

womanink

Winter/Spring 2019

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FOR WOMEN BUSINESS OWNERS

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INFORMATION & REGISTRATION AVAILABLE AT: www.nawbowny.org

March 13, 2019 ■ 4-10 PM ■ Statler City, Buffalo NY ■ #nawbowny



2019 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

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.

March 13, 2019

Each One Reach One – **Mega Networking Event**

March 19, 2019

Sexual Harassment Prevention Training

NYS requires every employer to provide annual, sexual harassment prevention training for all employees. This training will help employers of any size comply with all aspects of New York law. A certificate of completion will be furnished to all attendees. Training facilitators: Lisa A. Coppola, Esq., Managing Partner of The Coppola Firm and Lisa Stefanie, SPHR, SHRM-SCP, President of Triple Track HR Partners.

April 10, 2019

Client Appreciation *(Details to Follow)*

May 8, 2019

Cyber Security *(Details to Follow)*

June 12, 2019

Annual Board Installation at the historic Twentieth Century Club *(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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President's Remarks



Dear NAWBO Sisters and Supporters,

Where has time gone? It feels like it was just five minutes ago I was installed as Buffalo/Niagara Chapter president. Since the June board installation, we as a chapter have accomplished so much.

Some of these accomplishments include the implementation and utilization of Dropbox for the storage of chapter documents for the purpose

of maintaining a knowledge base, to curating and growing our private members-only Facebook Group page, to ensuring that each new member is welcomed into the fold of our chapter through various methods (e.g. social media posts, welcome emails, and much more), to the rolling out of new programming beyond our dinner meetings (e.g. Master Mind, Connect & Learn, and Member Meet-ups), to the creation and implementation of scholarship for members and potential new members, to raising \$35,000 in sponsorship dollars. All of these accomplishments are certainly a team effort that involved our Board of Directors, past-presidents, committee chairs, and our chapter administrator, Jeanne Hellert.

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

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.

Enthusiastically Yours,

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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2018/19 Editors

Jeanne Hellert
Joyce DeLong

Design/Layout

Allegra Marketing•Print•Mail

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.

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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Top 7 Myths About Accountants



Denise Gueli

When I decided to major in accounting, I thought I was making a big compromise...I figured I would always have a secure job, but I wouldn't have the personal interaction I love during my work day. That was the first of many myths I'd heard about accountants, and now that I've built a happy and fulfilling career in accounting I'd like to dispel some of those myths for everyone who wants to be, or currently works with, an accountant.

#1 It's just math

In college I was advised that since I'm good at math, I would be a strong accountant. Honestly, most of the math can be done by computer program. Though you do need a logical mind, it's less about how to calculate the numbers than what to do with them once you've calculated them.

#2 Accounting is a foreign language

There are a lot of acronyms, but many of them are easily explained, and once you get the lingo down you'll sound really smart at your next board meeting. Don't feel intimidated to ask your accountant to explain some of the different concepts to you, no matter how basic. We love to talk debits and credits!

#3 Accounting is all about the past

Most people think accounting work is only historical in nature, such as preparing the prior year's tax returns. However, a larger portion is forward planning. Accountants can be leveraged to strategize and plan for the future.

#4 Accounting is black and white

Accounting can be as much an art as a science. Sometimes the rules are black and white, but there are often different methods you can adopt, or estimates that can be used, to navigate those shades of grey.

#5 Accounting is so boring

I've been able to work with many interesting people in a wide range of industries, including construction, manufacturing, and retail. I've watched huge buildings being constructed, I know how to buy a car at a good price, and best of all I've watched chocolate being made. Yes, it's as delicious as you're thinking!

#6 I'll be stuck in a cube all day

Accounting is one of the most versatile degrees with jobs available across a wide spectrum. If you crave stability, you can work in an office environment, and if you crave adventure, know that the FBI regularly recruits accountants. Plus, there are many options in between, ranging from not for profit, government, corporate, public accounting and more.

#7 Accountants care only about the numbers

While we do love our numbers, I've found accounting to be so much more. I love helping people interpret their own numbers so they can use them to develop action plans to achieve their goals. I also love getting to know business owners including their hopes, fears and dreams. Being able to help them on their path is truly a blessing.

