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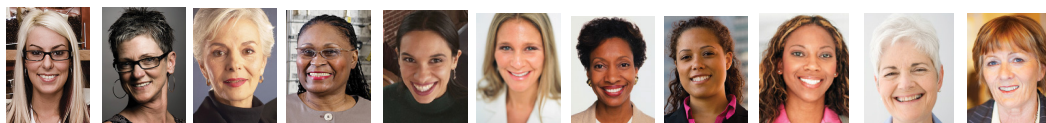
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Register before March 1, 2013  
for online program attendee listing.

**March 13, 2013 | @ 5:00 - 7:30 PM**  
Cost: Members \$40 | Non-Members \$45  
Windows on The Green | Westwood Country Club



-  Mega-mix, mega-mingle, and mega-meet
-  Enjoy a progressive dinner, changing tables after each of three courses, networking with a new group of women each time
-  Make new connections & forge new partnerships
-  Facilitated tables ensure everyone has the opportunity to talk about what they do

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





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

## womanink

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Dottie Austin, Immediate Past President  
Nicole Fiorella, Editor

#### Design/Layout

Katharine Smith, Communications Chair

All contributed articles must be original work; all previously published works must be accompanied by the publisher's authorization to reprint. WOMANink 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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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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## nawbo buffalo niagara events

### March Monthly Meeting:

**Each One Reach One Women's Mega Mixer**  
*Don't Miss WNY's Largest Annual Networking Event for Women Business Owners and Professionals.*

- Mega-mix, mega-mingle, and mega-meet
- Enjoy a progressive dinner, changing tables after each of three courses, networking with a new group of women each time
- Make new connections and forge new partnerships
- Facilitated tables ensure everyone has the opportunity to talk about what they do
- Register online: [www.nawbowny.org](http://www.nawbowny.org)
- Register before March 1, 2013 for online program attendee listing

**Date:** Wednesday, March 13, 2013

5:00 – 7:30 p.m.

**Location:** Windows on the Green at Westwood Country Club

772 N. Forest in Williamsville

**Cost:** \$40 / member • \$45 / guest

**Register:** [www.nawbowny.org](http://www.nawbowny.org)

### March Breakfast Brief

The March **Breakfast Brief** will be hosted by **Barbara Maira**, owner of **Lisa Hunter Jewelry**. Barbara's topic will be "The Process of Launching a New Jewelry Line." Join us for this member-only networking event!

**Date:** Thursday, March, 21, 2013

8:00 – 9:00 a.m. networking and presentation

**Location:** Lisa Hunter Jewelry, 5350 Main Street, Williamsville, NY 14221

**Cost:** FREE Breakfast will be provided by Lisa Hunter Jewelry

**RSVP:** by Monday, March 18th

to Chapter Administrator Jeanne Hellert: [jhellert@roadrunner.com](mailto:jhellert@roadrunner.com)

#### *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 network 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](mailto:nicole@fiorellasearchgroup.com).

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# Some benefits of NAWBO membership

## NAWBO Buffalo Niagara forges connections.

The chapter offers outstanding opportunities to create valuable connections. Members benefit from other NAWBO members' support, energy, and experience; women entrepreneurs who know what it takes day-to-day to grow a business.

## NAWBO Buffalo Niagara brings bottom-line benefits to your business.

The chapter provides members with leadership development programs, scholarships to help develop their businesses, and business resources through strategic alliances with other Western New York organizations.

To apply for any scholarships, please visit the link to the scholarship application on our website at [http://www.nawbowny.org/NAWBO-Scholarship-app\\_2012.pdf](http://www.nawbowny.org/NAWBO-Scholarship-app_2012.pdf). These scholarships in the newsletter are not on the NAWBO WNY website. Here is the link of scholarships on our website, which does not have any details of the info from the newsletter. <http://www.nawbowny.org/about-us/awards/scholarships>

## NAWBO Buffalo Niagara scholarships available for members.

The mission of the Center for Entrepreneurial Leadership (CEL) UB School of Management is to unlock human potential, create jobs, inspire wealth and invigorate the greater Western New York economy through entrepreneurial development

Leadership Buffalo, Inc. (LB) is a non-profit organization that was founded in 1987 with one mission to unite existing and emerging leaders from diverse backgrounds and perspectives in order to increase their knowledge of community issues, broaden their vision and enhance their ability to lead.

