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november 2012

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Lynn Oswald, director of the **Niagara County Community College Small Business Development Center** will speak about the many programs and services offered for established woman-owned businesses. The NCCC SBDC enjoys a reputation as the business plan experts, but that is just one of the services offered. Through direct counseling, the NCCC SBDC provides a wide range of management and technical assistance services, including: organizational structure; loan information assistance, accounting, and financial planning; e-commerce; export assistance; cost analysis; marketing; and human resources and employee training.

Since their start in 1984, the expert advisors of the NCCC SBDC have worked directly with 13,307 businesses, helping them to invest \$379,112,261 in the area's economy, who have created or saved 8,877 jobs.

Lynn Oswald became director in November 2009; she returned to NCCC after a three year hiatus, having previously worked as a business advisor with the SBDC for over seven years. In 2005 she was named the top advisor in the State of New York. Her most recent employment was with M&T Bank as a financial analyst. Her prior experience also includes several positions in commercial lending.

Date: Wednesday, November 14, 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! ■ nawbowny.org

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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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upcoming nawbo buffalo niagara events

December Monthly Meeting:

Holiday Networking Get-Together

This will be a great opportunity to get to know other NAWBO members, share business cards, and network the night away! AND the evening will be a wonderful introduction to the NAWBO experience for area women entrepreneurs, so please invite your clients, vendors, and friends.

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 N. Forest in Williamsville

Cost: \$30 / member • \$40 / guest

Register: www.nawbowny.org

December Breakfast Brief

The December **Breakfast Brief** will be hosted by **Sharon Brown**, president and owner of **Brown Electric, Inc.** Join us for networking and Sharon's presentation!

Date: Thursday, December 6, 2012

8:00 – 8:30 a.m. Networking • 8:30 – 9:00 a.m. Presentation from Sharon Brown

Location: 6421 Campbell Boulevard in Pendleton (off Rte 990 – North French Exit)

RSVP: by Monday December 3rd

Chapter Administrator Jeanne Hellert at jhellert@roadrunner.com

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.

Mark Your Calendar!

You don't want to miss any of the chapter's upcoming meetings!

January 9, 2013 – Mary Roberts, executive director, Darwin D. Martin House

February 13, 2013 – Amy Schule, future executive sales director for Mary Kay

March 13, 2013 – 3rd Annual Each One Reach One Mega-Mixer

April 10, 2013 – Elections

May 15, 2013 – Auction fundraiser

June 12, 2013 – Annual meeting

Programs are subject to change.

