

# womanink

Buffalo Niagara Chapter of the National Association of Women Business Owners

Fall/Winter 2023



Join us for our Holiday Party!  
Wednesday | December, 13 2023  
Avanti Mansion | South Park Ave. | Buffalo



## Message from the President



Laura Zimberg

Dear NAWBO Sisters:

What a great time it is to be a woman business owner! We have NAWBO to support us in so many ways. The National Association of Women Business Owners propels women entrepreneurs into economic, social, and political spheres of power worldwide.

This is NAWBO's Vision. Visions are doable dreams. What is your vision for NAWBO?

My vision is to prepare our chapter for the next level. This means more members, more recognition, more influence. When NAWBO is mentioned, I want people to say: "I've heard about you. You are doing great things." In order to do this, we need your participation.

You can shape the future of this organization by your involvement. Make a real difference by serving on a committee. Expand your network at monthly meetings and meetups. An organization is only as good as its members. This organization needs you. Help NAWBO to help you get to the next level.

One of NAWBO's greatest benefits is our political representation in Washington D.C. The voice of every woman business owner is like a lone wolf in the desert, but when 11.6 million voices speak, they can create avalanches and Congress knows this about NAWBO. No organization is called upon as often as NAWBO to testify on issues affecting women-owned and small businesses.

Our NAWBO chapter can be proud of its many achievements – our voice was heard at the White House Conference on Small Business; our members continue to be heard at the state and local level on many legislative issues; we co-sponsored a successful Financial Boot Camp with the SBA; we send members to national NAWBO conferences and participate in leadership training; we educate women business owners with the programs at our monthly meetings.

The message is coming across loud and clear – NAWBO Buffalo Niagara is a force to be reckoned with! ☺

**Laura Zimberg is the President of NAWBO Buffalo Niagara 2023/2024 and owner of Green Pastures Still Waters, LLC**

## It Starts With Ch Ch Ch Ch And Ends With Changes



Amy Bath

The Good, the Bad and the Ugly in life all have one thing in common: They all involve CHANGE! Change can be self-propelled, or it can be foisted upon us. No matter how it is delivered, it must be faced. Life itself, almost every minute,

involves regular growth and change. Every improvement, every decision-based meeting, every "What if" and certainly a huge portion of life's ups and downs throw us into a change. It may be a minor tweak, or it could be a major overhaul. It may be "Change or Die" or it may be "I would like to do this." It may be reason for celebration or cause for great concern and grief, but in the end, life really *is* all about **CHANGE**. Some people see change as **the rug being pulled out from under them** while others see it as a **Magic Carpet Ride**. Understanding the universal Laws of Change makes life easier and smoother.

There are stages of Change. Precontemplation – when others know that we need to make a change or it is being pushed on us and we are swimming in the river, Denial. Others may be making comments about it, or we may be having thoughts that nag at us. If all goes well, we move into Contemplation, where we actively think about the change. Determination and Planning is when we make plans and figure out all the factors. Action is what it sounds like.

When thinking of a change, consider that research shows that just looking at a behavior and tracking it will improve it by about 20 percent. More important to know, Get Help! As Albert Einstein said, "Don't try to fix a problem with the system that created it." Some people feel that it is a weakness to seek help, when in fact it is the greatest human strength to reach out for help. Add guidance, the synergy of shared thoughts and input, AND gentle, professional accountability to any behavior change, the success skyrockets. Change can be exciting and fun. Reach out! ☺

**Amy Bath, CARC, CRPA is the owner of  
Walk The Talk Living**

## womanink

2023/2024 Editors

Amy Bath and Jeanne Hellert

Design/Layout

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### Articles

Email submissions: info@nawbowny.org. 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.

### Advertising

Ads run in 2 hard-copy issues (typically Fall and Spring)

Full pg (7 1/2" x 10") \$1,000 Half pg (7 1/2" x 4 3/4") \$525

Quarter pg (3 3/4" x 4 3/4") \$225 Business card (3 1/8" x 1 7/8") \$125

### Specs

Preferred: electronic submissions; formats: PDF, eps or tif. Mail check, payable to NAWBO, to: Jeanne Hellert, P.O. Box 1165, Orchard Park, NY 14127. Email files or questions to: info@nawbowny.org.


