



NIKE The official publication of New York State Women, Inc.

VOL. 68 ■ ISSUE 1 ■ SEPTEMBER 2018



Our Mission

To build powerful women personally, professionally, and politically.

Our Vision

To make a difference in the lives of working women.



Dated Material — Deliver Promptly

EXPLORING THE BEST OF NYS WOMEN, INC.

FRIENDSHIP RESOURCES EMPOWERMENT CONNECTIONS NETWORKING MENTORS

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NYS Women, Inc. – The State of the State



President's Message

from Debra Carlin
NYS Women, Inc. President, 2018/2019

I want to thank all those who came to our annual conference held in June. The budget for the 2018/2019 year is set as is the advocacy statement and legislative platform. And what an important part of this conference is held on Friday evening: the awards ceremony! It is a reminder of all the dedicated, loyal, and hardworking members who belong to NYS Women, Inc. There are many long-time members and new joining the organization and bringing new ideas and energy. The memorial service at conference by Caroline and Theresa Fazzolari was a beautiful remembrance of those members we lost this past year.

Fall board is scheduled for September 28-29, 2018 at the Holiday Inn Binghamton. Registration forms and a schedule of activities is on our website (nyswomeninc.org). Information will also be emailed to region directors and chapter presidents.


CALL TO: Fall Board Meeting
DATE: September 29, 2018
LOCATION: Holiday Inn Binghamton, Binghamton, NY
TO: Executive Committee, Members of the Board of Directors and all members of New York State Women, Inc.

NOTICE is hereby given that the Fall Board Meeting of New York State Women, Inc. is scheduled for Saturday, September 29, 2018 at the Holiday Inn Binghamton, 2-8 Hawley Street, Binghamton, NY.

There will be a region directors/assistant region directors meeting, which all are welcome to attend. There will be a workshop, news from NYS Women, Inc., in addition to the board meeting. All board members in good standing will be eligible to vote at this meeting. All members of the organization are encouraged to attend, but only board members will have a vote.

I look forward to seeing everyone at this meeting and thank you for all of your support of our organization.

As always, please remember our mission is to build powerful women personally, professionally and politically; and make a difference in the lives of working women. As a group working together, there is much we can accomplish.

Stay happy and safe. 

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.

Calendar of Events 2018

MONTHLY
15 Communicator deadline

SEPT
15 NIKE submissions deadline

SEPT
28-29 2018 Fall Board Meeting
@Holiday Inn Binghamton
Binghamton, NY
Register: nyswomeninc.org

OCT
12 NYS Voter registration deadline

NOV
6 Election Day
Make YOUR voice heard: VOTE!

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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From the Editor

“Where am I meant to be shining? What have I been given with which to give?”

- DAWNA MARKOVA

IN THE UPCOMING ISSUES OF *NIKE* WE WILL BE celebrating a milestone for our organization: the 100th year anniversary of our founding as the New York State Federation of Business and Professional Women’s Clubs. (We actually predate BPW’s national organization by a month; we originated April 1919.)

That’s right, 100 years of advocacy, mentorship, resources, and friendship! And we’re still proudly building “powerful women personally, professionally and politically.”

You may also notice something a little different in this issue of *NIKE*: We’ve updated our iconic Nike graphic, based on the Greek *Victory of Samothrace* statue, that had graced past issues of the magazine. It was in 1951 that our organization’s statewide magazine was first entitled *NIKE* and it has been published continuously since then.

In our September issue we’re saluting the “best” of NYS Women, Inc., and Nike epitomizes the best. In Greek mythology Nike is the goddess of strength, speed, and, particularly, victory – victory both in war and in peaceful competition. She flew to battlefields rewarding the victors with glory and fame, symbolized by a wreath of laurel leaves. The sidebar on page 8 gives some historical perspective on how the symbol of the goddess Nike became intertwined with NYS Women, Inc. in its previous incarnation as BPW/NYS.

Claire Knowles challenges us to BE our best with her article, *The “Best” of NYS Women, Inc. – Truth Time... What does this mean?* She offers insight on leadership and how to achieve the best for our organization. On page 9 we offer our own members’ takes on *The “BEST” of NYS Women, Inc.*

Speaking of the best, Ramona L. Gallagher introduces us to the most recent GLEF fellowship recipients, Elsy Mecklembourg, Mia Mazer, and Kristi Jo Lane plus the CDO Scholarship winner, Elisa Harris, a NYS Women, Inc. member of the Greater Binghamton chapter (page 18).

