

Panel



Shandra Spicer President & CEO The Spicer Group



Lisa Stefanie, SPHR President TripleTrack HR Partners



Donna Gonser, CPA Partner Lumsden McCormick CPAs



Norma Nowak, Ph.D. Founder & Chief Scientific Officer Empire Genomics

#OwningIt Strategic Leaps in Business

How do we spot new business opportunities? How do we successfully plan for them? How do we remind ourselves to work "on" our business from a strategic perspective rather than always working "in" our business and getting distracted from critical planning and implementation of next steps?

Get ignited by coming to our first meeting. New location. Amazing desserts. Be there!



Brioso by Butterwood Wyndham Garden Hotel 5195 Main Street Williamsville, NY 14221

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autumn 2015

Chapter Partners

KeyBank Patty Zimmerman 716-799-6966

Karen Silver 716-572-6714

EMERALD

🖽 M&T Bank

M&T Bank Katie Ellis 716-839-8742



BUSINESS FIRST

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Program is subject to change								
Location	Brioso by Butterwood Wyndham Garden Hotel 5195 Main Street • Williamsville NY 14221	Time	5:30 p.m. Networking 6:00 p.m. Dinner					
Cost	\$35 member • \$40 guest	RSVP	by 3:00pm the Friday prior to the event.					

make your dinner reservation online at: 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 nawbowny@gmail.com.

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

september 9, 2015

Strategic Leaps In Business

Join a distinguished panel of leaders in our community for an honest and open conversation about the issues we face as business owners daily. How do we spot new business opportunities? How do we successfully plan for them? How do we remind ourselves to work "on" our business from a strategic perspective rather than always working "in" our business and getting distracted from critical planning and implementation of next steps?

october 14, 2015

Mix, Mingle, Match

You asked and we heard! Mix, mingle, match is a networking opportunity for you to meet your sisters in NAWBO and connect on a personal and professional level. The key to building a successful business is building long lasting relationships with like-minded people. Break out of your comfort zone and socialize with women from different backgrounds and with different experiences. This is our opportunity to learn and grow with each other!

november 11, 2015

Government and Public Sector Opportunities For Women Entrepreneurs

Learn strategies to increase your business, leverage your capabilities, and maximize opportunities utilizing MWBE certification. Learn from those who've been there and experienced success!

december 1, 2015

Black & White at Salvatore's

NAWBO and ABWA come together at this collective holiday mixer! Remember – a leader's potential is determined by those closest to her. Use this opportunity to build strategic alliances, find a common bond among fellow women in business, and increase your awareness of the opportunities surrounding you. Our community is full of brilliant, empowered, and successful women. You will feel the electric energy in the room when all of them come together in one place!

SAVE THE DATE: Each One Reach One 2016 (EORO) March 9, Location TBD

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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We're kicking off this year with a new campaign **#OwningIt.** As women entrepreneurs we work harder than ever before. There are more demands. And yet, so too are there greater opportunities.

NAWBO Buffalo Niagara wants to showcase you as NAWBO members: your leadership and your accomplishments to our community. Our faces represent the future in every industry and profession.

This year is about bringing new members to the organization, making ourselves visible, and creating a powerful network of women business owners who have fun together and push each other forward and upwards in business.

The membership survey conducted earlier this year shows a desire for innovative programming and more networking opportunities. This year we are introducing Mix, Mingle, and Match, which is a new way of connecting in a more meaningful way. Look for these events in October and January.

Above all, we are working hard to embrace each and every one of our members - and our prospective members as well! We ask you to join us in being the face of NAWBO, the face of ambition, and the face of progress in Western New York. We are so very glad that you are here.

You have my commitment to support you fully this year.

#OwningIt

Sabina Ramsey, President NAWBO Buffalo Niagara Chapter Phone: (716) 308-6208 Email: 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.



Patty Zimmerman, Senior Vice President 1930 Niagara Falls Blvd. • Tonawanda NY 14150 • www.keybank.com 716-799-6966 • fax 716-692-0294 • pzimmerman@kisinvestments.com

silver member chapter partners

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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 rankings¹ 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.



Understanding what's important®

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.

womanink

2015/16 Editor

Amy Brackenridge

Design/Layout

Insty-Prints Cheektowaga

Articles

Email submissions: 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.