Canisius College Women's Business Center: As the region's most comprehensive resource for business and professional women, the Women's Business Center provides real-world expertise to help women business owners gain professional growth.

The Niagara University Family Business Center's mission is to develop and exchange relevant information on family business issues in order to strengthen the stability and long-term viability of family and privately owned business through education, research and service.

## National Association of Women Business Owners.

NAWBO prides itself on being a global beacon for influence, ingenuity and action and is uniquely positioned to provide incisive commentary on issues of importance to women business owners.

NAWBO is the voice of America's 10 million-plus women-owned businesses. Membership connects you to a community of women-owned businesses; moving you into economic, social, and political spheres of power nationwide. It's a smarter, faster, more networked way to build your business.

NAWBO offers national business opportunities. Through online tools and communications, as well as national NAWBO events, members forge tight connections; creating business opportunities with their peers both nationally and globally.

NAWBO is a powerful national advocate for women entrepreneurs. Representing the issues and concerns of women-owned businesses at the national, state and local levels, NAWBO is in the forefront of advocating on behalf of women business owners and the issues that impact their businesses. NAWBO represents a formidable economic force and an effective agent for change in the business environment.

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# Want to Be a Better Public Speaker? Practical Tips to Make it Happen

by Judi Clements

WHY IS IT THAT EVERY TIME NEW CLIENTS ENTER MY office for public speaking consultations... they all think they are the only ones with a public speaking problem. In actuality, more than 90% of the population has a deep-seated fear of making a fool of themselves giving a speech. In fact, according to the *Book of Lists*, public speaking is the number one fear, with the fear of dying, a distant second.

Let's shed some light on this stage fright issue right now. A mild case of stage fright can actually be good for you! That's right – stress – in a limited and controlled form, can charge your body with the adrenaline you need to give an effective presentation. Think of your mild stage fright as a sort of pre-game tension. If you label this tension excitement it will serve you well and help you give a better speech. If you label it fear it will hurt you and cause you to speak poorly.

Based on more than twenty years of experience as a communication specialist, I can tell you that most people fear public speaking because they have never really learned the right way to prepare and deliver a speech. Once you learn how to do this, your stage fright will diminish quickly.

Most stage fright is caused by the tendency to think more about yourself, than about what you have to say. This leads you to negative self-talk such as: Oh no, I'm putting them to sleep. I shouldn't have said that; it was stupid. Boy, I must look dumb. These negative messages will cause you to lose your concentration, skip vital sections of your presentation and stammer your way to

failure.

Like a professional actor, you must attain a kind of public solitude when giving a speech, an awareness that you're in front of an audience – without dwelling on the fact. It is the ability to balance your concentration between what you're saying and how you're projecting yourself. When you worry too much about you and not enough about your speech material, your mind can wander, making you lose your place and your entire focus.

So remember: Learn to control your stage fright or it will control you.

## Four Proactive Tips for Dealing with Stage Fright

1. Think of your stress as excitement, which can help your presentation.
2. Learn the proper techniques for preparing and delivering a presentation.
3. Concentrate on your audience and your message, not on yourself.
4. Using positive self-talk, talk yourself into being a good speaker.