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# Getting involved is important.

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# The Many Faces of Identity Theft



**Pat Herberger**

**IDENTITY THEFT** – Americans lost over \$43 Billion to ID Theft and fraud in 2022. Criminals use stolen personal information for fraudulent activities such as:

**Financial Identity Theft.** Thieves use stolen details to open credit accounts, secure loans, or make unauthorized purchases, causing financial harm to victims.

**Tax Identity Theft.** Criminals file fake tax returns using stolen Social Security numbers, leading to financial losses and tax complications for victims.

**Medical Identity Theft.** Stolen information is used to obtain medical services or insurance, which could lead to incorrect medical records and insurance fraud, and potentially life-threatening situations.

**Criminal Identity Theft.** A thief may use a victim's identity when committing crimes, leaving the victim with a criminal record and legal troubles.

**Child Identity Theft.** Criminals target children's clean social security numbers. This can go undetected for years, and when discovered, it can cause significant, long-term financial and legal problems for the child.

**Social Media Identity Theft.** Cybercriminals impersonate victims on social media, damaging their online reputation and relationships.

**Employment Identity Theft.** Thieves secure employment using stolen information, leading to legal and tax complications for victims.

**Utility Identity Theft.** Criminals open utility accounts in victims' names, leaving them with unpaid bills.

**Driver's License Identity Theft.** Thieves obtain fraudulent driver's licenses, potentially leading to legal trouble for victims.

**Phishing and Email Scams.** Deceptive emails trick victims into revealing sensitive information like passwords and credit card details.

**Employment-Related Identity Theft.** Perpetrators apply for jobs or employee benefits using stolen information.

**Loan and Mortgage Fraud.** Criminals take out loans or mortgages in victims' names, leaving victims responsible for repayments and financial ruin.

Protecting personal information and monitoring financial and personal records can help mitigate the severe consequences of identity theft. Stay vigilant to safeguard your identity. ☹

**Pat Herberger is an Independent Associate  
& Sr. Director for LegalShield/IDShield**

# End of Tax Year Prep!



**Nakiea Cook, MBA**

Preparing for the end of the year tax season is crucial for small business owners, as it can help minimize tax liability and ensure compliance with tax regulations. Here's a comprehensive guide on how to prepare for the end of year tax time in 2023:

Start by organizing your financial records for the entire year, income statements, expense receipts, invoices, bank statements, and any other relevant documents. Consider using accounting software.

Review your income and expenses to identify any discrepancies or missing records, ensuring all transactions are accurately categorized, and that you've captured all deductible expenses. Make sure your bank and credit card statements match your records. Familiarize yourself with eligible tax deductions and credits for your business. Consult with a tax professional to identify all potential deductions.

Consider contributing to retirement accounts such as a Simplified Employee Pension (SEP) IRA or a 401(k) plan. Ensure you've made all necessary estimated tax payments throughout the year.

Review your depreciation schedules and take advantage of any available deductions. This includes Section 179 deductions and bonus depreciation. Ensure that employee records, including payroll and tax withholding information, are accurate and up to date. Prepare and distribute W-2 and 1099 forms. Consider consulting a tax professional or CPA. They can provide valuable guidance and help you optimize your tax strategy.

The deadline for filing business tax returns (typically Form 1120, 1120S, 1065, or Schedule C) is March 15 for corporations and April 15 for sole proprietorships and partnerships. Use your end-of-year tax preparations as an opportunity to assess the financial health of your business and plan for the future.

By following these steps, small business owners can better prepare for the end of year tax time in 2023, potentially reduce their tax liability, and ensure a smoother tax filing process. However, tax laws and regulations can change, so it's always advisable to stay informed and seek professional advice when needed. ☹

**Nakiea Cook, MBA, Doctoral Student-Accounting is the  
owner of NC Accounting & Consulting Solutions**

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# Networking Comes Full Circle

[This article is based on a 2018 presentation NAWBO member Joyce DeLong and Katharine gave at WNY chapter of American Business Women's Assn.]



