



Each One  
Reach One

NAWBO BUFFALO NIAGARA **MEGA MIXER**  
sponsored by National Association of Women Business Owners






#OwningIt  
#EORO2016

MARCH 9

**Samuel's Grande Manor**  
8750 Main Street, Williamsville

Register online at  
[nawbowny.org](http://nawbowny.org)

## Don't Miss WNY's Largest Annual Networking Event for Women Business Owners & Professionals

-  Mega-mix, mega-mingle, and mega-meet
-  Enjoy a progressive dinner, changing tables between each of three courses, networking with a new group of people each time
-  Make new connections & forge new partnerships
-  Facilitated tables ensure everyone has the opportunity to talk about their business
-  Shop from and support women business owners

### EVENT SPONSORS



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## 2016 programs

*Programs are subject to change*

Location	Rizotto Ristorante 930 Maple Road • Williamsville, NY 14221	Time	5:30 p.m. Networking 6:00 p.m. Dinner
Cost	\$35 member • \$40 guest	RSVP	by 3:00 p.m. 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, dinner choice (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 now accept paypal: 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).

*Please RSVP by 3pm the Friday prior to the event.*

### february 10, 2016

#### Mindset First

Nancy Rizzo is a Certified Life & Mindset Navigation™ Coach with trademarked systems that create life-changing results for her clients. They answer the important question "How?" How do we navigate and overcome personal and professional challenges? And how do we stay positive through it all? We may feel like we know the "How" intellectually, but are we actually executing it?

### march 9, 2016

#### Each One Reach One

Each One Reach One is our largest event of the year. The progressive dinner, which attendees will change tables and network with a different group of people after each of three dinner courses, is an opportunity for people of all backgrounds to make new connections with other Western New York women. We will also be fundraising for our Scholarship Fund at this event.

### april 13, 2016

#### Sustainability in our Businesses

Guest speaker, Melanie McMahan will explore a corporate designation, Benefit Corporations, now available in New York, that measures company success in the areas of employees, community, and the environment.

### may 11, 2016

#### Time Management

### june 8, 2016

#### Wine & Chocolate Pairings

## 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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## president's remarks

# Opportunities Abound!



A new year means a new beginning. It is a time to reflect and evaluate where we are in our life and business. With wisdom we can set new intentions and align our goals with our highest, most treasured values and passions.

Upon reflection, no doubt that dreams come true with action. I believe each of us has been **#OwningIt**. I enjoy reading about our members' unique stories of achieving greatness.

We can never do it alone. Therefore, be gentle towards yourself and others. Believe in each other, seek collaboration and find solutions. Lift one another up. It is when we show our true self that we offer the most value, comfort, encouragement and joy.

This is an exciting year for NAWBO. I can't wait to open our doors for over 400 participants at Each One Reach One on March 9th. This is a tremendous opportunity for all of us to form new relationships within our community. Our new membership structure will attract new members to the organization which will encourage and create new innovative programming in the years to come.

### #OwningIt

Sabina Ramsey, President  
NAWBO Buffalo Niagara Chapter  
Phone: (716) 308-6208  
Email: [president@nawbowny.org](mailto:president@nawbowny.org)

*"Those who are lifting the world upward and onward are those who encourage more than criticize."*

**-Elizabeth Harrison**

PHOTO CREDIT Tess Moran Photography Studio

## diamond chapter partner

## Patty Zimmerman

### KeyBank

KeyBank is a full service bank that provides financial resources to assist businesses in starting up, growing and expanding their businesses. We have large bank capabilities delivered locally. At KeyBank we are focused on building client relationships and providing them with expert advice and exceptional customer service. We continue to grow and support our communities. In WNY alone, we built four new branches in 2010, another four in 2011 and completed over 30 branch remodels. We also acquired 26 HSBC branches in 2012 and converted them to KeyBank branches, expanding our presence throughout WNY and making banking with KeyBank more convenient than ever. In addition, 2013 marks the final year of Key's three-year commitment to lend \$5 billion to qualified small businesses as part of the SBA's Preferred Lender Program.

One of the areas that really sets KeyBank apart from our competitors 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. When Key4Women launched in 2005, Key committed to lend \$1 billion to women-owned firms within three years. Then we raised the goal to \$2 billion within five years. We met and exceeded that goal three years ahead of schedule, lending a total of \$3 billion. As a result, Key4Women planned to lend an additional \$3 billion to women-owned firms by 2012--a goal again achieved ahead of schedule. In the process, Key4Women has helped women business owners of every size access capital for a range of needs, including working capital augmentation, business expansion, purchasing equipment and real estate.

