

womanink

Summer/Fall 2019



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Defining the Direction of Your Business

It Starts With a Plan: We are happy to kickoff a new year of programming with the Vice President of 43North, Colleen Heidinger, and a special 9/11 tribute. Join us as Colleen shares her insights on driving the big ship of your business.

INFORMATION & REGISTRATION AVAILABLE AT: www.nawbowny.org

September 11, 2019 ▪ 5-8 PM ▪ Hyatt Place, Amherst NY ▪ #nawbowny



2019/2020 Programs

Programs are subject to change

Location	Hyatt Place 5020 Main St. Amherst, NY 14226	Time	5:00 – 6:00 p.m. Power Hour of Networking 6:00 – 8:30 p.m. Dinner Meeting
Cost	\$35 member • \$40 guest	RSVP	by noon the Friday prior to the event.

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

Include your full name, telephone number (guests include name of NAWBO member who invited you).

Mail pre-payment (check payable to NAWBO) to: NAWBO, P.O. Box 1165, Orchard Park, NY 14127.

We accept PayPal and major credit cards: log onto our website and follow prompts for payment.

Questions? Contact our chapter administrator, Jeanne Hellert at 238-2461 or info@nawbowny.org.

September 11, 2019

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October 9, 2019

Advertising in the Digital Age

Reshaping how you get the word out about your business for sales and hires. Guest speakers: Digital Director and Sales Manager from WKBW-Ch7.

November 13, 2019

Vending Beyond the Table: Connecting with Your Community

Just in time for the holiday sales season, we are tackling a different approach to business. Guest speaker: Maureen DiBartolomeo from Buffalo General Hospital

December 11, 2019

Celebrating the Season Together

NAWBO is bringing WNY's top women's groups together for a night of holiday joy. Featuring massage, eyebrows, henna, astrology readings, and holiday fashions. **Please note different time and location: 6-8:30 p.m. at 500 Pearl in Downtown Buffalo.**

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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You're making a dream a reality. Key4Women is here to help.

Key4Women connects, empowers and advocates for the women within our communities. Join our program today at **key.com/women**.

Contact Julie Skinner at Julie_Skinner@KeyBank.com for more information about Key4Women.

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President's Remarks



Dear NAWBO Sisters & Supporters:

Welcome back! After a semi-relaxing summer, I am very excited about what we have planned for this upcoming year. Engaging dinner meetings, trending event locations (time to go downtown and re-discover Buffalo), morning networking, a chance to expand our network and welcome new and potential members. I have had time to reflect on the success we achieved this past year facilitated by our amazing now Past President Christine Howard who supported me and prepared me to step into her role. I would also like to take a moment and say thank you to all of you for making this past year engaging, exciting, and special. Now it is time to begin our new chapter. Based on my experience and research I have determined that to be a successful entrepreneur with a well balanced life, there are three decisions that must be made: what to focus on, what does the object of my focus mean (is this the end or the beginning), and once I have that focus, what do I do now? That which I focus on now becomes my direction. I am focused on supporting the needs of our membership as well as building our chapter. Following this path will lead to enriched engagements with our membership, increased networking which builds relationships, and the expansion of our support network. When our membership feels supported and engaged, then our chapter has succeeded in carrying out our mission. What is our mission? Supporting women entrepreneurs and creating more seats at the table. There is room for all of us.

That being said, what I need from our membership is communication in the form of feedback, suggestions, and critiques. Yes critique. If there is something we can do better, let me know. If you have an idea for something you think can help the chapter, let me know. The Buffalo Niagara Chapter is not my chapter, it is our chapter. Without you this chapter would not exist. Our membership reflects the talented and entrepreneurial women business owners across Western New York, and we want to open the door for more women to join us. Bring a guest to our events, to the dinner meetings, invite a businesswoman to become a member, join one of our committees, share our mission with a potential sponsor. There are many ways for you to get involved and/or provide support for our chapter. I appreciate you and want to make sure I provide you with the best NAWBO experience.