**Katharine Smith**

## What groups are appropriate for your networking?

The opportunities range from structured to more “organic” ways to connect with people. If you get a “roller coaster” anxiety about events, happy hours allow for a more relaxed atmosphere – making small talk and approaching strangers can be easier in a casual environment.

Roundtables allow for open forums and discussions that can lead to creative ideas and new directions. They're usually smaller groups since participation from each attendee is expected. Event organizers often hand-select people, ensuring the group has similar goals and interests.

Chambers of commerce; industry-specific groups; leadership organizations; groups with a specific focus, like our own NAWBO Buffalo Niagara; as well as social groups, such as alumni associations, fitness classes or even a yoga studio – depending on your company's focus – can be great sources of networking.

Networking in the right group can put you in front of people you might not normally meet. For example, my Buffalo Gals products were featured in a *Buffalo Magazine* spread after I met the editor at a Leadership Buffalo event. I probably wouldn't have met her anywhere else.

**Get creative with your questions.** While small talk is important, you shouldn't keep chatting about the chicken skewer appetizers! Move beyond surface topics: ask more creative questions. Instead of asking them where they work or what they do, try to tap into their passions. Ask them “what's the most interesting thing you've been working on lately?”

**Listen more than you talk.** Networking is about building a relationship – so it's not just an opportunity to talk all about yourself. Move the focus away from you to the person you're speaking to, and just listen. Too people go to networking events to *talk* – instead, go there *to listen*. It's amazing how much more interested people become in you and your business when you're genuinely interested in them.

**Effective networking.** It's important to focus on *quality over quantity*. Most of us will collect a bunch of business cards at events like trade shows, but deep down, we know most of these contacts come to nothing. There is a penchant to try and meet tons of people; but truthfully, only a few professions benefit from knowing many, many people in a superficial way.

**Figure out who matters most.** The people who matter the most are a group called the “critical few.” These are the contacts whose presence is clearly valuable. If you make a list of the 20 most important professional contacts in your life, those people are your critical few. Once you've identified your critical few, make sure to keep up regular contact with them. These aren't people you just send a holiday card, you should be talking with them at least two or three times a year. Know what their interests are and follow up with them around activities.

**If you want to connect with someone, find a way to help them.** It's easy to assume that a successful contact already has everything she desires and wants nothing from you. If you're thinking that way, you're wrong! It's always worth the trouble to find out a their desires and concerns. Chances are good you have something worthwhile you can offer them.

**And lastly – perhaps most important of all – be generous.** Be a genuine person – with a generous spirit. As Joyce said during our presentation, “*The greatest networkers truly like to help others. They're always doing what they can to make a difference for someone else. That type of person is always remembered for her good deeds.*” “Paying it forward” in your networking will surely “pay off” in your endeavors! ☺

**Katharine Smith is the owner of White Rabbit Design and creator of Buffalo Gals, Buffalo-themed prints & gifts**

# What's the Deal with Reels?



**Stephanie Kennedy**

If you're utilizing Instagram for social media marketing efforts, you may have been prompted to make a Reel. What the heck is a Reel? You need to know.

TikTok came on the scene in the midst of the pandemic. It became the most popular platform for marketing, social sharing, and a HUGE platform to introduce new music. It became the new, hit platform to market on so much that there were instances where Target was selling out of specific inventory or, one of my favorites that I fell for, a particular foundation that I couldn't find ANYWHERE. Listen, I'm not sour about it, but needless to say, it was sold out everywhere for quite a time, so I never even got a chance to try it...stepping off my soapbox.

Because of TikTok's gigantic impact over the last few years, Instagram created its own area on its platform to try to emulate the same type of marketing efforts and engagement. Thus, the Reel was born – and it's become super important for reach and engagement.

Reels, and videos in general, have become exceedingly more favored by Instagram over the last year. After implementing them into the digital marketing strategies of several clients, I can say confidently that Reels are incredibly effective.

I've heard from several clients and trainees that they don't necessarily know how to best utilize Reels. They can be complicated at first, but like everything with social media, practice makes perfect. Eventually, you find some efficient ways to make content. The best ways I can advise you approaching Reels is by just playing around with the platform, watching other Reels from other creators, and asking for help with them.

