com.



When: Wednesday, May 15, 2013 • 5:30 - 8:30 p.m.

Cost: \$45/early bird • \$50/AFTER April 26th

Where: Park Club • 4949 Sheridan Dr. in Williamsville

RSVP By May 9, 2013 • www.nawbowny.org

Fundraising proceeds benefit the chapter's leadership training for women entrepreneurs and women's scholarship fund. NAWBO Buffalo Niagara is the premier organization for women business owners who aspire to accomplish growth, education, and connections.

Thank you for your donation!

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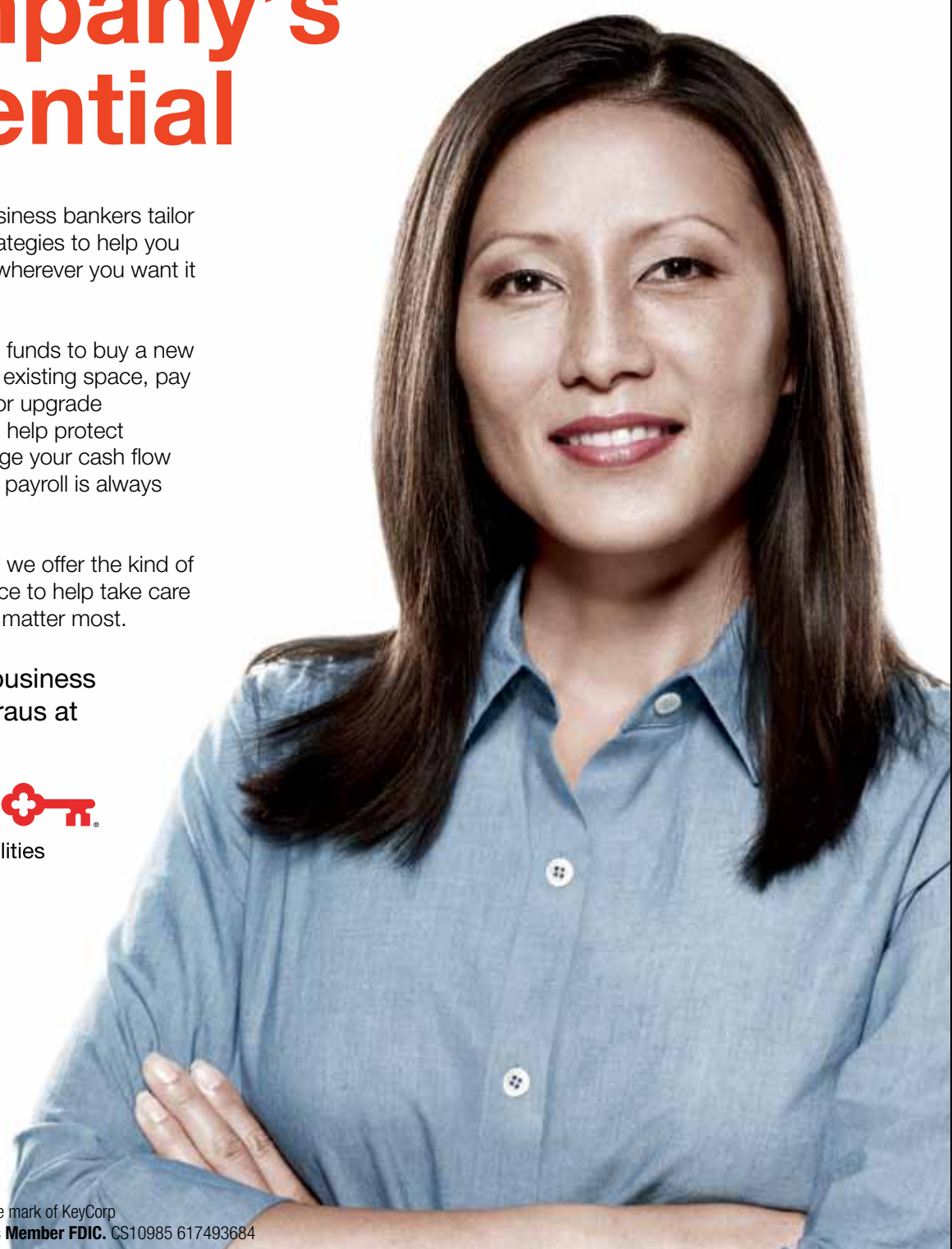
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Connecting Women with Resources