Sherrie Barr-Mack

Sherrie Barr-Mack
Co-founder and Managing Partner of The MackBarr Group

Diamond Chapter Partner

Julie Skinner KeyBank

KeyBank, a Fortune 500 company, is proud to call Larkinville in Buffalo, New York its Northeast Regional headquarters. With more than 70 branches and more than 120 ATMs, we have the most branches and ATMs in Western New York.

We are the nation's 12th largest commercial bank with \$144 billion in total assets as of June 30, 2019. Headquartered in Cleveland, Ohio, KeyBank provides deposit, lending, cash management, insurance, and investment services to more than 3.5 million clients in 31 states.

Our goal is to help our clients and the communities we serve thrive. This is reflected in our commitment to diversity, inclusion, philanthropy and encouraging our more than 17,000 employees to give back by volunteering.

One of the areas that sets KeyBank apart is our Key4Women initiative. KeyBank has a long history of helping women entrepreneurs and leaders thrive. Since 2005 we've provided networking opportunities, thought leadership, customized financial services, and capital to help women achieve their personal and business financial goals. We've been championing women-owned businesses for more than 50 years.

We are proud of our award-winning culture. KeyBank has been ranked #35 of Top 50 Companies for Diversity by DiversityInc and is one of the only top 25 US national banks to receive nine consecutive "Outstanding" Community Reinvestment Act ratings. In 2018, KeyBank was once again recognized by Points of Light, the World's largest organization dedicated to volunteer service as one of the most Community-Minded Companies in the United States.



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Jeanne Hellert and Joyce DeLong

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Marketing Ideas – practical advice you can use today



Joyce DeLong

Consumers receive thousands of messages a day from more than 60 different communications channels. According to leading market research firm InfoTrends, most marketers today are using at least two to three types of media in their direct marketing campaigns. Called cross-channel marketing, it delivers a consistent marketing message that is coordinated across media channels.

Research from shop.org also reveals that:

- Consumers use at least three channels when shopping.
- Cross-channel shoppers also spend up to 10 times more.
- These consumers are 25-50% more profitable than their single channel counterparts.

InfoTrends research shows that reaching customers and prospects through multiple channels can significantly improve response rates – often by as much as 35%.

Are you missing some sales opportunities? Here are some tips and ideas that can help you start thinking about a multi-channel campaign – or improve upon what you are already doing.

While it's best to avoid "random acts of marketing," you should experiment with different ideas to strengthen your communications channels, ultimately helping you to reach your organizational goals.

Effective marketing communications plans all have the same general goal: Say the right thing to the right people at the right time through the right channels to generate the action you want.

To meet this universal goal, a considerable amount of information is required so you can evaluate and select the activities that stand the best chance for success. The goal is to use a mix of communications that match up to your target audience, then make price and performance decisions based on the strengths and weaknesses of each option.

Start planning by answering these key questions:

- What's the goal that communications can meet or help meet?
- What is the size of your target market?
- What channels could be used to reach them?
- What combination of channels should be used to reach them?
- What can you say or offer to generate the action you want?
- How much activity is enough to meet the goal?
- How will you measure success or failure so you can improve in the future?

Clearly and precisely define your target markets. Without having a good estimate of the number of people in your target audience, you

cannot do a good job of evaluating and selecting the media channels available to reach them.

Frequency matters. The Ebbinghaus Memory Curve shows that 80% of what someone is told will be forgotten within 30 days, and 70% is forgotten after 48 hours. Using multiple channels and reach out to your audience multiple times.

Bottom line....Successful marketing requires a constant effort, mixing up your channels and using a consistent message! ☸

“Even when you are marketing to your entire audience or customer base, you are still simply speaking to a single human at any given time.”

– Ann Handley

“The most effective way to do it, is to do it.” – **Amelia Earhart**



Katharine Smith

I began this article – as I often do when writing – by looking for a powerful quote from a woman. I DID find that amazing quote. And then another. And another.

AND another. . . It was at that point I realized this essay had been hijacked by an astounding array of powerful, intelligent women much more articulate than I am. . .

“We have to reshape our own perception of how we view ourselves.” – **Beyoncé**

“Do not bring people in your life who weigh you down. And trust your instincts . . . good relationships feel good. They feel right. They don't hurt. They're not painful . . . it's with the

friends that you choose. It's with the people you surround yourselves with.”