unlock your company's potential

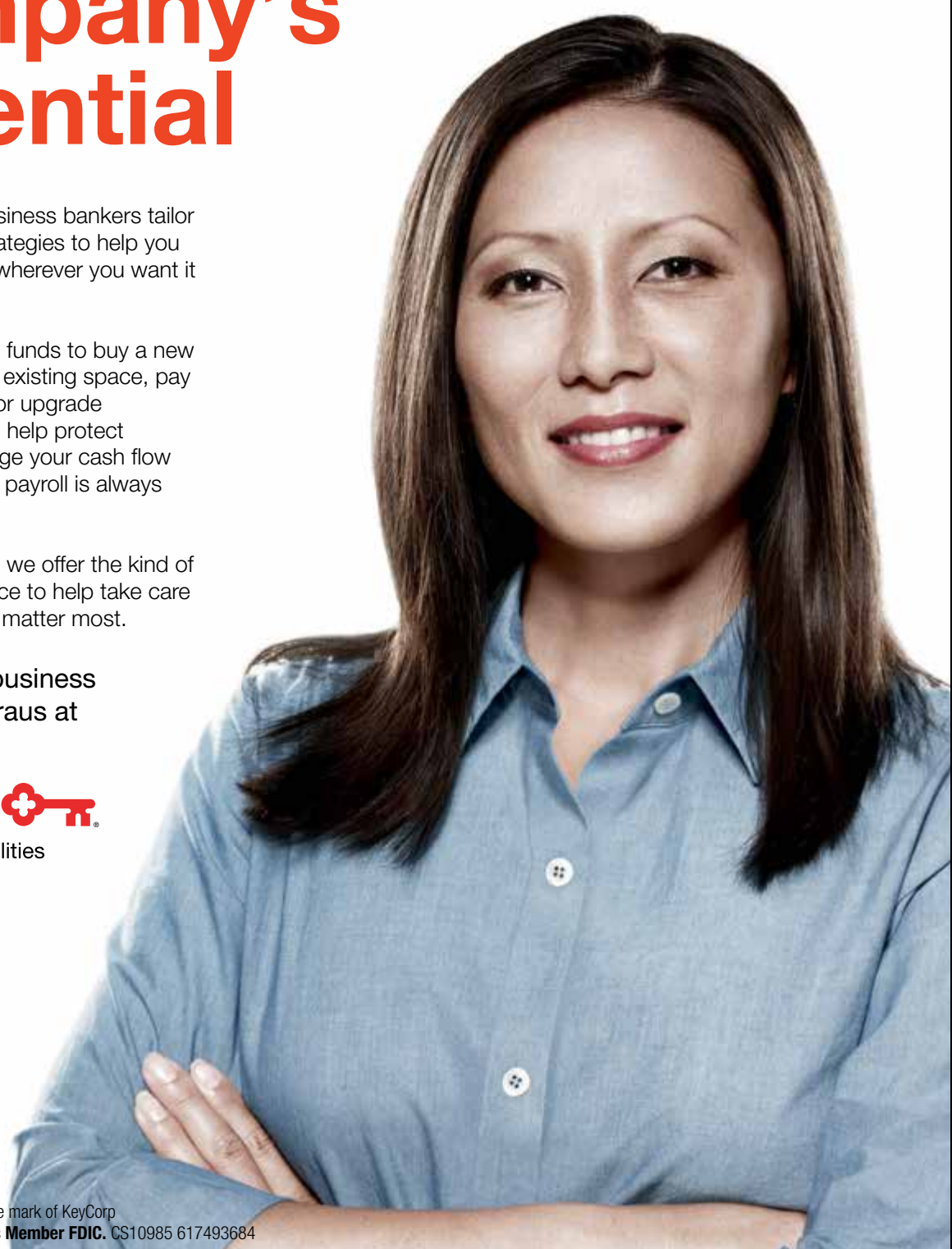
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member news

NAWBO Buffalo Niagara member Dr. **Melissa Neal** was among 30 people who were honored at the **40th annual Black Achievers in Industry Awards** dinner held in early October at the Adam's Mark Hotel. During this event, business, civic, and religious organizations recognize individuals who have made significant contributions in career and community endeavors.

Melissa owns Twenty 20, which is dedicated to providing excellent eye care and aesthetic medicine services. She provides comprehensive eye care, minimally invasive cosmetic procedures, and wellness/nutritional consultations.

Congratulations Melissa!

NAWBO Buffalo Niagara member **Renee Cerullo**, owner of RLComputing, is a nominee for the **23rd Annual Athena Award**. The luncheon will be held Thursday, November 8, 2012, 12:00 to 1:30 p.m. at the Hyatt Regency Buffalo, 2 Fountain Plaza, in Buffalo. The cost is \$60 for individual tickets. You can register at <http://www.thepartnership.org/events>. To sit with NAWBO members, go to the link above and when registering for the lunch request to be seated with fellow members.

Congratulations Renee!

regional economics

[For the full newsletter go to: www.canisius.edu/wnyeconomicnews]

Economic Outlook

"The national economy continues to grow at a rate below that needed to return payroll employment to its pre-recession level. Inflation based on the CPI ticked up slightly in August due in large part to increases in energy prices. If military and social upheaval in the Middle East interrupts oil flows, we can expect more upward pressure on prices. Drought in the American mid-west can be another factor that could lead to an acceleration of inflation as food prices escalate. The local economy is recovering from this recession as it has for most in the last 40 years, less fully than the nation as a whole."

Excerpted from *Western New York ECONOMIC NEWS*, Canisius College Richard J. Wehle School of Business, Volume 15, Number 3 September 2012

The Wehle School of Business at Canisius College publishes the Western New York Economic News as a public service to the Western New York community with research and analysis performed by George Palumbo, Ph.D. – Professor of Economics & Finance (palumbo@canisius.edu) and Mark P. Zaporowski, Ph.D. – Professor of Economics & Finance (zaporowm@canisius.edu)

community event

National Philanthropy Day association of fundraising professionals wny chapter

National Philanthropy Day is a celebration of benevolent donations of time, talent and treasure that acknowledges individuals and organizations whose lifetime or long-term achievements have made a significant impact on the WNY community.

