

# NIKE

# NEW YORK STATE women, INC.



NIKE

The official publication of  
New York State Women, Inc.

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### Our Mission

To build powerful women  
personally, professionally,  
and politically.

### Our Vision

To make a difference  
in the lives of  
working women.

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## The Leadership Issue:

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## Leadership Isn't Scary

by Colleen Ostiguy  
NYS Women, Inc. President, 2014/15

IN 2013, I HAD THE OPPORTUNITY TO ATTEND A THREE-DAY LEADERSHIP academy. The attendees were law librarians from around the country. Over the three days, attendees bonded with one another, performed hands on exercises, determined their leadership styles, and learned how to effectively communicate and motivate others. In the end, I learned that a leader doesn't necessarily need to be in a management position. A leader can be someone who says thank you after a small task is completed or assigns tasks that promote an individual's special skills or isn't afraid to ask for help. When I returned to work, I had a sense of clarity regarding my role as a leader and, more importantly, which areas I could effectively use my leadership skills.

It seems that many members of volunteer organizations are reluctant to take on leadership roles. As the NYS Women Inc. president, I found that fact to be a bit disconcerting. I've tried to brainstorm why the words "president," "committee chair," and "region director" cause many of our members run in the other direction. Are members scared to be a leader? Is there a question about time commitment? Does a member feel that she can't fulfill the duties of a particular leadership position? Alternatively, does a member not understand the duties of a particular position? Unfortunately, all of the aforementioned questions might be running through a member's head before she decides to accept or decline a leadership position.

I think it's time to demystify what makes a good leader and encourage our members to take on leadership roles. To help clarify the phrase "good leader," a recent article in Forbes (<http://www.forbes.com/sites/susantardanico/2013/01/15/10-traits-of-courageous-leaders/>) talked about the 10 traits of courageous leaders. In the article, the author listed, among others, that confronting reality, seeking feedback, listening, communicating frequently, giving credit to others, and accountability are common leadership traits. After reading through this list, it should be clear that a leader isn't a particular type of person. You can be a good leader as long as you are willing to try and learn from your mistakes.

So, the next time someone asks you to be a committee chair, region director or run for a position on the executive committee, don't say "I don't know how to be a leader." Instead, respond with "I am a leader and I'm willing to try."

# Calendar of Events

## 2015

20th of each month: *Communicator* deadline

### February

15 *NIKE* deadline

### April

11 Spring Board Meeting  
Griffiss Institute, 725 Daedalian Drive  
Rome, NY

### June

5-7 Annual Conference  
Buffalo, NY

Check online for updates or registration forms:  
[www.nyswomeninc.org](http://www.nyswomeninc.org)

**NEW YORK STATE**  
**women, INC.**

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## From the Editor

# Are you a leader?



*“Contrary to popular opinion, leadership is not a reserved position for a particular group of people who were elected or appointed, ordained or enthroned. Leadership is self-made, self-retained, self-inculcated and then exposed through a faithful, sincere and exemplary life.”*

- Israelmore Ayivor

LEADERSHIP. IT'S A WORD WE OFTEN HEAR IN REFERENCE TO politicians and other public figures but do we know what constitutes true leadership? Is it something embraced eagerly or thrust upon someone? Are there “natural born leaders” or can those who lead deliberately develop their abilities over time?

Those are some of the ideas we're looking at in this issue of *NIKE*. Leadership in its various forms. . . Faith Sigler's editorial on page 12 discusses how we can lead by example. In her President's Message, Colleen Ostiguy urges us to overcome our reluctance in taking on leadership roles in NYS Women, Inc. And Helen Rico gives examples of the outstanding female leaders among us on page 6. JoAnne Krolak's regular column on page 9, “Women Who Helped Build the Empire State,” gives us a view of female leaders who forged new trails. Claire Knowles reminds us in her article “Are You Walking the Edge? Afraid of Failing?” that the fear of making mistakes can hold us back from so many leadership opportunities. (I think that edge-walking will be my new pastime in 2015. . .)


And as always, we have news from our chapters and regions, as well as updates on NYS Women, Inc. programs and benefits.

Take advantage of this new year – 2015 – and resolve to take up a leadership role in NYS Women, Inc.!

-Katharine Smith, *NIKE* Editor

## Next *NIKE* Deadline

**The deadline for the March issue is February 15, 2015.** When emailing your submission type *NIKE* in the subject line, and send to the attention of Katharine Smith, *NIKE* editor at PR@NYSWomeninc.org. Published material must be accompanied by a letter from the publisher giving permission to republish and the credit line required to be included with the article.



“Come to the edge,” he said.  
They said, “We are afraid.”  
“Come to the edge,” he said.  
They came.  
He pushed them . . .  
and  
they flew.”

- Christopher Logue

**Cover Story: Personal Development**

# Are You Walking the Edge? Afraid of Failing?

by Claire Knowles

RECENTLY I VIEWED A MAKERS' WEBSITE slideshow \* and I found it to be impressive. Seven female entrepreneurs lifted up the big mistakes or failures that actually moved them forward to success. The slideshow title was termed *Fail Fast* – meaning, admit mistakes quickly – no languishing; instead, move on and be proud that you tried and gave it your best. But (and this is a big but), don't let failure immobilize you or prevent you from moving forward, risking again, and walking the edge again. It is important to understand the *learning power of failure*.

*Continued on page 7*

## Sidebar: Leadership

# Leaders... Born? Or self-made?

by Helen Rico

Lately, I've been pondering this question: "Are all leaders born with a predisposition or can someone develop the traits that make them a leader?"

My answer to this is a two-part response. Leadership is a born trait but can easily be learned when someone devotes passion to a cause. Another noticeable leadership distinction is that some leaders are in the public eye while others work behind the scene. Nonetheless, all leaders achieve results.