– **Michelle Obama**

“In politics, if you want anything said, ask a man; if you want anything done, ask a woman.” – **Margaret Thatcher**

“The most courageous act is still to think for yourself. Aloud.” – **Coco Chanel**

“Don't compromise yourself. You are all you've got. There is no yesterday, no tomorrow, it's all the same day.” – **Janis Joplin**

“I always did something I was a little not ready to do. I think that's how you grow. When there's that moment of 'Wow, I'm not really sure I can do this,' and you push through those moments, that's when you have a

breakthrough.” – **Marissa Mayer**

“If your actions create a legacy that inspires others to dream more, learn more, do more and become more, then, you are an excellent leader.” – **Dolly Parton**

“Avoiding danger is no safer in the long run than outright exposure. The fearful are caught as often as the bold.” – **Helen Keller**

“The most common way people give up their power is by thinking they don't have any.” – **Alice Walker**

“Differences can be a strength rather than a handicap.” – **Condoleezza Rice**

“We realize the importance of our voices only when we are silenced.” – **Malala Yousafzai** 🌍

Katharine Smith is the owner of White Rabbit Design

Diamond Chapter Partner

Mark Martin, M&T Bank

Buffalo is fortunate to have many innovators, creative leaders and people unafraid to take ambitious risks. Driven by inspiration, tireless hard work and an entrepreneurial attitude, they are making meaningful and measurable impacts on our community.

That's one of the reasons my colleagues and I at M&T Bank support NAWBO. We understand how important it is to provide information and insights to local businesses, and to recognize the achievements of women entrepreneurs in the Western New York market.

At M&T Bank, we are dedicated to helping our neighbors succeed and our communities thrive. It starts with our commitment to understand what's important to our customers. We get to know them, their needs and their priorities in order to help them achieve their goals. We take a similar approach to serving our communities—working to understand what

matters most, so we can do our part to help Buffalo, and the entire WNY region, grow even stronger.

M&T Bank and NAWBO Buffalo Niagara share this community-focused mission. Together, we will make the future of Buffalo shine bright. M&T Bank is pleased to partner with NAWBO and its members to assist in promoting the success of women-owned businesses in our WNY community.

M&T Bank

Mark L. Martin
M&T Bank, WNY Business Banking Regional Manager

Your Business is a Success – Congratulations! Now What?



Mary Szabat

You have worked hard – blood, sweat and so many tears. Your dream has become a reality and you are doing what you love, successfully.

At some point in almost every business owner's life, the question of "what now?" arrives. Just like your vision of what you have created and grown, there is no defined timing. Some business owners want to die with their boots on, others want to see what the next chapter of their life brings. It is a completely personal decision of how you proceed.

Succession business planning is

exactly that – personal. Maybe you have had a vision all along of what that looks like, or maybe it just feels like it is time to move to the next phase. Surrounding yourself with professionals that guide you through the process will enable you to achieve the very best outcome.

A financial planner will work with you by asking you various questions and items to consider. Many times this business decision will impact your family and significant other so they may be included in the conversations as well. As you work through the initial phase, some things to consider are:

- What does retirement look like? What does day two after the sale or transition look like?

• Is there a key employee or family member interested in taking over the business? Would you consider selling or margining into a larger company?

• What is your greatest hope for your business in the future?

• What is your greatest fear?

Doing a chemistry match to surround yourself with a solid professional team will help to ensure a successful transition. Your team of a financial planner/advisor, attorney, accountant, and business consultant/broker will be critical in guiding your succession plan.

Selling or transitioning your business is an emotional journey. Congratulations on your successful career as a business owner. With proper planning, you can now truly enjoy the next phase of life. ☺

Mary C. Szabat, CFP®, is a vice president and senior wealth advisor with Tompkins Financial Advisors.