The Erie County Commission on the Status of Women (ECCSW), together with collaborators American Association of University Women (AAUW), Junior League of Buffalo and the Canisius College Women's Business Center is hosting an "Unhappy Hour" in honor of Equal Pay Day, **April 9, 2013** at **5:30 p.m.** Join them at **Templeton Landing**, in Buffalo. At the "Unhappy Hour," attendees will have an opportunity to learn more about the issue of pay equity, network with other professionals, and gain

some helpful tips on negotiating.

This event is free but you do need to register online at <http://2013unhappyhourbuffalo.eventbrite.com/#>

National Equal Pay Day, Tuesday, April 9, 2013, is a date that symbolizes how far into 2013 women must work to earn what men earned in 2012. Equal

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

Among issues identified as important to women, 90 percent say equal pay for equal work is a priority. This is not surprising since the wage gap is a pervasive issue affecting women in all walks of life, regardless of marital, familial, or employment status. Pay disparities are not limited to one career or to one demographic, and affect women of all ages, races, and education levels – regardless of their family

decisions. According to the U.S. Census Bureau and Bureau of Labor Statistics, women who work full time earn about 77 cents for every dollar men earn. (source: AAUW position paper on Pay Equity, November 2012).

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womanink

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WOMANink is a monthly information service for the NAWBO Buffalo Niagara Chapter's members and other women business owners. Published 11 times per year (issues published sporadically in July and August). Circulation: September and February issues approximately 750; and remaining months, approximately 140. Payment must accompany all advertisement requests. WOMANink reserves the right to refuse to publish any advertisement.
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¹According to statistics released by the U.S. Small Business Administration (SBA) for total approved loans through the SBA's 7(a) lending program during the federal fiscal year ending 9/30/2010. ©2011 M&T Bank. Member FDIC.

A Bright Future For Women-Owned Small Businesses

by Karen Mills, SBA Administrator



Today, women-owned businesses are the fastest-growing segment of new businesses in our economy.

In fact, an analysis by American Express suggests that the number of women-owned businesses has risen by 200,000 over the past year alone, which is equivalent to just under 550 new women-owned firms created each day.

Regardless of how you slice the data, we know that this trend is growing and that women are over-indexing in entrepreneurship.

As Administrator of the U.S. Small Business Administration (SBA), I travel all around the country meeting with small business owners and entrepreneurs. I see how their businesses are transforming their industries and rebuilding their communities following the economic downturn.

These are businesses like UEC Electronics in South Carolina. Rebecca Ufkes, an engineer and the company's president, is laser focused on growing her successful electronics manufacturing business. She is supplying products to major manufacturers, such as Boeing, Cummins Engine Co, as well as the U.S. Marines and Air Force. And she is creating good American manufacturing jobs in the process.

UEC employs 194 workers, an increase of 49 percent since August 2011. And Rebecca is part of a growing American supply chain of innovative small businesses that is driving large multinational manufacturers to bring more production back to the U.S.

However, today, many women-owned entrepreneurs face what we call the "missing middle."

For example, take my home state of Maine. According to the most recent census data, men owned 54 percent of businesses in Maine and women owned 26 percent of businesses in the state (the remaining were co-owned). However, when you look at the receipts of these businesses, women-owned businesses lagged behind, capturing only 7 percent of receipts, compared to 78 percent of receipts earned by men-owned firms. There is a similar trend occurring in states across the country.

Clearly, women-owned firms are growing greater in numbers, but challenges persist in scaling their operations and garnering market share.

At the SBA, we have the proven tools needed to bridge that missing middle. And to ensure that all entrepreneurs have the tools they need to grow their businesses, reach new markets and realize their full potential.