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

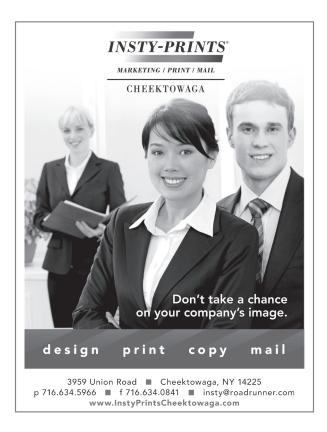
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breakfast briefs

NAWBO members are teeing up their offices and work areas to welcome you - our members - to an interesting, timely, and collegial breakfast. Breakfast briefs will be on the last Tuesday or Thursday of the month (host's choice) at 8:00 a.m.

September 24, Katherine Lucas, Guerrilla Video Solutions

Additional dates will be announced once confirmed with member volunteers



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 (71/2" x 43/4") \$525 Quarter page (3 3/4" x 4 3/4")\$225 Business card (31/8" x 17/8") \$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. 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.

Calling All Sponsors

Do you know of any business that shares the mission and values of NAWBO? Do you know of any business that is trying to improve or increase its visibility with successful women in business? We are looking for sponsors that will add value to our organization not only through a financial contribution, but as professional partners in our community. There are a variety of options and custom packages can be created to meet any need. Please forward any referrals to President Sabina Ramsey president@nawbowny.org or President-elect Lisa Coppola president-elect@ nawbowny.org.

	Gold \$1,000	Platinum \$2,000	Emerald \$3,000	Diamond \$5,000	Diamond+ \$5,000 Plus
Hard-copy newsletter advertisement	Business card \$125	Quarter Page \$225	Half Page \$525	Full Page \$1,000	Full Page \$1,000
Logo listed on NAWBO WNY website	Yes	Yes	Yes	Yes	Yes
Press release		Yes	Yes	Yes	Yes
Logo on all printed programs		Yes	Yes	Yes	Yes
Logo in electronic newsletter		Yes	Yes	Yes	Yes
Your marketing materials displayed at all meetings and events			Yes	Yes	Yes
Integrated in our social media stream (monthly)			Yes	Yes	Yes
A representative at all dinner meetings			Yes	Yes	Yes
A representative listed in our chapter roster			Yes	Yes	Yes
Announcement by you about your business at each monthly meeting				Yes	Yes
Large banner				Yes	Yes
Presenting sponsor of a program					Yes
Uniquely-tailored opportunities					Yes!

Personal and Professional Growth

Becoming a World-Class Leader

by Amy Brackenridge

Your NAWBO membership reflects your desire to surround yourself with like-minded professional women committed to leadership development and your belief in adding value to yourself and your business. The organizational culture we are establishing in NAWBO is a visual of the values of our membership and our standards for performance. High quality opportunities for professional and personal growth are a big part of this initiative. For these reasons I would like to personally invite you to a leadership event that will generate a great deal of conversation about business and community leadership in WNY. This event will be the beginning of a movement across the country to eliminate tolerance for mediocrity and raise expectations for organizational and community leadership. Everything begins and ends with leadership, when our leaders are committed to personal and professional growth, value people above profits, and hold high expectations for themselves - the people who work for and with them will follow suite. Your organization, and our city will experience exponential growth when leaders come together to learn and share best practices. You want to be in the room.

A section of The Tralf will be roped off and reserved exclusively for NAWBO members, complete with signage. Your business can also be marketed through floor signage in our NAWBO section, projected advertisements on the big screen throughout the day, at an exhibitor booth, in the program, on social media, and on the event websites. The internet platforms are seen globally by 6,000 members of the leadership team. Locally, this event is expected to draw an exclusive audience of over 300 executives, entrepreneurs, and community leaders from around Buffalo and WNY. In addition, 100 tickets are reserved for high school seniors participating in AP and IB College prep course work and interested in Business and Entrepreneurship. An ideal way to make an impact on the future leaders of our community is to sponsor one of these high school classes. You may choose your alma mater or let us distribute your sponsorship to a school in need. To take advantage of this opportunity to align yourself, and your organization with exceptional leadership training contact Amy Brackenridge directly.

This will be an ideal opportunity for learning, networking, and marketing. I hope to see you there! $\textcircled{\ensuremath{\Theta}}$



Personal and Professional Growth (continued)

Score

www.buffaloniagara.score.org

Do you need mentoring or have a question on a specific area in business? Do you know someone interested in starting a business? SCORE Buffalo Niagara offers free and confidential business counseling and courses for individuals thinking about entrepreneurship. Encourage the women in your life to pursue their passion, follow their dreams, and start their businesses with the help of SCORE. We will be happy to welcome them to the sisterhood of NAWBO for continual support and encouragement in their business endeavor!

If you know of any other organization that offers high quality personal and professional development please forward their information to Amy Brackenridge at AmyBrackenridge@johnmaxwellgroup.com

Small Business Administration

www.sba.gov

Too many to list here! Visit their website for information on daily webinars on a variety of topics for business owners in all stages of development. Sign up for their email list to receive updates on live business development events in our area.