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Impact Strategies for the Change Agent



Gwendolyn A. Bork

A growing trend with momentous impact across the world is how one can either become a business or donate to a business that abides by the 17 Global Goals for Sustainable Development, established by the collaboration of nations within the United Nations. Goals ranging from Clean Air & Water, to Quality Education and Healthcare, Gender Equality, and Poverty, an investor can buy a stock in a publicly-traded company that either sustains that Goal or donates a percentage of their annual revenue to nonprofits who can carry out that goal for social, cultural or environmental impact across the world.

We have a lesson to learn here in America, the most powerful economic engine in the world, and that lesson comes from "Impact Investing". As mentioned above, we could either invest in the ones making the change or we can be the change. You

don't have to be a publicly traded company to make a difference in your community. You also don't have to have large amounts of assets injected into charity each year to fulfil what you may feel is "doing your part". All you need to make a change is time, planning, and let's be honest, resourcefulness.

Women statistically rank as the majority caretakers for their aging parents, and their children. They are statistically more generous with their profits as business owners and give back more to their local community. What have we seen from such leadership and generosity? We have seen that when a woman thrives in her business world and succeeds in her industry, we see a community that grows, sustains, and retains its resources.

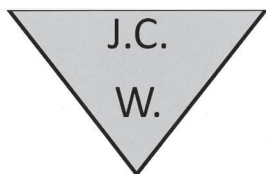
With the majority of our women business owners giving to local nonprofits on an annual basis, the hands stretch out yet again, year after year, because the needs grow, and

will continue to grow as the middle class shrinks and we approach the end of the Business Cycle; a wonderous, historically longest bull market. Recession is in sight and with it, more needs, more hands, more opportunities to be smart with our profits and do what we are good at as women, making the money stretch.

I've seen the lives of many changed right here in our community from just one selfless act of support, but imagine if we utilized the principles of impact investing to invest once, yet year after year see the impact it creates thus creating a legacy that will continue long after you're gone.

Whatever your cause, wherever you are, by implementing social, cultural, and environmental impact strategies within your business plan, you will attract and retain the next generation who needs to make a difference in their life through your company, and by doing so you obtain the legacy you have seen only in your dreams. ☯

Gwendolyn A. Bork is the owner of Queen City Collaborative



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What is CBD, and How Can it Help Your Business?



Kimberly Pachetti

Your plate is full. I know it is. Mine is too. If my calendar app malfunctioned, I just don't know what I would do. Here's one thing I do know: our lives are stressful, and we constantly are pushing the boundaries of what we can handle.

That's why self-care is so important. If we don't take care of ourselves, then everything else falls apart. And as a society, we're learning that plant-based self-care remedies are better for our bodies and more climate-friendly than synthetic drugs.

Enter CBD. CBD, short for cannabidiol, is a component of the hemp plant. As an aside, hemp and marijuana are not the same thing. CBD will not get you high. But it will provide some pretty amazing benefits.

CBD interacts with our endocannabinoid system (google it - it's fascinating). The endocannabinoid system regulates our mood, sleep, and appetite, among other things. When our endocannabinoid system isn't working properly, our sleep patterns can be disrupted and we can suffer from mood imbalances like anxiety. If you're like me, you've had those moments when you're tired to the bone, but your mind just won't shut off. You lay awake thinking about the things that didn't get done,

the things that need following up on, and the things you need to do.

We need to sleep!!! Anxiety is not our friend. Using CBD regularly can help support healthy sleep, calm, and focus. And isn't that exactly what we need? Anxiety is a time waster. It directs our mind away from productive thought, and it wastes our valuable energy. Take measures to end that cycle.

So how do you use CBD? For chronic conditions, we recommend using a CBD tincture everyday. Regularly introducing CBD into your bloodstream by putting the oil under your tongue will help provide support to your endocannabinoid system. You will feel more relaxed right away! For muscle or joint discomfort, use a topical cream. Just rub it on wherever it hurts.

When you're shopping for CBD products, ask the retailer for the certificate of analysis. A COA is created by a third-party lab that tests the CBD product for strength and purity. CBD is not regulated properly, so there are some products on the market that are not worth your money. If you have questions, just come to our next NAWBO meeting and ask me.

