

# womanink

Fall 2018



## UPCOMING EVENT

*Join us as we commemorate*

**HR 5050**

**October 9, 2018**

**#NAWBOWNY**





## 2018 Programs

Programs are subject to change

Location	Hyatt Place 5020 Main St. Amherst, NY 14226	Time	5:30 p.m. Networking 6:00 p.m. Dinner
Cost	\$35 member • \$40 guest	RSVP	by noon the Friday prior to the event

**Make your dinner reservation online at: [www.nawbowny.org](http://www.nawbowny.org)**

Include your full name, telephone number (guests include name of NAWBO member who invited you).

Mail pre-payment (check payable to NAWBO) to: NAWBO, P.O. Box 1165, Orchard Park, NY 14127.

We accept PayPal and major credit cards: log onto our website and follow prompts for payment.

**Questions?** Contact our chapter administrator, Jeanne Hellert at 238-2461 or [info@nawbowny.org](mailto:info@nawbowny.org).

### September 12, 2018

Elevator Pitch: *Convey your message in less than 30 seconds*

### October 9, 2018

HR 5050: *Join us as we commemorate 30 years of HR 5050*

(NOTE: this meeting is on TUESDAY)

### November 14, 2018

Social Media: *Putting your best foot forward*

### December 12, 2018

Festivest for the Nawbowist – *Holiday Celebration*

### January 9, 2019

Business Etiquette: *It's not what you say, but how you make people feel*

### February 13, 2019

Your Business Health: *Taxes, spreadsheets, receipts - oh my!*

### March 13, 2019

Each One Reach One – *Mega Networking Event*

### April 10, 2019

Client Appreciation *(Details to Follow)*

### May 8, 2019

Cyber Security *(Details to Follow)*

## NAWBO Buffalo Niagara

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

## NAWBO

The National Association of Women Business Owners propels women entrepreneurs into economic, social, and political spheres of power worldwide by:

- **Strengthening** the wealth creating capacity of our members and promoting economic development within the entrepreneurial community

- **Creating** innovative and effective changes in the business culture

- **Building** strategic alliances, coalitions, and affiliations

- **Transforming** public policy and influencing opinion makers





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Patty Zimmerman, Vice President – **716.799.6966**

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**KeyBank** 



## President's Remarks



Dear **NAWBO Sisters and Supporters,**

I am so proud to be the President of the Buffalo/Niagara Chapter of NAWBO this year. Just after I started my business, Sabina Ramsey (Chapter president 2015 – 2016) encouraged me to attend a NAWBO dinner meeting. After two dinner meetings, I was hooked. Joining was one of the best decisions I have made.

I have had the support of this fantastic organization and its members throughout my journey as an entrepreneur. The friendships I have made will last a lifetime, and the business advice and encouragement I have received has made me a better business owner. E.B. Howard Consulting is what is today because of the support and guidance of my fellow NAWBO sisters. Thank you.

As you may know, NAWBO's mission is to propel women entrepreneurs into economic, social and political spheres worldwide. While many members are active in the organization because they support the mission and vision of the organization, they are also members of NAWBO for the camaraderie and sisterhood.

If you are thinking about joining NAWBO, I do encourage & welcome you to attend one of our monthly dinner meetings and experience the sisterhood for yourself. We have a growing and diverse membership that is eager to welcome you. Within NAWBO you will find entrepreneurs at various stages of business ownership, ranging from newly formed startups to more established and expanding companies. Wherever you are at in the entrepreneurial process you are welcome at NAWBO. To see and register for dinner meetings and events go to <https://nawbowny.org/events/>

Once you join NAWBO, my personal advice to you for getting the most out of your membership is to join a committee and attend the monthly dinner meetings. This is where you are going to build long-lasting relationships and have access to additional leadership opportunities, information, education, and mentoring. Find a committee you like and connect with the committee chair. To find out more go to [nawbowny.org/committees](https://nawbowny.org/committees)

As I look forward toward this programming year, I am honored to be surrounded by an engaged and knowledgeable leadership team that includes the Board of Directors, past-presidents, committee chairs, and our chapter administrator, Jeanne Hellert. Our leadership team ensures that monthly dinner meetings and programming, as well as our annual signature event Each One Reach One, have value and significance to our membership.

I hope to see you at our next event.