Computers: Help or Hazard?

by Marcia Brogan

Nowadays you will see people at any given moment working on their iPhone, laptop or ipad. Thanks to technology businesses are evolving – but the same technology that can build your business can destroy it. Cyber breach is the new threat to businesses and sadly, hackers are becoming a daily menace to both large and small companies. Cyber breach can also mean human error which can include the loss of data from a thumbnail, loss of a laptop, or missing paper files from your desk. Once the data is compromised the business owner has a responsibly to contact their customers or clients about the breech. It costs approximately \$2.71 to contact each customer- so you do the math. A simple mistake can send your business into a tailspin if you're not properly protected. Insurance companies offer a variety of choices for privacy coverage to protect your business. It is time to have a conversation with your agent to see what is best for you and provide you with peace of mind.

Marcia C. Brogan Agency LLC, Business Owner and Independent Insurance Agent, WBE Certified / NYS, Erie County and Buffalo

Women's Business Center at Canisius College

Submitted by Sara Vescio, Executive Director

Most programs are offered in conjunction with the SBA and SCORE.

Register for any of the following programs by phone 716-888-8280 or email wbcinfo@canisius.edu.

Financial Bootcamp: This 7-week series will provide you with information on strategic planning for your business; understanding the credit rating process; understanding financial statements; effective negotiation strategies and preparing a loan proposal. The last session will include an opportunity for participants to pitch their financing proposal and receive valuable feedback from area lenders. Thursday mornings 9:00-11:30am, beginning October 1st. Canisius College Demerly Hall, 2365 Main Street, Buffalo, NY 14214.

Contracting Series: Stop guessing and start learning how you can utilize your Women and Minority-Owned Business certification to gain business growth through these government contracts.

1. Approved, Now What? (10/22/15)

- 2. Financing & Funding Opportunities for MWBE (12/3/15)
- 3. How to get in on Contacts (2/25/16)
- 4. Responding to RFP's (4/28/16)
- 5. Navigating at the State Level (6/23/16)
- 6. Best Practices & Shared Tips from Certified Businesses (8/11/16)

(6) Three-hour sessions-Full Pass: \$250 (One workshop is free and you are considered a WBC member with added benefits) OR (1) Individual workshop: \$50 Contact the WBC for workshop times and location.

Membership: Enhance your NAWBO membership with the Women's Business Center. There are 4 new levels to choose from. One will certainly be right for you! Visit http://wbcwny.org/ or contact the office directly at 716-888-8280 for more information.

10 Traits of Successful Entrepreneurs

by Joan Graci

Originally published in LinkedIn August 11, 2015, reprinted here with permission.

As a human capital strategist who has worked with entrepreneurs from all industries and company sizes, I've pinpointed shared attributes that separate growing companies from stagnant ones. Helping organizations identify and develop impact performers has given me a unique insight into the minds of various entrepreneurs, specifically how they approach their business holistically. While each entrepreneur has a product or service they're passionate about, how he or she approaches plans for growth is always very different. I watched many owners continue behaviors that worked in the infancy stages of their business but hasn't been successful long-term.

1. Adopt a growth-oriented mindset.

There's an open-mindedness to the modern-day innovator that's based more on facts than on emotions. They embrace the power of scientific data to make well-rounded decisions and are always consulting experts. Those that don't tend to view any belief system outside their comfort zone, even if it's backed by empirical data, as new-age hooey. Billionaire Richard Branson, founder of Virgin Group, exercises a management style that doesn't go by the book. He focuses on the value his employees bring to the table rather than criticizing their faults.

2. Be a ferocious learner.

Not only do successful entrepreneurs read everything they can get their hands on that relates to emerging trends in their industry, but they also encourage a company culture of curiosity, which leads to workers who are more productive, innovative, and engaged in their roles. Those that don't, however, are often stuck in the past, and their lack of awareness on changing market needs often moves their business backwards. Bill Gates, co-founder and CEO of Microsoft, for example, places a major emphasis on enriching lives through learning. Because he believes in a holistic learning process to expand the mind beyond one's specialty, he recommends books ranging from nonfiction to information technology.

3. Approach everything from a "we" lens rather than an "I" lens.

They treat the business as a living entity that must be protected and cared for at all costs. They often eliminate themselves from the equation during staff meetings to focus on team members and maintain an opendoor policy. Those that don't see the world only in relation to how it affects them and considers new or opposing ideas as a direct attack on their egos. Tony Hsieh, CEO of Zappos, is concerned with delivering an unmatched customer experience through an engaged and positive company culture. He's so committed to the cause that he compensates employees who decide they aren't satisfied in their roles.