Take care of yourself. Your business will thank you. ☯

Kimberly Pachetti is the owner of Naniwan Luxe

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The MackBarr Group

How NAWBO Has Changed My Business



**Janna
Willoughby-Loehr**

In the beginning of 2016, after the birth of my first child, I quit my full-time job to stay home with my son and work on my side business. I first started my business when I was in college in 2003 because I always knew I wanted to make art but I didn't want to be a starving artist. It had always been my fun side gig where if I made money, cool. If I didn't, I made art and that's also cool.

But once I quit my job and no longer got a paycheck, my fun side-gig was no longer just a hobby, it was my career. I knew I had to dig deep and make some changes in my mentality but also in my relationships to really make this business into something that could support my family.

I joined NAWBO after attending Each One Reach One in March of 2016, a few months after quitting my job. At first, I wasn't sure how I would be able to afford the monthly dues and the money for the dinner meetings but I knew that in order to grow my business I had to take some risks, so I bit the bullet and paid for the whole year's membership up front. I committed to attending every meeting and to talk to different people every month. Right away, I was learning from the programming and each person I met had advice for me, or a connection to help my business and things really started to pick up quickly.

After a year of membership, I was asked to join the board. I felt so inspired! Within one year of quitting my job, I had grown my business and my reputation enough to be considered to help lead this organization into the future.

NAWBO is so different from every other networking group that I've been involved with for a number of reasons. First, the other members are genuinely concerned with helping each other's businesses grow. There isn't a competitive aspect to the group and there is a lot of support and helpful advice. Secondly, the leadership is open to the ideas of newer members. A lot of networking groups have only long-term members among their leadership and are resistant to change directed by newer or younger members. Thirdly, NAWBO is all what you make of it. If you show up to the meetings and commit to engaging with the other members and sharing your own wisdom and ideas with others, this will have a ripple effect across the community that comes back into your own business.

Within two years of becoming a member, I was on the Board of Directors and was also asked to chair the Membership Committee. During my second year, I heard about a grant competition through my NAWBO group. I was given grant writing support and advice that proved invaluable and I ended up winning the grant. Because of that funding, I was able to expand my business and hire my first employee.

Now in my third full year as a member, I am serving my second term on the board and second year as Membership chair and have helped to institute a new scholarship and a new Member Meet-Up program.

NAWBO doesn't claim to be a treasure trove of business leads, but truly is relationship building at its finest. The risk of joining seems so far away now. I'm a member for life. ☺

Janna Willoughby-Loehr is the owner of Papercraft Miracles

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My Broken Coffee Cup



Aly Luccari

I like rules. I like guidelines and protocols. And systems, too. But not one rule, guideline, protocol or system applies to all situations. This was validated for me last year when I found myself digging through a huge curb side garbage bin at 8 o'clock at night. I was in search of a broken 17-year-old coffee cup. A 17 year-old coffee cup that surely has gotten enough use to be let go of, a broken coffee cup that no longer has a handle so it is no longer comfortable to use for drinking my morning coffee and I was elbow deep into a weekend's worth of garbage.

Why? Because sentimental value trumps all rules. It trumps "if it is broken throw it out". It trumps "if it doesn't have a purpose throw it out". And it trumps "if it makes it to garbage, do NOT get it back out". The sentimental value of this old, used, broken coffee cup is very high. I do not keep a large quantity of sentimental items or memorabilia. If this cup was one of 6 or even 4, I would have easily let it go. The lesson is the more I

have the less I value. A handful of sentimental items has more value than a room full of possessions. I have an authentic appreciation for my sentimental items. They bring me joy and are not a drain on my energy. They are not stuffed in a closet, piled in an attic or boxed up down in the basement. They are out and about in my living space. Playing the role of an old friend, a reminder of pleasant memories, serving as "warm fuzzies" sprinkled throughout my day.

Sentimental items in an organized environment? Absolutely! Just use them, appreciate them, enjoy them. When it is time to let them go, you will know. My word of caution is don't let them take over. Less is more. We've all heard the tip of taking pictures of things we don't have room or a need for. I say do it.

Why do I cherish a one of a kind old coffee cup? Because it has a picture of my son at his 4th birthday party.