Hopefully you'll see your accountant in a new light now...maybe holding a basket of chocolate. ☺

Denise Gueli, CPA is a Partner of The Bonadio Group

How Waste From Other Companies Fuels My Business



Janna Willoughby-Lohr

Papercraft Miracles is an eco-friendly stationery and bookbinding studio. We specialize in handmade paper, plantable seed bombs, wedding invitations and more. All of our products are fully customizable. Also, they are made of trash.

"Wait, what? Made of trash? Come on. You can't be serious."

No, really. I use waste from other companies to create my products. I use discarded office paper, fliers, cardboard egg cartons, and packaging materials, dried flowers from local florists, even leftover fabric, and yarn from the fashion industry to create the paper pulp I use to make my products. Not only does this reduce the amount of waste sent to landfills and recycling plants, but it also keeps my material costs low. Now, my finished products certainly don't look like they are made of trash, and that's the beauty of upcycled items. You can take something old and create something new and much more valuable from it.

I can also use materials that my customers provide to make products especially for them. Say that a couple is prepping for their wedding and they are shopping for invitations. They met in college while working on the school paper together. I can make their invitations out of old copies of that paper, even leaving some bits large enough so you can still see the text in the paper. Those are the types of products that my customers can't stop telling people about. They get so excited to show their friends and family how their relationship literally holds those invitations together. They get to hold it in their hands, give it out to their loved ones and then have face-to-face conversations about it.

That experience is what makes my company so different. In this digital age where so many things are virtual, and conversations are almost always online, people are starving to hold something tangible and to communicate in person. I bring people together through my products and seeing the ways that my customers utilize my art to share the stories of their lives with others is amazing.

They say that "One man's trash is another man's treasure." but I say, "One man's trash is the world's future." Reusing discarded materials has given my company a way to simultaneously sell a product and an experience, one that my customers will relive over and over again, and that is certainly not garbage. ☺

Janna Willoughby-Lohr is owner of Papercraft Miracles

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

Directional Purpose



Gwendolyn A. Bork

I had just lost my best friend and my rock, my Dad. He was a man who worked harder than any other man I'd ever known. He was a retired Captain in the Army, retiree of General Motors, and active patrol officer of the Erie County Sheriffs for over 20 years. He never got to fulfill his dream of opening his own Craft Bar and Grill. Here I was, a single mother of two boys, 12 & 10, in the corporate world for over 15 years, and I had a choice to make, keep playing it safe or get out there and dare to dream.

When I chose to Dream, I chose NAWBO.

Stepping away from a comfortable and secure place and into the emotional unknown of owning your own business,

not failing your family or yourself, is a really hard place to be. You need support, encouragement, motivation, education. You need to know you're not the only one going through the struggle, that you're not the only one who wants to succeed, then there's no other word for you to speak other than NAWBO because we speak SUCCESS!

I'm in love with the atmosphere created by our women who are clothed in strength, generosity, empathy, resourcefulness and business experience. A place where acceptance and hope thrive, these women create the community our female leaders require. Not only have I seen higher levels and endless opportunities, I have dared to dream even bigger. I came with a Purpose, NAWBO showed me how to get there. ☺

Gwendolyn A. Bork is owner of Custom Wealth Strategies



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Top 10 Reasons to Not Hire a Professional Organizer



Aly Luccari

1. I need to get organized before you come.

If you want to mess with an organizer's head, do your own organizing before the organizer comes. I have seen it many times. The disadvantage is it throws off the creative process of building your unique system, the system meant to resolve clutter catastrophes. The space is misinterpreted, challenges and solutions are flipped flopped. Let me see the real space as it is.

2. I need to decide where to start.

Nope. I know where to start. My method for picking that magic space is tried and true. We will determine your best starting point. Sometimes it is the deep dark hidden space, sometimes it is the highest point on the left.

3. I am ready, but my spouse/significant other is going to organize.

Family and friends have the best intentions. That is the problem. They love you, they want you to have the system they have. But that may not be the best system for you. My advantage is that I don't know you (yet). I get to ask all these exciting questions and you get to answer them based on where you are now. We don't have a history that could negatively affect solutions.

4. I am ready, but my spouse/significant other does not see a problem with our clutter.

Ahhh, clutter. How some love you so. Some wear you like a soft, warm, comfy sweater. But not all of us are cold. Some of us are ready to be free of that scratchy wool, heavy covering. There are solutions when people who share a space have different tolerances for clutter. Most of the time, the more cluttered person learns an appreciation for clear space and develops confidence in organization.

