

Holiday Networking Get-Together

This will be a mixer with the **American Business Women's Association of WNY Chapter** (ABWA WNY). Take this opportunity to mingle with NAWBO and ABWA members, share business cards, and enjoy the night. The music group Fiddlesticks will offer traditional holiday music (with a few knee-slapping foot tappers thrown in just for fun!). Join us for a great networking opportunity!

Date: Wednesday, December 12, 2012 •

Networking 5:30 p.m. • Dinner 6:00 p.m.

Location: Windows on the Green at Westwood Country Club

772 North Forest in Williamsville

Cost: \$30 / member • \$40 / guest



Register online today! ■

<u>nawbowny.org</u>

The chapter will be collecting donations for the YWCA Domestic Violence Program which helps women and children during this horrifying situation. The YWCA is requesting cash or donations of warm clothing, gloves and hats.

Thank You to Our New Emerald Partner First Niagara Bank!

First Niagara is a community-oriented bank serving New York, Pennsylvania, Connecticut and Massachusetts. With approximately 430 branches and 6,000 employees, First Niagara provides financial services to individuals, families and businesses. First Niagara has approximately \$36 billion in assets and \$28 billion in deposits.

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december 2012

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Our Mission

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

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articles

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chapter news

Thank You!

Thank you to our November speaker, Lynn Oswald, director of the Niagara County Community College Small Business Development Center, who donated her speaker fee to our chapter's scholarship fund. What a truly generous act!

upcoming nawbo buffalo niagara events

January Monthly Meeting:

Powerful Women in Western New York: Mary Roberts

Mary Roberts is executive director of the **Frank Lloyd Wright Darwin D. Martin House** in Buffalo. Roberts will share the journey she took to become executive director and discuss current restoration efforts and update the story of the Martin House.

Date: Wednesday, January 9, 2013 • Networking 5:30 p.m. • Dinner 6:00 p.m.

Location: Windows on the Green at Westwood Country Club • 772 N. Forest in Williamsville

Cost: \$30 / member • \$40 / guest **Register:** www.nawbowny.org

Breakfast Brief

Would YOU like to host one of our monthly Breakfast Briefs?

NAWBO Buffalo Niagara will be offering monthly morning meetings entitled Breakfast Briefs. This group will gather the third (or fourth) Thursday morning each month as a networking platform, a learning venue, and an opportunity to share business experience. A chapter member will "host" the monthly meeting by committing to a particular month.

The host member is allotted a 30 minute window to speak about their business and to deliver information that is useful to other women business owners. We've set up a 30 minute window for network too!

Location will be the Pancake House, 5479 Main Street in Williamsville (members pay for their own breakfast) or at the business location of the "hosting" member where host will supply a continental breakfast.

If you are interested in hosting a Breakfast Brief, please contact committee chair Nicole Fiorella at nicole@fiorellasearchgroup.com.

welcome new members!

Darcy Burkhardt

President

Exactly As You Are Inc.

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chapter committee reports

Communications – submitted by Katharine Smith, chair Power Your Week events submitted for distribution to members. December enewsletter submitted for distribution to members. Monthly program press releases sent out for December.

Corporate sponsorship – submitted by Laurie Albertsson, chair We would like to thank M&T for renewing their Emerald level sponsorship and welcome First Niagara Bank as an Emerald sponsor.

Fundraiser - submitted by Barbara Maira, chair

The chapter's annual fundraiser event will be held at the Park Country Club on Wednesday, May 15, 2013.

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

As announced at the November meeting, the December meeting will be in conjunction with ABWA. Entertainment will be by Fiddlesticks, with fiddle and piano holiday songs and sing-along! Don't forget to support the YWCA (see Sharon Brown's report) and you are also welcome to bring a new, unwrapped toy for the ABWA's drive.

The January meeting will feature Mary Roberts, Exec. Dir. of The Darwin Martin House. In February, our own Carolyn Valenti, CPA and partner at Lougan, Valenti, Bookbinder and Weintraub, LLP will tell us about the new tax laws and take questions. March is our Signature Event, Each One Teach One. The event will be right at Windows on the Green and will be in the "progressive dinner" format with table captains and new questions. A new twist will be added this year: we are offering tables to members only to sell your goods and/or services. Cost of the table will be \$200 and there will only be 10 available. We'll have more details later.