### So what is leadership?

To find a succinct definition of leadership, I consulted the web. According to Steve Zeitchik, CEO of Focal Point Strategies, "Leadership is inspiring others to pursue your vision within the parameters you set, to the extent that it becomes a shared effort, a shared vision, and a shared success."

CEO Jonas Falk, of Organic Life, defines leadership as "the ability to take an average team of individuals and transform them into superstars. The best leader is the one who inspires his workers to achieve greatness each and every day."

And finally, Sonny Newman, president of EE Technologies, defines leadership, as "influencing others by your character, humility, and example. It is recognizable when others follow in word and deed without obligation or coercion."

These individuals all have a few things in common – shared vision, inspiring workers and influencing others . . . all traits our members in NYS Women, Inc. possess.



### Women leaders among us.

As I began my search of women leaders, I found several outstanding and inspirational women leaders who have, or continue, to achieve remarkable results. They include women such as Hillary Clinton, Deborah Lee James, Oprah Winfrey, Maya Angelou, Angelina Jolie, and Joyce Hart (past president of NYS/BPW as well as past BPW/USA national president). Some leaders work behind the scenes such as the late Maya Angelou, who spoke volumes through her written works. Compare Angelou's style of leadership to Angelina Jolie, who has been vocal advocate for refugees since 2001 and now is part of a United Nations Special Envoy.

Other women are pioneers, like Secretary of the Air Force, Deborah Lee James. She is the second woman to be confirmed as Secretary of the Air Force. Joyce Hart, who is one of our own, resided in Latham, NY at the time of her presidency and now lives in Florida. She was the 1984-1985 BPW/NYS president and became the BPW/USA national president in 1997-1998.

During Joyce Hart's NYS presidency, two noteworthy events occurred. The first was the endorsement of the New Careerist Recognition Program (which has been renamed and is now part of our NYS Women, Inc. Professional Development Program). She also was involved in approving the seed money to create the not-for-profit corporation, Grace LeGendre Fellowship which offers fellowships and financial help for women registered in an advanced degree program at an accredited New

*Continued on page 8*

Images, top to bottom: Hillary Clinton (<http://hillaryclintonoffice.com/>), Deborah Lee James (<http://www.af.mil/AboutUs/Biographies/Display/tabid/225/Article/467806/deborah-lee-james.aspx>), Oprah Winfrey (<http://www.fox.com>), Joe Seer / Shutterstock.com, copyright: Joe Seer, Maya Angelou (JStone / Shutterstock.com, copyright: JStone), Angelina Jolie (Featureflash / Shutterstock.com, copyright: Featureflash)

# Are You Walking the Edge? Afraid of Failing?



Image: © Clipart.com

Have you ever been so terrified of failing that you decided not to even try? Or have you subconsciously sabotaged your career because you are afraid of failing? Many times we resist moving forward – procrastination is a first clue – we’re just not quite ready; we stall. But when we allow fear to stop our forward progress in life, we’re likely to miss some great opportunities along the way.

## **Fear of failing?**

All of us, at one time or another, probably have been afraid of failing. The fear of failure (atychiphobia) is real when we allow that fear to prevent us from doing the things that, ultimately, can help us to achieve our goals. Why do we fear failure? We think that failing can be equated to “not being good enough” or we could be criticized, called out, humiliated, rejected. Perhaps there is something in our childhood where we learned it was better not to take risks – then we wouldn’t fail – and our security would be more firm. The lessons of course, are that life, our chosen careers, and our day-to-day goals are part of a continuum. Sometimes we take two steps forward and one step backward. And that is okay. It is okay to fail – provided we learn something from it.

## **Moving forward.**

As NYS Women, Inc. members, we are moving and shaking. Moving forward. So of course, the symptoms of the fear of failure may seem foreign to us; but then again, we learn most from knowing the edges we are walking (risk) and meeting our potential failures head-on:

- Are any of you perfectionists – willing to try only those things that you know you’ll complete in over-the-top, and I’ll do it my way?
- Are any of you procrastinators, with excessive anxiety or real difficulty following through and executing your targets and goals?
- Are there any self-saboteurs among us? Ensuring that edge-walking is not allowed in your vocabulary?
- How about self-confidence? Have you been telling yourself, “I can’t do what is necessary.” Or “I’ll not get that promotion because . . .” Or, “There’s no use even trying.”

*Continued on page 8*

# Are You Walking the Edge?

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- How about being stuck in your rightness? – “my way or the highway” – when failure is not an option, because you can’t admit making mistakes? Thus, learning is hugely hampered.

## The power of success.

The Power of Failure can transform into the Power of Success if we are open to that. While it is almost impossible to go through life unscathed by failure, those that do are likely living a very sheltered, over-cautious life. No risk, no gain! Yet the tremendous news about the fear of failure is that it is entirely up to us how we will perceive it. We choose how we will see it.

Each of us chooses how confidently we walk that edge.

We can see it in the pessimistic view: that failure can be so terrible, like the end of the world and proof in the pudding that we’re inadequate, incapable, and thus, diminished. Or

we can look at failure, as the women in the Makers’ *Fail Fast* messaging do – optimistically – as an incredible learning experience. Failures stop us only if we let them.

The successful women featured in the Makers’ slideshow are of course, calling to you, just like the poet Christopher Logue. They’re saying,

**Why do we fear failure? We think that failing can be equated to “not being good enough” or we could be criticized, called out, humiliated, rejected. Perhaps there is something in our childhood where we learned it was better not to take risks – then we wouldn’t fail – and our security would be more firm.**

“Come to the edge . . . Take the risk.” We *need* more successful women in business leadership, more successful women entrepreneurs, and more successful women professionals.

Come to the edge where overcoming the fear of failure is essential and on-purpose; and yes . . . you will, of course, fly!

