

womanink

january 2013

StraightTalk2013

17th annual



Saturday
January 26, 2013

8:00 am - 12:30 pm

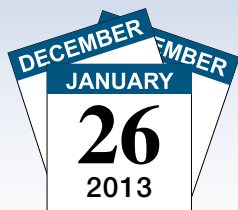
Buffalo Niagara
Convention Center

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REGISTER at: www.WNYStraightTalk.org

AGENDA

Continental breakfast provided by the Erie County Industrial Development Agency



Date: Saturday, January 26, 2013 • 8:00 a.m. – 12:30 p.m.
Location: Buffalo Niagara Convention Center
Cost:
Pre-paid registration: \$20.00
Day of Event: \$25.00
Student: \$10.00
Veterans: FREE (I.D. required)
Sorry, no refunds.

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to attend our 8 follow-up **SEMINAR SERIES CLASSES**
every Tuesday 5:45 – 8:30 pm. Classes begin February 5th
and run to March 26th, 2013. A savings of \$40.00

Continued on page 7.

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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.

womanink

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WOMANink is a monthly information service for the NAWBO Buffalo Niagara Chapter's members and other women business owners. Published 11 times per year (issues published sporadically in July and August). Circulation: September and February issues approximately 750; and remaining months, approximately 140. Payment must accompany all advertisement requests. WOMANink reserves the right to refuse to publish any advertisement.

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nawbo buffalo niagara events

February Monthly Meeting:

How the Fiscal Cliff and Other Tax Law Changes Will Affect Your Business in 2013

Our speaker **Carolyn Valenti**, partner with **Lougen Valenti Bookbinder & Weintraub**, will talk taxes! She'll cover the tax ramifications from the law just passed in January and how it impacts your business taxes in 2012 and 2013. She'll also discuss provisions already in the law that take effect in 2013 and future years.

Date: Wednesday, February 13, 2013

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

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

Cost: \$30 / member • \$40 / guest

Register: www.nawbowny.org

January Breakfast Brief

The January **Breakfast Brief** will be hosted by **Darcy Burkhardt Renna**, president **Exactly As You Are Inc.**, a center for healing and growth. Join us for this member-only networking event!

Date: Thursday, January 17, 2013

8:00 – 9:00 a.m. Networking and presentation

Location: Exactly As You Are Inc., 332 Hinds Street, Tonawanda NY 14150
(just 4 minutes from Rte/ 290, Exit 1B Delaware N)

Cost: FREE Breakfast will be provided at Darcy's shop

RSVP: by Monday January 14th

to Chapter Administrator Jeanne Hellert: jhellert@roadrunner.com

This month's Breakfast Brief will be a rare treat ... Darcy will share with us powerful techniques that help clients develop a high level of self-esteem and self-love, enabling them to sky rocket to success and fulfill their dreams. Darcy is a Certified/Licensed Heal Your Life® Coach and Workshop Leader in the philosophy of Louise L. Hay. Visit www.ExactlyAsYouAre.com.

Directions: 290 Exit 1B (Delaware Ave North), Take 2nd Left on Delton St, Turn Right on Main St/Military, Turn Left onto Wheeler St, After crossing Railroad tracks Make Left On Hackett Dr, Take 1st Right on to Hinds Street, Exactly As You Are Inc is located in the plaza on the left.)

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.