We’re also offering a couple financial articles that we think will help you live your best life: *Seven Simple Savings Steps: Practical Tips to Make it Happen* (page 10) and *Seven Shrewd Spending Habits to Get You Where You Want to Go in Life* (page 11).

And mark your calendar for the NYS Women, Inc. Fall Board Meeting which will be held September 28-29, 2018 in Binghamton, NY (see page 15). Hope to see you there!

-Joyce DeLong



THE DECEMBER/JANUARY ISSUE DEADLINE: SEPTEMBER

15, 2018. Please type *NIKE* in your email subject line and send to the attention of Joyce DeLong, *NIKE* editor, at PR@NYSWomeninc.org. Previously published material must be accompanied by a letter from the publisher with permission to republish and credit line to be included with the article.

The “BEST” of NYS Women, Inc.

Truth Time... What does this mean?

*“In truth, people can generally make time for what they choose to do. It is not really the time, but the **will** that is wanting.” -John Lubback, 1913*

by Claire Knowles

Best is dictionary-defined as the most excellent, effective or desirable. Also, a type of quality that is unparalleled – the highest level that you can do or deliver.

So, are we there yet?

If we look within our various NYS Women Inc. chapters, we can applaud numerous individual high achievers and leaders who are serving with distinction within their fields. We are grateful for their efforts and for our chapter leaders. If we look at NYS Women, Inc. as a collective group, we can also applaud many efforts as we strive to advance the status of women – holding our vision to make a real difference in the lives of working women – and building powerful women personally, professionally and politically. To reflect, simply read a few titles from past issues of *NIKE* – from “The Everyday Superwoman” to “Mentoring” to “Celebrating Diversity.” June 2018’s issue provided *Your Resource & Planning Guide*, a positive path for one’s growth and development. Yes, you could say that *Success is our touchstone!*

Are you puffed up yet? Feeling a sense of pride? We must ask ourselves: Who is it that sits in judgment of what is BEST? By what standards are we measuring ourselves?

It is worth reaching back in time to see from whence

we have come. Indeed, our *NIKE* archived issues have lifted up some of our greatest pioneering women – not only recognizing their unwavering spirit, but especially their endeavors – the *Women who helped build the Empire State*. Here are a few of those special women: Susan B. Anthony, Elizabeth Cady Stanton, Eleanor Roosevelt, Lucretia Mott, Shirley Chisholm, Dr. May Edward Chinn, Kate Stoneman, Rhoda Fox Graves and many others. Re-look at the March 2017 *NIKE* issue highlighting the Centennial of NYS Women’s Right to Vote. *There is no doubt that accomplishments and focused efforts by women for women and about women hold high esteem within our history.*

TODAY’S TRUTH TIME: *It has been said many times that a friend is like a mirror – reflecting back to you the very best of who you are. So, as friends, as colleagues, as NYS Women, we reflect back to each other the very best of who we are...as individual achievers, as endeavoring chapters, and as the collective body that makes up our organization remaining true to fulfilling our mission.*

To reflect back to another requires truth, voice, and action. It requires that we respectfully challenge each other so
Continued on page 7

Dr. Mary Putnam Jacobi

Women Who Helped Build the Empire State

by JoAnne Krolak

[Editor's note: we feel fortunate to have discovered this previously unpublished column from the late JoAnne Krolak's series "Empire Builders." Thanks go to Katharine Smith who had archived the 2015 article.]

MARY JACOBI WAS BORN TO GEORGE Palmer Putnam and Victorine Haven Putnam in London, England, in 1842. Mary's father had been living in London, where he was working at setting up a branch of his publishing company, Wiley and Putnam (later G.P. Putnam's Sons and now known as Penguin Books). In 1848, the family returned to America. Mary would spend her childhood and teenage years in New York City.

At first, Mary was educated at home by her mother. Later, she attended public schools in Manhattan. Mary graduated in 1859 and went on to study Greek, science, and medicine with Elizabeth Blackwell (Blackwell was a British physician, notable as the first woman to receive a medical degree in the U.S. She was the first woman to graduate from a medical school, a pioneer in promoting the education of women in medicine, and a social and moral reformer in both the U.S. and the United Kingdom).

In 1861, Mary graduated from the New York College of Pharmacy – the first woman to earn a degree in pharmacy. The following year, she received permission to take her examinations early and received her M.D. degree from the Female Medical College of Pennsylvania. She followed this with an internship at the New England Hospital for Women and Children.