\* Check out Makers: The largest video collection of women’s stories online at: <http://www.makers.com/blog/fail-fast-7-female-entrepreneurs-mistakes-moved-them-forward>

*Claire Knowles, a member of the Buffalo Niagara Chapter of NYS Women, Inc., is a two-time Amazon best-selling author, speaker, and business leadership consultant, helping leaders (especially women leaders) and their teams become the most effective they can be at accomplishing their goals (together). [www.ClaireKKnowles.com](http://www.ClaireKKnowles.com).*

## Leaders. . . Born? Or self-made?

Continued from page 5

York State college or university.

All these women are visionaries and have improved the lives of those they have touched. They each believed in a cause and devoted time, money and energy to make a difference for the betterment of others.

### Leaders. Born or self-made?

Back to the original question: are leaders born or can the attribute be learned? I believe in the principle, that there is a leader within each of us – just waiting to be called upon. Are the members of NYS Women, Inc. leaders? The answer is resounding YES! As members, we are called to lead our chapters, our regions and when asked, become state chairs. And some of us, when gently encouraged, become a state officer.

Why? Because each of us identifies with the NYS Women, Inc. mission and vision. We are willing to give our time, money and energy and we are passionate about making a difference in the lives of women. We, collectively, want to leave a lasting impression for the betterment of women and girls and since we still don’t have equal pay, our mission is not done.

Finally, leadership is within each of us. When you are called to lead. . . what will you do?

*Helen Rico is the membership chair for NYS Women, Inc. She is a past state president and current member of the Professional Business Women of Rome Chapter.*





# Dr. Susan McKinney Steward

## Women Who Helped Build the Empire State

by JoAnne Krolak

SUSAN MCKINNEY STEWARD WAS born the fifth of seven children to Anne and Sylvanus Smith in Crown Heights, Brooklyn, on March 18, 1847. Mr. Smith owned the pig farm where Susan grew up and he was also a pork merchant. When she was a girl, Susan studied the organ and became the organist for the Siloam Presbyterian Church and the Bridge Street African Methodist Episcopal Church in Brooklyn.



In 1867, Susan enrolled in the New York Medical College and Hospital for Women in New York City. Why did Susan choose medicine as her life's work? Some say it was because two of her brothers died in the Civil War. Others claimed her choice came through a cholera epidemic in New York in 1866. In those days, women were expected to stay at home, care for the home and raise children, or enter the teaching profession.

Three years later, Susan graduated from the Medical College as class valedictorian. She was the first black woman to graduate from medical college in New York State and the third in the United States. Susan set up her first practice in her home in Brooklyn. Her practice served all ages and races of people and she was particularly noted for her treatment of childhood diseases.

In addition to her practice, in 1881, Susan co-founded the Brooklyn Woman's Homeopathic Hospital and Dispensary, and acted as attending physician at the Brooklyn Home for Aged Colored People. Susan also practiced at New York Medical College and Hospital for Women in Manhattan. She took the time for community activities, such as missionary work at the Bridge Street AME Zion Church, advocacy for temperance with the WCTU Union No. 6 in Brooklyn, and the women's suffrage movement.

Susan married for the first time in 1871 to William

McKinney, a minister from South Carolina. The McKinneys had two children. Reverend McKinney passed away in 1894. In 1896, Susan married Theophilus Gould Steward, who was a chaplain with the Buffalo Soldiers. The next several years of Susan's life were spent travelling with her husband, where she treated African American soldiers in Texas, Nebraska and Montana. Rev. Steward retired from service in 1907. Then the Stewards went to Ohio, where they joined the faculty of Wilberforce University. Susan taught health and nutrition and also served as the University's resident physician. Rev. Steward taught history.

Susan was also noted for her ability as a speaker. In 1911, while on a trip with Rev. Steward, she addressed the first Universal Race Congress at the University of London, where her topic was "Colored Women in America." Three years later, she spoke at the convention of the National Association of Colored Women's Clubs on the topic of "Women in Medicine."

Susan was still at Wilberforce University when she died in 1918. Her remains were returned to Brooklyn and buried in the Green-Wood Cemetery in her family's plot. At her funeral, Susan was eulogized by Hallie Brown, a friend from her days at Wilberforce University. Hallie Brown said of Susan, "...She acted upon her own judgment and when she had made up her mind that a thing was right and ought to be done, SHE DID IT... she could strike, and strike hard, in what she believed to be a righteous cause. With her it was justice on the one side, and injustice on the other."

In 1974, the Brooklyn Junior High School was renamed the Dr. Susan Smith McKinney Junior High School in her honor. Shortly after that, black women physicians in New York, New Jersey, and Connecticut named their society after Susan.

# Chapter & Region News

## Buffalo Niagara – Region 8

- submitted by Sue Mager

BNC is taking part in the Free the Girls Project which was started by Zonta. Candace Edwards, CNY Professional and Business Women member, is the Governor of Zonta International District 2. She has agreed to accept the bras for NYS Women Inc. chapter and region donations. This is truly a case of women helping women – where we can make a huge impact!

Kimba Langas, television producer, and Dave Terpstra, social entrepreneur, founded Free the Girls in 2010. By partnering with safe houses and after-care facilities, women rescued from sex trafficking are provided an opportunity to earn a living selling second-hand clothing. The gently used bras are sent to Africa and Central America. This enables them to attend school, get healthy, and care for their families.

These women now have a legitimate income and can earn a middle class living for themselves, their children, and extended families.

At the Buffalo Niagara Chapter meeting in November 2014 chapter members collected more than 70 bras!

