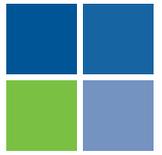


NIKE

NEW YORK STATE women, INC.



NIKE

The official publication of
New York State Women, Inc.

VOL. 62 ■ ISSUE 4 ■ MAY 2013

Our Mission

To build powerful women
personally, professionally,
and politically.

Our Vision

To make a difference
in the lives of
working women.



**You'll have a capital
time in Albany at our**

**4th Annual
Conference**

Dated Material — Deliver Promptly



In this issue:

- Analyzing the Women's Equality Act.....5**
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NYS Women, Inc. The State of the State



Empowering YOU to Empower Others

THIS IS MY FINAL MESSAGE AS YOUR president. What to say . . . what to say, except that it's been a great year for New York State Women, Inc. Your leadership team has worked hard this year to streamline the way we do the business of our organization, and I am in such awe of the

women who stepped up to serve on the executive committee and the board of directors. It has been an absolute pleasure working with them. Chapters were out in their communities *living* the mission of NYS Women, Inc. by informing, advocating, and empowering others. I could not have asked for a better year!

We saw success in streamlining our organization by listening to our members. The spring board meeting met my expectation, and wish, that the business of the board could be done in one day at a central location. You made that happen, and by all accounts it worked. I am pleased to inform you that the trend will be continued next year, as your incoming leaders have already committed to a one-day spring board meeting in 2014.

Back in the fall, thanks to Helen Rico, Lucille Arzengia and the Career Development Opportunities, members attending the board meeting received Reality Store training. I urge the chapters and regions to present the program in their communities. There are schools, Girl Scout troops, and church youth groups out there waiting for you to empower those leaders of tomorrow.

The communications committee has made great strides in our use of technology. At the October board and special meeting in Niagara Falls, workshops were videotaped and are available on our website. Regional meetings this year used technology to deliver messages from state reps at their meetings through Skype and Youtube presentations. Our social media presence increased dramatically, and our website and publications are jam-packed with information.

I am urging members to attend the 4th Annual Conference, June 7-9th at the Albany Hampton Inn. We have accomplished much during the infancy of the organization, but there are still two items we need to resolve. We need to establish a dues processing procedure. The other item may seem new – incorporating the chapters, EIN, and IRS status – but is actually a carryover of the items we needed to address when we formed NYS Women, Inc. First Vice President Colleen Ostiguy presented some information at the April 6 board meeting, and at the direction of the board, there will be a presentation at conference on this issue by an attorney. Check our website and the *Communicator* often for more information on this and other conference information.

There are so many people to thank for so many things you have done to make this year memorable for me. In continuing to streamline, rather than print an enormous list here, I will simply thank you in all person at conference. I wish every success to Amy Kellogg and the 2013-14 leaders, and I look forward to seeing you in Albany!

-from Sue Mager

budget, bylaws amendments, legislative platform/advocacy statement, and any other business brought forth to the members. Items on the agenda for this meeting are the election of officers, membership dues process proposal, and a webinar presentation addressing the legal issues of chapter incorporation, EIN and IRS status.

The board of directors will meet Friday, June 7, as will the regional directors and assistant directors. A memorial service will be held Sunday morning and the Grace LeGendre Endowment Fund will highlight fellowship winners at the Saturday luncheon. Featured speakers will be the Honorable Elizabeth Garry, Associate Justice NYS Appellate Division and Lisa Giruzzi, of Transformational Conversations. Saturday evening's installation banquet celebrates Amy Kellogg's installation as the fourth President of New York State Women, Inc. and your 2013-14 officers.

All members in good standing will have voting privileges at this meeting. Visit the New York State Women Inc. website (members section) www.nyswomeninc.org to review documents, obtain the registration forms and agenda/schedule, and conference program book.

-Sue Mager, President New York State Women, Inc.

Calendar of Events

2013

20th of each month: *Communicator* deadline

June

7-9 Annual Conference, Albany Hampton Inn, Albany NY

July

15 Deadline: *NIKE*

October

TBD NYS Women, Inc. Board Meeting

Check online for updates or registration forms:
www.nyswomeninc.org



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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NIKE Submissions

All contributed articles must be original work; all previously published works must be accompanied by the publisher's authorization to reprint. *NIKE* reserves the right to edit contributed articles for clarity and length, and reserves the right to refuse to publish any contributed article.

The articles contained in *NIKE* express the views of the individual authors and do not necessarily represent the views of New York State Women, Inc. *NIKE* is distributed for information purposes only, with the understanding that neither New York State Women, Inc. nor the individual authors are offering legal, tax or financial advice.

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Call to Conference

CALL TO: 4th Annual Conference & Board of Directors Meeting

DATE: JUNE 7-9, 2013

LOCATION: Hampton Inn and Suites, Albany, NY

HOSTS: DISTRICT VI

TO: Executive committee, members of the board of directors, and all members of New York State Women, Inc.

NOTICE is hereby given that the 4th Annual Conference of New York State Women, Inc. will be held Friday June 7, through Sunday June 9, 2013, at the Hampton Inn and Suites in Albany, New York. Linda Winston is serving as chair and Robin Allen is serving as vice-chair, with members of Region VI as hosts.

The Annual Conference will officially begin on Friday with the first business session during which the ratification of the regional elections, nominations for state officers/candidate speeches and awards will take place. Business sessions Saturday and Sunday will approve the 2013-14



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From the Editor



This has been my first year as *NIKE* editor, and I've been so impressed with the energy and enthusiasm of our NYS Women, Inc. leadership team, chapters, AND our members! Chapters are bursting with great ideas, programs, presentations, and community outreach. You can read about few of their many initiatives on page 17. Our 4th annual conference will take place in June – check out the highlights on page 8; the pages following detail proposed changes to membership processes, organizational structure, bylaws, conference events, speakers, and more.

I'd like to extend my thanks to the members of the *NIKE* team and those who contributed to making the magazine a success this year. Member input is vital and important to us and we look forward to hearing your opinions, stories and achievements.

I'm reprinting Linda Przepasniak's editor's message from our May 2010 issue of *NIKE*. It seems an appropriate tribute to where our organization started and how far New York State Women, Inc. has come!

-Katharine Smith

YOU are the role model for NYS Women, Inc.

"The first year of an infant's life is one of challenge and change. Those initial twelve months are filled with trials and tribulations for both the baby and its parents. Days are overflowing with expectations and excitement. From the moment of birth, parents watch as their offspring struggle to learn and grow...two steps forward, one step back; a smile, a tear; a laugh and a tantrum. It takes determination and courage for a baby to get through its first year and it takes determination and courage for the parents to fulfill their responsibilities as nurturers and caregivers. But the job doesn't end after twelve months. Parents continue to make a commitment to their children, teaching and encouraging them to become productive and responsible adults. It takes time and money, but most of all love, especially love, during those times when hardships hit home.