4. Hire the right person, not the best person.

I'm not talking about the obvious pick here. I'm referring to the candidate who best aligns with the company's strategic growth plan and demonstrates the soft skills required to fit into their unique company culture versus the "friends and family plan." They're also not afraid to develop creative new job titles that reflect organizational needs rather than traditional titles that no longer represent the direction the company is moving in. Although they may not be the most qualified, they coach them to do a great job and make a personal commitment to their success. Kevin Ryan, an internet entrepreneur who founded several New York-based businesses, including Gilt Groupe, Business Insider, and MongoDB, gave up all other duties as CEO in favor of identifying impact performers who fit his company culture. Why? Because he

believes that recruiting is the most important responsibility a leader has.

5. Change is a process, not an event.

They set up small milestones that naturally fit into the big-picture company plan, monitor progress on growth, implement next-phase steps appropriately, and demonstrate flexibility. Those that don't usually have a massive 3-ring binder strategy plan that sits on the top shelf of a filing cabinet collecting dust. Marissa Meyer accepted the role as President and CEO of Yahool with high hopes that she'd turn things around. However, she recognized that several steps needed to be taken in order to see serious results. Since then, she led Yahool to acquire Tumblr in a \$1.1 billion acquisition, rose profits from the previous year (2013), and implemented positive human capital changes, such as extending maternity leave and employing performance reviews.

6. Create shared vision and mission statements.

The company vision and mission statements are repeated often and are written in a language that everyone in the organization can understand. They remind their staff to be living representations of the vision and mission every day. Those that don't usually refer to a half-complete oral statement that reinforces the disjointed approach the company takes when it comes to their internal customers (staff members) and external customers (clients). Burt and John Jacobs, co-founders of Life is good, Inc., successfully built their vision and mission into each and every t-shirt they sell. So much so that their customers have embraced their simple message of optimism, leading to about 4,500 retail stores in the U.S.

7. Develop company-wide behaviors and job-specific behaviors.

These successful entrepreneurs create behaviors for the company to prescribe to as a whole in order to reinforce an empowered, positive, and innovative work culture. But they also recognize that each role requires it's own set of behaviors in order to produce high-functioning top performers. Those that don't write down behaviors for the company and for each role leave the guesswork to their staff members, often leading to high turnover rates, poor results, and lower levels of engagement. After Danny Wegman became CEO, the modest upstate New York grocery chain, Wegmans, which now has 85 stores in the Mid-Atlantic and New England regions, has ranked among the top 10 on Fortune's annual "100 Best Companies to Work For" for eight consecutive years and was recognized with its reward for Best Grocery Store by the Food Network. Danny didn't leave anything to chance, ensuring that he instills the company-wide behaviors that employees of all levels prescribe to, resulting in a superior customer experience we're fondly reminded of when we hear, "Did you find everything you're looking for?"

8. Build a culture of accountability.

They also understand that the happiest employees are the ones who know their place within the workforce and how their work contributes to the company's overall mission. Expectations are clearly written in their job description and reinforced in meetings with superiors. When employees understand exactly where they stand and what needs to get done, not only do they feel more fulfilled at work, but they're also more successful at their jobs. Because they've built an infrastructure that supports growth and innovation, everyday isn't a cluster@#\$% where fires need to constantly be put out. Business owners that don't hold their employees accountable simply don't move forward. Tory Burch, Chairman, CEO, and Designer of Tory Burch LLC, has created a multibillion dollar fashion conglomerate. Her secret is that she encourages

<u>10 Traits of Successful Entrepreneurs (continued)</u>

her employees to work smarter, not longer. She argues that it's not about the quantity of work; it's about the quality. By focusing on the results that matter rather than time put in, she has created a successful and supportive work culture.

9. They provide employee development at all levels.

They commit to a hybrid-training approach from entry-level to upper management because they recognize that everyone doesn't have the same strengths and others need customized training programs to grow and succeed long-term. Those that don't usually must find talent elsewhere to fill higher-level jobs rather than promote from within. More importantly, the new hire is usually a mirror image of their own personality rather than one that compliments the business. Jim Collins, American business consultant, author, and lecturer on the subject of company sustainability and growth, made it his business to educate growthoriented companies on the vital importance of employee development.

10. They never give up, even on their darkest days.

Tenacity is the number one trait successful entrepreneurs have in common. Being negative or blaming others for failures is the worst approach for getting to the root of any issue. James Dyson, founder of the Dyson Company, was fiercely committed to inventing the best vacuum cleaner on the market. Dyson never settled for mediocrity. He became frustrated with his Hoover Junior's diminishing performance so he created 5,127 models before he reached perfection, truly emulating a "no guitter" mentality.