5. I am ready, but we can't touch my spouse's/significant other's things.

A rule I live by - Never touch someone else's stuff, or if you must move items NEVER toss or handle disrespectfully.

6. I am so busy, I don't have time to take on another project.

Organizing isn't a project, it's establishing new and better habits. Trust me, the time used will be recovered when

you move through your space without distractions. Pre-made decisions will conserve your time and energy. The mental energy used will be replenished when the stress of disorganization dissipates.

7. I am disorganized, but I know what to do.

If you have said this, I love you even more. All my clients know how to organize. I am merely the catalyst to release your inner organized self. Together, that inner organized self and I will create a space that resonates with you, energizes you and fulfills you.

8. No one living or working in my space will change.

Sudden, drastic change is not necessary. Steady, mindful change that is communicated with love is a real possibility. More importantly, change is for you not for them.

9. I am embarrassed by my clutter.

All the more reason to tackle it! We have no room in our lives for negative energy. It is an honor when anyone invites me into their space, no matter the circumstances. AND, I love clutter, it makes my heart go pitter patter. I see clutter as energy waiting to be released to reveal peace, ease and clarity.

10. I love my clutter.

At the risk of repeating myself... So do I! See number 9. If your space, your calendar and your head are filled to capacity then you are missing the magic that happens in clear spaces. The clutter is hindering you and preventing you from being your authentic self. The clutter is not loving you.

I am Aly Luccari with Bright Organizing Solutions, LLC. I started on my journey as a professional organizer the day Hurricane Katrina hit New Orleans, August 29, 2005. I was blessed to be just outside of the flooding in Slidell, Louisiana and was spared damage to my home. After just a few months, business was rocking and rolling. But over the past 13 years, I have heard every excuse as to why hiring an organizer was not an option. Luckily, everything is an option. I find when we resist change, it is because we need change. ☺

Aly Luccari is Owner of Bright Organizing Solutions, LLC



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NAWBO – is it Magic?



Marcia Brogan

The definition of Magic is the power of apparently influencing the course of events by using mysterious or supernatural forces, which means what happens at NAWBO is not magic. Instead, NAWBO is the connection that members purposely make with each other to hopefully influence the course of events that take place in their business and or personal life. I have an example of something that helps describe what I mean.

Last year Christine Howard and I went to an Angels Venture Capital meeting and met Katie Sullivan of Goldenbird LLC. We invited her to the NAWBO meeting that was going to be held that evening, and as it happened, Katie was able to attend. She was so impressed with the members that she joined shortly thereafter.

One of my tasks as president was to meet the new members, so in the fall of 2017, Katie and I met for coffee to learn more about each other. In the process, I learned that Katie was looking for a business to buy and was open to every opportunity. A couple of months ago a client of mine expressed she was thinking about selling part of her business. Even though Katie and I discussed her need over 7 months ago I contacted Katie to see if this business would be of interest. I am happy to say that in record-breaking time they struck a deal and Katie is now the proud owner of Launch for Learning LLC, a preschool in Amherst, and I have a new client.

Katie was so happy with how this all worked out that she is looking to use other NAWBO members for services she needs as a business owner, such as printing, web design and signage.

This connection was not supernatural or mysterious. It was members keeping each other in the forefront of their minds and having a willingness to help each other – there is nothing magical about that!

Please take time to get to know one another and see how you can help someone – it is a wonderful feeling, and you never know how you will be the recipient of a good connection! ☺



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

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Do I Throw in the Towel?



Jackie Lennert

I am sitting here at my kitchen island on a Friday night looking at this computer screen wondering what to do? I have been asked to write this article and honestly, I do not have the words to describe my current situation except that it is disheartening.

I own a retail store called Rove Jewelry Accessories and Gifts in Williamsville, NY. It is the dream location for a retail boutique. I carry everything from clothes, to jewelry, to gifts, and art. A little something for everyone. When this opportunity opened itself up in July of 2017, I thought what an opportunity. How could I pass this up? In October of 2017, I moved my store from Wilson to Williamsville filled with hope, excitement, and loads of potential to finally get this store off the ground and create something that I could be proud of and even earn a living at.

As I am writing this tonight, I am filled with fear, doubt, and wondering how the hell this could be happening? How could what should have been a good business decision possibly be my worst? Yes, I really mean this.