New York State Women, Inc. is celebrating its "first" birthday and it's not without struggles and challenges. Like parents, we need to nurture and care for our "infant," and it's the love for our legacy and what we stand for that will carry us forward to produce a productive and responsible organization. We need to be role models. We need to make the tough decisions and to intervene when necessary. But we also need to let go and let our organization develop its own personality and future. We can honor our BPW legacy, but it's time to let our baby take its first steps. Let's trust in ourselves that we will take more steps forward and fewer steps backward."

Next NIKE Deadline

Our next deadline is July 15, 2013. 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. Articles for *NIKE* are usually 150 words (for chapter news) and 1,000 to 1,500 for features. If you rewrite the article using quotes, please designate where the reader can get the full copy.

Feature: Political Development

IN THE GOVERNOR'S 2013 STATE OF the State Address, Cuomo says, "New York has fallen behind in its role as a progressive leader on women's rights." We'd like to provide some analysis of the Governor's 10-Point Women's Equality Act, which he says, "will bring New York back to its rightful place as a leader on women's equality."

Achieve Pay Equity. Current law allows individuals who are successful in a pay discrimination case to receive the back wages they would have earned had they been paid on an equal basis, plus attorney's fees. They are entitled to liquidated damages equal to 100% of back wages due. Liquidated damages is the sum one party agrees to pay to another party for breach of some contractual agreement, in advance of the breach.

The Women's Equality Act will increase the award of liquidated damages to 300% of back wages. Under current law there are many exceptions an employer can point to as a factor for allowing pay differentials.

The Women's Equality Act will redefine those exceptions so that pay differentials are only excused when the employer can show it is related to job performance and is consistent with business necessity.

Many workplaces have policies which prohibit workers from sharing wage information and therefore it is impossible to determine if wage disparities and discrimination exist.

The Women's Equality Act will prohibit employers from terminating or retaliating against employees who share wage information.

Stop Sexual Harassment in ALL Workplaces. Current law exempts employers with less than 4 employees from filing a complaint with the State. The Women's Equality Act will amend the law so that regardless of the size of the business an employee can file a complaint for sexual harassment.

Note: 60% of NYS's private employers have fewer than four employees.

Allow for the Recovery of Attorney's Fees in Employment and Credit and Lending Cases. Under current law an individual cannot recover attorneys' fees for employment and credit and lending discrimination cases, so many

An Analysis of Governor Cuomo's 10-point Women's Equality Act

Online source: <http://epwnyorkcity.wordpress.com/2013/01/29/an-analysis-of-governor-cuomos-equal-pay-act/>

never seek redress and those who do are not "made whole" because they still have to pay for their attorney.

The Women's Equality Act will amend current law to provide for reasonable attorney's fees for successful litigants.

Note: majority of credit and lending discrimination cases are filed by women, and 77% of employment cases are filed by women.

Strengthen Human Trafficking Laws. The Women's Equality Act will remove the requirements that "coercion" be proven when victims are minors, increase penalties for trafficking and create an affirmative defense in prostitution cases in which the woman or girl was a victim of sex trafficking.

End Family Status Discrimination. Current State law protects against family status discrimination (having children) in the case of housing, but not employment. The Women's Equality Act will prohibit employers from denying work or promotions to workers simply because they have children.

Stop Source of Income

Discrimination. Currently, many landlords will not rent to families whose source of income is a voucher, including Section 8. The Women's Equality Act will prohibit landlords from discriminating against tenants based on lawful sources of income.

Stop Housing Discrimination for Victims of Domestic Violence. Under current law, victims of domestic violence have no protection from discrimination in housing. Therefore, under zero-tolerance policies victims of domestic violence can be evicted.

The Women's Equality Act will protect victims of domestic violence from discrimination when they attempt to purchase, rent, lease, or inhabit housing. Additionally, the

Women's Equality Act will prohibit landlords or their agents from inquiring about domestic violence victim status, as well create an evictions defense in housing court.

Stop Pregnancy Discrimination Once and For All. Although some pregnancies can render a woman unable to do her job, many pregnancy related work issues can be addressed with reasonable accommodations thereby allowing a woman to continue to work through her pregnancy.

The Women's Equality Act will require employers to provide for reasonable accommodations for pregnancy-related conditions, unless doing so would create undue hardship.

Protect Victims of Domestic Violence by Strengthening Order of Protection Laws. Many victims of domestic violence find it traumatic, unsafe and intimidating to be in close proximity to their abuser while in court.

The Women's Equality Act will allow for victims of domestic violence to provide all required testimony by video conference.

Continued on page 7

Jane Arminda Delano

Women Who Helped Build the Empire State

by JoAnne Krolak
Women's History Month vice chair

JANE ARMINDA DELANO was born in 1862 to George and Mary Ann Wright Delano in Montour Falls, New York (some sources give Townsend, NY, as her birthplace). George Delano was a soldier in the Union Army during the Civil War and died of yellow fever in Louisiana and was buried there. Jane never knew her father. She attended Cook Academy and after completing her education, taught school for a short time.

Jane then decided to become a nurse and traveled to New York City where she enrolled in the Bellevue Hospital School of Nursing and graduated in 1886.

Jane loved being a nurse. She used to say that "I can't say that anything romantic or sentimental determined me to be a nurse... I think the nurse's profession is a fine one, and I like it."

After graduating from Bellevue, Jane traveled to Jacksonville, Florida, where she became superintendent of nurses at the Sandhills Hospital. She arrived just as a yellow fever epidemic was raging through Jacksonville. Though some scientists suspected the disease was spread via mosquitoes, this had not yet been confirmed. Jane, however, directed that screens be placed over open windows and mosquito netting be hung in patient care areas and in the nurses' quarters.

Jane went to Arizona after the yellow fever epidemic ended in Jacksonville. She became a nurse at the copper mining camp in Bisbee. Typhoid fever had reached epidemic levels. Jane nursed the typhoid patients for three years. Her time in Arizona convinced Jane that people living on the frontier, particularly in rural or isolated areas, needed health education and services. Before she left Bisbee, Jane was instrumental in organizing a hospital there.

1891 saw Jane Delano back on the East Coast, where she became superintendent of nurses at the University Hospital in Philadelphia. Five years after that, she moved to Buffalo, NY, with the intention of attending medical school. Instead of becoming a doctor, however, Jane went to New York City, where she attended the New York School of Civics and Philanthropy and continued her nursing career. During the Spanish American War, Jane joined the American Red Cross,



Shown at right, the Jane Delano Memorial pays homage to the founder of the Red Cross Nursing Service and to Red Cross nurses.



rural areas, and organized emergency response teams for disaster relief.