The other beginner approach, which I find is the most effective when you're starting out, is taking 5 to 10 short videos (5 to 10-second videos) and adding them all in succession with a fun, upbeat song in the background. These are light, and happy, plus they can showcase your process, your team, or, even your product. ☺

**Stephanie Kennedy is the owner of Reach Digital Media Solutions**

# Empowering Women Entrepreneurs: Unleashing the Potential of Email Marketing



**Kenya David, MBA**

Email marketing is a powerful tool for entrepreneurs in today's digital age. Email marketing can be a game-changer for women entrepreneurs, offering a platform to connect, engage, and grow their businesses.

Here are five ways email marketing can help you harness your potential and thrive in your endeavors.

**1. Building Relationships.** Email marketing allows you to cultivate meaningful relationships with your audience. You can use personalized and relatable content to connect with your subscribers, fostering trust and loyalty over time. Share your journey, values, and mission through emails to create a solid emotional connection

with your customers.

**2. Targeted Communication.** One of email marketing's key strengths is its ability to segment your audience. You can tailor messages to specific demographics, ensuring their marketing efforts resonate with different customer groups. This targeted approach enhances the chances of conversion and customer retention.

**3. Showcasing Expertise.** Email newsletters provide a platform to showcase your expertise and knowledge in your field. Share insightful tips, industry updates, and valuable content that position you as an authority in your niche, attracting subscribers and establishing credibility.

**4. Nurturing Leads.** For those just starting, email marketing is a potent tool for lead nurturing. Create automated email sequences that guide potential customers

through the buying journey, offering them valuable information at each stage. This approach helps women entrepreneurs convert leads into loyal customers.

**5. Measurable Results.** Email marketing offers detailed analytics that can guide your business decisions. Track open, click-through, and conversion rates to understand what's working and needs improvement. You can use these insights to refine your marketing strategies.

Email marketing offers a platform to connect, engage, and grow a dedicated customer base. By leveraging the power of personalized communication, targeted messaging, and valuable content, women entrepreneurs can unlock the true potential of their business through email marketing. So, don't hesitate to explore this digital avenue and watch your entrepreneurial dreams flourish. ☺

**Kenya David, MBA, is the owner of 81 Eighteen LLC**

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## 2023/2024 EVENTS

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### Upcoming Monthly Meetings

**Wednesday, November 8, 2023** "Business Uses for ChatGPT with speaker Dr. Ramona Santa Maria"  
Sto Lat Bar • 4475 Transit Rd., Suite 108 • Williamsville

**Wednesday, December 13, 2023** "Holiday Party"  
Avanti Mansion • 4409 South Park Ave. • Buffalo

### Community Event

**Wednesday, December 6, 2023** "A Christmas Carol"  
6 PM for a sneak peak of the theater; play starts at 7:30 PM  
Cost: \$50 per • Alleyway Theater, 1 Curtain up Alley, Buffalo, NY 14202

*This event is limited to the first 12 people who register.*

Questions? Jeanne Hellert at [Jeanne@JEHellert.com](mailto:Jeanne@JEHellert.com) or Nakiea Cook at [Nakiea@ncacsolutions.com](mailto:Nakiea@ncacsolutions.com)  
<https://www.alleyway.com/show/christmas23>

**Wednesday, January 13, 2024**  
[Avanti Mansion • 4409 South Park Ave. • Buffalo](#)

**Tuesday, February 13, 2024**  
[Avanti Mansion • 4409 South Park Ave. • Buffalo](#)

### NAWBO Each One Reach One 2024

**Wednesday, March 13, 2024** Our premier event! A fabulous, one-of-a-kind networking mega mixer, presented by NAWBO Buffalo Niagara.  
[Buffalo Niagara Marriott • 1340 Millersport Hwy • Amherst](#)

**Wednesday, April 10, 2024**  
[Avanti Mansion • 4409 South Park Ave. • Buffalo](#)

**Wednesday, May 8, 2024**  
[Avanti Mansion • 4409 South Park Ave. • Buffalo](#)

**Wednesday, June 12, 2024** "NAWBO Buffalo Niagara Officer & Board Installation"  
[Avanti Mansion • 4409 South Park Ave. • Buffalo](#)