Enthusiastically,

*Christine E.B. Howard*

Christine E.B. Howard.  
Founder, Owner, President of E.B. Howard Consulting

## Diamond Chapter Partner

### Patty Zimmerman KeyBank

KeyBank, a Fortune 500 company, is proud to call Larkinville in Buffalo, New York its Northeast Regional Headquarters. With more than 70 branches and more than 140 ATMs, we have the most branches and ATMs in Western New York.

We are one of the nation's largest bank-based financial services companies, with assets of approximately \$138 billion at June 30, 2018. Headquartered in Cleveland, Ohio, KeyBank provides deposit, lending, cash management, insurance, and investment services to more than three million clients in 15 states.

Our goal is to help our clients and the communities we serve thrive. This is reflected in our commitment to diversity, inclusion, philanthropy and encouraging our more than 18,000 employees to give back by volunteering.

One of the areas that sets KeyBank apart is our Key4Women initiative. Key4Women is designed especially for women entrepreneurs and offers fresh ideas and creative financial solutions to help women entrepreneurs reach their dreams. Key4Women provides women business owners with access to capital, customized service, educational content and networking opportunities. Membership is free for Key clients.

We are proud of our award winning culture. KeyBank has been named a Top 50 Company for Diversity by DiversityInc nine times and had also received nine consecutive outstanding ratings for lending under the Community Reinvestment Act. In 2018, KeyBank was once again recognized by Points of Light, the world's largest organization dedicated to volunteer service, as one of the most community-minded companies in the United States.



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## womanink

### 2017/18 Editors

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Joyce DeLong

### Design/Layout

Allegra Marketing•Print•Mail

### Articles

Email submissions: [info@nawbowny.org](mailto: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.

WOMANink is an information service for the NAWBO Buffalo Niagara Chapter's members and other women business owners. Published in hard copy twice per year (typically September and February). Circulation: approximately 750.

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## Advertising

### ANNUAL AD RATES AND SIZES:

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

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

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

## Articles

Email submissions: [info@nawbowny.org](mailto: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.

## Specs:

Please send your business card and a check (made payable to NAWBO) to: Jeanne Hellert, P.O. Box 1165, Orchard Park, NY 14127. For electronic submissions, preferred formats: PDF, eps or tif. Email files or questions to: [info@nawbowny.org](mailto:info@nawbowny.org).

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# A message from the Pres-Elect



***"Leaders don't create followers, they create more leaders" – Tom Peters***

This quote by entrepreneur and business expert Tom Peters is a quote that I have structured my thought pattern and my business activities around. I keep this quote in my wallet as a reminder of what I have declared I am to be a part of and what I will create as an aspiring leader in my industry.

**Sherrie Barr-Mack**

My name is Sherrie Barr-Mack and I am a Public Affairs Specialist, co-founder and Managing Partner of The MackBarr Group, a public affairs company that fosters the relational development of community corporate partnerships and social campaign management. We are currently actively campaigning for financial education. Introducing adults to the training and information needed to properly advocate for and grow their businesses is what I do in my business and in my service to business owners. I am the spouse of a decorated Gulf War veteran, a mother of 4 girls and a step-son, and the 2018-2019 president elect and public policy committee chair for NAWBO, WNY chapter. My schedule is typical of an active business woman, hectic, but I work very hard at organizing and I delegate responsibilities in my home, affiliations, and business. I adhere to the practice of decide, commit, and resolve.

Gratitude and excitement are what I feel as I begin my year as President-Elect for NAWBO. Preparing for this year I am reminded of the many experiences and life lessons learned from my time working for my mother, now retired, in her business as an Industrial Safety Supplier. Coming from a legacy of woman business ownership with a very strong mentor gave me an advantage that unfortunately not every woman who decides to pursue her dream of business ownership and venture out on her own has. Because of what I experienced with my mother and learned by trial and error I understand the need for and value of having the opportunity of a strong support network amongst women who are able to understand, support, and share in my experiences as I share in theirs.