Service Project – submitted by Sharon Brown

November update: Maria Angelo, Director of Family and Human Resources for the YWCA attended our NAWBO meeting on November 14, 2012. She gave a brief speech about all the YWCA has to offer and their future goals. As discussed, there is a desperate need to help women and children through the difficult times they face. Domestic and Family Violence is on the rise and the YWCA needs all the help they can get. We did out first wine raffle to kick off our Service Project and raised \$116.00. Thank you Ladies for your donations. 100% of your donation goes directly to the YWCA.

women in leadership



November Honoree Sawrie Becker Erie County Commission on the Status of Women

Sawrie Becker has served as the Commissioner of Public Advocacy for Erie County since 2009. In that role she also acts as the executive director of the Erie County Commission on the Status of Women. In these positions she acts as a county-wide public advocate for all residents of Erie County and works to connect resources to women and young girls to help them reach their greatest potential. Sawrie is also the founder and owner of SBB Life Coaching, a business that provides professional coaching to individuals and small businesses since 2006. She serves as the President of the Advisory Board for the Canisius Women's Business Center.

Originally from Nashville, Tennessee Sawrie was raised with Southern cultural norms, with role expectations that at that time did not provide or encourage her to speak up or consider pursuing higher education or career aspirations. With the encouragement of her supportive spouse and a geographical move to Buffalo, New York, she pursued her college education. This raised her awareness of the larger world and she began to see what might be possible for her. As she pursued her education and took on active leadership roles in volunteer organizations, Sawrie found her voice, discovering her gifts and talents and realized and embraced her personal power.

As a result of these experiences she has become passionate about and believes it is her mission and purpose in life to inspire and empower other individuals to believe in themselves, harness their personal power and create positive, progressive changes in their lives.

For Sawrie's interview with WKBW, go to http://www.wkbw.com/lifestyle/women-in-leadership/Women-In-Leadership-Sawrie-Becker-180929391.html

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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

are you camera-ready?

Entrepreneurs Showcased in Reality TV Show: "I Can Do Your Job"

Linda Latortue, casting producer with Leftfield Pictures in New York City, could be looking for YOU! They are currently working on an exciting new series featuring businesses for a major cable network entitled, I Can Do Your Job!

Leftfield Pictures is a Manhattan-based television production company with current hit shows Pawn Stars and American Restoration on History, and Oddities on Discovery Science. They also have a number of series in production for other networks such as: Lifetime, CMT, Bravo, and Tru TV.

They are interested in integrating a larger, manufacturing businesses into a new series, I Can Do Your Job. This hour-long program will feature a high-ranking executive and a ground-floor

employee switching jobs and personal lives for a week. The opportunity for exposure in this program is significant. Brand awareness will receive a substantial boost, as the company's product and mission will be clearly displayed throughout the episode. Also, the viewer will be provided with an in-depth look at the individuals whose hard work and dedication make it possible to get the company's product from the warehouse to the public.

Linda will be happy to answer any additional questions about the program. She can be contacted at Linda.Latortue@leftfield-pictures.com or 201-564-2607, ext. 2686. You can check out their website at www. leftfieldpictures.com.

Are YOU ready for your closeup?

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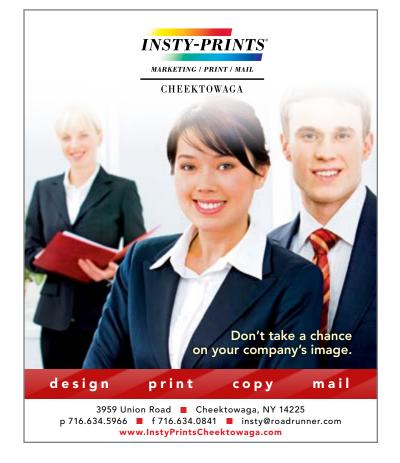


According to statistics released by the U.S. Small Business Administration (SBA) for total approved loans through the SBA's 7(a) lending program during the federal fiscal year ending 9/30/2010. ©2011 M&T Bank. Member FDIC.

Suzanne M. Novelli Registered Representative & Financial Advisor



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SPECS:

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articles

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good to know

Marketing 101: Six Steps to Cut Through the Clutter

by Joyce DeLong

The average person is exposed to thousands of commercial messages each day. Only a small percentage will be remembered. It's the age-old challenge that marketers face, especially the little guy who lacks a big budget.