It's no coincidence that these entrepreneurs are consistently more profitable and accomplish the strategic goals they set out for their companies.

Joan Graci is the President of APA Solutions (www.apasolutions.com) and has an unwavering passion for helping organizations thrive by connecting them with impact performers, improving work environments, and boosting talent brands.

Join the Movement: Inspire Change in Others by "Owning It" Within Yourself

by Amy Brackenridge

phrase

"Owning

empowering

It," is an

adopted by our chapter of

NAWBO for 2015. At first

glance, it is a seemingly

simple statement that is used a lot in leadership

training and development.

Interestingly, when I ask an

audience what it means I

get a variety of definitions.

Conversely, when I ask a

group to openly discuss the

meaning there is a common

thread - you are responsible

for (you must own) your

success. For many people

achieving success requires



PHOTO CREDIT Tess Moran Photography Studio

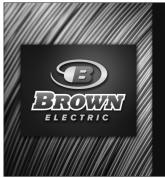
great personal sacrifice and change. Change is possibly the most intimidating word used in leadership training and the most difficult thing to coach a person on. It requires you to possess a deep understanding of your thoughts and beliefs. You must develop the ability to reflect on your behavior. You must come to the realization that it is your thoughts that drive your emotions, your emotions dictate your actions, and that behavior creates your habits. You must own your current result.

"Be the change you wish to see in the world." This statement from the great leader Mahatma Gandhi, is profoundly spiritual and rooted in his deep belief in and passion for justice. Yet, it wasn't his words that inspired the world, it was his actions. Was it his actions that inspired his words, or was it his words that inspired his actions? Can you behave in a manner inconsistent with your beliefs and inspire others to follow you? Have you ever been motivated to follow someone who did not possess a passion for their beliefs and a deep desire to make great changes in the world? Can you identify those who lack sincerity in their actions? Would you follow them?

If you feel you need to make a change to inspire yourself and/or others then own it and tell yourself these three things (1) Change is Personal (I need to change); (2) Change is Possible (I can change); and (3) Change is Profitable (I will be rewarded). Begin by changing your expectations of yourself and those around you, because expectations manage attitude. Low expectations lead to dead-end thinking and poor performance. High expectations challenge, inspire, and create confidence, commitment, energy, and conviction; the same qualities found in the culture of highlysuccessful people, organizations, and communities.

Change is a process. New thoughts and behaviors are awkward. You will have to make sacrifices. Keep in mind - if the process of change doesn't feel uncomfortable - then it probably isn't change. Don't let yourself slip back into old habits. Utilize the sisterhood of NAWBO to sustain accountability to yourself and your mission. Believe in your ability to not only change and grow, but to Inspire Change in others. Your desire to achieve success and improve your life is strong enough to change your thinking to influence your attitude, beliefs, expectations, and ultimately your actions. For it is your actions that will inspire others. **Own It.**

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.



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emerald chapter partner



Katie Ellis M&T Bank

Katie is a knowledgeable and dedicated leader in Business & Professional Banking at M&T Bank with 10 years of banking and relationship management experience. She is responsible for assisting Western

New York businesses with bank financing, including commercial mortgages, term loans, lines of credit and letters of credit. She also supports her clients with deposit services, treasury management, merchant services, insurance and investment needs. Katie is an expert in SBA Lending and utilizes various SBA programs to help borrowers qualify for credit. Katie works with both small and large business clients and has significant experience with manufacturers, medical practices and not for profits.

M&T Bank is one of the best performing regional banks in the nation today. With a longstanding tradition of careful, conservative and consistent management, they've generated positive earnings and positive capital. M&T offers a wide array of financial solutions for your personal, business and commercial banking needs, designed to accommodate the way you bank today, while helping you build financial security for the future.



Katie Ellis

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NAWBO's Must-Attend Meeting!

september 9, 2015

NAWBO has invited a panel of ambitious local women entrepreneurs to address head-on that age-old question: how do we work on our businesses when we're so damn busy working in them? How do



we make time - and clear our heads - for the strategic planning that's so critical to our businesses?

Join us on September 9th for these and other insights: renew acquaintances, experience our warm welcome, have a cocktail,

enjoy dinner, partake of the decadent Brioso desserts, and be inspired by your colleagues and friends.

NAWBO Meeting | Brioso by Butterwood Wyndham Garden Hotel 5195 Main Street • Williamsville NY 14221

5:30 p.m. Networking | 6:00 p.m. Dinner \$35 member | \$ 40 guest

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