*Judi Clements, president of Judi Clements Training & Development, in Clifton Park, NY, offers training, coaching and keynotes in management, communication, wellness, and customer service.*


*Judi combines her educational and theatrical talents into every program she writes and delivers. As one participant put it, "We laughed while we learned!" For more information on her speaking schedule, visit: [www.judiclements.com](http://www.judiclements.com).*

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# Women in Leadership

## women in leadership



February Honoree

**Amy McCarthy**

The Lunch Box & Current Catering

Not only does Amy McCarthy own and operate The Lunch Box, a café that offers fresh healthy soups, salads, sandwiches and baked goods made from scratch, she runs Current Catering, a boutique contract food services company that offers fine and corporate catering services, corporate café services and specialty concessions services.

Amy's business mission is to build a financially vibrant hospitality company that trains and mentors team members to be responsible social stewards. She credits her eclectic and devoted staff as a vital part of her success. Some of Amy's staff members are Journey's End refugees in the process of settling into life in this country. Amy has been so touched by their stories that she offers her kitchen to Journey's End for classes on food service and kitchen help three days a week. This training helps refugees find employment with local businesses.

The Lunch Box has two locations, one in The Tri Main building and the second in The Lafayette Court building downtown.

**Suzanne M. Novelli**  
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Ads run in 11 issues.

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Business card (3 1/8" x 1 7/8")	\$125

### SPECS:

Please send your business card and a check (made payable to NAWBO) to: White Rabbit Design, 173 Audubon Drive, Snyder NY 14226. For electronic submissions, preferred formats: PDF, eps or tif. Email files or questions to: [whiterabbitdesign@roadrunner.com](mailto:whiterabbitdesign@roadrunner.com).

## articles

E-mail submissions: [whiterabbitdesign@roadrunner.com](mailto:whiterabbitdesign@roadrunner.com). Contributed articles must be original work; previously published works must be accompanied by publisher's authorization to reprint. *WOMANink* reserves the right to edit contributed articles for clarity and length, and reserves the right to refuse to publish any contributed article.

## chapter committee reports

**Communications** – submitted by Katharine Smith, chair

*Public relations.* EORO 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. Event was submitted online to Women's History Month calendars and also submitted online to community calendars at The Bee "WNY Events & Festivals Guide," WBFO, WIVB, WGRZ, WIVB, WKBW, and WUTV. EORO event submitted for – and has been sent in – email blasts by Rotary Club of Buffalo and Leadership Buffalo.

*Twitter.* We have started tweeting about EORO and will continue up until the event date.

*Newsletter.* Winter 2013 issue printed and mailed to database of 800 WNY women business owners (and our members). Newsletter is printed 2x annually and serves as a tool for several committees: EORO, just as in past issues – winter 2011 and 2012 – EORO was featured on the front page and served as mailed reminder; program, 6 months of NAWBO programs are included in the fall and winter issues; fundraising, the May auction was featured on the mailing side; membership, for recruiting new members; chapter partners, as part of partner packet; and communications, to promote chapter's message and help keep up visibility in the community. Issue submitted for posting on chapter website.

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

**Program** – submitted by Marilyn Cote-Miller, chair; president-elect

March is our signature event, Each One Reach One. The event will be right at Westwood Country Club and will be in the "progressive dinner" format with table captains and new questions. A new twist will be added this year: we are offering tables to members only to sell your goods and/or services. Cost of the table will be \$200 and there will only be 10 available.

get ready to do our tax returns for the year. Check out her firm's website at [www.lvbwcpa.com](http://www.lvbwcpa.com).

April is the Independent Senior Sales Director with Mary Kay, Amy Schule, who will speak about "working strategically." May is another NAWBO staple, our fundraising auction. June's meeting will be our installation of officers. It might be held on a boat, but details to follow.

**Scholarship** – submitted by Cindy Valtin, chair

2012-2013 scholarships: Marcia Brogan, \$375, Canisius College Women's Business Center; Mary Eicher, \$750, Canisius College Women's Business Center; Donna Scalfaro, \$2,000, UB CEL Core Program; Katharine Smith, \$2,500, Leadership Buffalo; Laura Zimberg, \$375, Canisius College Women's Business Center.

All 2011-2012 scholarships have been paid out.