I never imagined that my dream location would turn into a living hell. Initially, the store showed promise of its potential earning ability. Holiday sales were steady, customers embraced the store and its offerings, and all signs indicated that given time and effort, Rove could root itself within the Main Street business district. Then, winter came and lasted until May. Sales of course naturally declined but a winter like April took its toll on Rove. Not willing to give up, I dug in deeper, committed to succeeding. I got creative with promos and events and May sales climbed rigorously and the promise of success was in the air. June a little less in sales but continued movement forward as more customers came to Rove, especially from Music on Main. I was staged for summer foot traffic and sales with upcoming summer events within the Village and the weekly Farmers Market. Then came July. Unaware that I would be facing a huge hit to foot traffic on Main Street and growth would suddenly come to a screeching halt. I, like many other businesses, have been affected by the huge construction project that is currently going on Main Street. The only difference between them and myself as I did not know that this project was going to happen. I was not part of the business association. My building owner did not make me aware of this project even as we were discussing a new lease agreement. It's now September and my business is down more than 50% and I am unable to meet my financial obligations. This project is slated to be completed at the end of October, but I am unsure I can make it to October.

Why disclose this? Because since I started Rove in 2015, I have never had a proper plan in place to handle these unexpected situations. I even let someone in on my dream in 2015 and got taken for thousands of dollars only 2 months after opening in Wilson. I have never fully recovered from that and have been in a continual catch up game since. Always just getting by. Not putting in place a plan to properly move Rove into a solvent business. Not asking for guidance when I should have and thinking I could do this alone. Now as a NAWBO member, I am finally learning how to ask for help and put my pride on a shelf. Only it may be too late.

I was taught to be self-sufficient, do it yourself, buck up, but in business this does not hold totally true. As a female business owner, you need to surround yourself with a tribe. Even if they tell you what you do not want to hear. Even if they make you think about what you do not want to consider. Even if they tell you no. Draw from those who have succeeded. Ask for help even if it hurts. Do not let pride win! ☹

Jackie Lennert is owner of Rove Jewelry, Accessories & Gifts

The 4 Pillars of NAWBO: Cornerstones of Excellence



Gwendolyn A. Bork

As an organization of Women Business Owners, we want to achieve four things:

1. Increase VALUE to our members
2. Build meaningful relationships with regional decision makers to lift our members into spheres of influence.
3. Solidify and deepen relationships within our own members.
4. Strengthen our voice in the region by effective public policy and advocacy efforts.

In my life, I've witnessed organizations rise like forthcoming castles in the land, yet as foundations built upon sand, quickly fall due to lack of structure, purpose, and poise. A well thought out and quantified approach with intentional,

motivated focus, will be an organization that will not only rise but one that will remain through the storms of economic turmoil and lead us into the banquet halls of prosperity.

NAWBO upholds the house built upon the solid ground of our intentions with our members and local leaders. Connecting our members to each other, like creating bridges to otherwise isolated islands to the mainland, NAWBO opens up the ports of communication to network and build. Our relationships will always be what defines us and a vow I took seriously. If we are to provide value, build, deepen, and solidify our relationships, and strengthen our voice to this region on the social issues we all must face, we must stand united. As women, although our greatest feats achievable alone, battles won together are battles won by all: woman, man, and child. ☺

Gwendolyn A. Bork is owner of Custom Wealth Strategies

Getting the Full Value of NAWBO



Lidia Couzo

Joining NAWBO was not a decision I made lightly. Commitment is a problem for me and has been for the 20 years that I have owned Sunbelt Business Brokers. My schedule has to be flexible because I never know how long a meeting with a client or potential client will take. If there is a problem, I have to fix it. If there is a contract to be done, I'm the one. It has plagued and haunted me all these years.


At first, I looked at NAWBO as a networking organization. But, because the members are either new business owners, startup owners or owners not ready to sell for many years, I thought, hmmm this is really not my type of organization since what I do entails selling businesses or helping aspiring entrepreneurs to enter into business through an acquisition of a business our company is selling. So, I hemmed and hawed when looking at NAWBO through a perspective of self-interest.

After listening to some of the challenges that some of the members were facing in their business, I realized that my motivation to join NAWBO would not come from finding a business. I knew that the organization could benefit from some of my knowledge and understanding of business that is unique. My experience in my industry ranges from turn-around consulting, helping find lenders for expansion, finding businesses or expanding current businesses that would be complementary to the member's business. Additionally, we can assist in marketing ideas as well as a growing business through SEO due to the fact that we deal with so many types of business. Mom and Pop retail or restaurants, to daycare centers, automotive business, and dealerships, to mid-size companies that are service related or manufacturers. I like to think that I get a piece of knowledge from all the businesses that I work with and am able to utilize that knowledge for others that need assistance.