The 2012 honorees are: The Jacobs Family, Outstanding Philanthropists; Jonathan A. Dandes, Outstanding Volunteer Fundraiser; Independent Health, Outstanding Philanthropic Corporation; Ms. Devin Mueller, Outstanding Young Philanthropist; Flying Bison Brewing Company, Outstanding Small Business; and Jeffrey Bagel, CFRE, Earle Hannel Outstanding Fundraising Executive.

Date: Wednesday, November 14, 2012 • Networking 11:30 a.m. registration • 12:00 p.m. lunch

Location: Salvatore's Italian Gardens Restaurant, 6461 Transit Rd. in Depew

Cost: \$50 per person

Register: http://www.afpwnychapter.org/national_philanthropy_day0.aspx

women in leadership



October Honoree Susan Shaft Literacy New York – Buffalo Niagara

Susan Shaft served as the Executive Director and sole employee of the Literacy Volunteers of Niagara County for many years up until the organization merged with Literacy Volunteers of Buffalo and Erie County this past summer. The merger has allowed the organizations to combine resources to better serve residents of the Buffalo Niagara region while reducing overall costs.

Literacy New York Buffalo-Niagara is now the sole provider of free, one-on-one adult literacy services in the region. Just like its predecessors, its mission is to open pathways to expand opportunities for adult learners and children by enhancing their literacy skills and nurturing their well being.

Susan will be featured on Channel 7 Eyewitness News and AM Buffalo during the last week of October.

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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¹According 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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Business card (3 1/8" x 17/8") \$125

SPECS:

Please send your business card and a check (made payable to NAWBO) to: White Rabbit Design, 173 Audubon Drive, Snyder NY 14226. For electronic submissions, preferred formats: PDF, eps or tif. Email files or questions to: whiterabbitdesign@roadrunner.com.

articles

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life balance

[NAWBO Buffalo Niagara member Nancy Jo Eckerson is a writer and secretary for the chapter. We salute her for her courage in facing her recent bout with cancer. Thank you, Nancy for sharing your story.]

A peaceful approach to healing

by Nancy Jo Eckerson

"You can do this, Nancy. Kick its butt!"

"It's a freakin' battle, girl ... but you can do it. Just beat the heck out of it."

"Don't let that monster inside you win!"

Those were just a few of the proclamations from well-meaning encouragers reacting vehemently to my news that the biopsy showed lung cancer. They were scared; I was petrified. Even doctors and nurses stressed to me this was a combat zone. They spoke of the war that I would be waging, and the weapons I would have in my arsenal and their dangerous possible side effects.

A hostile atmosphere composed of hysteria, denial and fury alternately waxed and waned around me. I was in a daze those initial days, and the fog, lifting now and then, revealed horrors too deep to contemplate. They must have screwed up the results. This can't be me they are talking about. We don't get cancer in my family! One morning, a clueless nurse practitioner announced, "Ah, so you are the lucky one who gets to introduce cancer to your family's genetic line." I felt shattered.

The barrage of references to warring, violence and fierce resistance left me shaking in my boots. I know myself. I have spent years honing an attitude of peace. From my hippie days to becoming an ordained minister in a meditation church, peace and gentleness have been my quest. Although perhaps this fight mentality is effective for others, I knew it would not work for me. So, I got quiet.

I waited and listened for my inner guidance. I knew there must be a gentler way to approach this current crisis. Perhaps, letting go of the crisis idea was the first thing. Since the onset of my spiritual quest, I have always sought the lesson in every hardship and tried to learn from all my experiences. So, why not with cancer? There must be a lesson here. There must be something of value that this tumor is showing me.

I am not saying I didn't feel betrayed by God and the universe, at the onset, but I was at least willing to hear the divine side. I quieted myself and began to listen.

The first and most audible statement came from deep inside my very own soul. "I want to live!" I have lots of purposes and dreams. I am not willing to leave before I have made at least one major contribution to this planet. And I wanted to experience true romance again. I wanted to play with my grandkids, feeling the joy of my grandmother role.

Considering my past trauma-filled life, this was indeed a revelation to me. I didn't want to leave; I just wanted to be living a more joyful, easier existence. That was the first revelation, followed by countless others.