## Central New York Professional and Business Women – Region 5

- submitted by Helen Rico



Women's Day at the New York State Fair was held on August 27, 2014 and Central New York Women members were there! Photo at left (left to right): standing, Lucille Walker, Candace Edwards, Nancy Keoghan, Cheryl Lavin (coordinator of the Women's Day events) and seated, Robin Bridson, M. Denise Walker.

Photo at right: Dorothy Bedford, Pat Ferguson, and Judy McLeod.

## Chadwick Bay – Region 8

The Chadwick Bay Chapter is once again sponsoring it's Women's Weekend Getaway on March 6, 7, and 8, 2015 at the Clarion Hotel, 30 Lake Shore Drive East in Dunkirk, NY. The \$169 cost for this exclusive luxury weekend covers two nights accommodations and meals. There is an additional cost for pampering treatments and workshops.

Spend a weekend with your mother, sister or BFFs! Pamper yourself, participate in learning workshops, free exercise class, and browse through the shopping expo.

Workshops include: Influencing Others to Achieve Improved Communication; Mixology; Chalk Paint 101; Legal Advice – What Every Woman Should Know; Writing and Discovering Poetry; Easy Charm Bracelets; and Cupcake Decorating.

Pamper yourself! Pampering treatments include: massage, mini-facial, express pedicure, manicure, haircut, and hairstyling.

Download the brochure and registration at <http://nyswomeninc.org/events/tabid/78/ctl/viewdetail/mid/479/itemid/133/d/20150306/Chadwick-Bay---The-Getaway-Weekend.aspx>.

Mail completed form to: Chadwick Bay NYS Women, Inc., c/o Terri Pacos, Chairperson, P.O. Box 649, Dunkirk, NY 14048

For more information, contact Donaldly Hover at [DonaldlyHover11@gmail.com](mailto:DonaldlyHover11@gmail.com) or 716-673-1045.

## Richmond County – Region 2

- submitted by Marilyn Iengo

The chapter's Athena chair, Chris DeLisa, and members of Richmond County played Santa to two military families on Staten Island on November 22, 2014, in preparation for the Christmas holiday season by decorating their homes. The children were ecstatic as they watched the tree go up and the lights lit. It was an exceptionally heartwarming experience for all concerned. Chris is not only a member of the Richmond County Chapter, she is the founder and manager of Staten Island Supports Our Soldiers, an organization she started in 2007.

### New York State Women, Inc.

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#### Our Vision

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### Please Send Your Region and Chapter News to:

Katharine Smith at [PR@nyswomeninc.org](mailto:PR@nyswomeninc.org)

# Chapter & Region News

## St. Lawrence County – Region 5

- submitted by Susan Bellor



The St. Lawrence County Chapter made its annual donation to Renewal House. Renewal House provides many services which are free for victims of domestic violence and sexual assault in St. Lawrence County. They provide support to women and children with safe housing, advocacy, sexual assault nurse examiners, and community education and outreach. The chapter provided many needed items, and anyone wishing to donate items or money can email [renewalhouse@verizon.net](mailto:renewalhouse@verizon.net). Pictured above (left to right): Miriam Ralston, Patricia McGrath, Deb Langevin, Renewal House representative Kelly Forsyth (who works as counselor advocate/group facilitator and holiday program coordinator), Lynn Fountain, and Courtnie Toms. St. Lawrence County Chapter President Sue Bellor photographed the group.

## Southern Finger Lakes Women – Region 7

- submitted by JoAnne Krolak

Glenda Gephart of the Elmira Star-Gazette was named the 2014 Woman of the Year by the Southern Finger Lakes Women Chapter at their October 2014 meeting. Pictured in photo at right, Glenda Gephart (left) and Mary Ellen Morgan SFLW Chapter president (right). The chapter also held a silent auction



in October to raise funds. Gloria Hutchings, chapter membership chair, introduced Leslie Danks Burke as the chapter's newest member and conducted the induction ceremony. Pictured in photo at left: Gloria Hutchings (left) and Leslie Danks Burke (right). JoAnne Krolak collected contributions for the chapter's project on behalf of residents of the Falls Home.

In November, Kathleen Clark, chair of the scholarship committee, announced that Michelle Krossber was winner of the 2014 Women's Career Enhancement Scholarship.

In December, Sue Gigliotti and JoAnne Krolak presented hats and large print books to Nancy Shumway, activities director at the Falls Home.

## Staten Island – Region 2

- submitted by Rosemarie Dressler

In October 2014, the Staten Island Chapter joined the Sisterhood of Women's Organizations led by the Staten Island Alumnae Chapter of Delta Sigma Theta Sorority, and hundreds of Staten Island tweens and teens in its afternoon forum "I'm Special: Love Doesn't Involve Pain."

The discussion began with Rosemonde Pierre-Louis, Commissioner, Mayor's Office to Combat Domestic Violence and was followed by gripping and poignant true accounts of domestic violence from local teens. The afternoon also included panel discussions; topics addressed were the "Psychological Effects of Domestic Violence," and "Know Your Rights: Domestic Violence."

"Helping our young deal with the challenges that may face them, including domestic violence, has long been a concern of NYS Women, Inc." said Jill Holtermann Bowewrs, president of the Staten Island Chapter. "This conference sends the message to girls that they have the power to make good choices that can affect their futures."

Day One, a nonprofit NYC based organization that works with youth to recognize, prevent, and end dating abuse, also presented at this conference. "This group solely concerns itself with teen dating violence," said Beth Coleman-Oliver. "So many . . . believe they are not vulnerable to such abuse but that simply is not the case. Educating teens to the risk of partner violence just may be a powerful weapon against becoming a victim."

Resources and health information on issues important to girls, women and their families were offered.

For more information about the Sisterhood of Women's Organizations, contact Rosemarie Dressler, 718-226-2486, or [rdcommunic@aol.com](mailto:rdcommunic@aol.com).