My expectation from my time as president-elect is to expand my understanding of the many aspects of leadership, become an active participant in the development of the definition of woman business owner in the social and business climate we are building in, and have a role, no matter how miniscule, in helping a fellow NAWBO sister develop and achieve her business goals. My vision for the WNY chapter members is as businesswomen whatever you are looking for in business growth and development you will either find amongst the chapter or you will be guided to where you can find what you are looking for. ☺

**Sherrie Barr-Mack is a Public Affairs Specialist and co-founder and Managing Partner of The MackBarr Group**

## Board Installation :: May 2018



**From Left:** Alora Gross, Ruby Ribbon Shapewear – 2018 NAWBO Inspiration Award; Marcia Brogan, Marcia L. Brogan Ins. Agency – 2018 NAWBO Member of the Year



**From Left:** Mike Jensen, General Manager, Joe Cecconi's Chrysler Complex; Amy Sabers, Sales Manager, Joe Cecconi's Chrysler Complex; Christine Howard, NAWBO President; Sherrie Barr-Mack, NAWBO Pres-Elect

# Get Out The Vote:

## An Employer Responsibility in New York



Lisa Coppola

**"Voting is the expression of our commitment to ourselves, one another, this country and this world." – Sharon Salzberg (American author)**

No matter what size company you own or manage, if you've got at least one employee, take heed of the important duties New York State places on you for Election Day. And while it may seem momentarily burdensome, this is an opportunity to support your employees – and your country.

This year, the general election is on November 6th and polls in Erie, Niagara, and most other counties are open from 6:00am to 9:00pm. So what do you need to do? Besides getting to the polls and voting yourself, your duties as an employer are straightforward, so mark your calendar now.

- ☑ At least 10 work days before November 6th (that's October 23rd for standard five-day-a-week businesses), post a notice about Election Law § 3-110 rights. The notice can be taken down after Election Day.
- ☑ On Election Day, give eligible employees time off with pay, when requested.

**Who's an eligible employee?** She's a registered voter who has less than four consecutive hours available to vote either before or after her shift, and she's given her boss at least two days' notice of her desire for time off. Stated differently, if the employee's shift begins before 10:00am and extends past 5:00pm on Election Day, then she's entitled to time off to vote if she asks for it.

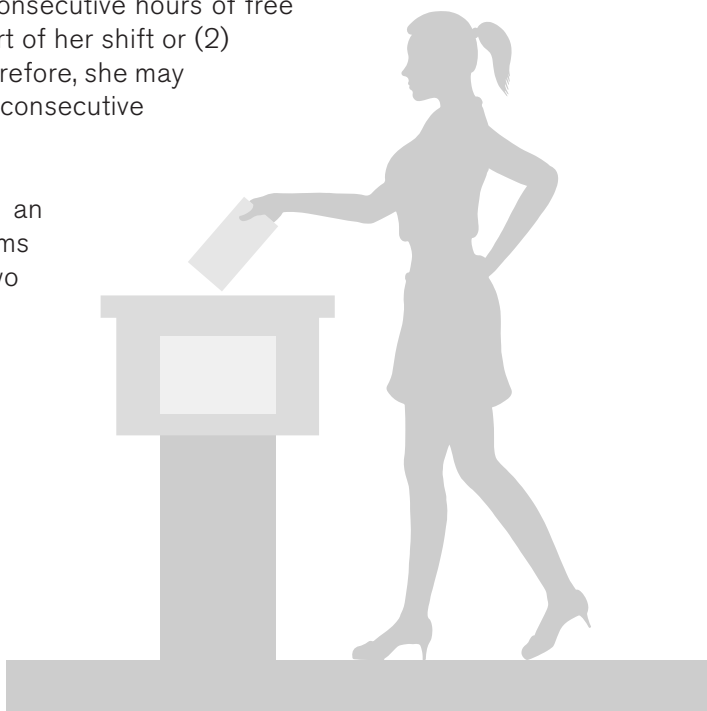
**Which employers are required to participate?** All New York employers must comply with this law, even the smallest ones with only a handful of employees.

**How much time off can an employee take to vote?** The law says that an employee has sufficient time outside of work to vote if she has four consecutive hours of free time either (1) between the opening of the polls and the start of her shift or (2) between the end of her shift and the closing of the polls. Therefore, she may take off as much time as she needs in order to have four consecutive free hours to vote.

**Must the employee be paid for the time off?** While an employee is entitled to as much time off as she deems necessary to vote, an employer is required to pay for only two hours.

**Can an employer require the employee to take the leave at a particular time?** Yes, the employer may require that the time is taken either at the beginning or end of the workday. If both agree to it, however, the time off may be during the workday.

Understanding the rules relating to employee voting rights avoids unnecessary violations of New York law. The Coppola Firm can help you understand these and other employment-related laws and regulations that apply to your business. ☎





# NAWBO Nosh



**Marcia Brogan**

Last year, Past President Marcia Brogan (Marcia C. Brogan Agency LLC) was a recipient of the 2017 Women of Influence Award and was presented with a \$1000 check to a not for profit of her choice. NAWBO was thrilled that Marcia chose them for the donation and it was placed in the Marcia C. Brogan Agency Fund. Now, thanks to this fund we are able to unveil “NAWBO

Nosh” for our Premier Members.