## KeyBank



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## womanink

### 2015/16 Editor

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### Articles

Email submissions: [amybrackenridge@johnmaxwellgroup.com](mailto:amybrackenridge@johnmaxwellgroup.com). 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.

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In A Row.

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Now more than ever, small businesses need the support of banks to succeed – to remain viable in today's economy and to create jobs for families. And that's why M&T Bank is out there continuing to make loans. In fact, we made 36% more SBA loans this year than last – making us the sixth largest SBA lender in the country. These rankings<sup>1</sup> confirm our unwavering commitment to the small businesses in all our communities. See what our strength, experience and full range of business banking services can do for you. Stop by any M&T Bank branch, call 716-839-8720, or visit us at [mtb.com/SBALender](http://mtb.com/SBALender).



<sup>1</sup>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.

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# Vision :: It's Everything

The Visionary Awards dinner on January 13th proved to be an evening of high-energy, insightful commentary, and humble yet wholehearted celebration.

We were honored to have Steven Finch, GM Powertrain Tonawanda Plant Manager, provide the keynote address around the concept of "Building An Extraordinary Team." True to his topic, Steve not only told us - but he actually showed us in his specific, words of praise - how to build an extraordinary team by highlighting the members of his team in attendance. He inspired us with notions of focusing on strengths and giving back in our community in truly meaningful ways.

Star award recipient of the event was Key Bank, NAWBO Buffalo-Niagara's long-time sponsor and supporter. Key Bank is committed to championing women in business, with a 50-year history of financing women-owned business. This philosophy flows from top leadership; current CEO Beth Mooney became the first female chief executive of a top 20 bank. Key Bank's commitment to women entrepreneurs extends far and wide, and the 2016 Visionary Award is richly deserved.

A dozen NAWBO members were honored for their tenured commitment to our Chapter, some with memberships spanning more than 20 years.



FROM LEFT TO RIGHT: NAWBO Member Sue Ellen Elvers, Owner Ingersoll Painting & Construction, and NAWBO Guest Christy Craig from Townsquare Media.

## Membership Awards Congratulations!

### For 20+ years membership:

Kathryn Jackson, Esq., Kathryn Jackson Law  
Katharine Smith, White Rabbit Design

### For 15+ years membership:

Joyce DeLong, InstyPrints Cheektowaga  
Patricia Gillen, Esq., Duke Holzman Photiadis Gresens  
Marion Kopin, Kopin & Company CPAs

### For 10+ years membership:

Kristine Buchband, Morgan Stanley  
Renee Cerullo, RL Computing  
Celeste DiStefano, Socrates Educational Consultants  
Lynne Marie Finn, Superior Workforce Solutions, Inc.  
Patricia Herberger, Legal Shield  
Carolyn Valenti, Lougen, Valenti, Bookbinder & Weintraub, LLP  
Patty Zimmerman, Key Bank



FROM LEFT TO RIGHT: NAWBO Chapter Partner Representatives from GM: Nina Price, community relations manager, Steve Finch, general manager, and his wife Lillian, CEO of Sisters Igniting with NAWBO president, Sabina Ramsey.

Congratulations and a big thank you to each member for her devoted commitment to NAWBO Buffalo-Niagara!

# Personal and Professional Growth

## Looking for ways to advance your business in 2016?

by Amy Brackenridge

Success in business is a process, it cannot happen in a day. It takes commitment, discipline, self-restraint, and awareness. You must be committed to constant self-improvement and learning to stay ahead of the curve and advance, or even maintain your success. Only YOU have the power to go through all of the phases of leadership growth, explore all opportunities for learning, and advance yourself through personal development. No one can make you do it. Many times momentum is the only thing that makes the difference between winning and losing. Develop momentum, by using The Power of Now – there is no better time to start.

There are many organizations that offer professional development, business counseling, conferences, workshops, and networking opportunities. If you know of any additional organizations or networking events to share please let us know!



**Women's Business Center at  
Canisius College**  
[wbcwny.org](http://wbcwny.org)

**UB Center for  
Entrepreneurial Leadership**  
[mgt.buffalo.edu/entrepreneurship.html](http://mgt.buffalo.edu/entrepreneurship.html)

**Leadership Buffalo**  
[www.leadershipbuffalo.org](http://www.leadershipbuffalo.org)

**Buffalo Niagara Partnership**  
[www.thepartnership.org](http://www.thepartnership.org)


**Small Business  
Administration (SBA)**  
[www.sba.gov/ny/buffalo](http://www.sba.gov/ny/buffalo)

**Buffalo Niagara Score**  
[buffaloniagara.score.org](http://buffaloniagara.score.org)

### ENTREPRENEURSHIP IN THE BLUE ECONOMY

Thursdays, February 25, March 3, 10, 17, 24, and 31

5:45 to 9 PM, in Rockwell Hall 303

Five intensive workshops. Learn how to develop and grow your business whether you are engaged in water-affiliated commerce; already oriented toward sustainability; seeking new opportunities and markets; or aspiring to become aligned with blue economy principles in order to better position your business in the marketplace. Register at [bscintra.buffalostate.edu/cps\\_reg/default.asp](http://bscintra.buffalostate.edu/cps_reg/default.asp) 