## Region 9

- submitted by Robin Allen

NYS Women, Inc. members from Region 6 attended a meeting of the Broome County Status of Women Council in September 2014.



Top photo, pictured left to right: Allyson Frye, Ala Ladd, Deb Morse, Laura Mohr, President Robin Allen, and Mary Hlavachek.



Bottom photo: Laura Mohr (left) and Neale Steiniger (right).

## Editorial: Leading by Example

[Editor's note: Leadership takes many forms, not least of which is leadership by example. Our editorialist, NYS Women, Inc. member Faith Sigler, tackles that very subject and exhorts all our members to "lead" by offering young women role models they can emulate.]

# Be careful... Your "role model" is showing.

by Faith Sigler

I am always inspired by the speakers and presenters at our NYS Women, Inc. conferences and events. Professor Jennifer Wegmann's presentation at the fall board meeting in October 2014 at the Owego Treadway Inn was both riveting and impactful. Jen educated us on how blinded and numb we have become to the objectification of women – and how the media bombards us with these images. These images tell women, teens, and young girls as well as males, that females must look and act a certain way to be accepted, fit in, and be popular.

We viewed magazine ads for jeans showing scantily clad women in various depictions of scenes that simulated scenes of gang rape or orgy scenes, women being held by their hair or straddled by men – all just to sell jeans! Sketchers printed an ad selling sneakers to young girls – sounds appropriate enough – but when you looked closer, the sneakers didn't help you "run faster, jump higher, or perform better in sports," these sneakers helped sculpt and firm your behind. And they're targeting 6- and 8-year-old girls on up to early teens. Really??! Do girls that young need to buy special products to help them look more mature and hotter, with a better tush?

We saw pictures of the Disney princesses, with their tiny waists, long flowing locks, and pouty lips. Disney came under fire when they wanted to make *Brave's* Princess Merida, "softer, sexier, more voluptuous" and against the outrage, did not "Disney-fy" her to the extent they originally had planned.

We reviewed magazine covers with titles like "How to be the Popular Girl," "Ways to Have Everyone Like You," "Your Boy Troubles Solved" – again, these are magazines that could be for 20- and 30-year-olds, but the same "problems" are targeted to teenagers and pre-teens! The message is be a chameleon: you can't be yourself and be liked or popular. Instead, be what



# Do It!

## Rosie the Riveter



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everyone else wants you to be so you'll have friends and be popular.

I'm probably telling you about issues you were already aware of, things you may have shared with your daughters, granddaughters, and nieces – but they also need to be shared with your sons, grandsons, and nephews. We have to be aware of the objectification and subjugation of women and expose those messages for what they are. We need to explain why they are not OK! We need to “vote with our wallets” and not support companies that sell in these methods. We need to write letters to the companies telling them what their messages mean and that we won't support their products.

So, why the title of this article? Do you remember a time when it was inappropriate to have your undergarments showing? When, if you noticed someone's slip was showing under

**Look for opportunities to provide encouragement, growth, development, professionalism, honesty, compassion – to yourself, to your family, to other women, to our younger generations who need that guidance, who need those role models.**

the hem of their skirt, you would discretely let them know. That's what I mean – your “role model” is ALWAYS showing! If you get mad at a cashier because of a long line and voice your disdain, if someone gives you a compliment and you down play it or negate it saying you're not worthy of it, if you are Serena Williams and you beat your tennis racket into an unusable ob-

ject – look around. Are there impressionable young girls and boys observing your behavior? How long before our athletes are damaging their equipment because they “don't want to disappoint their fans” – aren't you disappointing us with your un-sportsmanlike behavior?

We sometimes wonder why people behave badly or use poor judgment. Think about the reality TV shows – it's funny to be Honey Boo Boo – this must be how children behave because they're on television and people are laughing and tuning in week after week. Programs like *Naked and Afraid* or *Dating Naked*, isn't there another way to have a TV program about survival without teaming up two naked people? *Dating Naked* – is that the only way to “see the real person” – is it strictly clothing that make ups who we are or pretend to be? And how about the Kardashians? Marriage, divorce, marriage for the sake of ratings and money?

I'm not saying it has to be an “Ozzie and Harriet” world, but we need to remember that what we do, what we say, how

*Continued on page 18*

# Career Recognition Program

by Margherita Clemento, Chair

The Career Recognition Program was designed to recognize women who have overcome challenges or had an exceptional achievement in their lives, careers or while volunteering. All Career Recognition candidates must meet the following criteria to be eligible:

1. Membership in good standing with a chapter of NYS Women, Inc. at the time of competing at the state level.
2. No age requirements.
3. Able to document, in your personal life (work or volunteering):
  - A challenge you have overcome
  - An advancement or exceptional achievement.
4. Present a five minute speech on your challenge, advancement or achievement for which you are seeking recognition.

In my everyday travels, while waiting in line at the post office, bank, supermarket or at a bus stop, I have engaged in conversation with many women who have told me their life stories.

Chapter Career Recognition chairs and members, look around you, listen with an open mind. Be prepared to discuss the advantages of being a member of NYS Women, Inc., present them with some literature, ask if they would like to participate in the Career Recognition Program. In addition, you might mention not only the recognition award but the monetary award presented to the winners: first place \$500, second place \$300, third place \$200.

I challenge each and every chapter to have a candidate compete at the annual conference this June. Keep in mind, that all forms and applications must be received by no later than May 1, 2015. All information may be found in the Manual of Instructions Section 2.04 Career Recognition, and TK 2. 04 Career Recognition Program Guidelines online at [www.nyswomeninc.org](http://www.nyswomeninc.org).

For more information, contact Margherita Clemento at 718-836-6774 or [mclmento@nyc.rr.com](mailto:mclmento@nyc.rr.com).