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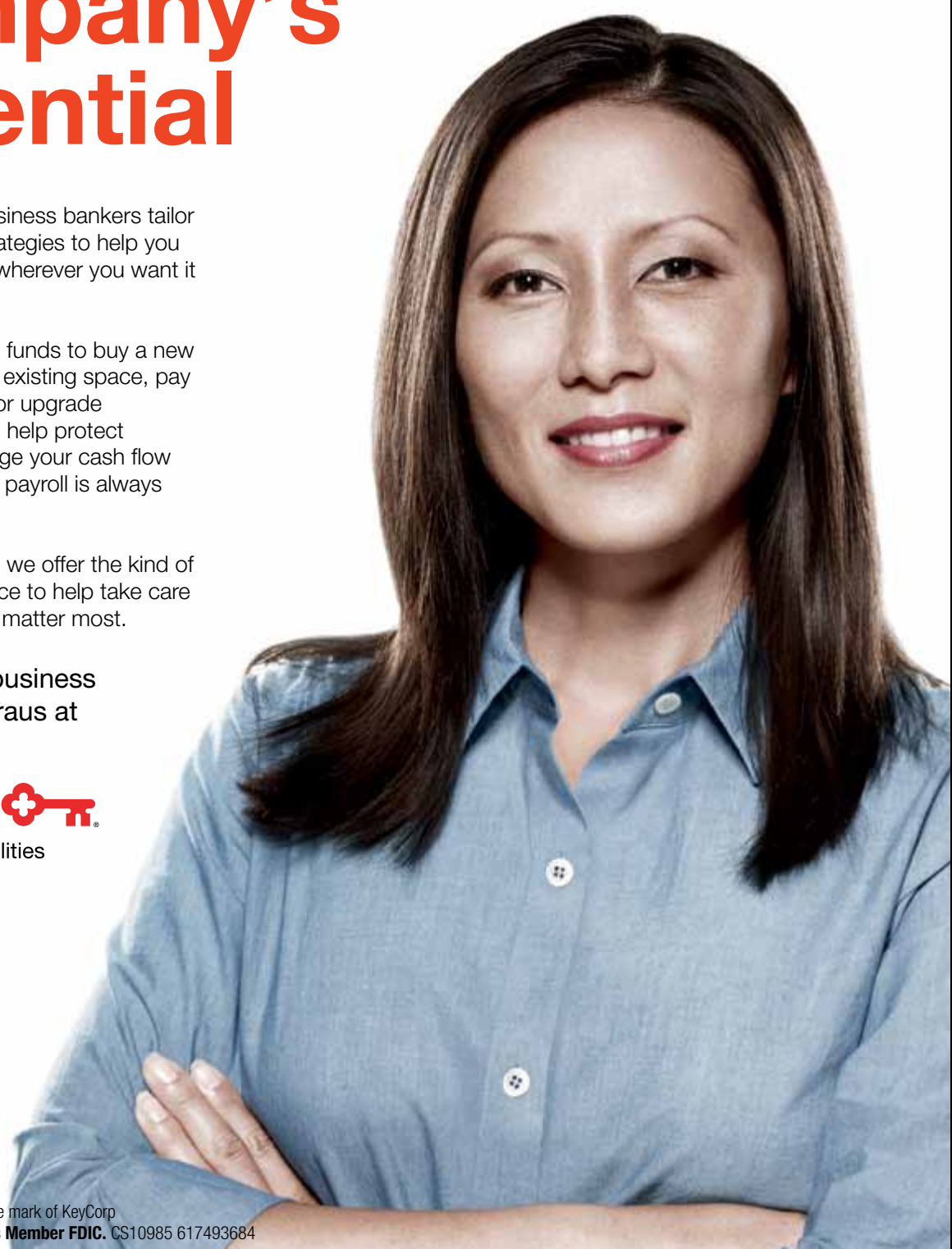
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Marketing for Your Small Business

Co-Sponsored by: JCC's Center For Continuing Education and the Small Business Development Center at JCC. All classes are from 8:30 - 10:00 a.m.

JCC Jamestown Campus Carnahan Center Room 123. Each class is \$25. Continental breakfast is included for all sessions. Participants can take classes individually or as a series. Anyone who signs up for all four courses in the series will receive a \$25 gift certificate good toward the cost of a future Continuing Education class.

Marketing Basics: What You Need to Know

Tuesday, January 29, 2013 CRN 5067

Course will cover two different focuses for marketing: internal marketing (marketing to those who work for you) and external marketing (marketing to your customers or those you want as customers). Learn the different parts of marketing, both internal and external, as well as gain a fundamental grasp of marketing vocabulary. Participants will test their knowledge as they create marketing ideas for service company, product company, and a non-profit.

Internal Marketing: Why Is It Important?