Under Jane's leadership, the Red Cross Nursing Service became the nursing reserve for the Army, the Navy and the Public Health Service. By the time the United States entered World War I, the Service had more than 8,000 nurses trained and ready for duty. By war's end, Jane had seen to it that more than 20,000 nurses plus nurses' aides were added to this number.

After the war, Jane traveled to Europe to oversee Red Cross activities and visit the places where American nurses were

where she served as secretary for the enrollment of nurses. From 1902 to 1906, she was superintendent of the training school at Bellevue Hospital, where she worked to upgrade the nursing curriculum and improve the status of nurses in the medical profession.

After some time spent in Virginia caring for her mother, Jane returned to New York, where she assumed the presidency of the

American Nurses Association and chaired the Board of the American Journal of Nursing. In 1909, she became chair of the American Red Cross Nursing Service and superintendent of the Army Nursing Corps. In addition, Jane saw to creation of Red Cross training in hygiene and home care for the sick, set up the Red Cross Town and Country Nursing Service for the delivery of health care to



servicing. While she was in France, Jane fell ill with an ear infection, which later developed into mastoiditis. Her condition worsened and Jane died on April 15, 1919 and

was buried in the American military cemetery in Savenay in France. One year later, the Army Quartermaster Corps brought Jane's remains back to the United States, where they were reinterred in the nurses section of Arlington National Cemetery. In 1972, the citizens of Schuylter County dedicated their new hospital to Jane Arminda Delano.

The Jane Delano Memorial pays homage to the founder of the Red Cross Nursing Service and to Red Cross nurses. By physician and sculptor, Tait McKenzie, the memorial honors the 296 nurses, including Delano, who gave their lives as the result of World War I. Sponsored by American nurses, it was dedicated in April 1933, making it the first sculpture to be placed on the grounds of Red Cross Square. A curved stone wall and continuous bench embrace this monumental bronze figure of a veiled and draped woman who reaches with outstretched arms to those in need. The inscription, a verse from the 91st Psalm reads: "Thou shalt not be afraid for the terror by night; nor for the arrow that flieth by day; nor for the pestilence that walketh in darkness; nor for the destruction that wasteth at noonday."

source: <http://www.redcross.org/about-us/history>

Statue image by Sarah Stierch

Gov. Cuomo's 10-point Women's Equality Act

Continued on from page 5

Protect a Women's Freedom of Choice: Enact the Reproductive Health Act. The Women's Equality Act will protect the fundamental right of reproductive freedom and a woman's right to make private health care decisions.

The Reproductive Health Act will guarantee that every woman can make the personal and private health care decision, especially when her health is endangered, treat the regulation of abortion as an issue of public health and medical practice rather than as a potential crime and guarantee that all New Yorkers will have the right to use or refuse contraception.

According to LegislativeGazette.com, "More than 500 advocacy groups began Women's History Month by launching The New York Women's Equality Coalition to help push for many of the ideas outlined in the governor's State of the State including a 10-point agenda for gender equality."

The coalition consists of advocacy groups, neighborhood associations, legal services organizations, unions, community organizations, faith-based groups, professional associations, and foundations. These groups work on a wide range of issues, including women's rights, LGBT rights, racial justice, reproductive health, poverty alleviation, business, labor, and other areas.

For info on the New York Women's Equality Coalition: <http://nywomensequality.org/>



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- Vendor table at a NYS Women, Inc. conference



Conference Highlights

Welcome to Conference!

Chair Linda Winston, Vice-Chair Robin Allen, and the members of Region VI invite you to the 4th Annual Conference of NYS Women, Inc., which will be held June 7 – June 9, 2013, at the Hampton Inn and Suites in Albany.

The registration deadline is May 10, so register today! Conference registration and hotel reservation forms can be found online at www.nyswomeninc.org.

To request forms as a paper version, please contact Chair Linda Winston (607-334-6172 or winstonlight@frontier.net) or Vice-Chair Robin Allen (P.O. Box 1265, Binghamton NY 13902-1265 or rallen@stny.rr.com).

Our agenda includes business sessions, officer nominations and elections, board of directors as well as regional directors and assistant directors meetings, and award presentations. Other activities include the memorial service on Sunday; Grace LeGendre Endowment Fund luncheon showcasing fellowship winners; and Saturday evening's banquet celebrating Amy Kellogg's installation as the fourth President of New York State Women, Inc. and introduction of the 2013-14 officers.

Conference is an important milestone in the journey of our organization. Members will learn our accomplishments for this year and goals for next year. There is an energy that develops when NYS Women, Inc. members come together. You'll become re-vitalized; when you return to your chapter, plan on accomplishing great things!

This is an opportunity to see our organization in action.

- Discover what is happening in our organization, meet members from across the state, and talk with our leadership team; help steer the direction our organization will take.
- Become informed, stimulated, energized, and ready to be part of NYS Women, Inc.
- Learn what chapters across the state are doing to promote equity for all women.

Have a capital time in Albany!

Things to see and do in Albany! The Hampton Inn & Suites in Albany is a short walk from many of the most popular attractions in New York's capital. The area around the hotel is loaded with culture, shopping and restaurants. The Hampton Inn is next door to the Palace Theatre and across the street from the Capital Repertory Theatre. From the Riverfront to

Continued on page 11

Featured conference speakers



“Empowering Women Politically”

The Honorable Elizabeth Garry will review the number of female judges and gender disparity and how this gender disparity compares overall with the rest of the political scene (for instance the U.S. Congress and New York State). She will also discuss the importance of hosting town squares and/or community forums for candidates and how women's involvement influences political discussion. Garry will explain the importance of organizations like NYS Women, Inc.

Hon. Elizabeth Garry has served as an Associate Justice of the Appellate Division, Third Department, since her appointment by Governor Patterson in March 2009. Prior to her appointment to this appellate court she was elected to serve as a NYS Supreme Court Justice in the Sixth Judicial District in central NY. Her primary chambers are located in Chenango County, where she has resided throughout her legal career. Judge Garry grew up on a dairy farm in the Helderbergs, Albany County, and lived in that region until graduating from Albany Law School in 1990. Her initial legal employment was as the Law Clerk to Supreme Court Justice Irad S. Ingraham, in Chenango County, followed by 12 years in private practice, trying cases throughout central New York.



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Lisa Giruzzi is a speaker, consultant and best-selling author with more than 25 years of experience helping people be more successful through effective communication. She specializes in assisting organizations to empower and engage their employees to be successful and productive. Lisa owns the consulting firm Transformational Conversations, which specializes in enhancing communication and performance. She is a co-host of the television talk show Real Conversations. For more: www>YourCommunicationAuthority.com.