Enjoy what you have! ☯

Aly Luccari is the owner of Bright Organizing Solutions, LLC



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When it comes to money, many of us feel vulnerable.



Nicholle Overkamp

Last year, in preparation for writing the book *Money Bitch: A No BS-Guide for Smart Women Who Want to Own Their Financial Future*, which was coauthored with my partner Sarah Blankenship, we interviewed over 100 women.

The women we interviewed were diverse in race, income, education, occupation, and age. Some were in their early twenties and at the beginning of their careers, while others were seasoned C-level executives and entrepreneurs. Their incomes ranged from \$40,000 a year to well into seven figures.

The biggest takeaway? We share a shocking array of financial issues and attitudes.

Number one on the list: When it comes to money, many of us feel vulnerable.

Why We Don't Protect Ourselves Financially

Yes, many of us know what to do with our money, but we get caught up in life's distractions. We procrastinate (due to anxiety, fear, or just not wanting to have an uncomfortable conversation). Sometimes we just like to avoid reality.

Some of us tell ourselves we will get to it tomorrow, which often means never.

Some of us tell ourselves we can't be helped.

Know this: we live in the reality of what we tell ourselves. As Henry Ford once said, "*Whether you think you can or whether you think you can't, you're right.*" The danger is that *doing nothing* can cost you a lot!

A great (and unfortunate) example of trying to hide from your financial future came from a conversation I had just the other day with my friend (who we'll call Amy), a CEO with a great salary.

Amy was stressing because she'd just received news that she has cancer. What took me by surprise is that she

wasn't terrified of *the cancer*. She was hyperventilating because chemotherapy meant she'd be out of work for six to eight weeks — without full pay. She couldn't fathom the financial burden of not having that salary. She was completely overwhelmed by the financial stress, not the cancer. *Let me repeat: not the cancer.*

You Can Guard Against (the Financial Impact of) Tragedy

Of course, no one can possibly plan or prepare for the emotional wreckage and unknown health consequences that cancer can inflict. What we can gird ourselves for, however, is the financial impact of an unexpected tragedy. Being prepared financially for cancer is actually 100 percent within our control.

If Amy had taken a moment to create a financial plan when she began working years ago, she might have been able to dedicate herself to simply recuperating from the disease. She would have been able to investigate disability insurance and buy it before she became ill. She would have known how to divvy up her paycheck between living expenses, discretionary spending, retirement, and an emergency reserve account.

The big problem is that most of us prefer not to be intentional about where our money goes. So it just goes.

The no-duh thing with financial planning is that the sooner you get started, the more choices and freedom you'll have later in life. It shouldn't take devastating news to get you going.

Create Your Roadmap to Freedom

A lot of the financial planning process is thinking about what you really want and making a road map for achieving your goals. Until you have an idea what the unintended consequences are of your current behaviors, you won't change them. It's powerful to see how small tweaks in your everyday life can grow your wealth.

If you really want to understand the impact planning can have on your life, exchange the word "money" with "freedom." When you have more control over your money, you have more freedom in your life. It's just that simple.

Nicholle Overkamp is the owner of Wilcox Financial Group, LLC

Is your project or business in an Opportunity Zone?



Christine Howard

to investing in Opportunity Zones designated by the chief executives of every U.S. state and territory.

WHAT ARE OPPORTUNITY ZONES?

Opportunity Zones are low-income census tracts nominated by governors and certified by the U.S. Department of the Treasury into which investors can now put capital to work financing new projects and enterprises in exchange for certain federal capital gains tax advantages. The country now has over 8,700 Opportunity Zones in every state and territory.

WHAT ARE OPPORTUNITY FUNDS?

Opportunity Funds are private sector investment vehicles that invest at least 90 percent of their capital

in Opportunity Zones. U.S. investors currently hold trillions of dollars in unrealized capital gains in stocks and mutual funds alone— a significant untapped resource for economic development. Opportunity Funds provide investors the chance to put that money to work rebuilding the nation's left-behind communities. The fund model will enable a broad array of investors to pool their resources in Opportunity Zones, increasing the scale of investments going to underserved areas.