The new NAWBO Nosh program will subsidize a dinner for one guest each month so we can help spread the word about NAWBO!

## **Here is how it works:**

At each dinner meeting, PREMIER MEMBERS ONLY, can enter their name in the NAWBO Nosh drawing. The Premier Member

must be present to enter their name. If your name is drawn you will be given a “complementary” dinner for a guest of your choice to attend the next meeting. If you cannot attend the next meeting, you can still have your guest attend. If you cannot bring or send a guest, you will forfeit the dinner.

Who qualifies as a NAWBO Nosh guest? Any business owner that meets the qualification of a NAWBO member or sponsor.

This is a wonderful opportunity to not only showcase NAWBO in the community but also elevate the PREMIER member with their guest. The guest will be exposed to a network of NAWBO members, an informative evening and hopefully, NAWBO will gain a new member.

This is a win-win for the Premier Member and NAWBO.

Thank you to Marcia C. Brogan for this unique program which will enhance our membership. ☺

**Marcia Brogan is owner of Marcia L. Brogan Insurance Agency, LLC**

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## **Diamond Chapter Partner**

### **Mark Martin** **M&T Bank**

Buffalo is fortunate to have many innovators, creative leaders and people unafraid to take ambitious risks. Driven by inspiration, tireless hard work and an entrepreneurial attitude, they are making meaningful and measurable impacts on our community.

That's one of the reasons my colleagues and I at M&T Bank support NAWBO. We understand how important it is to provide information and insights to local businesses, and to recognize the achievements of women entrepreneurs in the Western New York market.

At M&T Bank, we are dedicated to helping our neighbors succeed and our communities thrive. It starts with our commitment to understand what's important to our customers. We get to know them, their needs and their priorities in order to help them achieve their goals. We take a similar approach to serving our communities—working to understand what

matters most, so we can do our part to help Buffalo, and the entire WNY region, grow even stronger.

M&T Bank and NAWBO Buffalo Niagara share this community-focused mission. Together, we will make the future of Buffalo shine bright. M&T Bank is pleased to partner with NAWBO and its members to assist in promoting the success of women-owned businesses in our WNY community.

# M&T Bank

Mark L. Martin  
M&T Bank, WNY Business Banking Regional Manager



# The Importance of Getting Your Message Right



Kim Cox

**No matter what the size of your business is, show off your company's personality to motivate potential clients to act.**

A case in point is a website my company created for independent insurance agent and NAWBO Buffalo Niagara Past President, Marcia Brogan. The insurance industry is highly competitive. Marcia has been an agent for 35 years with a myriad of qualifications, experience and awards. Not to mention she has contributed to her community on a personal and professional

level and continues to do so. Sounds like a lot of other insurance agents, right?

What sets Marcia apart is her big personality, quirky phrases and genuine care for her clients. That was our focus in developing her message of helpfulness and caring. The most common phrases she uses when talking about her business or to her clients were incorporated into the main graphics. The community in which she lives and volunteers was also featured. Testimonials from clients within the types of insurance she specializes in give readers a comprehensive view of her strengths.

Marcia interviewed several agencies in her quest to have a new site developed. All were competent in website development and had the skills to provide her with a fresh internet presence. The difference and reason for SVML being awarded the project? The importance we place on focusing on the client's message first.

## 3 TIPS TO REVEAL YOUR COMPANY MESSAGE

1. **Take a good hard look at your business and think about what the most important aspect is in appealing to your clients. Be honest about what sets you apart.**



2. **Sometimes it's hard to see the forest for the trees. Talk to your clients, business associates, vendors, friends, or anyone associated with your business to see what their impression of your company strengths are. Others' viewpoints may surprise and inspire your vision.**



3. **Contact several potential vendors for estimates and, most importantly, determine who you feel most comfortable working with. There needs to be a flow of trust between client and designer to cultivate your company message and create ways to best communicate that message to potential clients and grow your business.**



As the journey begins, be open and honest with the designer about your business and audience and collaborate. The most important first step is to get your message right.