# NY Grace LeGendre Endowment Fund, Inc.

Applications for the NY Grace LeGendre Endowment Fund, Inc. (GLEF) 2015 special grants program are available on the GLEF website, [www.gracelegendre.org](http://www.gracelegendre.org). **The deadline for applications is February 28, 2015.** The special grants program is open to NYS Women, Inc. chapters and regions, plus organizations (not affiliated with NYS Women, Inc.) that sponsor educational or research opportunities to further the advancement of working women.

Completed applications can be mailed to Barbara Ziegler, Chair, 44 Glen Road, Yonkers, NY 10704-3619. For more info: contact Barbara at [bpwyonkers@aol.com](mailto:bpwyonkers@aol.com).

# Women's Day 2014 at the New York State Fair

by Pat Ferguson, Chair

Women's Day at the New York State Fair was held on August 27, 2014. It was the 80th anniversary of recognition of women at the Fair and a celebration of the establishment of the Harriet May Mills Women's Building Art and Home Center. Mills was the first woman to run for statewide office on a major party line in New York State.

There were almost 30 members of NY Women, Inc. in attendance. Our organization hosted a membership booth at the women's advocacy mini-fair pavilion. An award was made of membership to a woman from the Binghamton area.

In the morning, Dr. Ann Sedore, the chief nursing officer of Crouse Hospital spoke about caring for the caregiver. The luncheon that followed was sold out. Yvonne Conte was the keynote and she discussed "The Seven Habits of Supremely Happy Women."

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# Is Your Retirement Plan Protected?

by Faith Sigler, LUTFC, CLTC

Planning for retirement is probably a top priority for you. Do you know how much money you need to retire? Are you concerned that you may outlive your money? Are you concerned about the burden a chronic health care need could have on your family and finances? Your retirement is the dream for you and your family's future. Proper planning and protection of that dream are crucial to help make it a reality.

## Preserve you and your family's choices.

Long-term care insurance can help protect and preserve your income and assets you have worked so hard to accumulate, and give you the ability to spend money for care. With the advances in home care services, many people needing long-term care are actually able to stay at home, with or near families, and still get the professional care they need. Long-term care insurance allows your family to be there to love you, instead of worrying about the financial, emotional and physical toll of providing care for you. Whether at home, in an adult day care center or an assisted living facility, you and your family can maintain control of your options and your lifestyle.

## Protect your retirement plan.

As the population ages and Americans are living longer than ever before, the need for long-term care services has emerged as an important element to a comprehensive retirement plan. In 2012, nursing home cost averaged \$91,000 a year nationally, and these costs inflate every year. Do you have enough in your retirement to pay for the high cost of long-term care services? Without a

proper long-term care plan in place, your assets and income can be significantly depleted. This could leave you and your family in a difficult financial situation. What would happen to you and your family if you have to pay out-of-pocket for your long-term care? With long-term care insurance, you will have peace of mind,

knowing that you have taken control to protect your hard earned retirement assets.

## Begin your plan now

The sooner you begin your long-term care planning, the better. The cost of waiting can be expensive in several ways. The younger you are when you purchase long-term care insurance, the lower the premiums will cost. As you age, premiums are higher if you purchase an equivalent policy and you may qualify for a lesser class rating due to health changes. You could pay thousands more in premium over the life of the policy, just by waiting a few years to purchase. Or, you may not be able to qualify for coverage at all. The worst part about waiting is that you may not have coverage in place when you need it most.

With long life comes long-term planning. Make a plan for you and your family today.

For more information on long-term care insurance and the discount programs available for NYS Women, Inc. members and their extended family, contact Faith Sigler, LUTFC, CLTC at 607-240-5670 or Faith@DedicatedFinancialSolutions.net. She is a member of the Greater Binghamton Chapter and Region 6 assistant regional director.



# Money Minutes 2015

by Amy Jo Lauber, CFP®

## January

*“Money is my teacher.” - Sai Baba*



Too often I think people mistakenly believe that, unless they can save a lot of money (however they define that), they shouldn't bother saving at all. Saving money even in small amounts is a matter of disciplining oneself, acknowledging that every step – however small – is meaningful and must be treated with respect. As you learn how to save even the small amounts, you are training yourself to save the larger amounts.

## February

*“Gratitude is what makes what we have enough.” - Kate Bartolotta*



Many people use money to shelter them; shelter from need, from criticism, from charity, from pity. But using money this way promotes a false pride. Use money, instead, with prudence and a kind heart and with the wisdom that true shelter is within one's own definition of abundance.

## March

*“To live is to choose. But to choose well, you must know who you are and what you stand for, where you want to go and why you want to get there.” - Kofi Annan*

Your financial predispositions have likely been formed not only as a result of your family and culture but also from many life experiences. It is possible, sometimes, to possess someone else's perspective about money and not our own. As a result, we may never feel successful because we are always measuring up to someone else's definition of success.

Crafting your own definition will free you from these useless strivings and lead you toward your vision and experience of abundance.

## April

*“It is our choices that show what we truly are,*

*far more than our abilities.” - J. K. Rowling*



I follow Michael Pollan's eating guideline: “Eat food. Not too much. Mostly plants.” It is simple and easy to remember. A similar guideline can be applied to money, “Earn honorably, save consistently, invest prudently, protect cautiously.”

As NYS Women, Inc. BNC member and certified life and mindset wellness coach, Nancy Rizzo, says, “Keep it simple, comfortable and doable.”

## May

*“Money is a good servant but a bad master.” - Aristodemus*

As a financial planner, I strive to help people remember not to let the money be the master of them but, rather, for them to be the master, to take control and their rightful place at the helm of their lives, directing money to do the jobs required of it.

What thoughts have prevented you from taking control of your money and are you ready to let them go?