In 1866, Mary went to Paris in France, to further her medical education. She attempted to enroll at the École de Médecine, and was denied because the school did not admit women. Mary studied at other schools and supported herself by writing articles for American journals and newspapers. In 1868, Mary was permitted to attend lectures at the École. She matriculated and was graduated with highest honors in 1871.

Dr. Mary Jacobi then returned to the United States, where she taught *materia medica* and therapeutics at the



Women's Medical College of the New York Infirmary. Dr. Jacobi had exacting standards for her students and when she found her students were not prepared to live up to these standards, she resigned her position.

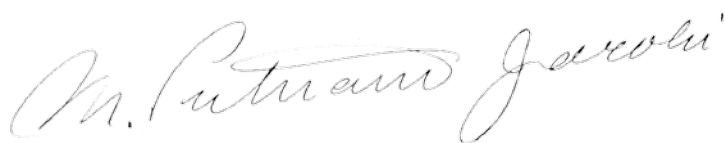
Besides teaching at the Women's Medical College, Mary had also practiced medicine in New York slums. In 1873, Mary had married Dr. Abraham Jacobi, who was an eminent pediatrician and president of the Medical Society of the County of New York. They would go on to have three children, though only one (their daughter, Marjorie Jacobi McAneny) would live to adulthood.

Shortly after she married, Dr. Jacobi opened a children's dispensary at Mount Sinai Hospital and from 1882 to 1885, lectured on the diseases of children at the New York Post-Graduate Medical School. After Dr. Jacobi re-

Image: Physician and educator Mary Putnam Jacobi as a young woman, circa 1860 to 1875. Library of Congress Prints and Photographs Division Washington, D.C. 20540 USA <http://hdl.loc.gov/loc/pp/pp.print>

“You must, on the one hand, forget that any social prejudices stand in your way as physicians: but on the other hand you must remember that, in virtue of these, you continue to have certain class interests, which can not, with either justice or safety, be ignored.”

From an 1883 commencement speech at Women’s College of the New York Infirmary about succeeding as a woman physician, and balancing the need to both move forward and look back.



signed her position at the Women’s Medical College of the New York Infirmary, she continued working on improving women’s education. She organized the Association for the Advancement of the Medical Education of Women in 1872 and served as organization president from 1874 until 1903.

A prolific writer, in 1878, she wrote an essay “The Question of Rest for Women During Menstruation.” In this essay, Dr. Mary Jacobi argued against common beliefs that women were limited physically during menstruation. It was written in reply to “Sex in Education; or, A Fair Chance for the Girls” by Dr. Edward H. Clarke (1875), which questioned the expanded role of women in society and the professions. Dr. Jacobi provided tables, statistics,

and sphygmographic tracings of pulse rate, force, and variations to illustrate the stability of a woman’s health, strength, and agility throughout her monthly cycle. Despite great controversy surrounding the report, the paper was awarded Harvard Medical School’s esteemed Boylston Medical Prize in 1876.

Dr. Jacobi was a staunch suffragist and as a doctor and leading feminist, she rejected the traditional wisdom about the weaknesses of women. This excerpt from her 1894 book, *Common Sense Applied to Woman Suffrage*, shows her dissatisfaction with women’s place in American society, especially the lack of suffrage.

No matter how well-born, how intelligent, how highly educated, how virtuous, how rich, how refined, the women of to-day constitute a political class below that of every man, no matter how base-born, how stupid, how ignorant, how vicious, how poverty-stricken, how brutal. The pauper in the almshouse may vote; the lady who devotes her philanthropic thought to making that almshouse habitable, may not. The tramp who begs cold victuals in the kitchen may vote; the heiress who feeds him and endows universities may not.

Dr. Jacobi was also an advocate for higher education for women. In 1891 she contributed a paper on the history of women physicians in the United States to Women’s Work in America called “Women in Medicine.” She wrote:

When people first began to think of educating women in medicine, a general dread seemed to exist that, if any tests of capacity were applied, all women would be excluded. The profound skepticism felt about women’s abilities, was thus as much manifest in the action of the friends to their education as in that of its opponents.

But by 1882, the friends dared to call upon those who believe in the higher education of women, to help to set the highest possible standard for their medical education; and upon those who do not believe in such higher education to help in making such requirements as shall turn aside the incompetent, not by an exercise of arbitrary power, but by a demonstration of incapacity, which is the only logical, manly reason for refusing to allow women to pursue an honorable calling in an honorable way.

A career is open to women in the medical profession, a career in which they may earn a livelihood; a career in which they may do missionary work among the poor of our own country, and among their own sex in foreign lands; a career that is practical, that is useful, that is scientific.