To set up a consultation, contact us at [hello@secretvalleylabs.com](mailto:hello@secretvalleylabs.com)

**Kim Cox is Principal for Secret Valley Media Labs LLC**

# Passion is the Secret Sauce



**Paula D'Amico**

If I asked you to define SUCCESS. What would you say?

Chances are your definition would be considerably different than mine because no one person is the same as the other. For some, success means endless riches. For others it means endless contacts. And for others, success is a combination of having both a wonderful career and/or business (because

somehow many of us have figured out how to weave both into our busy lives), a happy home (that may or may not include a partner, children, and/or pets), and Zen, a sense of peace within.

Our goals, our mindset, may all be different but we share a common thread...passion. Passion is the fuel that helps us jump out of bed every morning. It is what keeps you going, even when you want to give up. Passion makes your heart race. It makes you giggle. It gives you drive. Sometimes it sends you into overdrive. It can also be your balance. Passion is the secret sauce in your recipe for success.

You may be passionate about your full-time job but your passion may lay elsewhere. Consider the words a wise woman once told

me, "It is your job that allows you to follow your passion." Your job allows you to invest in your happiness and your creativity. It also allows you to see a return on that investment.

What makes me an authority on passion? I devour this emotion daily. It fuels my days and nights. It is in many ways my personal assistant, helping me balance the stress of my one job with the pure joy I create and reap from my business.

Like many women, I multi-task to the 9th degree. "How do you do it all?" my friends ask. "I love what I do," is my response. Very simply, if you embrace what you are passionate about and incorporate that into your daily life, there's nothing that can stop you.

Passion is the foundation for success. After that foundation is set, it's up to you to decide how you would like to build the business and career you love and enjoy. You become the architect of your life.

Passion is also the secret sauce in the recipe of life you have been trying to master since the beginning of time. And once you finally discover the perfect combination of ingredients, you will savor it for the rest of your life.

So, what is your passion? ☯

**Paula D'Amico, Owner and Creator of Blessings By Nature and TV News Producer for WKBW-TV**



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# Four Tenets of Organizing



Aly Luccari

Aly Luccari with Bright Organizing Solutions, LLC started on her journey as a professional organizer the day Hurricane Katrina hit New Orleans, August 29, 2005. She was blessed to be just outside of the flooding in Slidell, Louisiana and was spared damage to her home. After a few months her business was rocking and rolling. She quickly learned the challenge of organizing existed in her clients'

decision-making process and not in their "stuff." The search for general guidelines and protocols began. Over the past 13 years, as soon as Aly created "rules" for organizing, she felt she would break them. The 4 rules that were broken the least have become her tenets. (Note: permission to break the below tenets is given in the 3rd tenet, and only use what serves you, as stated in the 2nd tenet.)

## 1) Minimum plus 1

Define your needs. What do you really need? If you don't go "commando" on a regular basis and you do laundry every week, you need 7 pairs of underwear. Generally, she would say your "plus 1" in this situation would be 3. Your minimum plus 1 is 10 pairs of underwear. Why is it a "pair of underwear"? One underwear sounds weird.

This is Aly's favorite example because what else could be more uncomfortable than someone going through your underwear drawer? She is mindful of this when pulling stuff out of hidden spaces at a client's. She often imagines an organizer going through her underwear, what is this? A black thong. Do you need it? Yes, it's my only black thong.

## 2) Keep what serves you

For stuff to serve us, it needs to have a use or function. Urg! Everything has a use or function!

Define a length of time that you are comfortable with being prepared for. Know and have confidence that anything you need outside of that time frame will be provided. By freeing yourself now, you make room for possibilities. When you hold on to stuff for the future, you are limiting yourself to that future. What is available to you if you are not limited?

You don't need everything unless you are going to set up a colony on Mars and even then you probably don't need more than one black thong.

## 3) Find your truth

You know that quilt that you stuffed in the bottom corner of the linen closet? The one you didn't like when it was given to you at your bridal shower 27 years ago? The one that is now stained from lack of use. Let it go. Keeping it is pretending you like it. Pretending you like it is not your truth.

Do you think Ralphie kept the rabbit suit Aunt Clara made him? Hell no, as soon as he could, he ditched that shit.

## 4) Give with a joyful heart

Deep breath. You know what you need. You know how much you need. Your stuff is your stuff by your choice. Now you have a pile of stuff ready to be donated. As you release your grip on the items, you are also letting go of the past and a limited future. Donate items with a giving heart. Do not pass unwanted items on to family or friends as an escape from letting go.