Small businesses often rely on direct mail and printed marketing materials to communicate with their customers and prospects. Like other media vehicles, direct mail needs to be well-executed to hit the right mark. There are a number of ways to strengthen your approach and enhance your message, regardless of the size of your business or budget.

- **1. Determine your objective and audience.** Is it your objective to educate and inform? Build brand awareness? Or sell a product or service? Are you sending the right message to the right audience? The first few seconds are critical. If your message fails to be relevant to the recipient, the piece will miss the mark no matter how great it looks.
- 2. Simplify your message. In general, it's best to keep your message short and to the point, whether you are creating a brochure, newsletter, advertisement or other print communications. Make your message easier to read by using a variety of graphic design techniques to break up type and add interest. You can simplify information by replacing text with tables, charts and other graphics that illustrate key points.
- **3. Narrow your emphasis.** Avoid trying to do too much in a single piece. Narrow your focus to one or two key features and benefits. In general, you have less than five seconds to catch a reader's interest. Use headlines, subheads and quotations to add emphasis and draw the reader in to your most important information.
- 4. Add contrast to add interest. Add visual contrast to your documents by using white space, typography and size of graphic elements. For example, two photos of dramatically different sizes on a page are more appealing than two photos of equal size. The size difference also communicates which elements are more important.
- 5. Project the right image. Use consistent type, color and design to create an easily identifiable "look" that distinguishes you from your competition. For example, you may want your audience to perceive your company as professional, friendly, corporate, dynamic or cost-conscious. The design you create reinforces this image by creating the appropriate emotional response. With literally thousands of colors and typefaces available, be selective.
- **6. Edit wisely.** Graphic design succeeds by reducing the number of words instead of reducing type size or illustrations to "fit everything in." Review the piece with co-workers or family members to make sure your message is easily understood. It's also important to establish a procedure for proofreading. Nothing can ruin an image quicker than typos, poor grammar or bad punctuation.

NAWBO member Joyce DeLong is the owner of InstyPrints, and she consults with businesses and organizations about their strategic marketing initiatives. Joyce has been helping businesses develop their print communications and other promotional tools for more than 28 years. Contact her at 716-634-5699 or joyce@instyprintscheektowaga.com.

medical manufacturing news

Do Your Medical Device Claims TRULY Match Your Products' Performance?

by Michelle Bonn

We all want to use safe and effective medical devices. After all, curing an ill is our main concern.

How do you properly market your products to ensure that necessary medical claims are telling the "whole story" and matching the products' true performance? Specifically, how well are you educating your consumers about benefits and risks?

Continued on page 7

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Medical Device Claims

As you would guess, the FDA plays a large role in determining how you can market your device. Let's look at a few guidelines that will help you to keep your customers safe while preventing those unwanted FDA warning letters. Is your marketing material following these FDA guidelines?

1. Use of consistent language: The language used to communicate benefits and the language used to communicate risks should be understandable to the same audience for the marketing piece to be considered accurate and non-misleading. Promotional materials directed to professionals can describe benefits and risks in medical language, but promotional materials directed to consumers should convey benefits and risks in language understandable to consumers.

FDA suggested example: A consumer directed ad for a drug that presents benefit claims in a consumer friendly language should mention a risk of "fainting", not "syncope."

This is especially important to keep in mind when your devices are sold to both health care professionals and over the counter. Package labeling will be different.

2. Use of signals: Headlines and subheads are examples of commonly used signals. Depending on the situation, accurate claim information in your marketing text may not fix a false headline because consumers may only glance at the headline and skip the remainder of the text. Signals are also used in broadcast situations, such as when an announcer draws attention to different items of information. Or, when a word on the screen identifies a new topic, or when headlines emphasize some messages but not others.

When reviewing promotional materials, the FDA looks to see if the use of signals is consistent across benefit and risk information, ensuring that materials provide accurate and non-misleading impressions of a drug or device.

FDA suggested example: Placing risk information under headlines such as "Now Approved for Epilepsy" or "Safe Enough for Children Under 5" minimizes the risk information that follows, particularly if individuals only look at the headlines. Instead, headlines listed before risk presentations should signal that a risk presentation follows, for example, "Important Risk Information about the Effects of Device X ."