At some point, I would like to help prepare those members that are interested in understanding the process and preparation for selling their business. My services are initially free and so is the information to start their process. And whether a member wants to work with me or do it themselves, or already has a buyer, I am here to help them get the full value for their business.

Regardless of how I can help my NAWBO sisters, I found that being a part of an organization with so many amazing women has given me cause to understand that there are resources within the network that are happy to help me as well. After having gone to a NAWBO conference in Washington, DC and meeting a slew of outstanding women, I am both humbled and honored to be a Board Member and have a whole new appreciation for what the organization can offer all of us. ☺

Lidia Couzo is owner of Sunbelt Business Brokers



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2019: A Year of Building New Firsts



Sherrie Barr-Mack

Happy New Year! The ball dropped ushering in 2019 and our dreams and anticipation for the start of a phenomenal year soared. To say 2019 will be exciting is an understatement; it will be historical for all women nationally as well as locally.

On January 3, 2019, in the 116th Congress, women made an historical stamp on American history. The most diverse Congress in our nation's history, once a dream, had become our reality. In total, 127 women, 42 of them newly elected, pledged allegiance to our country, to our democracy and began their tenure of service.

Locally, Buffalo's own Crystal Davis Peoples-Stokes was elevated to the position of the majority leader of the New York State Assembly making her the first African American Assembly majority leader.

The foundation for success has been laid by these pioneers. Let's make 2019 a year of building new firsts and forging new pathways to success for women, all women. In honor of Black History month, I would like to take a moment and shine a spotlight on just a few of the many enterprising women of color who have stepped forward and made their mark in history in 2018 and the start of 2019.

- Dr. Patrice Harris, first African American woman elected 174th president of the American Medical Association
- Vanessa Wyche, first African American named Deputy Director of NASA's Johnson Space Center
- Dr. Shayla Creer, founder of Live Alkaline Water, the first Black-Owned water bottle company sold at Walmart

So channel your inner 'Shero' and make 2019 be a memorable year for you. ☺

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

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How NAWBO Helped My Business Thrive



Janna Willoughby-Lohr

I joined NAWBO in 2016 right after attending Each One Reach One. I was so energized by the sheer volume of experience and mentorship available in the group. My business had always been my fun side-gig where if I made money...cool. If I didn't...I made art, and that was also cool. However, in January of 2016, I left my job to run Papercraft Miracles full-time while staying home with my son and I felt a bit overwhelmed with how to turn a side-hustle into a career. I knew the basics of running a business, but there were so many things I had to redo or institute in order to get my business on track to support my family.

Joining NAWBO not only helped me to make a more concrete plan, but it gave me access to the resources I needed to get my plan in action. For instance, I learned about my new need for business insurance and was able to get information and policy from a fellow member, Marcia Brogan. Being newly self-employed, I also had to start saving for my retirement because I no longer had access to a 401K through my employer. I got information and set up my own fund through another member, Kelly O'Neill. It was great to be able to set these things up through women whom I know personally and who have a record of success in their businesses.

However, the NAWBO membership is more than just becoming acquainted with women who have businesses that offer what you need. It's about those women sharing their vast network of resources with you. A perfect example of this came earlier this spring when our then Chapter President-Elect (now President), Christine Howard, posted a link in our NAWBO Buffalo Niagara Member Support Group on the Facebook page about the Ignite Grant through 43 North. She urged all of us to check out the opportunity further and to apply. I immediately jumped on the info and started my application right away. About two pages in, I was overwhelmed and feeling like my little business wasn't really worthy of one of these grants and didn't know how I would answer all these questions in a way that showed all that my idea had to offer. Then came another notification on the Facebook page! Christine was again telling us that there was a free informational meeting about the grant that would help us with our applications! I jumped at that chance too and made my way to the meeting.

The information I learned at that meeting helped me immensely to get my application in order, and I felt very confident in the worthiness of my business when I sent it in, just a few weeks later. A few weeks after that I got the chance to pitch my business in person, and I ended up winning \$25,000 to expand my company. I thought that joining NAWBO might help me get a few more customers, but it has literally changed the course of my business and my life forever. ☺

Janna Willoughby-Lohr is owner of Papercraft Miracles



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