Can you imagine the guilt of passing your clutter on to a friend? "Oh, Suzy with love this big pink rabbit suit for Johnny!" No. If Suzy wants a big pink rabbit suit for Johnny, she will get a big pink rabbit suit for Johnny.

The poorly injected humor is to add levity to organizing. It can be overwhelming, daunting and just stink but it absolutely doesn't have to! Life has plenty of time for laughter, for organizing, and for productivity.

Aly Luccari moved to Buffalo, New York in December 2011 and offers hands on organizing service in Erie County and the surrounding area. Virtual organizing is offered for anyone outside of that region.

Aly lives with her dog, Brix, and they enjoy long walks on the beach, I mean short walks in Delaware Park. (Hey, she's old. The dog, not Aly.) Aly has been a member of the Buffalo/Niagara NAWBO Chapter since 2016, and recently joined the Board of Directors. ☺



# Why Join NAWBO?



**Nicholle Overkamp**

I am a new member & this is why I made the decision to join NAWBO.

I'm CEO & founder of Wilcox Financial Group, a boutique financial planning and money coaching firm, where we focus on working with powerhouse women. I can't think of a better network than NAWBO to help me to grow my business and make the right connections. Additionally, a huge part of my personal mission is to empower other women and help them rise. So, as much as I may get from the group, I hope to give back ten times more. Seeing the success of others puts the fire in my belly to work harder, aim higher and continue to help other women rise above the bar. The NAWBO membership is full of women who inspire, empower and motivate.

If there's one thing I've learned over the years in business, it's how you spend your time and with whom that makes all the difference. It took me a couple years to decide to join the local NAWBO chapter. I wanted to make sure I could commit the time- everything I do is 100% or nothing. Admittedly networking is also not my favorite thing, so I tend to avoid it or procrastinate. To me, it's terrifying and something I've been working on overcoming my entire professional life. It gives my introverted and socially awkward- self great anxiety to walk into a room of people I don't know. What if no one will talk to me?! What if I'm standing there all alone?!

When I was asked to speak at a NAWBO meeting this last spring, I accepted before I had the chance to talk myself out of it. The panel discussion was on a deeply personal and emotional topic for me, but I wanted to share it to let other women know they aren't alone when it comes to failure and overcoming obstacles in business and the importance of asking for help.

When I arrived, there wasn't a moment I stood alone, and my anxiety was quickly alleviated. Everyone was so warm, welcoming and kind. The community was incredible and feeling their support made me so comfortable to be vulnerable and share my story. We had a blast! Leaving that night, I knew this was the group in which I could expand my tribe.

When you're busy being the boss surrounded by "yes" people, where your job is a lifestyle intergradation not a 9-5, it can sometimes feel so isolating. I have many friends and people around me, but I'll admit it gets lonely. Lonely from the perspective that I feel like no one 'gets me', my ambition, goals. No one challenges my ideas. It's refreshing and exciting to think I'm now entering a year of new women who are also walking in my shoes. They've been in the trenches, they share the grind, the highs, the lows, the passion. They understand the total awesomeness and thrill of being the boss along with the painstaking ups and downs that come along with it. ☺

**Nicholle Overkamp, CEO and Founder of Wilcox Financial Group, LLC**

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## In the Middle of a Dream



Fran Vaughan

Many people change jobs in this new economy, but most don't change their career. I have spent my entire life changing so when I moved to Buffalo in 1989, I began again, and built a very successful career as a fundraiser beginning as a data processor and finally reaching my dream job almost 20 years later as the Vice President for Advancement at one of the local Colleges. Over the years I had been deliberately planning and educating myself for this exact position and expected this to be my last job.

Then I got fired. I was 58, so it was going to be hard to find a new job. It was my dream job, so it was very disappointing. It was my only source of support, so it was financially scary.

I no longer wanted to work in the fundraising field; my heart wasn't in it. A professional placement agency I worked with to discover where to transfer my skills had no suggestions. I had savings enough for about a year. But what was I going to do that would satisfy my need to "make a difference in the world" **and** keep the roof over my head?

Although the placement agency wasn't interested in helping, they **were** the ones who said that I should take my part-time tax preparation hobby and make it my new career. I was angry that they were blowing me off like that.

As the idea cooked in my head, I grew to love it. HOWEVER, I was still 58, who starts a business that has to support yourself this late in life??? And, it takes time to grow a business; was I going to have time to grow it, live on it and enjoy it before I got too old to do it? The reality that I would have to make my annual income in 10 weeks was the biggest obstacle.

