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BUFFALO NIAGARA CHAPTER OF THE NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS

Fall 2026



NAWBO
BUFFALO NIAGARA
National Association of Women Business Owners

FALL MEMBERSHIP CAMPAIGN
FIRST PLACE
2026

President's Address



Aly Luccari

At NAWBO Buffalo Niagara, we believe leadership is about more than building successful businesses. It's about leaving things better than we found them.

Whether we're supporting a fellow member, mentoring the next generation of women leaders, strengthening our businesses, or serving our community, we each have the opportunity to make a lasting impact. Sometimes that impact comes through a major initiative. More often, it comes through a conversation, a connection, a shared resource, or a simple act of encouragement. This year, our chapter programming reflects that philosophy.

Through monthly meetings, Lunch & Learns, networking opportunities, NextGen initiatives, collaborative partnerships, and signature events, we'll explore what it means to build businesses that are not only successful, but sustainable. Together, we'll learn from experts and one another as we strengthen our leadership, refine our strategies, improve operations, enhance financial understanding, and embrace new opportunities for growth.

But the true value of NAWBO has never been found solely in a speaker, a presentation, or a program.

It is found in the women who show up for one another.

It is found in the member who makes an introduction, shares a hard-earned lesson, celebrates another woman's success, or offers support during a difficult season. It is found in the collective belief that when one woman succeeds, we all move forward.

Our hope is that every member leaves each interaction with NAWBO a little better than when she arrived. Leaving with ideas, new connections, renewed confidence, or fresh perspectives. And together, as a chapter, we will continue to leave our businesses, our community, and our organization stronger than we found them.

Thank you for being part of NAWBO Buffalo Niagara. We look forward to learning, growing, and leaving it better, together!

With gratitude & love,

Aly Luccari
Founder & President, Bright Organizing Solutions
President, NAWBO Buffalo-Niagara

A Message from Our President-Elect



Heather Jackson-Fassari

Every successful business begins with a vision and grows through determination, resilience, and the courage to keep moving forward. Long-term success requires strong leadership, intentional strategy, adaptability, and a commitment to continuous learning.

One of the greatest strengths of NAWBO Buffalo Niagara is our community. As women business owners, we don't have to navigate our journeys alone. We have the opportunity to learn from one another's experiences, insights, and perspectives. Through educational programming, meaningful connections, and shared support, we gain not only valuable knowledge and resources but also the confidence to face challenges and pursue new opportunities.

I am truly honored to serve our Chapter and look forward to learning from you, growing alongside you, and helping shape what comes next.

Heather Jackson-Fassari
Owner, Fractional CFO, Interlink CFP
President-elect, NAWBO Buffalo-Niagara

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Before You Ask AI a Legal Question, Pause



Patti Mancabelli

AI makes it incredibly easy to ask a legal question the moment it pops into your head. That does not mean you should. Before you type the details of a legal problem into a consumer AI tool, talk to your attorney. AI can be enormously useful. But a conversation with AI is not the same as a confidential conversation with your attorney.

Attorney client privilege protects certain confidential communications between you and your attorney. Other protections can apply to materials prepared for litigation. But if you independently tell a consumer AI tool the details of your contract dispute, employee problem, threatened lawsuit or other legal issue, you should not assume those protections apply.

When you put those facts into a consumer AI tool, you may also be creating a record that someone could later try to obtain in litigation. Courts are already dealing with that question.

In one New York case, a party sought a litigant's prompts and responses from OpenAI. The court ultimately did not allow the subpoena. But the fact that the request was made at all should get the attention of every business owner using AI.

Another New York federal case makes the point even more clearly. A defendant used AI to think through his legal defense. The judge ruled that those conversations were not protected simply because they were about his legal case. Sending the AI generated material to his attorney later did not magically make the earlier conversations privileged.

Could the answer be different when an attorney directs the use of AI as part of the legal work? Possibly. Courts are still sorting through these questions, and the law will continue to develop.

The safest approach is to talk with your attorney about whether AI belongs in the process and, if it does, what information can safely be entered. And if a dispute has started, or you reasonably think one may be coming, do not start deleting AI chats. That can create other problems. Ask your attorney what needs to be preserved.

AI is a powerful tool. Use it but understand that what you tell it may not be confidential.

Patti Mancabelli is the owner of Her Corporate Counsel, powered by Mancabelli Law PLLC





Beyond the Dashboard:

What Program Evaluation Can Teach You About What's Actually Working



Christine E. B. Howard

Small business owners measure plenty of things: revenue, profit margins, website traffic, conversion rates, customer retention, employee turnover, and dozens of other key performance indicators. Those numbers tell you **what happened**.