Thursday, January 31, 2013 CRN 5068

It can be the difference between a very success-

ful vs. unsuccessful business. Take this session where participants will learn to recognize how critical internal marketing is to a company and how it can improve a company. Learn about internal marketing and how it affects company perception, employee satisfaction and performance, company and product/service knowledge, and corporate culture. Spend part of the session creating internal marketing ideas and strategies to improve morale and performance as well as devise methods of dissemination to improve product/service knowledge.

External Marketing: Who Are Your Customers?

Tuesday, February 5, 2013 CRN 5069

Knowing your customers or potential customers is critical to a business's growth and viability. Participants attending this session will learn about external marketing and how its purpose is to improve public perception of the organization, increase customers, and impact vendor relationships in a positive way. Additionally, participants will design a public relations plan, devise methods of dissemination to improve product/service knowledge amongst current customers, and create a strategy that will affect vendor relationships creating timely service and/or discounted rates.

Advertising: Where to Invest Your Resources

Thursday, February 7, 2013 CRN 5070

Attend this session and learn about the different advertising mediums (e.g. TV, radio, newspaper, social media, etc.), the positives and negatives of these mediums, and return on investment (ROI). Once you have this knowledge, choose and apply the best medium for your business or company. As part of the class, participants will create an advertising plan as well as understand the expected cost and the estimated results of each plan.

Instructor Profile

William Prieto spent 13 years building an Outdoor Advertising Company with billboard benches from Buffalo to Olean to Erie, PA and everything in between. He helped set up marketing plans for hundreds of companies over that time. Bill holds a B.S. degree in communications from SUNY College at Fredonia and an A.A. degree in humanities from Jamestown Community College.

To Register

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Canisius College Women's Business Center Programs

Is Your Company Ready for Social Media?

Now that you've learned the how-to of social media, let see if your company is ready to embark on a social journey. Can you have a successful social media campaign if your company is not ready to adopt a "social" mentality?

When: Wednesday, January 23, 2013 • 9:00 a.m. – 12:00 p.m.
Where: Canisius College Women's Business Center, Demerly Hall
23654 Main Street, Buffalo, NY 14208
Cost: \$50
Register: <https://rubymarcom.wufoo.com/forms/smbs-learning-labs/>

Social Media, PR and Branding-what does all this mean for your Business?

When: Wednesday, March 20, 2013.
Where: Canisius College Women's Business Center, Demerly Hall
23654 Main Street, Buffalo, NY 14208
Cost: \$50
Register: <https://rubymarcom.wufoo.com/forms/smbs-learning-labs/>

Search Engine Optimization

When: Wednesday, April 17, 2013.
Where: Canisius College Women's Business Center, Demerly Hall
23654 Main Street, Buffalo, NY 14208
Cost: \$50
Register: <https://rubymarcom.wufoo.com/forms/smbs-learning-labs/>

Speed Networking

Share your 30-second elevator speech – it will be perfected by the end of the afternoon. Speed Networking is a fun and effective platform that will enable you to connect with those you may have never otherwise had the chance to meet. This event will allow you to cultivate and broaden your professional network and grow your business. Come with plenty of business cards and be prepared to expand your contact list by meeting a variety of business men and women throughout the Buffalo area.

When: Wednesday, March 6, 2013 • 3:00 – 5:00 p.m.
Where: Canisius Center @Amherst
300 Corporate Pkwy, Amherst, NY 14226
Cost: \$30 for non-members
(no cost for Women's Business Center members)
Register: 716-888-8280 or wbcinfo@canisius.edu or online at https://griffpay.canisius.edu/C20497_ustores/web/product_detail.jsp?PRODUCTID=895

articles

Email submissions: whiterabbitdesign@roadrunner.com. Contributed articles must be original work; previously published works must be accompanied by publisher's authorization to reprint. *WOMANink* reserves the right to edit contributed articles for clarity and length, and reserves the right to refuse to publish any contributed article.



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women in leadership



January Honoree

Barbara Maira

Owner, Lisa Hunter Jewelry

NAWBO Buffalo Niagara member Barbara Maira studied art and art history in Italy during college and had a successful career in banking before returning to her creative roots. She attended the Gemology Institute of America and formed a jewelry business specializing in pearls before purchasing Lisa Hunter Jewelry. The company is a full service jewelry salon specializing in custom design and handcrafted jewelry.