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- Marketing Services



Amy Kellogg
Incoming President 2013/2014

My name is Amy Kellogg and I am the President Elect. I will become the new President. I am currently a partner at Harter Secrest & Emery. My law practice focuses on representing a variety of New York State professional associations and businesses before the New York State legislature. My practice

includes providing government related services, monitoring, analyzing and reporting the status of pending legislation, communicating clients' positions to members of the NYS legislature, state agencies and the Governor's office, drafting legislation on behalf of clients, lobbying for the introduction and adoption of legislation and researching and ensuring compliance with state and federal lobby and election laws.

I have been a member of New York State Women, Inc. since 2005. I served as Tech Valley BPW President-Elect from 2005-2006. I served as Tech Valley BPW President from 2006-2008. I served as immediate past president for Tech Valley NYS Women Inc. from 2008 - 2010. I served as District IV Assistant District Director for NYS Women Inc. in 2009 and District Director IV in 2010. I have served as the 2nd Vice

Continued on next page



Colleen Ostiguy
Candidate for President Elect

Colleen has been a member of New York State Women, Inc. for approximately seven years. In that time, she has served a one year term as New York State Women, Inc.'s Vice President, a one year term as Recording Secretary, a two year term as Tech Valley's President and a two year term as Tech Valley's Secretary. Colleen received her Masters

in Library Science degree from the University at Albany and a Juris Doctor degree from Albany Law School. Colleen is currently employed as the Electronic Services Librarian at Albany Law School. In this position, she is responsible for updating and maintaining the library's website, developing ways to market the library's resources, responding to law student and faculty reference questions and teaching an advanced legal research course. Colleen is also an adjunct instructor at the University at Albany in the Information Science department. Colleen is a member of the American Association of Law Librarians, Academic Law Librarians Special Interest Section, Legal Sourcebook Committee and President Elect for the Upstate New York chapter of the American Association of Law Librarians. She is also a member of the New York State Bar

Continued on next page



Renee Cerullo
Candidate for
1st Vice President

Renee Cerullo was born and raised in Buffalo. She got her BS in Computer Information Systems from Buffalo State College and her MA in Informatics from the University of Buffalo. She worked for UB for 10 years. In 2000 she started her company RLComputing

(www.RLComputing.com) to help companies grow their business with technology. Renee has been an adjunct professor at University at Buffalo, Niagara University, and Bryant & Stratton. She travels to community colleges all over the US and Canada as a Web consultant. She is currently the President of a non-profit called the Educational Technology Foundation of WNY (www.EDTECHDAY.org). The organization obtains and installs computers in schools and community centers that cannot afford it. She currently is the 2nd Vice President for NYS Women and was the President of the NYS Women Inc Buffalo Niagara Chapter for 2 years. She also has been very involved in the Crohn's and Colitis Foundation WNY Chapter and NAWBO.

Renee received the 2013 infoTech Niagara BETA Award -

Continued on next page



Mary A. Stelley
Candidate for Treasurer

I am the current NYS Women, Inc. Treasurer and served as 2010-2012 finance chair.

I held the following BPW/NYS positions: 1995-1996 treasurer, 1996-1997 2nd VP, 1997-1998 1st VP, 1998-1999, president-elect and 1999-2000 president. I served as 2002-2003 NIKE business manager, 2007-2008 finance chair, 2004 winter board chair, 1992 fall board treasurer and 1992-1993 redistricting committee.

I served as BPW/NYS 1989-1991 District VIII treasurer, 1991-1993 assistant director and 1993-1995 director overseeing 15 locals, as well as serving on audit committees.

I am currently Lakeshore Chapter treasurer; served as NYS/BPW Gowanda BPW president, VP, treasurer and secretary.

I am current CEO of Gowanda Area Federal Credit Union, assets \$16,000,000 and treasurer of its board of directors. I am a Town of Collins councilman with 11 years experience.

I was employed by the Federal Bureau of Investigation as a stenographer from July 1961 until May 1967, in Washington, D.C. and transferred to their Buffalo Office.

Among my honors and designations are the 1991 Gowanda BPW Woman of the Year award in 1991 and the Gowanda

Continued on next page

Amy Kellogg, cont.

President and President Elect of New York State Women, Inc.

In addition to NYS Women Inc., I am the Vice President of the National Alumni Association of Albany Law School, President Elect of the State University of New York at Potsdam Alumni Board of Trustees, Chair of the Programs Committee for the American Bar Association's Government Affairs Committee, a member of the Committee on Women in the Law of the New York State Bar Association and a member of the National Association of State Lobbyists.

I am excited about my upcoming year as NYS Women, Inc. President. I have a lot of ideas and thoughts, and I look forward to working with everyone to continue to move the organization forward. I have several goals and many ideas for how to streamline the organization and make us more efficient. We have already made good strides in become more efficient, and I look forward to helping move us even further forward. This will involve changing the way we do some things, and I hope that you will be on board with the change. I know that change can be scary, but if we don't change, we will never grow.

My goals for the year revolve around focusing on several key areas. First, I want to focus on women's health issues. There are a lot of healthcare changes on the horizon, and these changes will affect all women and the healthcare we receive. Second, I want to focus on a return to workshops and training at the board meetings and conference. I want to make sure that we are offering our members as much information, education and opportunities to grow as possible. Third, I want to focus on membership. I want to increase our membership and figure out new ways to attract and retain members.

I will not be able to accomplish any of my goals without the help of every member of this organization. I look forward to working with all of you in the upcoming year.

Renee Cerullo, cont.

Women in Technology, 2012 Athena Award nominee, 2011 Women in Leadership Awardee, 2010 SBA Home Based Business Champion of the Year for the Buffalo District and NYS/Region II, 2008 YWCA Emerging Leader Awardee, and a 2006 Business First 40 under 40 award winner.

Colleen Ostiguy, cont.

Association's Electronic Communications Committee. This committee provides recommendations to the Bar Association about its website.

Mary A. Stelley, cont.

Area Chamber of Commerce service award in 1997. I am a notary public.

I am a NY Grace LeGendre Endowment Fund, Inc. board member. I am a Gowanda Women of the Moose member, served as senior regent and recorder. I was president of the Friends of the Collins Public Library, and secretary of its Steering Committee. I am a member of the St. Joseph's Altar & Rosary Society, served as vice president and treasurer. I was Gowanda PTA president, on the Buffalo Council, NYS Credit Union League, and vice president of Gowanda Area Chamber of Commerce Board of Directors. I served 5 years on the Gowanda Central School Budget Committee.

Capital time in Albany!

Continued from page 8

the Egg Performing Arts Center, Albany's culture and recreation are worth exploring.

Speaking of learning and exploring, the **University at Albany** is just a short drive from the hotel. In Albany, you'll find an amazing town history that dates back to the early 1600s and the founding of our country. Much of the city's architecture has been preserved, too.