## June

*“The wise man does at once what the fool does finally.” - Niccolo Machiavelli*



Too many people struggle with credit card and other forms of debt, I suspect for many reasons but one of the reasons is that they cannot wait for what they want. Or maybe they're embarrassed that they cannot truly afford what they want right now, and instead create the façade that they can.

Being both honest and patient with yourself will help you make wise choices and find contentment.

## July



Is saving money more difficult now or is it that there are many more ways to spend our money?

Setting money aside today will help you tomorrow, so don't let your today-self be greedy against your tomorrow-self. Having an “emergency reserve,” a “rainy day fund,” or even an



“opportunity fund” is a way of reducing your stress should an unexpected expense (or opportunity) arise. Think of it as a gift to your future self.

## August

*“The best way for a person to have happy thoughts is to count his blessings and not his cash.”* - Anonymous



Try to scout out the source of your money discontentment (Are you envious of others? Do you hold regrets for what you’ve done in the past? Are you so overwhelmed that you don’t know where to start?) and then ask yourself, “Will stewing about this make any difference?” If not, think about what could make a difference, knowing that you have another chance at doing better.

## September

*“I’ve always thought anyone can make money. Making a life worth living, that’s the real test.”* - Robert Fulghum

I wonder if most people are too busy making money or trying to make money that they sometimes forget what they’re striving for. Lots of people have a hard time setting financial goals because they feel their money is barely making ends meet now; how can they carve out some for the future?

The key is designing a life that you want to live using the resources you have, reserving some of those resources to live that life as long as you are blessed to do so.

## October

*“Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort.”* - Franklin D. Roosevelt

Appreciating the fullness of all humanity, the worth and value of all people and all forms of service, allows us to faithfully – and respectfully – labor alongside others

and to use our resources prudently and honestly for the benefit of all.

## November

*“Money is neither my god nor my devil. It is a form of energy that tends to make us more of who we already are, whether it’s greedy or loving.”* - Dan Millman



It’s fun to think about winning the lottery and dreadful to think about being bankrupt. If you give yourself time to think about these two opposite ends of the financial spectrum, what immediately comes to mind? How would your financial circumstances affect your relationships? How would your priorities change? How would your values change? These insights are important elements in creating a financial plan that will reflect who you truly are.

## December

*“Money and time are the heaviest burdens of life, and . . . the unhappiest of all mortals are those who have more of either than they know how to use.”* - Samuel Johnson

During this very busy season, it’s easy to get caught up in activities that sap our energy rather than build it up. The same is true of our pocketbooks. The busier you are, the more likely it is that you are spending carelessly.

Commit to carving out time to pay attention to your resources, using them in ways that genuinely reflect your generosity.

*Amy Jo Lauber, CFP® is the president of Lauber Financial Planning and a member, and past president, of the Buffalo Niagara Chapter of NYS Women, Inc. Her mission is to help her clients make informed, wise and beneficial financial decisions that reflect their values.*



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# Be careful... Your “role model” is showing.

*Continued from page 13*

we act, matters and it does make a difference. Stop and think about the underlying messages we are sending, as well as what we actually are saying. Look for opportunities to provide encouragement, growth, development, professionalism, honesty, compassion – to yourself, to your family, to other women, to our younger generations who need that guidance, who need those role models. I am so proud of the women who came before me – my great grandmother, grandmother, mom, and sister they were and are strong and independent in their own ways. I look up to them and have aspired to their grit, moxie, intelligence, fortitude, and spirit. They are my role models, not some reality TV housewives.

I always think of the Collect – “let us leave of self-seeking and put away all pretense and meet each other face to face, straightforward and unafraid” – if you don’t know the words – really think about them the next time you affirm that code, that pledge. What great words to live by and what a great message to model and share. They are as true today as they were in 1904 when Mary Stewart penned them.

So take a look around, think about those people who are around you every day, at home, work and in the community and be careful, be intentional because . . . your role model is showing!

*Faith Sigler is a member of the Greater Binghamton Chapter. She is also assistant regional director for Region 6. She owns Faith Sigler & Associates, an insurance and financial services firm.*

(Mary Stewart wrote the Collect in 1904 when she was a member of the Fortnightly Club, the forerunner of the Longmont Colorado BPW. It was written as a prayer to instill a sense of unity among women working together with wide interests and important goals.)

Keep us, O God, from pettiness;  
let us be large in thought, in word, in deed.

Let us be done with fault-finding and  
leave off self-seeking.

May we put away all pretense and meet each  
other face to face – without self-pity  
and without prejudice.

May we never be hasty in judgment and  
always generous.

Let us take time for all things;  
make us to grow calm, serene, gentle.

Teach us to put into action our better impulses,  
straightforward and unafraid.

Grant that we may realize it is the little  
things that create differences,  
that in the big things of life we are at one.

And may we strive to touch and to know the great,  
common human heart of us all, and  
O Lord God, let us forget not to be kind!

## Words from a Leader: Maya Angelou

In her article on leadership, Helen Rico cites the late Maya Angelou as an example of a female leader. Here is some of Maya’s wisdom.

If you don’t like something, change it. If you can’t change it, change your attitude. Don’t complain.

I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel. I do not trust people who don’t

love themselves and yet tell me, ‘I love you.’ There is an African saying which is: Be careful when a naked person offers you a shirt.

It’s one of the greatest gifts you can give yourself, to forgive. Forgive everybody.

You may not control all the events that happen to you, but you can decide not to be reduced by them. The love of the family, the love of the person can heal. It heals

the scars left by a larger society. A massive, powerful society.

Courage is the most important of all the virtues because without courage, you can’t practice any other virtue consistently.

Nothing will work unless you do.