*Amy Brackenridge is the owner / CEO of Generational Leadership By Design, which provides leadership training and development to create generations of confident leaders with a strong sense of purpose and the tools necessary to organize their priorities, set clear, measurable goals for personal growth, and achieve their potential by making their dreams a reality. Using the teachings of leadership greats and some of the greatest athletic coaches that have ever lived, Amy will help you create an organizational culture that ultimately leads to inspired employees, students, and athletes. Lofty goals, high expectations, open communication, rich relationships, and fearless ambition will become the norm.*

# 2016's Wise Business Move :: Hold A Fire Drill

by Lisa Coppola

*"A fire drill does not demand a fire." ~Nancy Cartwright*



So, then, what's all the hype about a fire drill? Well, for safety's sake, it's always a good idea to know the location of the exits. And that small piece of knowledge, tucked away for safekeeping, ensures that in an acute situation, you know the most effective path.

So, too, the **business fire drill** which I encourage clients and colleagues to conduct just once a year. No, it's not running outside in the rain without an umbrella. Rather, it's a cup of your favorite beverage around a table populated by your trusted advisors. Much more inviting, don't you think?

So what's the agenda? You should be prepared to share your one- and five-year plans. If formal business plans don't appeal to you, at least give thought in advance to where you want to take your business during the next one-year and three-year cycles, and perhaps even what's in store for the next five years as well.

Who should be at your fire drill? There are a few players whom you should invite for sure, and most would say, I think, that their presence is part of the service they provide to you –without charge – as an expression of their goodwill for being part of your business posse.

Plan to invite your:

· **Banker** :: She may have been the first professional with whom you consulted when you got your business off the ground. Whether you're celebrating one or 30 years in business, your banker deserves a seat at the fire drill table.

· **Financial Advisor** :: Your financial advisor may support you in business or personally – or both – and either way, she's one of the right people to be there for your fire drill.

· **Insurance Agent** :: When you talk risk, which always is part of a fire drill, you ought to have your insurance professional by your side. She serves to clarify which risks can be managed by insurance and which risks necessarily will be self-insured.

· **Attorney** :: Most attorneys should be more than happy to spend an hour or so with you during your fire drill – gratis – to listen to your plans and offer some general insight which could range from amending operating agreements to property plans to licenses and government permits, for example.

When's the best time to hold your fire drill? Well, assuming you've never conducted one, the best time is this month. Why? Well, it's the beginning of a new year and there's no time like the present! But there's no magic to the timing either, and don't let anyone tell you otherwise. You easily can schedule your fire drill to coincide with the month you first went into business or your birthday month. Choose the first day of summer if that's what feels best to you. What's important is that you do it. What this means in reality is you:

· Spend a short period of time (2 hours +/-) giving thought to and writing down your plans and desires

· Invite your trusted advisors to meet with you (1 hour +/-), share those plans, and elicit their feedback and insights

That's it! No silver bullet and no baloney. Like a traditional fire drill, this practice assures you stay on the right path to meet your goals. And if, like me, you're fortunate enough to count your NAWBO sisters among your most trusted advisors, you can be sure that they'll be there to support you, share their experience, and provide the feedback you need to build your business and your personal wealth to the next level. ☺

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Lisa Coppola is the Chapter's president-elect. She's been an attorney since 1990 and recently opened a boutique law practice in Snyder. She's also a partner in The English Gardener, WNY's premier garden-design company. A single mom by choice, Lisa's favorite activity is traveling and spending time with her two teenagers.



# Out With the Old and In With the New!

by Dana Zuber

If your New Year's Resolutions include organization, financial accountability, and updating your personal style, a few hours in your closet can help. Your life is always changing, not only in the new year, and those changes bring new needs for your wardrobe. Meet your everyday lifestyle changes by growing and adapting your wardrobe in the most cost-effective way possible... resale.

You can buy and resell better brand-name, "gently-used" items that are in style and in good condition at Clothes Mentor. Cleaning out your closet isn't always that easy, however. If the thought of parting with your clothes is difficult, ask yourself 6 questions when deciding what to keep and what to get rid of.