**Service Project** – submitted by Sharon Brown

February update: At the February 13th meeting we raised another \$197 with the "wine" raffle tickets. This brings our total up to \$1,038 in four months. We received another \$50 check from a member that will be delivered by me to the YWCA along with another bag of much needed clothing. Thank you very much! We also received a handwritten thank you note from Jill Townsend at the YWCA. Their organization is extremely grateful for all our help. Remember 100% of your donations go directly to the YWCA. Thank you all very much as we continue to inch our way up to our \$2500 goal.

dottie austin  
principal

ph: 716-632-7663  
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daustin@cpibn.com



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## bits n' bytes

# Social Media – Black Hat & White Hat Marketing

by Renee Cerullo

A number of years ago the big web focus was on "black hat" search engine optimization (SEO) tactics. The term black hat means going against the terms of service or accepted "best practices" of a network. An example of black hat SEO would be when a developer tries to beat the system to increase their SEO ranking. They would hide keywords in white text on a white page to increase their search engine ranking. The user couldn't see the words but the search engines could still see the text. Another tactic was to use a keyword that everyone was searching for, such as "Microsoft," and hide it all over their pages. These practices ultimately became labeled "black hat." It's not against the law to use black hat tactics, but they are unethical and violate the "unspoken" rules of the web. Using black hat tactics, you run the risk of having your positive results wiped out overnight. This actually did happen to JC Penney and they got delisted from Google.

Now that social media is taking over the web the same tactics are appearing on social media sites. If you're using social media, there are best practices and worst practices that you should be aware of. Users don't take kindly to black hat tactics; these days they're smarter and less tolerant.

The lines of good and bad marketing can get blurry, and even though you might only be trying to grow your followers, you could be crossing over the line into using black hat tactics. Often these tactics are used when companies want more fans/followers immediately, social media marketers realize there are only so many hours in a day, and marketers see others doing it and getting results. Some examples of black hat tactics include:

**Buying your audience.** What is the purpose of a large number of fans if they have no interest in your product or service? It's not a contest to have the largest amount of fans. Social media is about building relationships not numbers; you shouldn't have to pay people to like your company. This can damage your brand's reputation with real fans and followers. Purchased fans can contain spammers, hackers, and fake accounts, all of which have the potential to cause problems for your brand and its real audience. Facebook has removed these bogus accounts from fan pages, so a company will have spent money for nothing.

**Running Facebook promotions directly on a page.** This is where the lines between black hat and white hat get blurry. Although many brands run Facebook promotions on a regular basis, only the brands who are running these promotions within Apps on Facebook are actually complying with the Facebook Pages Terms.

**Spamming for traffic.** Social spammers will comment on popular posts and tweets with a random message and a strange link. We've seen this a few times on Facebook pages. Just like spam emails, not everyone knows *not* to click on these links. This is a good reason to monitor your Facebook page. You should remove anything that is spam.

**"Salesy" cover photos.** Facebook cover photos are meant to be a representation of your brand, but some brands leverage this area to promote sales or encourage engagement. The Facebook Page Terms labels these tactics as prohibited. According to Facebook, images cannot be made up of more than 20 percent text, include price or purchase information, contain website, email or mailing addresses, have references to Facebook actions or other call-to-actions.

**Automated following and replies.** This is happens more on Twitter than on Facebook. In Twitter you can set up an automatic reply every time someone follows you. You can also set up your account to automatically follow that person. This makes the whole experience far less personal.

**Targeting fans of your competitors with ads.**

**Hijacking competitors' twitter lists.** Part of marketing is watching what your competitors are doing, but grabbing a list of their followers and targeting those people is not acceptable.

**Posting false reviews.** Don't have friends and family post reviews on social media pretending to be customers. Users are pretty savvy and when the truth usually comes out it can only hurt your brand.