*Source: <http://www.theguardian.com/books/2014/may/28/maya-angelou-in-fifteen-quotes>*

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**Publication** July 15th/Sept. issue      Oct. 15th/Jan. issue  
**Deadlines:** Feb. 15th/March issue      March 15th/May issue

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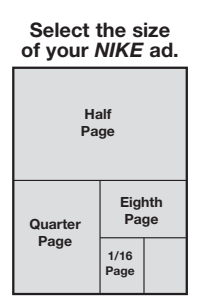
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# It's been a long journey... Just how far have we come?

by Althea Luehrsen

*The Buffalo Niagara Chapter of NYS Women, Inc. gave its 2014 Outstanding Woman Award to Althea Luehrsen, executive director of Leadership Buffalo, during the chapter's 80th anniversary gala in October 2014. This is Althea's inspiring keynote presentation.*

This award is SO important to me since I have spent much of my career, education, research and teaching on women's issues as they relate to wage inequality, societal norms and the glass ceiling – making this honor doubly special. As a person who has grown her career in a very nontraditional sense, having the ability to accept this award AND be committed to women's rights, makes me very proud, and I thank you.

When I was considering my remarks for this evening, I was going to do the standard “thank you” and cite the leadership lessons I've learned but . . . when I considered the reason I was chosen for this award . . . “my devotion and commitment to women's rights and advocating for all working women in our community,” I wanted my remarks to reflect the journey that American women have taken since the 1960s, not just my own.

Through my teaching at Empire State College, where I teach the class “Women in Leadership,” the primary reading for the class is a book by Gail Collins, *When Everything Changed. The Amazing Journey of American Women from 1960 to the Present.*

Each semester I re-read this book and it makes me proud and angry, invigorated and irritated. What women have struggled with AND overcome in the last 50 years is truly amazing.

In the 60s, when I grew up, women were perceived as the weaker sex and not just in terms of physical capabilities. Just a few years ago in the 1960s, women were not supposed to compete against men, they could not have adventures or act independently without consequences. They could not sit on boards, didn't lead companies and,

if not married, were considered a societal failure. Often times they could not wear pants in public or the workplace and this was in 1981!

In some states, women could not go into business without their husband's permission and credit regardless if they had their own money; some states even barred them from serving on juries (remember a movie called *Twelve Angry MEN?*).

Women were paid less – AND in spite of all the laws passed over the years, they STILL are today. Women of my generation are still being paid 77 cents to every \$1 a man earns. FOR EQUAL WORK.

In 2012, only 21 of the Fortune 500 company CEOs were women. Wage differences occur even when one compares identical jobs (“apples to apples”). Some examples include, engineers who have the smaller gap of 98 cents on the dollar, PAs – 73 cents and surgeons and physicians, 62 cents. For the SAME work with the same education.

Fortunately, the tide is changing, albeit slowly, with today's generation of females generally earning 92 cents to every dollar a male earns. In 1970, women made 59 cents for every dollar a man did . . . and as Marlo Thomas once said “Forty years and 18 cents, the price of eggs has gone up 10 times faster than this.” At this rate, it will be 2063 before parity is realized.

Today, more than 60 percent of all bachelor degrees are earned by women and nearly a quarter of married women earn more than their husbands, compared to six percent in 1960.

But even with this progress, it's still not enough because this is not just an issue of fairness to women, it's everyone's issue – a family and economic issue since women are increasingly becoming the majority breadwinners and heads of households in the United States, 58.6 percent!

There is no logical reason for the gap and again, it's more than equal pay or fairness to women. Over the

“I see the Millennial generation changing for the better and conducting their lives with much more equality. I do think we are on the cusp of great change.”

course of her lifetime, a woman can lose between \$700,000 to \$2 million in earnings during a 40-year career due to the pay gap. And this affects all of us. The poverty rate for female-headed households with children is now almost 30 percent and the rate for single women living alone more than doubled since 1970, to over 15.5 million.

But new laws and legislation, in my opinion, are not what's needed – after all governments have been enacting them since 1963 with the Equal Pay Act which evidently, is not working almost 50 years later.

What IS needed is changing the way we think – in other words, changing societal norms. I see the Millennial generation changing for the better and conducting their lives with much more equality. I do think we are on the cusp of great change.

There was an article written in the summer of 2012 published in the *Atlantic Magazine*, "Why Women Can't Have it All." The article says that "it's time that we (women) stop fooling ourselves that we can have

it all. As the only women who have managed to successfully be both mothers and top professionals are superhuman, rich or self-employed." This type of thinking takes us back to that "1960s weaker sex" stereotype.

I personally disagree with this because it's inferring that being a working mother is EVERYONE'S ALL? Who defined ALL for all of women kind? Quite frankly, isn't it up to US as individuals, as women, to define our OWN ALL? That ALL could include a family and a career, a career only (no kids or spouse), a family without a spouse (single-parent household), a family and no career (stay-at-home mom) . . . whatever it is, it's OUR choice what we want and what works for us . . . what makes us satisfied, comfortable and proud?

So when I say I'm committed to helping women grow, that doesn't necessarily mean just in the workplace. As the book I mentioned early stated, American women have had an amazing journey over the past 60 years and have achieved so much

. . . and one of the most important things we HAVE achieved is having the ability to choose . . . choose WHO we are, choose WHAT we want and CHOOSE what decisions we make.

I have not traveled a traditional path to get where I am today. I started my education at the age of 32 and have held a variety of positions ranging from secretary to executive over the last 40 years. I am proof positive that we can have it ALL because we have earned the right to define what our individual ALL is, thanks to the many dedicated women that came before us.

I could go on and on! You can see I have great passion for these issues of wage inequality, the glass ceiling and societal norms. The solution? Perhaps, as Virginia Woolf said in 1929, anything may happen when womanhood ceases to be a protected occupation.

Again, I'm thrilled to receive this honor tonight and will remain committed to women's rights as I continue down my own path. Thank you!

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