I gradually came to see this cancer as my teaching tumor – and eventually, as I prayed to release it with the help of chemo and the divine radiant energy of radiation, I even named it. Timmy, the teaching tumor, came and went, blessing me with many epiphanies.

I cannot answer for everyone's approach to cancer. I cannot even begin to understand why some stay and some don't make it. But I do believe that, for me, and most likely for countless others, the quickest path to healing is most certainly fostered by a peaceful approach.

I hope that this will help some patients who are scared, and cannot find one single blessing in all of this. The blessings are there. We need to quiet ourselves and allow them to come to the surface.

Reprinted with permission. Originally published in *The Buffalo News* in the Tuesday, October 16, 2012 edition. To see the article online go to: <http://www.buffalonews.com/apps/pbcs.dll/article?AID=/20121016/OPINION/121019485/1120>

chapter committee reports

Communications – submitted by Katharine Smith, chair

Carol Leo has joined the communications committee. Thank you Carol for volunteering your time!

October and November newsletters submitted for distribution to members.

Monthly program press releases sent out for November.

Scholarship – submitted by Jennifer Cooper and Cindy Valtin, co-chairs

Committee members - Victoria D'Angelo, Ramona Gallagher, Lauren Gidley, Jean Powers.

The committee has awarded scholarships to Donna Scalfaro for the CEL Program and to Mary Eicher for the Forum Program at Canisius College Women's Business Center.

Corporate sponsorship – submitted by Laurie Albertsson, chair

We would like to thank Keybank for renewing their Diamond level sponsorship

Women in Leadership – submitted by Gretchen Nichols

October's WIL Honoree: NAWBO Buffalo Niagara and WKBW-TV are pleased to announce that October's Women in Leadership Honoree is SUSAN SHAFT, Associate Executive Director for Literacy New York- Buffalo Niagara. Susan served as the Executive Director and sole employee of the Literacy Volunteers of Niagara County for many years up until the organization merged with Literacy Volunteers of Buffalo and Erie County this past summer. The merger has allowed the organizations to combine resources to better serve residents of the Buffalo Niagara region while reducing overall costs.

Literacy New York Buffalo-Niagara is now the sole provider of free, one-on-one adult literacy services in the Buffalo Niagara region. Just like its predecessors, its mission is to open pathways to expand opportunities for adult learners and children by enhancing their literacy skills and nurturing their well being. Susan serves as the organization's Associate Executive Director and spends most of her time operating out of Niagara County. She is working hard to improve the literacy rate in the area and is confident that Literacy New York- Buffalo Niagara will be an integral partner in the revitalization of the Western New York community.

November's WIL Honoree: We plan to feature Sawrie Becker as our November WIL Honoree.

WIL Committee: I recently reached out to new NAWBO member Margaret Toohey to see if she would be interested in joining our Committee. I just heard back from her and she had to decline at this time due to other obligations.

WIL Committee Meeting:

The WIL Committee is meeting on Monday November 5th to:

1. Discuss WIL nominations
2. Start working on plans for the WIL award recognition event
3. Discuss ways for getting better exposure for NAWBO

Also, Joyce DeLong will be bringing NAWBO membership application packages to the meeting so I will have them to send to past WIL Honorees and so I can use them to send to future WIL Honorees.

WIL Report for Newsletter: I submitted a WIL report to Katharine Smith on October 15th for use in the next newsletter.

womanink

Editor Nicole Fiorella, Social Media

2011/12 Editorial Board
Celeste DiStefano, President
Dottie Austin, Immediate Past President
Nicole Fiorella, Editor

Design/Layout Katharine Smith, Communications Chair

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fyi: finances

Staying Power: Four Tips to Help Entrepreneurs Prosper in Turbulent Times

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

Entrepreneurs are risk-takers with the courage to stake their time and money on a business venture whose success is anything but guaranteed. But without such a guarantee, entrepreneurs also need to be smart financially by taking steps to protect themselves, their families and their businesses from the kind of economic turmoil that in recent years has negatively-impacted many small and mid-sized companies.

From 2007 to 2010 the small business failure rate rose 40 percent, according to the global accounting firm Dun & Bradstreet. How to help your business avoid a similar fate should the economy again turn south? Try these suggestions from the Financial Planning Association (FPA) of Denver, Colo.:

1. Building adequate cash reserves is far and away the most important proactive protective measure a business owner can take, according to Renee Porter-Medley, CFP®, a senior financial planner and vice president at Key Private Bank in Naples, Fla. Setting aside enough cash reserves to cover at least a year of business expenses takes precedence over reinvesting in the business, because you can't reinvest in a business that no longer exists, said Porter-Medley. "Cash is king. The first thing I tell business owners is that they need to focus on building cash reserves. This is their insurance against a bad economy."