You can contact NAWBO Buffalo Niagara member and web developer, Renee Cerullo at [Cerullo@RLComputing.com](mailto:Cerullo@RLComputing.com) or [RLComputing.com](http://RLComputing.com).



# Generations and Their Money: Do YOU Fit the Profile?

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

Today's America is a melting pot, not only in its ethnic, religious and socioeconomic diversity, but also in its generational makeup, with people who came of age in the early decades of the 20th century mixing with youngsters who were born in the late 20th or early 21st century.

Nowhere are generational distinctions more evident than in the handling of money. Ultimately we are all products of our experience, said Bhaj Townsend, CFP®, CLU, ChFC, founder of Focus and Sustain, in Kirkland, Wash. "Generational spending depends on two main factors: habits learned and habits observed – whether the wealth grew, stayed the same or was diminished as it effected the receiving generation."

One way to better understand ourselves and the people around us, as well as where our country has been and where it's headed, is to examine how each of the four largest generations in America today handle their financial lives, from their spending and saving habits to their approaches to debt to their attitudes about passing assets to succeeding generations. Here's a generational breakdown:



**Traditionalists, or the Silent Generation:** Born in roughly the 1925–1945 timeframe, this is a generation shaped by the Great Depression and World War II. They tend to be heavily cash-reliant and averse to spending what they don't have (taking on debt), explains Townsend. With the hardships of the Depression looming large, frugality and an emphasis on saving money are hallmarks of the Silent Generation, she said

For them, legacy is also important.

"They tend to be more concerned about what's going to happen to their money when they're gone," Townsend explains, "and they're concerned about how generations after them handle money."

## The Baby Boomer Generation (1946-1964).

The Boomer Generation has prided itself on taking a different route from their parents, including their handling of finances. This huge generation is considered more credit-savvy (and thus, perhaps more reckless with their money) than preceding generations. Some point to the spread of gaudy McMansion housing developments as a manifestation of Boomers' reckless materialism and their rebellion against the frugal practicality of their parents.



Boomers' shared sense of financial idealism – that their investments (in real estate, in the stock market) were destined to perpetually grow in value – was dashed by the recent series of financial downturns, the most recent one particularly. As the generation closest to retirement, the 2008 financial meltdown was especially ill-timed and damaging, but also constructive. "They're now seeing the value of being in control of their money behaviors," said Townsend. "They're also having to shift into conservation mode with their

money."

Boomers generally are less inclined than the Silent Generation to view 60 or 65 as a firm retirement age. Some need to keep working to restore their retirement nest eggs; for others, staying active in the workforce is more of a lifestyle choice.

**Generation X** (born roughly between 1965-1976). Gen Xers came of age straddling the world of checkbooks and cash on one side, and the plastic-centric world of online transactions and debit cards on the other. "On one level," said Townsend, "they're used to having easy access



to money and credit, because that's what their parents had. But I think that on another level, they're more interested in conserving cash than perhaps their parents have been."

With greater access to money, Gen Xers have struggled not only to establish what money means to them, but also to find the tools to manage their money, given their financial priorities. Having witnessed the recent damage inflicted to their parents' retirement nest eggs (and their own), Gen Xers are more tempered in their expectations – of how their investments will perform, and of whether they'll ultimately end up doing better than their parents did financially.

## Generation Y/ Millennial Generation

(roughly 1977-1995). Like the Silent Generation, Millennials are coming of age in a period of financial upheaval, and at a time where for many, finding a well-paying job (or any job at all) isn't a given, it's a struggle. What's more, many Millennials have been forced to live with their parents as adults.

Millennials may be more financially grounded as a result of these struggles, said Townsend. "They are echoing Baby Boomers in wanting to do things differently. They're questioning whether they need that McMansion and they're looking to buy things that last a long time – they're conserving money to buy the grains instead of the bun."

That behavior is partly a backlash against the easy-money, debt-reliant mindset that contributed to America's recent financial tailspin, Townsend asserts, and partly a result of witnessing their own generation and others struggling financially of late.



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