1. When was the last time you wore it? If it's been more than 6 months, let it go.
2. Does it still suit your style? Fashion is constantly evolving and so is our personal style which means your closet should be too.
3. Is it still in good condition? Does it look (almost) as good as the day you bought it?
4. Does it fit? Get rid of clothes that are too big or too small.
5. If you were shopping your closet, would you buy it?
6. How does it make you feel? If it makes you feel confident and sexy, keep it!

The hardest part can be letting go of the pile you created. Do not get overly sentimental, ease the pain by taking your gently-used name brand items to one of the Clothes Mentor locations and earn cash on-the-spot. Your closet is organized and you have a few extra dollars, it's time for a few new pieces to fit the new body you resolved to create in 2016. Visit either location at 3099 Sheridan Drive in Amherst or 1022 Union Road in West Seneca. ☻

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## Review Your Current Insurance

by Barb Duke Munley



Happy New Year! Is one of your New Year Resolution's to get your finances in order and to save some money? If so, give me a call to review your current insurance. You may be able to save some money, and MORE IMPORTANTLY, make sure you have the proper coverage to fit your individual needs! Some ways to save on auto insurance,

depending on the company are: having both your home and auto with the same company, taking a higher deductible, taking advantage of all the credits available to you, such as: defensive driver, membership to an auto club, such as AAA, carpooling or taking public transportation to work, and driver education and good student discounts for your children. For homeowners insurance, there are savings for smoke alarms, dead bolts, fire extinguishers, central station alarms, non-smokers, owning a portable generator, having a newer furnace and/or roof, etc. One insurance companies

does not fit ALL! When you insure with a Trusted Choice Independent Agent, like myself, you have a choice of companies. I can find the one that fits your specific needs. Not being properly covered and having a loss, could end up being an economic catastrophe for you, which is far worse than saving \$100/yr on your premiums! Also, make sure you have life insurance for you and your spouse, even if one of you does not work outside the home! Taking care of a household and children would be very costly, if you were paying out of pocket for all of it. An often overlooked coverage is disability insurance. It is much more likely you become disabled than deceased! I am quite sure you couldn't afford to live on NYS disability, which has a maximum benefit of \$170/wk! Lastly, if anyone has had a family member in assisted living or a nursing home, you know what a huge expense it is. Look into Long-Term Care insurance before you get too old, or have ailments that would make the cost prohibitive! Don't be penny wise and pound foolish when it comes to protecting your family and assets! ☻

# Introducing Our Guest Speaker for the April 13th Meeting



On April 13, 2016 join us for our next guest, Melanie McMahan, as she shares the growing movement in our economy where business is used as a force for good. We will explore a corporate designation, Benefit Corporations, now available in New York, that measures company success in the areas of employees, community, and the environment. Choosing suppliers, the nature of our materials, energy intensity of our operations, transportation, and waste or emissions left behind are measured and gradually improved upon. Melanie, will share the B Impact Assessment, how it measures your current position on these metrics and provides a custom company snapshot in less than 20 minutes. With information on how your company stacks up to others of similar size, sector and geography, get connected to best practice guides and examples that introduce you to cost effective ways to tackle corporate sustainability. Create a healthier, happier, low impact company with a solid brand.

Melanie McMahan has lived in Buffalo for 8 1/2 years. Originally moving to this area from her native Hudson Valley for UB's architecture and planning department, she has gained a Bachelors in Environmental Design BA and a Masters in Urban and Regional Planning MUP. So far, Melanie has worked for the NYS Senate 60th District under the Chair of the Senate Environmental Conservation Committee. In that time she became immersed in our state's robust economy of green businesses. She has organized large and small scale events including the Buffalo Niagara Green Expo which showcased 120+ local, green and sustainable businesses, non-profits and agencies. She continues to maintain this network by hosting monthly green drinks and building tour events. In 2010, she bought an abandoned house from the City of Buffalo tax auction for \$3,000 in downtown and has been fixing it up ever since. She was re-elected to another three year term on the US Green Building Council Upstate Chapter Market Advisory Board. Melanie currently works full time for an energy contractor, Buffalo Energy and develops energy reduction plans for multi-family and commercial buildings. She has also just launched her eco-event planning company which offers local + handmade + eco-friendly events. ☺

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## advertising

### ANNUAL AD RATES AND SIZES:

Ads run in 2 hard-copy issues (typically September and February)

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

### SPECS:

Please send your business card and a check (made payable to NAWBO) to: Amy Brackenridge, 220 Pickford Ave, Kenmore, NY 14223. For electronic submissions, preferred formats: PDF, eps or tif. Email files or questions to: AmyBrackenridge@johnmaxwellgroup.com.

## articles

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



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### MEDIA



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**MARCH 9**

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8750 Main Street, Williamsville

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MEMBER **\$50**



GUEST **\$65**

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