In many instances, if you are in a designated Opportunity Zone and you are seeking federal dollars for an economic development initiative or other federal funding, an Opportunity Zone designation can mean the difference of funding preference.

You should know that Opportunity Zones are a bipartisan policy innovation that have garnered a lot of attention. The program differs markedly from past tax incentive programs designed to improve low-income communities. It is market-driven, does not require impact reporting at this time, and focuses on equity investments as opposed to traditional programs which focus on debt.

Have questions about Opportunity Zones and how they might work for your project or business? Come talk to Christine E.B. Howard, your immediate past president and owner of E.B. Howard Consulting. ☎

Christine E.B. Howard is the founder, owner, and president of E.B. Howard Consulting

Taking that one step beyond your comfort zone.



Janelle Kurtzman

diversity of projects. I provide interior design services from the beginning planning stages through the complete installation of furnishings. I also consult on overall color schemes and interior layouts.

Please check out my website at www.jkurtzmaninteriors.com to learn more.

When approached by Marcia Brogan to join NAWBO

two years ago, I thought okay I will give the group a try. A year later I received a phone call from Marcia seeking my interest as a board member. A board member? Really? I thought to myself why would I want to do that at this stage of the game?? And I thought again and said to myself – why not? Sometimes you just need to take that one step beyond the comfort zone. Now here I am, a board member of NAWBO. With only two meetings behind us, I have already gotten to know many members that I probably would not have interacted with otherwise. I anticipate my next two years as a board member to be one of growth both in my business and in my personal friendships with fellow NAWBO members.

You never know when you might run into a fellow NAWBO face, like at wine yoga on a Sunday morning! I look forward to meeting each and every one of our members and learning more about them. ☎

Janelle Kurtzman is the owner of Janelle Kurtzman Interiors.

Create momentum in your business.



Destiny Rogowski

I started my business, Sweet Heart Pin Up, when I returned to Buffalo in 2009 after moving back from Los Angeles, CA. I wanted to create a space where people could come and feel comfortable and get pampered!

I offer an extensive variety of photo shoot options; all designed to empower people. I specialize in boudoir, pin up, head shots, branding shoots for businesses, weddings, real estate, and more! My shoots include everything from professional makeup, hair, and wardrobe to pose coaching.

My studio itself is so fun and an experience from the time you step foot through the front door. I have two floors and every inch purposefully includes sets, props, glitter stairs, a flower wall, and so much more. I have created something really special that I am very proud of.

The hardest part of relocating to Buffalo after ten years in LA was that I didn't have "my people" or anything familiar to me anymore. I had to start all over again. I had to make friends and try to blend myself into the fabric of Buffalo.

I had heard about NAWBO over the years and made it a point to attend their "Each One Reach One" event every year. I loved meeting so many different women, so many boss ladies who had a little dream and ran with it just like I did as an entrepreneur. I finally joined NAWBO two

years ago and it was one of the best decisions of my life. I have made so many connections, new friendships, and have had many amazing photography opportunities come my way through my involvement in the NAWBO.

Last year I received a Woman in Leadership award from New York State Women, Inc. and was interviewed on AM Buffalo and got to be on TV! Facebook even did a story on me and my business. I was interviewed on WBFO/NPR about social networking and business. My work has been internationally published in magazines, books and featured on billboards. I have rewarding opportunities including going to high schools and speaking to girls who are interested to start their own business someday.

I feel like I have truly been able to do things I have always dreamed of. Writing this now, I can't even believe it myself. I don't think all of that would have happened if it wasn't for NAWBO. Some of the best advice I could ever give anyone is to create momentum in your business, you have to put yourself out there. Hand out business cards, talk to everybody, and create an excitement for what it is that you do.

Being a part of a group like NAWBO gives you an opportunity to talk about what you do and get better at talking about it. I believe it helps women feel supported by your new sisters in business and provides you with that kind of support that will give you wings to fly. I truly believe that doors open just a tiny crack and it's up to you to kick them wide open. So share your story, get excited and never give up on your dream! ☻

Destiny Rogowski is the owner of Sweet Heart Pin Up.



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