The Albany Egg The hotel is just a few blocks from one of Albany's richest cultural venues - The Egg. The Egg houses two theatres - the Lewis A. Swyer Theatre and the Kitty Carlisle Hart Theatre. Seating 450, the Swyer is used for concerts, lectures, multimedia presentations, solo performers and a majority of educational programming. With a seating capacity of 982, the Hart Theatre is used for larger productions including musical theatre, dance and music concerts. Wrapping around fully half The Egg is a lounge area for the Hart theatre.

Shopping Remember your visit with a treasure from one of Albany's many unique shops, antiquarian bookstores, and seasonal marketplaces. Walk along Lark Street (Albany's village-in-the-city) and notice the variety of shops, dining, and nightlife hotspots. For indoor shopping, malls and outlet villages offer designer and brand name labels in hundreds of stores, including major national retailers.

Farmers' Markets (Seasonal)

- Cohoes Remsen Street, 518-238-2232
- Downtown Albany, 518-732-2991
- Empire State Plaza, 518-476-5986
- Goold Orchards, 518-732-7317
- Harriman State Office Campus (SUNY), 518-476-5986
- Maiden Lane Park, 518-465-2143
- Melville's Mug, 518-694-9991

Visit: www.local-farmers-markets.com or NYS Dept. of Agriculture & Markets 718-722-2830



Proposed organizational changes

Possible incorporation of chapters

At the spring board meeting in April, Colleen Ostiguy gave a preliminary presentation on the advisability of incorporating chapters. She discussed the information currently available, further research required, and benefits of incorporation.

Incorporation of chapters

Currently, approximately three chapters are already incorporated with the NYS Department of State (DoS). Remaining chapters are not incorporated.

Some of the benefits of incorporation include: avoidance of personal liability for members, officers, directors; chapter becomes a separate and recognized legal entity; formalized legal structure under NYS Department of State Not-For-Profit Corporation codes; and donors more likely to donate to an incorporated entity.

Determining NYS Women, Inc.'s IRS status

More information is needed; the organization's current IRS status is uncertain: it's a "501(c) something". The chapters have no IRS status although most chapters have EIN numbers.

Some of the benefits of determining the organization's IRS status could be beneficial for Federal/NYS sales tax exemption; could mean filing one return for the entire organization; we would retain EIN numbers; avoid trouble with the IRS, such as penalties, or violations of Federal/NYS tax laws; use easy forms to file (990-N, 990-EZ).

-excerpted from Colleen Ostiguy's Powerpoint presentation at spring board held on April 6, 2013 in Rome, NY.

NYS Women, Inc. membership process

Over the past year we have made several changes to help streamline the dues process and have made great progress. On-line payments to state have been widely accepted (and many are raving about the convenience!). Email invoices have also had great reviews. We have worked with a few chapters to tweak their dues amounts for different situations.

With all these great changes we still have one underlying issue to address. Some chapters have issues with "disappearing" checks given at the chapter level or checks from a chapter that have not been sent to state in a timely manner (or at all). There have been complaints about this situation from members. This doesn't reflect well on our organization as a whole.

We want to help! It's working well having the state process all online payments, and we'd like to handle the check processing for chapters too. This will eliminate a huge burden on the chapters. The state wants to step up and free up chapters so they can focus on programs, membership, and growing their chapters. We are already processing all dues for approximately 15 chapters.

The changes we would like to implement are as follows:

1. Dues notices – The mail to address on all dues notices would be the state database manager not the chapter treasurer.
2. Any checks give at local chapter meetings would be made out to NYS Women, Inc., NOT the local chapter. These checks would be mailed to the state database manager and will NOT have to be deposited by the local treasurer.
3. Chapters would add a chapter membership contact to their chapter communications. This means the membership contact would also be notified of new members and member renewals.

4. Payment to the chapters would occur the same way it does now for the online dues payments.

Please read the full process document on the website in the members section – meetings – Annual Conference. We will vote on this process at the June Conference.

*-submitted by Renee Cerullo
state database manager/2nd vice president*

Reminder - Renee Cerullo is now processing dues. ALL membership checks and forms should be sent to Renee not Mary Stelley. The membership dues forms are in the members section of the website under "Chapters."



The 2012-2013 NIKE All Star Campaign is in full swing and thank you to our loyal supporters who have already sent their listings in. Members will have an opportunity to contribute at our annual conference, and chapters, regions and friends of NYS Women, Inc. can send contributions anytime to the NIKE Business Manager. Information on contributing can be found on our website.

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

Platinum Patrons
Robin Allen
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Patricia Fanning
Susan Fayle
Theresa Fazzolari
Patricia Ferguson
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Diane Bergmanson PSP '86-87
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Rates: Platinum Patrons: \$75 and over
Golden Givers: \$50 – \$74
Silver Supporters: \$25 – \$49
Bronze Boosters: \$5 – \$24

Make check payable to:
NYS Women, Inc. (memo: NIKE contribution)

Mail form and check(s) to: Robin Allen, NIKE Business Manager,
P.O. Box 1265, Binghamton NY 13902-1265
E-mail: NIKEmgr@NYSWomeninc.org.

Katherine Boland
Doris Brooks
Joy Brown
Robin Bridson
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Gale Cohen
Elsie Dedrick PSP '97-98
Cheryl Douglas
Betty Drislane PSP '91-92
Hillary Egburtson
Lois Force
Carolyn Frazier PSP '02-03
Jan Garvey
Shirley Golden
Kathleen S. Haddad
Maria Hernandez PSP '01-02
Arlene Herzog
Amy Kellogg
Nancy Keoghan
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Claire Knowles
Karen Kretsch
Betty Lomonaco PSP '87-88
Dorothy Mangano PSP '82-83
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Kathleen McNaughton
Carol Moyer
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Betty O'Connor PSP '89-90
Linda Provo PSP '07-08
Cay Raycroft PSP '92-93
Candice Russell
Connie Smith
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Barbara Ziegler PSP '95-96

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4th Annual Conference
June 7-9, 2013
Hampton Inn and Suites
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Don't miss the Annual Conference! ■ Become informed, and stimulated, energized. ■ This is a great opportunity for work, fun and celebration.
Register today! ■ www.nyswomeninc.org

NIKE Ad Rates

Back Cover
1 issue: \$600 • 4 issues: \$2,000

Inside Front Cover
1 issue: \$400 • 4 issues: \$1,400

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Select the size of your NIKE ad.

Please email your ad (in pdf format) to JDinsty@roadrunner.com and whiterabbitdesign@roadrunner.com. Checks should be made out to NYS Women, Inc. (memo: NIKE ad) and mailed to: Robin Allen, NIKE Business Manager, P.O. Box 1265, Binghamton NY 13902-1265

New York State Women, Inc.