Program evaluation asks a more interesting question: **Why did it happen, and what should we do differently because of what we learned?**

Program evaluation is often associated with government agencies, universities, nonprofits, and large initiatives. Its underlying principles, however, are remarkably useful for running a business.

At its core, evaluation is a systematic way of determining whether an activity is producing its intended results. That activity could be a multimillion-dollar workforce initiative, bu t it could just as easily be your new customer onboarding process, leadership development program, marketing strategy, employee benefit, or decision to attend six trade shows this year.

Consider a business that introduces a new sales process. Revenue increases 15 percent over the next six months. Success, right? Maybe.

An evaluator would want to know more. Did the new process cause the improvement? Did the company simultaneously increase advertising? Did one large customer account for most of the growth? Did revenue increase while profitability declined? Did the process work equally well across salespeople, products, or customer segments?

Evaluation moves us beyond correlation and toward understanding.

One useful concept is the **logic model.** Before launching an initiative, identify what you are investing, what you plan to do, what immediate results you expect, and what longer-term change should follow.

For example, sending employees to sales training is an activity. Completing the training is an output. Applying new techniques is a short-term outcome. Increasing conversion rates may be an intermediate outcome. Sustainable revenue growth is the longer-term result.

Those are not interchangeable measures.

Another valuable concept is **mixed-methods evaluation**. Quantitative data tells you how much, how many, or how often. Qualitative information helps explain why. Your financial statements might show that a service line is declining. Interviews with customers may reveal the reason.

The next time you invest significant money, staff time, or leadership attention into something new, decide what success should look like before you begin. Establish a baseline. Identify a small number of meaningful measures. Collect both numbers and human feedback. Then use what you learn to make the next decision.

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A dashboard tells you where your business has been. Evaluation can help you understand **why you got there and whether you should keep going in the same direction**.

At E.B. Howard Consulting, we are often known for our work helping organizations pursue non-dilutive funding, but that is only one side of the house. The other is program evaluation. We serve as independent third-party evaluators, helping organizations determine whether programs and initiatives are working as intended, understand what is driving their results, and use that evidence to inform what happens next.

Those same evaluation principles can be applied inside a business. If you are investing in a new initiative, changing how you deliver a service, testing a program, or simply trying to understand whether something is producing the results you expected, we are happy to talk through how evaluation might help. This is what we do, and questions are always welcome.

Christine E. B. Howard, is Founder & CEO of E.B. Howard Consulting

New Legislation Impacts New York Employers' Personnel Recordkeeping



Alyssa Klimuszka

New York employers are about to enter a new era of personnel recordkeeping. On September 9, 2026, Governor Kathy Hochul signed legislation creating Section 210-b of the New York Labor Law, giving current and former employees new rights to access their personnel records. The law takes effect November 8, 2026 and applies broadly to public and private employers.

For New York businesses, this means the way employee files are created, maintained, documented, and stored matters more than ever.

Under the new law, an employee may submit a written request for their personnel record, and the employer must provide a copy at no cost within five business days. Employees may generally request access twice per calendar year. The law also requires employers to notify employees within 10 days when certain negative information is placed in their personnel record.

The definition of a personnel record is broad. It can include job information, compensation records, applications and resumes, performance evaluations, written warnings, probationary records, signed waivers, termination notices, and disciplinary documentation. Records maintained by certain third-party vendors may also fall within the law.

The law also creates an important consideration for employers: employees can challenge information in their records. If an employee disagrees with information contained in the file and the matter is not resolved, the employee may submit a written statement explaining their position, which becomes part of the personnel record.

Employers must also retain complete personnel records from the employee's date of hire through three years after separation, subject to the law's provisions. Retaliation against an employee for exercising rights under the law is prohibited.

What Does This Mean for Your Business?

It means that the casual notes, inconsistent documentation, outdated personnel files, and informal HR practices that may have gone unnoticed in the past deserve a closer look.

Business owners should be asking:

- Are our personnel files organized and complete?
- Are managers documenting employee performance appropriately?
- Are we keeping HR records in the correct location?
- Do we have a process for responding to personnel file requests?
- Are we documenting negative employment information appropriately?
- Are our managers trained on what should—and should not—be placed in an employee's record?
- Do our retention practices meet the new requirements?

This is where HerHR Solutions can help.