Once those reserves are adequately fortified, then the business owner can focus on reinvesting in the business.

2. Committing to building cash flow often is easier said than done. Typically it requires a business owner to find creative ways to free up cash flow, such as by renegotiating a building lease or refinancing a business loan, while cutting business spending, too. Enter the business spending plan, a detailed blueprint for how a business will handle the money it takes in and pays out. For help devising such a plan, and for ideas about how to free cash flow and cut costs, consider consulting a financial planner with expertise in handling the finances of small and mid-sized businesses. Business owners are often immersed in their businesses, so it's beneficial for them to get an outside perspective from a financial professional who has the business owner's best interests in mind.

When implemented, the advice from a financial planner might actually give a business an extra competitive edge, she notes. To find a financial planning expert in your area, check out FPA's national network at www.FPAnet.org/PlannerSearch.

3. Keep the business's debt burden to a minimum. Businesses with lower debt tend to be better positioned to weather economic hardships than those with higher debt.

4. Keep business and personal finances separate. As a business owner with a spouse and/or a family to support, the last thing you want is for your personal finances to get unnecessarily entangled with your business finances. To keep them separate, avoid leveraging personal debt for the business, such as by using a personal credit card to fund the business, or by taking out a second mortgage on a home or using a home as collateral to fund a business. Business owner are not always able to secure a credit card for the business (too new, no financial track record or no assured income stream such as from commissions and fees). They should be prepared to open a separate business card in the owner's name and use it exclusively for their business, and help assure that your business and personal finances don't mingle.

Also it is a good idea to keep your business real estate (if you own the building the business is operating in) as a separate entity from the operating business. Then, make sure the business has enough free cash flow to pay rent to the real estate entity. Each entity should be able to stand independent from the other.

Finally, pay attention to how your business is structured. Structuring a business as an LLC instead of as a sole proprietorship, for example, provides a protective legal barrier between your business and personal finances. This is another area where it makes sense to consult a financial planner with small business expertise.

Reprinted with permission. Column provided by the Financial Planning Association® (FPA®) of Western New York, the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. FPA is the community that fosters the value of financial planning and advances the financial planning profession and its members demonstrate and support a professional commitment to education and a client-centered financial planning process.

Continued on page 10

BNE's CLS: *so much more than real estate listings*

Who can benefit from this outstanding free resource?

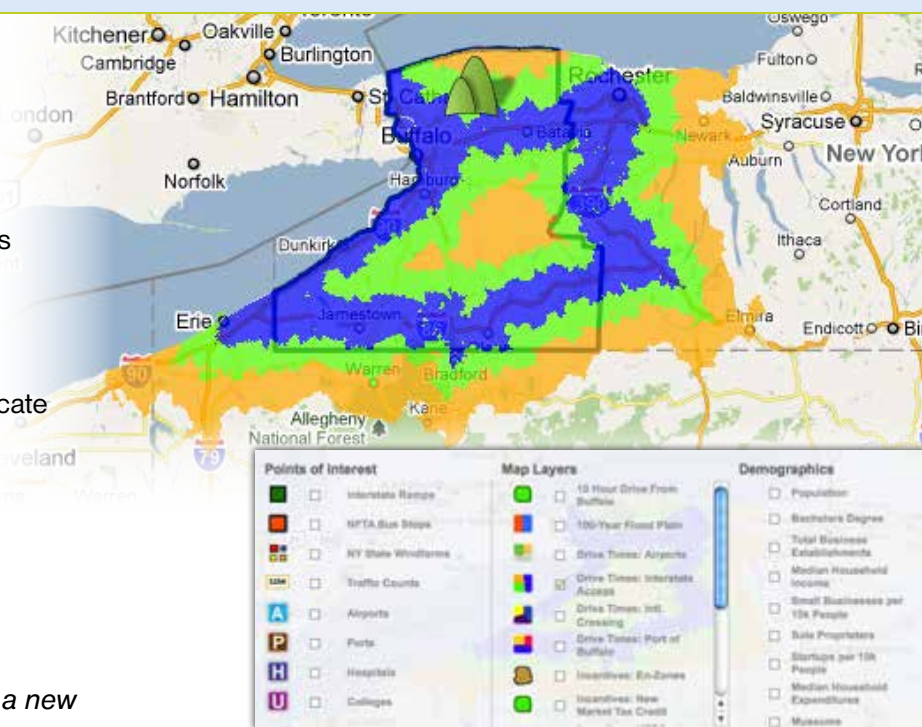
- Chambers of Commerce
- Small business assistance agencies
- Entrepreneurs/start-ups
- Grant writers
- Companies looking to expand/relocate
- Students and local researchers