Our Mission
To build powerful women personally, professionally, and politically.

Our Vision
To make a difference in the lives of working women.

NYS Women, Inc. Proposed Bylaws Changes

THE FOLLOWING PROPOSED REVISIONS TO NEW YORK STATE WOMEN, INC. BYLAWS WERE APPROVED BY THE BOARD OF DIRECTORS ON APRIL 6TH, 2013 AND WILL BE PRESENTED AT THE ANNUAL CONFERENCE IN ALBANY, NEW YORK, JUNE 7-9, 2013 FOR CONSIDERATION AND VOTE BY THE MEMBERS PRESENT.

CURRENT

ARTICLE XVI: STANDING COMMITTEES

SECTION 1. The standing committees of the state organization shall be bylaws, finance, membership, personal and professional development, public policy and communication.

RATIONALE: Remove words PUBLIC POLICY – this is too broad a term. Substitute with ADVOCACY – Advocacy is the act of advocating or speaking, or writing in support of something. To advocate is to plead another's cause.

SECTION 2: To be eligible to serve as a chair or member of a standing committee, a member must:

- a) Be in good standing, and
- b) Officially and publicly support the state legislative and advocacy platforms.

SECTION 3: The term of office shall be:

- (a) Committee chairs and members shall be appointed for a term of one (1) year and may be re-appointed. No person may serve more than three (3) consecutive years on the same committee.
- (b) When the committee chair is unable to attend state board of directors meetings, the vice chair shall act as chair with voting rights. In the event the vice chair is unable to attend a subcommittee chair shall act as chair with voting rights.

ARTICLE XI: ELECTIONS

SECTION 1: The election shall be under the supervision of an elections committee consisting of five (5) or more members appointed by the president who will appoint one as the elections committee chair.

SECTION 2: The verification of eligibility to vote will be under the supervision of a credentials committee consisting of not less than five (5) members appointed by the president who will appoint one as the credentials committee chair.

SECTION 3: The chair of the credentials shall furnish to the elections committee chair, not less than two (2) hours before the opening of the polls, verification of the accredited voters.

SECTION 4: A president-elect, a first vice president, a second vice president, a recording secretary and a treasurer shall be elected by ballot at each annual conference.

- a) If a president-elect serves the unexpired term of a president and chooses not to serve her own term, the slate of officers shall include candidates for the office of president.

SECTION 5: The president, president-elect, first vice president and second vice president shall be eligible to serve for more than one consecutive term in the same office, unless the president-elect is serving an unexpired term as president and is then eligible to serve her own year as president. The recording secretary and treasurer shall be eligible to and may serve more than one consecutive term in the same office.

SECTION 6: An interval of one year shall elapse before a member is again eligible for re-election to the office of president, president-elect, first vice president or second vice president.

SECTION 7: To be eligible for office, a candidate must:

- (a) Be a member in good standing.
- (b) Officially and publicly support the state legislative and advocacy platforms

PROPOSED

ARTICLE XVI: STANDING COMMITTEES

SECTION 1. The standing committees of the state organization shall be bylaws, finance, membership, personal and professional development, advocacy and communication

SECTION 2. Move to Article XII: ELIGIBILITY SECTION 1. (a) and (b)

SECTION 3: (a) MOVE TO ARTICLE XII: ELIGIBILITY SECTION 3:

(b) becomes (a) no change in wording

ARTICLE XI: ELECTIONS

SECTION 1: REMAINS THE SAME

SECTION 2: The credentials chair shall be appointed by the president and with the data base manager verify the voting eligibility of members attending the board meetings and the annual conference.

SECTION 3: REMAINS THE SAME

SECTION 4: REMAINS THE SAME

REMOVE a) just continue as part of the of the paragraph.

MOVE TO ARTICLE XII: ELIGIBILITY SECTION 3: (a)

MOVE TO ARTICLE XII: ELIGIBILITY SECTION 3: (b)

MOVE TO ARTICLE XII: ELIGIBILITY SECTION 2

MOVE TO ARTICLE XII: ELIGIBILITY SECTION 1: (a) and (b)

NYS Women, Inc. Proposed Bylaws Changes

THE FOLLOWING PROPOSED REVISIONS TO NEW YORK STATE WOMEN, INC. BYLAWS WERE APPROVED BY THE BOARD OF DIRECTORS ON APRIL 6TH, 2013 AND WILL BE PRESENTED AT THE ANNUAL CONFERENCE IN ALBANY, NEW YORK, JUNE 7-9, 2013 FOR CONSIDERATION AND VOTE BY THE MEMBERS PRESENT.

CURRENT

ARTICLE XI: ELECTIONS (continued)

SECTION 8: A plurality of all votes cast for a given office shall constitute an election.

SECTION 9: Poll shall be open during hours determined by the executive committee.

SEE NEW ARTICLE XII. ELIGIBILITY

ARTICLE XII: DUTIES OF OFFICERS

ARTICLE XIII. BOARD OF DIRECTORS

SECTION 1: The Board of Directors shall consist of the officers, immediate past state president, region directors, and chairs of standing committees.

Any active member who is in good standing is eligible to be a member of the board of directors.

ARTICLE XIV: EXECUTIVE COMMITTEE

ARTICLE XVI: STANDING COMMITTEES

ARTICLE XVI: STATE CONFERENCE

ARTICLE XVII: PARLIAMENTARY AUTHORITY

ARTICLE XVIII: AMENDMENTS

ARTICLE XIX: DISSOLUTION

HOUSEKEEPING

ARTICLE VIII: REGIONAL ORGANIZATION

SECTION 5. A nominee to qualify for nomination as region director and assistant region director shall: etc,

PROPOSED

ARTICLE XI: ELECTIONS (continued)

RENUMBER TO SECTION 5:

RENUMBER TO SECTION 6: Polls shall be open during the time determined by the executive committee

ARTICLE XII. ELIGIBILITY

SECTION 1. To be eligible for office, a candidate for the office of president, president-elect, first vice president, second vice president, recording secretary, treasurer, region director, assistant region director or to serve as a standing committee chair, must

- (a) Be a member in good standing.
- (b) Officially and publicly support the state legislative and advocacy platforms.

SECTION 2. An interval of one year shall elapse before a member is again eligible for re-election to the office of president, president-elect, first vice president, or second vice president.

SECTION 3: Term of office

- a) The president, president-elect, first vice president, second vice president, shall be eligible to serve for not more than one consecutive term in the same office, unless the president-elect is serving an unexpired term as president and is then eligible to serve her own year as president.
- b) The recording secretary and treasurer shall be eligible to and may serve more than one consecutive term in the same office.
- c) The region director and assistant region director may serve two consecutive terms in the same office.
- d) Standing committee chairs shall be appointed for a term of one (1) year and may be reappointed. No person may serve more than three (3) consecutive years on the same committee.