3. Framing of risk information: The FDA evaluates how risk information is framed because framing can impact the presentation of risks and benefits in a marketing piece. Framing commonly refers to how a particular piece of information is stated or conveyed, such as by emphasizing either the positive or negative aspects of the information or by presenting the information in vague versus specific terms. Research consistently shows that framing the same information written in different ways can change the way the audience responds to that information. Thus, the way that information is phrased can influence the message received by the audience.

FDA suggested example: If a drug's package insert contains a boxed warning about the risk of life-threatening fevers associated with its use and reports that 55 percent of patients taking the drug experience dizziness, a statement such as "Adverse events associated with drug X include fevers. Some patients experienced dizziness". This misleadingly describes the risk profile of the drug by failing to convey the seriousness of the fevers and the frequency of the dizziness.

Statements like "Life-threatening fevers have been reported with the use of Drug X" and "More than half of patients taking Drug X experienced dizziness" would convey the seriousness and frequency of the two risks appropriately.

4. Hierarchy of risk information: The FDA considers the ordering of risks within a marketing piece an important factor in determining the risk profile displayed by that marketing piece; regardless of whether it is directed toward healthcare professionals or consumers. For example, if risks are placed too far into the text of a marketing piece, readers may lose interest toward the end of a lengthy paragraph, and may not read or comprehend the later information accurately. Risks and benefits must be discussed in the same paragraph with balanced information.

FDA suggested example: A statement in a broadcast ad that states "Patients should not drink alcohol when taking Drug X, as common side effects are drowsiness and nausea". This may suggest that these side effects occur only if alcohol is consumed when taking the drug. Instead, the manufacturer should consider adding intervening information or changing the order of the presentation so that it is clear that the side effects listed are not caused by drinking alcohol while taking the drug.

Michele Bonn is the owner of Expedient Trade, a partner for managing the offshore purchase and manufacturing of medical devices, durable medical equipment and sport medicine products. She can be reached at 716-573-3855 or www.expedienttrade.com.

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fyi: finances

Seven Smart Spending Tips to Avoid the Holiday Humbug

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

Over one shoulder hovers an elf, devilishly waving a credit card, goading you to buy! buy! buy! this holiday season, without regard to the consequences. Over the other shoulder floats an angelic elf, strumming a harp, urging you to be generous yet sensible in your holiday spending.

All the screaming deals, deep discounts and relentless advertising make it easy for consumers to ignore financial reality and their conscience during the holiday shopping season. Yet according to personal finance experts, people who have the wherewithal to resist temptation and stick to sensible spending habits during the holidays will likely come out in much better financial shape than their budgets-are-made-to-be-broken counterparts.

Bloated bills, a depleted bank account, a mountain of debt and a guilty conscience await consumers who choose the devil-may-care approach to holiday spending. "A lot of people end up feeling deep regret after the holidays," explains, Christine Parker, CFP®, of Parker Financial in La Plata, Md., "because they spent way too much on gift-gifting, but also on things like entertaining, decorating and going out to eat. It can quickly get out of hand."

On the other hand, those who make the effort to set – and stick to – holiday spending limits put themselves in position to fully enjoy the magic of the season, without gnawing worries about their holiday spending splurge. Throughout the year it is important to track your income and fixed/variable expenses. This will help you avoid overspending during the holiday season.

And, just as importantly, they can do so without curbing their holiday spirit or compromising their generosity. Here's how:

- **1. Determine how much you can spend** this holiday season, taking into account decorating, entertaining, dining, travel, gifts for family and friends, etc.
- 2. Working off that total, draft a detailed budget before you start shopping, with line items for all the expenses that you factored into your total budgeted amount.
- 3. Get creative to shave costs. If you're an artsy-craftsy type, make gifts and decorations instead of buying them. Rather than dining out, host a dinner party at home and ask your guests to bring something to share.
- **4. Resist temptation.** As good as it feels to be generous, fight the impulse to overspend, even if it's a screaming deal.
- **5. Be flexible.** Despite all your best intentions, you may end up spending more than you planned on an item. Rather than wallowing in guilt, find places in your budget to cut to offset the splurge.
- **6. Use cash instead of plastic** whenever possible. With cash, you can't spend what you don't have.
- **7. Give yourself incentive to stick to the plan.** Think of a way to reward yourself for staying within budget a meal at your favorite restaurant, a spa treatment, etc.

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