Not sure how it could help?

Consider this scenario:

An entrepreneur is looking to establish a new restaurant and needs to formulate a business plan.

1. Using Buffalo Niagara CLS, the entrepreneur is able to identify what looks like an ideal piece of real estate.
2. To confirm whether the local market will support her restaurant's operation, she generates a Demographic Report based on a 5-minute drive time (since the restaurant will be relying heavily on business from its immediate vicinity), using the real estate address as the center point.
3. She then takes a look at the Consumer Spending report, which shows the amount of dollars an average household within a five-minute drive spend on food away from home.
4. The entrepreneur runs a Business Report to see what kind of competitors are nearby.
5. These reports, generated by the BNCLS, provide a complete picture of the economic landscape so the entrepreneur can properly evaluate the location's business potential.



At Buffalo Niagara Enterprise, we encourage members of the region's business community to make the Buffalo Niagara CLS available to their members, customers, and clients by providing a link from their website to www.buffaloniagaracls.com. Links to custom reports can also be used on websites and in marketing materials.

www.buffaloniagaracls.com

Find out more about this free online resource and/or receive a personalized demonstration by contacting:

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From the County Clerk's Office: Trends in Erie County
for Small Business and How We Can Help You

Kathy Hochul, Erie County Clerk, will discuss current trends in small business and the County Clerk's Office. Signing ceremony with Laurie Albertsson, president of NAWBO Buffalo Niagara and Melinda Rath Sanderson, executive director of Canisius College Women's Business Center; demonstrating organizations' joint commitment to support and advance issues impacting women entrepreneurs.

Sean Patrick's Restaurant • 3480 Millersport Hgwy • Getzville, NY
5:30 p.m. networking • 6:00 p.m. dinner • \$30 Member/\$35 Guest





2011 program

Program is subject to change

Location Sean Patrick's Restaurant
3480 Millersport • Getzville, NY 14068

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

Cost \$30 Member
\$35 Prospective member

RSVP Cancellations 48 hrs in advance.
"No shows" will be billed

make your dinner reservation online at: www.nawbowny.org

Please include your full name, telephone number, dinner choice, and if a guest, the name of the 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 the prompts for payment.

Questions? – Please contact our Chapter Administrator Jeanne Hellert at 238-2461 or nawbowny@gmail.com.

Please RSVP by the afternoon of **the Friday before the Wednesday night meeting.**

february 9, 2011

Listen Up and Speak Out: The Hard Core Soft Skill of Communication
Amy Remmele, owner of Peak of Success

march 9, 2011

Each One Each One Mega Mixer

This one-of-a-kind event gives you the opportunity to network with multiple women professionals from across Western New York! Facilitated tables will ensure all attendees will have the chance to talk about what they do, make new connections, and forge partnerships. Plus we're offering great door prizes and a free membership giveaway! Seating is limited so register today!

april 13, 2011

Marketing and PR Panel

Want to cut through the "communication clutter"? Our forum of experts will help you kickstart your business with marketing insights into the best way to position yourself in this brave new world economy.

may 18, 2011

Annual Fundraiser Auction

You don't want to miss our annual fundraiser! Celebrate the blossoming season at **The Buffalo Club, 388 Delaware Avenue** in Buffalo. We'll serve up a yummy buffet, hors d'oeuvre, and salads (cash bar). NAWBO Buffalo Niagara is a leading advocate for women business owners who aspire to higher levels of opportunity, challenge, and success. **Auction proceeds benefit the chapter's leadership training for women entrepreneurs and women's scholarship fund.**

Please note location and date change for this event only.

june 8, 2011

Annual Meeting

Join us as NAWBO Buffalo Niagara charts its future with the election of new officers and board members.

n a w b o

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