RENUMBERED ARTICLE XIII: DUTIES OF OFFICERS.

RENUMBERED ARTICLE XIV. BOARD OF DIRECTORS

SECTION 1: The Board of Directors shall consist of the officers, immediate past state president, region directors, and chairs of standing committees.

REMOVE THIS SECOND SENTENCE- MOVED TO ARTICLE XII: ELIGIBILITY/

RENUMBERED ARTICLE XV: EXECUTIVE COMMITTEE.

RENUMBERED ARTICLE XVI: STANDING COMMITTEES

RENUMBERED ARTICLE XVII: STATE CONFERENCE

RENUMBERED XVIII: PARLIAMENTARY AUTHORITY

RENUMBERED XIX: AMENDMENTS

RENUMBERED ARTICLE XX: DISSOLUTION

REMOVE, THIS IS INCLUDED IN ARTICLE XIII: ELIGIBILITY SECTION 1.

Chapter News

Greater Binghamton – Region VI

- submitted by Robin Allen, president

Sandra Ceplo Johnson, chapter president 2011-2013, was honored in March by the Broome County Status of Women Council during the 36th annual dinner recognizing the work of women in Broome County.

“Believe in the person you are so that you can move forward within your community and not only help yourself but help the people around you,” Sandra Ceplo Johnson said during an interview at the event.

Vestal High School student Lauren Pringle, who volunteers at Lourdes Hospital and in after school programs, was sponsored by Susquehanna Chapter, also of Region VI.

Lake to Lake Women – Region VII

- submitted by Nancy Taylor, president

The Lake to Lake Women Chapter held its March 2013 dinner meeting at the Blackwell Ballroom at Ramada Geneva Lakefront, Geneva, NY with a celebration of Women’s History Month honoring a local woman, Eleanor Stearns. She was recognized for her dedication and commitment to the community. Approximately 50 members and guests attended.

Southern Finger Lakes Women – Region VII

- submitted by JoAnne Krolak



L. to r.: Ashley Fazzary and Gloria Hutchings, SFLW membership chair.

On February 18, 2013, Southern Finger Lakes Women welcomed Ashley Fazzary as a new member of the chapter. Dr. Fazzary is a native of Watkins Glen and has opened Fazzary Eye Care/Eyes on Seneca on Franklin Street.

The March 18, 2013, meeting of Southern Finger Lakes Women will be held at the Harvest Café on Main Street in

Montour Falls, NY. In observance of Women’s History Month, Dream Barn Productions, c/o Tracy Gavich, will be presenting an interactive theater of “Women in History who have run for President of the United States.”

On April 21, 2013, Southern Finger Lakes Women held a chicken barbecue at the Montour Falls Moose Lodge in Montour Falls, NY. The proceeds will benefit the SFLW scholarship fund.

St. Lawrence County – Region V

- submitted by Susan Bellor, secretary

The St. Lawrence County Chapter of NYS Women Inc. were presented an informational program on Governor Cuomo’s plans to advance a 10-Point Women’s Equality Act for New York State, that will



Martha Stahl (l), vice president of external affairs for Planned Parenthood in Plattsburgh, was welcomed by President Sally Yeddo (r).

break down barriers that perpetuate discrimination and inequality based on gender. The program provided information which through this proposed act will support: pay equity, stopping sexual harassment, protecting a woman’s freedom of choice for reproduction, allowing recovery of attorney fees in employment and lending, strengthening human trafficking laws, ending family status discrimination, stopping source of income discrimination, stopping housing discrimination,

stopping pregnancy discrimination, and protecting victims of domestic violence by strengthening order of protection laws.

Correction

[Editor’s note: Our apologies to Kathy Kondratuk who submitted information to NIKE about the late Kathy Hallock. We inadvertently listed Kathy Kondratuk as the deceased member.

It was Mark Twain who said “The reports of my death have been greatly exaggerated.” And that is the case with Kathy Kondratuk, who is alive and well!]

Clarence – Region VIII

- submitted by Donnie Hover and Kathy Kondratuk

Kathy Hallock, a charter member of Clarence Heritage BPW (now the Clarence Chapter of New York State Women, Inc.) passed away on January 24, 2013 in Hospice Buffalo, after a struggle with cancer. She was 69. The Clarence local chartered in the late 1980s, and Kathy was always in integral part of the group; holding numerous offices including several terms as president.

She was the second woman to serve as Clarence town supervisor and the first Republican woman. In 2008, the Town of Clarence honored her by dedicating a Town Hall conference room in her name.



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Please Send Your Region and Chapter News to:
Ramona L. Gallagher at PR@nyswomeninc.org

Chapter Initiatives

is celebrated nationally.

Richmond County – Region II

- submitted by Neale Steiniger

Jumpstart, an interactive 10-session program developed and presented by The Richmond County Chapter’s mentoring group for the 12-18 year old participants of the Staten Island Youth Justice Center’s Alternative to Detention Program, teaches leadership; to work independently, and as a team; empathy; service through community projects; and life skills.

Susquehanna – Region VI

- submitted by Kathleen Pernice

Building women personally, professionally and politically is a very strong goal for the Susquehanna Chapter of New York State Women, Inc. To help further women we start at high school graduation, the chapter gives a \$500 scholarship to one young woman in each high school in Tioga County.

Walton – Region VI

- submitted by Cindy Barnes, president

Walton Chapter Highlights

First and foremost, the Walton Chapter has maintained its chapter membership and continues to seek new, younger members by inviting them as guests to our monthly meeting. An AMBA (Annual Multiphasic Blood Analysis) Blood Screening Event was held in November with a second scheduled for May 4. This event greatly reduces our fundraising efforts with all profits going to the scholarship fund, which is a \$1000 award given at the WCS graduation ceremonies.

Westchester – Region IX

- submitted by Hillary Sheperd

Elementary School Students Win in Westchester County Women’s History Month Essay Contest

The Westchester Chapter’s annual Women’s History Month essay contest highlights “Women in history who made a difference” at a local public school.

Barbara Ziegler, chapter and past NYS Women, Inc. president, introduced

us to Yonker’s Montessori Academy.

“Students write essays on suffragettes to rock stars . . . honoring historic women in an educational way,” Barbara said.

Yates County Women – Region VII

- submitted by Debbie O’Neil, treasurer

An activity this chapter takes great pride in every year is the Miss Penn Yan contest. It is open to girls from ninth to eleventh grades in Penn Yan local high schools. It is a scholastic contest requiring applicants to be sponsored by local clubs and non-profits in which school and community activities are the basis of consideration of applicants. The top three applicants are chosen after giving a speech about their sponsor club or group as well as a 50-word essay about what they would do if they could run Penn Yan for the day.