HerHR Solutions can help businesses prepare for the new law by reviewing existing personnel file practices, creating standardized HR documentation procedures, developing personnel record request processes, reviewing retention practices, and training managers on appropriate employee documentation.

Most importantly, HerHR Solutions can help businesses move from reactive HR to proactive HR.

The new law is more than a compliance requirement. It is an opportunity for businesses to take a fresh look at how they manage employee information and documentation.

Your personnel files tell the story of your employment practices. HerHR Solutions can help make sure it's a story your business is prepared to stand behind.

Alyssa Klimuszka, SHRM-CP, is the owner of HerHR Solutions, LLC

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Owner / President

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Join us for the next *Coffee & Conversation*

Thursday, December 3, 10:00-11:00 a.m.
Where: HANSA Workspace

Cost: Free and open to the public
Please note that your advance registration is requested

About our Diamond Chapter Partner: Amrex

Amrex Chemical Co., Inc. is proud to be a Women's Business Enterprise (WBE) and a family-owned business with a long-standing commitment to serving customers since 1982.

Amrex Chemical Co., Inc. is a leading wholesale chemical distributor serving customers throughout Upstate New York, Pennsylvania, Ohio, and New Jersey. Our customers represent many different industries, including Metal Finishing, Manufacturing, Water Treatment, Wineries & Breweries, Swimming Pool & Jacuzzi Chemicals, De-Icing & Rock Salt, and Laundry & Dishwashing. No matter what industry youare in, Amrex Chemical Co., Inc. has products and solutions to help meet your needs.

Under the leadership of President and CEO Pamela Rexer, Amrex continues the family legacy established by her father, William Rexer. Her leadership ensures that the company remains responsive to changing industries, evolving regulations, and the needs of the customers and communities we serve.

Pamela brings exceptional regulatory knowledge, industry expertise, business savvy, and an unwavering work ethic to Amrex Chemical. Her extensive knowledge of the chemical industry allows her to provide customers with valuable information and guidance, helping them better understand the products they purchase and the regulatory considerations surrounding them. Her leadership has played an important role in positioning Amrex for continued growth while adapting to an ever-changing marketplace.

Chemicals are foundational building blocks of the global economy and play an essential role in the production of approximately 96% of manufactured goods worldwide. Countless industries rely on chemical products and expertise every day.

At Amrex, we understand that supplying chemicals is about more than simply moving products. It is about providing dependable service, knowledgeable guidance, quality products, and solutions that help our customers keep their businesses operating efficiently.

During the summer season, we supply swimming pool and Jacuzzi chemicals to a wide variety of customers, including water parks, town parks, commercial facilities and other recreational operations.

When winter arrives, Amrex supplies de-icing products and rock salt to industrial, commercial, residential, and municipal customers. Our products are available in a variety of sizes and quantities-from50-pound bags for residential customers to approximately 2,000-pound Super Sacs and full truckloads of pallets for industrial and commercial applications.

We offer a variety of de-icing solutions, including pet-safe options and specialized blends designed to help minimize concrete surface damage and erosion.

For more than four decades, Amrex Chemical Co., Inc. has built its reputation on family values, industry knowledge, quality products, and dependable customer service.

Trusted Chemical Solutions

Founded in 1982, Amrex Chemical Co., Inc. is a leading wholesale chemical distributor, serving customers across Upstate New York, Pennsylvania, and New Jersey.



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NAWBO BUFFALO NIAGARA
National Association of Women Business Owners

2026-2027 EVENTS

Nov 20 | Member Meet Up at The Gypsy Parlor
Dec 3 | NAWBO Coffee & Conversation at Hansa [first Thursdays]
Dec 9 | NAWBO Holiday Gathering at Kloc's
Jan 13 | NAWBO monthly meeting at Chef's
Feb 10 | NAWBO monthly meeting at Chef's
Mar 10 | NAWBO monthly meeting at Chef's
Apr 14 | NAWBO monthly meeting at Chef's
May 12 | NAWBO Each One Reach One
Jun 16 | NAWBO Installation Dinner



October Meeting



Party Crew!

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Brittany Wolf
Relationship Manager
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M&T Bank Top SBA Lender In the communities we serve

Coalition Greenwich Awards 2026 Best Bank

WELCOME NEW MEMBERS!

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Tia Greno, Impact Health Care Sharing
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Eileen Behan, Engage to Empower Learning Solutions
Madison Crowley, Crowley Tax LLC
Dr. Kristen Szabla, Transforming Pain Now, LLC
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