Learn more about SBA Resources Available to help Women Succeed by going online at: www.sba.gov/content/women-owned-businesses.


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women in leadership

March Honoree

Heather Filipowicz

Executive Director

WNY Women's Foundation



Heather is extremely proud to have joined the WNY Women's Foundation in July of 2011 bringing with her more than a decade of experience in the non-profit and for-profit sectors. She served as the Senior Director of Advancement at the Greater Buffalo Chapter of the American Red Cross where she was responsible for overseeing all fundraising efforts as well as external and government relations. During her tenure she led a team that raised \$1 million annually.

She previously served as Director of Development at Planned Parenthood of Western New York where she successfully raised over \$5 million during her tenure. Prior to her fundraising experience in non-profits, Heather gained government relations experience in Washington, DC at Lindsay, Hart, Neil and Weigler and Cassidy & Associates.

Ms. Filipowicz, who has achieved the designation of Certified Professional Fundraising Executive, also serves on a number of community boards and committees. She is the current President and past Treasurer of the Board of Directors of the Association of Fundraising Professionals, Western New York Chapter. In 2008 she was awarded the national "Planned Parenthood Fundraiser of the Year" award. She received a Bachelor of Arts from Canisius College.

April Honoree

Sue Weeks

Turning Point Behavioral Services, LLC



Turning Point Behavioral Services, LLC is committed to provide consultation and treatment addressing students with challenging educational needs. Every student, family and school district will benefit from our passion in being a leader in teaching positive behavior which will result in academic improvement within the classroom and extending to the home.

Sue built this business, and its sister company, Southtowns Childrens Associates – which provides speech, physical and occupational therapy services – from scratch, working out of her home. She now has 20 employees. In addition, Sue works with many children who have autism, which is a condition that seems so prevalent these days.

Sue and her business partner, Jen Kohn, are especially proud of their dedicated employee team, who they motivate to learn and develop new skills. Turning Point Behavioral Services, LLC and its sister company bring all the training, knowledge, and motivation to create positive behavioral change back to the students and school districts where they provide services.

Women 
in Leadership

chapter committee reports

Communications – submitted by Katharine Smith, chair

Public relations. April meeting press releases were sent to 35 media contacts, including The Buffalo News, Business First, Buffalo Spree, Democrat and Chronicle in Rochester, the seven Bee Newspapers, WBFO, WIVB, WGRZ, WIVB, WKBW, and WUTV.

Power Your Week. Business meetings, member events, chapter news, and community events submitted for use in weekly email to members.

Service Project – submitted by Sharon Brown

March update: March 13, 2013, at our very well organized and attended Each One Reach One event, we raised \$240 for the YWCA. This brings the total up to \$1278 in 5 months! Thank you to all our members and guests. Thank you Marilyn for your donation of the wine basket...I really appreciate the help. We are getting closer to our \$2500 goal!!

As always 100% of your donation goes directly to the Y. Jill Townsend, director of the YWCA, was at our March event. Her eyes filled up when I told her how much we have raised so far. Jill is truly grateful for our help!

community events

Event: Handbag Happy Hour

Presented by: Macy's

Benefiting: Cystic Fibrosis Foundation - Western New York Chapter

Date: Friday, March 19, 2013 • 6:00 p.m.

Location: Salvatore's Italian Gardens, 6461 Transit Rd. in Depew

Cost: \$55 pre-sale • \$65 at the door

Tickets: wny.cff.org/handbaghappyhour

Handbag Happy Hour showcases premier designer, celebrity, distinctive and "previously loved" purses for live and silent auction. This unique, one-of-a-kind cocktail event will attract trendy divas throughout Western New York who hope to walk away with a fabulous designer purse or a celebrity "previously loved" handbag for only a fraction of the price. It is a fun and fashionable way to raise funds to help those living with cystic fibrosis in our community.

Tickets include admission into the event, two complimentary cocktails, hors d'oeuvres, and the opportunity to bid on the handbag of your dreams.