Though it can be challenging to keep a luxury business alive during a down economy, Barbara has found that focusing on custom designs provides her with a unique niche in the market. She is proud to combine old world craftsmanship with contemporary design, a pairing that results in wearable works of art that are uniquely Lisa Hunter Jewelry but that also reflect the personal style of its customers.

Active in the WNY Community, Lisa Hunter Jewelry sponsors the Ladies of the Vine wine dinners which benefits the Cystic Fibrosis Foundation and supports various charitable groups with jewelry donations, including Ryan Miller's Catwalk for Charity, the YWCA's Nouveau Beaujolais event, and the annual Barbie Luncheon to benefit Women and Children's Hospital.



December Honoree

Dr. Anne Orsene

Doctor of Audiology – Director, Hearing
Evaluation Services of Buffalo, Inc.

Dr. Anne Orsene is the Executive Director of Hearing Evaluation Services and has been with the organization since 2000. She has been practicing audiology and caring for her patients in WNY since 1991.

In May 2012, Governor Cuomo appointed Anne to the NYS Hearing Aid and Dispensing Advisory Committee. The Committee strives to ensure appropriate hearing aid dispensing practices in NYS. Anne is one of 9 members and the only representative from WNY.

Dr. Anne Orsene is committed to expanding the organization's services to assist as many individuals with in WNY as possible. In February of 2010, she opened a third Hearing Evaluation Services office within the Wehrle Professional Center.

She is a proud co-founder and Chairman of the Dr. Ann Stadelmaier Hearing Aid Fund. The Fund is a financial assistance program which was developed in 2006. Through their partnership with the Lions Club, the Fund has assisted hundreds of individuals with in WNY with hearing loss obtain a hearing aid, who otherwise would have gone without. As well as being a seasoned speaker, Dr. Anne Orsene has trained a large number of masters and doctoral level audiology students throughout WNY and is an Adjunct Clinical Instructor for UB.

Anne told the story of a mother who brought her 2 year old son to her for a 2nd opinion. He had been fitted for hearing aids but his behavior changed for the worse after he started wearing them. Anne tested the hearing aids and found that the person who initially fit them had left the volume all the way up. Right now, hearing aid dispensers are not required by law to test the hearing aids with the machinery doctors use. The dispensers are against legislation that would require this since the machinery is so expensive. Anne wants to make it a requirement for the machinery to be used for kids who are not able to voice when something is wrong.

She grew up in Seneca Falls, N.Y., and currently resides in West Seneca with her husband and her 4 sons.

Women 
in Leadership

Straight Talk 2013

INTRODUCTORY SESSION: BUSINESS BASICS



What you need to get started or expand: business plans and the other key parts of successful business strategy. ■ Presented by: Susan McCartney, Clifford Bell, and Tony Maggiotto, Jr., SBDC at Buffalo State College and Dan Cauffield, Buffalo & Erie County Public Library.

SEMINAR 1: MAKE YOURSELF CREDIT WORTHY

Strategies to address credit concerns. How to build a good financial track record. ■ Presented by: Dolores McCarley, Resource Planning Associates Inc.; Erl James Presentacion, Child & Family Services Ways to Work Loan Programs; and Mike Florczak, Consumer Credit Counseling Service of Buffalo, Inc.



SEMINAR 2: ACCESSING BUSINESS OPPORTUNITIES THROUGH SBA 8(a), DBE AND MWBE CERTIFICATION



The gateway to achieving business plan goals with dollars and sense. ■ Presented by: Laura McCabe, SBA 8(a) Program; Angela Rossi, Empire State Development; Jesse Burnette, EEO, City/County Certification; and Lenora Leasure, Cattaraugus County (PTAC) Procurement Technical Assistance Center.

SEMINAR 3: SHOW ME THE MONEY!

How to apply for a small business loan. How to obtain financial assistance and help. ■ Presented by: Paul Hoffman, SBA; Paul Leone, I.D.A. Consultant; Michael Taylor, New York Business Development Corporation; and John Cappellino, ECIDA.