I started crunching numbers; were there enough hours in the day to do what I wanted to do? I decided to combine my new tax business with my not-for-profit expertise and add a

niche market to extend the tax year. But now I had to grow a hobby into a profession before I ran out of time and money! And I knew that 1 out of 5 new businesses fail, so although I am by nature a positive person, I am also a practical person, and had to look at the realities..... to heck with realities, I went for it!

I left my fundraising job in May with only 9 months to do all of the start-up work to get FMV Tax Professionals off the ground. I didn't even have a name! I spent the time creating the name, logo, branding materials, web site; learning to use social media; attaining certifications, legal documents and creating a financial plan. **And then I networked, networked, networked, and did some more networking.**

At that point my year of financial security was up, but the business was running, and I surpassed my goals for the number of clients! The second year I doubled my clients again, and used money from my 401K to keep eating, and in the third year I made enough to support myself AND had to pay taxes because I had made a profit!!!!

I am so glad I took the leap. My clients appreciate the education that I bring to their annual tax reporting, they know what their return means, and how to best prepare for the following year. I've been able to help not-for-profit organizations attain their tax-exempt status with a quick turn around and for a reasonable price. I've managed to maintain a good work/life balance (except for 10 weeks during the year) and feel like I continue to make a difference.

I started my planning for the business with the "end" in mind. First, that time was my limiting factor, so what was the number of clients that I could accommodate, and therefore what was my capacity? Success for me will be when I have reached my capacity and still remain a good counselor to my clients. AND when I don't have to worry about posting to FaceBook and Twitter anymore!!! ☺

Fran Vaughan is Owner of FMV Tax Professionals



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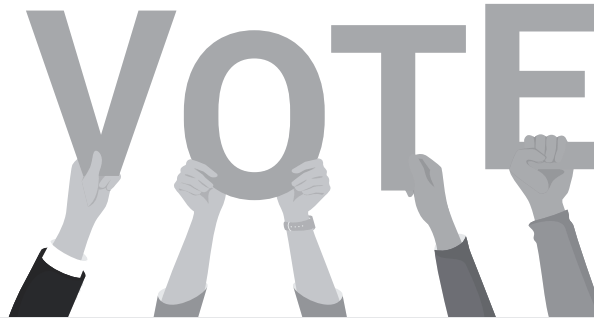




# Voter 101 Guide



Christine  
E.B. Howard



NAWBO encourages all of its members to be informed about the voting process and also encourages members to vote in the national mid-term election this November. Here is what you need to know to be eligible to vote in this current election cycle.

## DID YOU KNOW?

- In the 2016 primary, New York State had the second lowest voter turnout in the country—**only 19.7%**
- Voting ensures your voice is heard on issues that affect YOU and YOUR community.

## YOU ARE ELIGIBLE TO VOTE IN NEW YORK STATE IF YOU ARE:

- A U.S. Citizen<sup>1</sup>
- 18 years old by the date of the election
- A resident of the state, county, city or village for at least 30 days before the election
- Not claim the right to vote elsewhere
- Parolees, Probation, & Felons<sup>2</sup>
- For information on voting for homeless, survivors of domestic violence, voters with a disability, deployed military members, and overseas voters, visit <https://www.nonprofitvote.org/states/new-york/>

## REGISTER TO VOTE

You **MUST** register to vote at your current address by **October 12th** to be eligible. You can register:

- Online at [www.iwillvote.com](http://www.iwillvote.com)
- By Mail (form at [www.elections.ny.gov](http://www.elections.ny.gov))
- In person at your local DMV or Board of Elections
- Call 1-800-FOR-VOTE to request an application
- **OR** pick up a form at our September & October dinner meetings.

## REGISTERED TO VOTE ALREADY?

If you are already registered, check your registration status and confirm your current address at **[voterlookup.elections.ny.gov](http://voterlookup.elections.ny.gov)** or your local Board of Elections. If you cannot find yourself on the NYS look-up but know that you're registered, call your county board of elections to verify.

Alternatively, you can re-register to be 100% certain that your voter information is up to date.

## UPDATING YOUR INFORMATION

Update your registration by filling out a new voter registration form. You should update your voter registration if you have:

- Moved
- Changed your name
- Have not voted in 2 consecutive federal elections
- Enrolling in a party or changing party affiliation

## KEY DATES TO REMEMBER:

- **September 13th:** NYS Primaries
- **October 12th:** Deadline to Register to Vote
- **November 6th:** Election Day.