Event: An Evening with Gloria Steinem

Presented by: Planned Parenthood of WNY

Date: Wednesday, May 1, 2013 • 8:00 p.m.

Location: UB's Center for the Arts, Amherst Campus

Cost: \$35 student • \$50 and \$60

Tickets: Tickets available at the Center for the Arts Box Office (M-F, 10-6) and at tickets.com. Charge by phone at 1-888-223-6000.

Gloria Steinem is a writer, lecturer, editor, and feminist activist. She travels all over the world as an organizer and lecturer and is a frequent media spokeswoman on issues of equality.

In 1972, she co-founded Ms. magazine and remained one of its editors for 15 years. She has been the subject of three biographical television documentaries including HBO's *Gloria: In Her Own Words*.

Ms. Steinem was president and co-founder of Voters for Choice, a pro-choice political action committee for 25 years; she then served as president of the Planned Parenthood Action Fund when it merged with Voters for Choice for the 2004 elections. She also co-founded and serves on the board of Choice USA, a national organization that supports young pro-choice leadership and works to preserve comprehensive sex education in schools.

She lives in New York City, and is at work on *Road to the Heart: America as if Everyone Mattered*, a book about her more than thirty years on the road as a feminist organizer.

dottie austin
principal

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articles

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fyi: finances

When It Comes to Saving Money, the Future is Now

Financial Planning Association® (FPA®) of Western New York

To spend our money today or to save it for tomorrow? It's a question many of us grapple with everyday.

There are plenty of reasons people prioritize spending over saving. For one, "they have immediate needs to meet, and things come up, like emergencies, that require them to spend," explains Renee Porter-Medley CFP®, a senior financial planner at Key Private Bank in Naples, Fla. Sometimes, however, the choice to spend rather than save is an emotional one that isn't necessarily in a person's best interests, she acknowledges. "It's a lot more fun to spend [money] now. We are not good at delaying gratification."

Saving for the future can be gratifying in its own right, though, because it puts a person that much closer to fulfilling their goals and realizing their dreams – buying a new home, for example, or living comfortably during retirement – while also providing protection against some of life's unexpected turns. On the other hand, people with live-for-today spending habits could find themselves spending a lot of time worrying about their financial future.

What's the best approach to saving for the future? Use this five-step plan from the Financial Planning Association (www.FPAnet.org), the nation's largest organization of personal finance experts, to help set your priorities:

1. Establish an emergency fund. The first order of business, according to Porter-Medley, should be to set aside money in a savings account to cover unexpected expenses, such as home, car or appliance repairs. Contribute to the emergency fund regularly (a monthly automatic deposit makes sense), until you have a sizable enough cushion — she recommends a minimum of \$1,000, and preferably more.

2. Stash cash reserves. The rule of thumb, said Porter-Medley, is to have enough cash reserves saved to cover at least three months – and preferably, enough to cover six months – of living expenses, in case of job loss, illness, disability and the like.

3. Commit to saving for retirement. "You have to take care of yourself first" before you start saving for others, asserts Porter-Medley. "It's like the oxygen mask on the airplane: put yours on first." That applies especially to saving for retirement. Everyone wants to retire on their own terms – when and how they want. The sooner you start and the more you allocate to an account like a 401(k) or IRA, the better positioned you'll be to fulfill your vision for retirement. "The reality is that most of us have to accumulate our retirement savings ourselves, we have to start young and we have to keep going with contributions," she said.

4. Set aside money for a major purchase, like a home or a car. Debt can mount quickly and become quite a burden. So if you plan to buy a home, for example, the more you can save toward a down payment, the less debt you'll have to assume for a mortgage. Look to put the money in a higher-interest savings account.

5. Be smart by saving for a child's education. With the cost of a college tuition continuing to escalate, it makes sense for parents (and, perhaps, grandparents or other family members) to start saving for a child's education well in advance, if possible. Many finance experts recommend doing so with a tax-favored "529" college savings plan. Each state has one and you are not limited to your own state's plan. Visit www.collegesavings.org for more info.

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