SEMINAR 4: BUSINESS ASSISTANCE FOR VETERANS



An overview of how to evaluate your start-up position, build a solid business plan, understand financial realities, succeed in taking advantage of government sourcing opportunities and achieving lasting success in your business ventures. ■ Presented by: John McKeone, Buffalo State Small Business Development Center and Rob Banas, Buffalo Veterans Business Council.

SEMINAR 5: NAVIGATING YOUR BUSINESS THROUGH TAXES & PERMITS

Starting your business the right way. Do you know if your business is required to get a permit, license or registration with the City of Buffalo or the NYS Department of Taxation and Finance? Come to this seminar and you will get the answers. ■ Presented by Louis Petrucci, Dept. of Permits and Inspection Services and Suzanne Reusch, NYS Department of Taxation & Finance.



SEMINAR 6: WE DID IT! YOU CAN TOO!



Successful small business owners share their stories, inspiration, survival tips, and the ups and downs of their business success. ■ Presented by Joseph Call, President, Call Associates, Inc. and LinStar Inc.

SEMINAR 7: MARKETING YOUR SMALL BUSINESS

One of the greatest needs of a small business is to understand marketing strategies. Learn about cost effective strategies and tactics that work. ■ Presented by: John Eagan and Russell Grosjean, Erie Community College and SCORE Buffalo Niagara Certified Mentors. **Several seminars will be held during each time slot**



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fyi: finances

Seeking the Bottom Line in the Credit vs. Debit Debate

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

Debit or credit? It's a question we routinely must answer – often with barely a second thought – during a retail transaction, whether at the grocery store, the mall or anyplace that accepts plastic as a form of payment.

As inconsequential as the question and the answer might seem, the choice between using a debit card or a credit card to pay for a purchase is worth pondering a little more deeply. Indeed, how you answer the "Debit or credit?" question can have a profound impact on your life, from protecting your identity to building a credit score, according to personal finance experts at the Financial Planning Association in Denver, Colo.

As much as the best answer differs from person to person and from situation to situation, depending on circumstances, the more you know ahead of time about the potential ramifications of the credit vs. debit decision, the better chance you'll have of making the right call come payment time. Here are some pros and cons to consider:

PRO CREDIT CARD: Using a credit card limits identity theft exposure, said Jeff Maas, CFP® with Lincoln Financial Advisors in Sacramento, Calif. Debit cards usually are directly linked to a personal bank account, so if the card number is compromised, so, too, may be the bank account. That's not the case with most credit cards, which typically are linked to their own distinct accounts.

PRO DEBIT CARD: Because a debit card draws funds directly from a personal account to cover purchases, it won't increase the cardholder's debt. And mounting debt is a major issue for many Americans.

PRO CREDIT CARD: Hotels, rental car companies and the like often place cardholder funds on "hold" for a period of time. Maas prefers using a credit card in these situations, since using a debit card may tie up money in the cardholder's personal bank account.

PRO DEBIT CARD: Using cash on hand instead of credit to make purchases is a good way for a person to spend within their means, said Maas. "You can't spend what you don't have." From a psychological standpoint, it removes the temptation to buy something you can't afford. What's more, there's no big credit card tab hanging over your head.

PRO CREDIT CARD: Using a credit card responsibly – that is, using it only to the extent you're able to pay the card's full balance each month – will benefit your credit score. And a higher credit score plays a major role in a person's ability to secure a loan, a mortgage, etc.

PRO CREDIT CARD: Many credit card providers offer cardholders perks such as fraud and insurance protection, return-of-purchase options and rewards programs that debit cards don't provide.

PRO CREDIT CARD: Credit cards provide cardholders with a "float" – the flexibility of extra time (the billing period) to pay off their balance, along with the ability to finance a larger purchase. That's not the case with debit cards, which immediately draw account funds to cover a purchase.

BOTTOM LINE: It's reasonable for people to have both a credit card and a debit card, using them as the situation dictates. People who handle credit cards responsibly should use them to build their credit rating, to take advantage of the flexibility and perks they offer, and to protect their identity, keeping in mind the danger of accruing too much credit card debt. People who are particularly budget-conscious or who have issues with debt and spending responsibly should lean more heavily on debit cards.

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