To confirm where your polling station is located & check your registration status, visit **[voterlookup.elections.ny.gov](http://voterlookup.elections.ny.gov)** 🗳️

<sup>1</sup> Puerto Ricans are citizens. If they relocated to WNY after Hurricane Maria, they are eligible to update their voter registration to their new home address and participate in the 2018 midterm elections.

<sup>2</sup> While other states disenfranchise voters based on previous criminal involvement, New York State does not. Due to a recent action by Governor Cuomo, those on parole can now vote in NYS.

# My Road Map to NAWBO



**Lynne M. Bona**

It was 1994 and my mother was done raising five kids and was enjoying her four grandkids when a friend approached my parents and offered to sell his trucking company. My father was the vice president of a local construction company and wasn't that interested in purchasing the company. After much discussion, we all agreed that the company would be a good fit. My dad had numerous connections and we felt through those, we could be successful. My father decided the biggest problem would be deciding who would run it. My mother immediately said, "I will." My dad was surprised and asked my mother how she felt qualified to run it. In no uncertain terms, my mother explained that she raised five kids, mostly alone while my dad worked or coached, worked within a strict budget, and was capable of running an entire household. Thus, it was decided my mother would run the company!

In 1998, my mother applied for certification as a Women Business Enterprise (WBE). Her certification was initially denied because the money used to purchase the company was a loan taken against my parents' joint investments. After an appeal in front of a female judge in Albany, Mallare Enterprises, Inc. was certified as a WBE and then a Disadvantage Business Enterprise (DBE).

My mother ran the company along with my two brothers. During those years while my kids were young, I worked part time setting up the accounting program and doing the billing. I ended leaving the company to return to school to obtain my masters in Speech-Language Pathology. After grad school, I worked at the Falk School in Kenmore. In late 2012, my mother became ill and my brother asked me to come in and help out. In January 2013, my mother was diagnosed with Stage IV Lung Cancer. I quit my job to help care for my mother and "keep her seat warm" at work. My mother passed away two months later and I went back to the company full time and was made president. In 2014, I obtained the WBE certification for Mallare Trucking.

In 2015, our lawyer, Pat Gillen of Duke Holzman Photiadis & Gresens, encouraged me to join NAWBO. She knew it would be great for me to align myself with a group of strong women and she was right. It was just what I needed to feel confident in my decisions. Since I've joined NAWBO, I've met so many women in a variety of fields with much to offer. Each week I have the opportunity to share a cocktail or meal and learn about their businesses. I've dined with bed and breakfast owners, winery owners, lawyers, bankers, IT company owners, and holistic healers to name a few. When I'm bringing new members to a meeting or welcoming newly joined members, I tell them one of the best things about NAWBO is being able to do business with a friend. ☺

**Lynne M. Bona, President, Mallare Trucking**



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# Importance of Joining NAWBO



Andrea Schillaci

When I first started practicing law, I was repeatedly advised to steer clear of professional organizations that were exclusively for women. I was told that it was more important to be a part of the mainstream groups than to isolate myself in the "pink ghetto" of women's bar associations.

I was told that, as the overwhelming majority of judges and well known lawyers were men, I would be in a better position to make the connections I needed to advance my career in general membership organizations. For a long time, I accepted this approach. Part of the thought process was that I didn't want special treatment because I was a woman, part of my thought process was that the most influential lawyers and judges were, in fact, men.

Having now practiced law for a considerable period of time, I see things differently. I recognize and value the gifts that membership in organizations run by and for women offer. Networking, collaboration, the ability to mentor and to be

mentored, support, and encouragement are among the benefits I have enjoyed and continue to enjoy through NAWBO, the Women's Bar Association and other organizations.

They say that when all you have is a hammer, every problem looks like a nail. In my experience, women lawyers understand that there are multiple ways to approach problems and multiple ways to achieve good outcomes. We have large tool boxes that provide multiple options and business disputes do not necessarily need to escalate to a nuclear annihilation level. Often times, both parties want to preserve and continue the business relationship and so we look for solutions that achieve that goal.

In my experience, women business owners are less emotional about business disputes and are more willing to entertain solutions that can be win-win. Women judges, women lawyers, women clients. We've come a long way and are not slowing down. We recognize and share our strengths to help everyone achieve success. ☺

Andrea Schillaci, Partner at Hurwitz & Fine, P.C.



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