Last year we had 13 applicants. This was quite a special group with diverse interests and things they would like to see accomplished in our community. Some of the ideas for projects included community clean-up days and park beautification; working with senior citizens; helping those with low incomes learn to make nutritional, cost-effective meals; and counselling on bullying.

The 2013 Miss Penn Yan court would also continue the work of the 2012 court in renovating a playground in the community (local merchants also assist). Our chapter uses the youth leadership program started by the NYS Women, Inc. as an education experience for our young women candidates interested in attending a Regional Youth Leadership Day.

Investing in our young women at the high school level will afford them the building blocks and tools they need to build their careers and life in the future. It will also give them leadership opportunities and communication abilities with local groups and government. Early education for young women is paramount for our organization. Our youth is our future. When given the right tools and skills the future can be bright for them as well as those they touch.

On-the-Money Tips for Choosing a Bank

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

WHATEVER GOODS OR SERVICES THEY'RE SEEKING, American consumers have choices: To buy from a local purveyor or a national chain? To patronize a brick- and-mortar store or shop online? To be content as a relatively anonymous, transactional customer or to do business with an entity that emphasizes personal relationships and one-to-one attention?

While having choices as a consumer is often a good thing, in the matter of choosing a financial institution to handle your money, the decision can be difficult, given the complexities and vagaries of today's banking market. Finding a good, solid institution that's well suited to meet your unique banking needs requires you to be an educated shopper.

In the end, it's about your money – and your peace of mind, said Allan Katz, CFP®, president of Comprehensive Wealth Management Group, LLC, in Staten Island, NY. "Finding [an institution] that is financially stable, one that matches your needs and that is going to give you the best deal for your money takes some research."

The following suggestions from the Financial Planning Association are designed to help you to ask the right questions and, ultimately, to find a suitable, secure home for your money:

1. Make a list of the banking services you need – personal checking and/or savings account(s), business banking services, lending services (such as a mortgage or an auto loan), credit card, investing advice, etc. Larger national and international banks tend to offer one-stop-shopping, with a broader array of services than many smaller community banks and credit unions provide. Banks with more branches offer greater convenience, ATM access and the like. They may also be in better position to "bundle" services, where customers with multiple accounts (such as checking, plus a business account or a mortgage) may get breaks on fees and the like. Online institutions may have lower costs and they may have the flexibility to offer better pricing on loans and deposits since they don't have to pay for actual property.

2. Confirm the institution is financially stable. Check <http://research.fdic.gov/bankfind/> to see if a specific bank is

FDIC insured, meaning the U.S.-government backed Federal Deposit Insurance Corporation insures deposits. Visit www.NCUA.gov to see if a specific credit union is backed by the National Credit Union Administration.

Visit a site such as www.bauerfinancial.com, which rates the relative stability of banks and credit unions. Also check the institution's track record with consumers via the Better Business Bureau (www.bbb.org).

3. Consider how much personal service and relationships matter to you. Nowadays, not only do smaller community and regional banks and credit unions offer a greater range of services, they also may be more service-oriented. "It can be very helpful to know people at your bank, and for them to know you," said Katz.

4. Compare institutions' fees and rates for the services you expect to use most, from ATM, check, overdraft and transaction fees, to interest rates on savings and money market accounts, to mortgage rates. A site such as www.bankrate.com can make comparison shopping quicker and simpler. For people who are particularly fee- and/or rate-sensitive, a not-for-profit credit union might make the most sense, if you have access to one, Katz said. "They answer to members, not shareholders, so customer service is their primary goal. They're not just looking to maximize profits, which means fees and interest rates are often more to your advantage."

5. Get advice from a certified financial planning professional. "It's good to get objective advice from a financial planner with a decision like this," said Katz. To find a financial planner in your area, visit the FPA's national database at www.FPAnet.org/PlannerSearch/PlannerSearch.aspx.

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

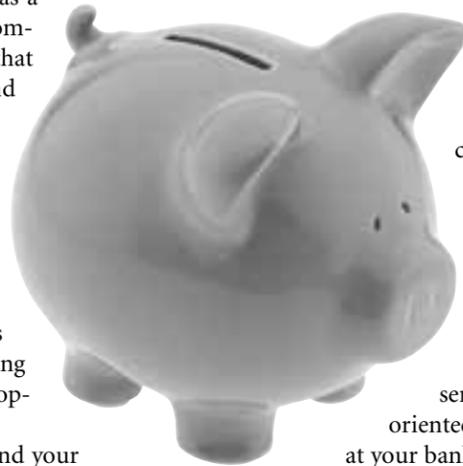


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Show your support for NYS Women, Inc.



Reach New York State working and professional women through YOUR sponsorship of **NIKE**!

- **NIKE** targets 1,000 business and working women 4 times annually.
- **NIKE** is read by, and circulated to, a wide range of business associates, family, friends, and vendors.
- **NIKE** is distributed in communities and to decision makers and leaders throughout New York State.

NEW YORK STATE
women, INC.

Our Mission

To build powerful women personally, professionally, and politically.

Our Vision

To make a difference in the lives of working women.

Sponsorship Levels

■ \$3,000 Sponsorship

Full-page back cover ad in 4 issues of **NIKE** (valued at \$2,000)

Feature article in 4 issues of **NIKE**

Sponsor logo on NYS Women, Inc. website linked to sponsor homepage

One banner ad on NYS Women, Inc. website

Sponsor logo on NYS Women, Inc. monthly newsletter to members

Vendor table at a NYS Women, Inc. conference

Two free memberships to NYS Women, Inc.

■ \$1,500 Sponsorship

Full-page ad in 4 issues of **NIKE** (valued at \$1,000)

Feature article in 1 issue of **NIKE**

Sponsor logo on NYS Women, Inc. website linked to sponsor homepage

Sponsor logo on NYS Women, Inc. monthly newsletter to members

Vendor table at a NYS Women, Inc. conference

One free membership to NYS Women, Inc.

■ \$750 Sponsorship

Half-page ad in 4 issues of **NIKE** (valued at \$500)

Sponsor logo on NYS Women, Inc. website linked to sponsor homepage

Sponsor logo on NYS Women, Inc. monthly newsletter to members

Vendor table at a NYS Women, Inc. conference

One free membership to NYS Women, Inc.

EXCLUSIVE Member Sponsorship!

■ \$400 Member-Only Sponsorship

Half-page ad in 4 issues of **NIKE** (valued at \$500)

Sponsor logo on NYS Women, Inc. website linked to sponsor homepage

Sponsor logo on NYS Women, Inc. monthly newsletter to members

Vendor table at a NYS Women, Inc. conference

For more information:

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