Dr. Jacobi wrote over 100 essays and papers on medical topics, Her final essay was entitled “Description of the Early Symptoms of the Meningeal Tumor Compressing the Cerebellum. From Which the Writer Died. Written by Herself.” The essay was published in 1905; she died from the brain tumor in 1906.

“Every small positive change we can make in ourselves repays us in confidence for the greater future.” - ALICE WALKER

that we do not become complacent and that we keep moving forward – regardless of the issues or the times in which we are living. And it requires receptivity – we receive feedback with grace and rigor – so that “Best” always remains ahead of us – pulling us forward. Our best, is indeed a work in progress.

One hundred years from NOW – at the bicentennial of the Women’s Right to Vote – what will we have left behind? What will our legacy be? Will we have chosen to give not only our *time*, but also our *will*? Will history show that we stayed true to our convictions and to a sense of continual betterment...en route to *best*?

To ensure that we are on the “Best-train,” try out these questions as we coach nudge, and support each other, our chapters and our collective NYS Women Inc. (organization) forward:

FOR INDIVIDUALS

What can I do today that would make a definite difference for the rest of my day and for tomorrow, or in my career, or for my future? What action steps taken at this time, will hugely impact my tomorrow? What constructive feedback can I provide? Am I willing to graciously receive critical improvement-focused feedback?

FOR CHAPTERS

What can we do collectively in our next chapter meeting that would make a measurable difference in our next quarter’s goals/achievements? Where might we be stuck? Are we in a rut? What steps are needed to move from taking baby steps to giant steps forward? What’s the difference that will make the difference?

FOR OUR LEADERS

When would “now” be a good time to make this looming decision? What have we not thought of yet...that would certainly advance the status of working women? What can we collectively do (together) that will have a ripple effect, multiplying the success of our endeavors? What matters most?

Today is the day that we consciously reflect to each other the “Best” that is already in us...and embrace the “Best” that we are yet to become! Today the step-filled journey continues with ...our time, our will and our action – individually and collectively. NYS Women, Inc: The Best is Yet to Come! 🏹

Claire Knowles is a 2-time Amazon best-selling author, including the book, “Can You See Them Now? Elephants in our Midst.” She is a speaker and business leadership consultant, helping leaders and their teams become the most effective they can be at accomplishing their goals (together). She is a member of the Buffalo Niagara Chapter. www.ClaireEKnowles.com or 716-622-7753

How did Nike become associated with NYS Women, Inc.?



The image of the goddess Nike has been intertwined with NYS Women, Inc. since 1920, when our organization’s national precursor, National Federation of Business and Professional Women’s Clubs, Inc. (BPW/USA) created an emblem for the organization that it felt would symbolize “the emergence of women into the business and professional world with unlimited possibilities for growth.”

They chose a number of symbolic images in the design. A torch “of leadership lighting the way to a more perfect civilization;” the “winged wand of Mercury. . . a symbol of harmony, ushering in a new day of unlimited opportunity and possibility for all;” a “scroll of achievement on which are recorded the aims, the faith and the knowledge of womanhood;” the “ship of commerce, which typifies the entrance of women into business;” and “last, NIKE of Samothrace, the winged Goddess of Victory, glorious expression of forward movement, given to the world by classic Greek art, epitomizes the steady progress which our Federation must have in accomplishing its objective of advancing women’s place in the world. Nike depicts individual strength, freedom and triumph, which our organization must have in order to face the storms of prejudice and limitations. [This statue of] Nike, representative of the prow of a ship, facing the waves with courage and victory, leads us forward united in purpose with loyalty and . . . follow her leadership toward opportunity and accomplishment.”

It’s not just NYS Women, Inc. which recognizes the poetry of power of the Greek statue, Nike of Samothrace, represents. The first FIFA World Cup trophy, commissioned in 1930, was based on the statue. In addition to the ubiquitous “swoosh” of sports apparel company, Nike, the deity is represented elsewhere in modern days. Nike has been depicted on the Olympic Medal over the years, and her representation would encircle names of Olympic medalists. Since 1945, the goddess has also been used by the U.S. Anti Aircraft Missile System.

- Katharine Smith

The “BEST” of NYS Women, Inc. What do our members say?

Over the years our NYS Women, Inc. members have told NIKE just what their membership means to them. Here are some of the testimonials that describe how our organization impacts women’s lives.

“ I stay in this organization because I believe in the need for women to come together, to inspire one another, to support one another and to learn from each other. I stay in this organization because women’s voices need to be heard more now than ever and I know that NYS Women, Inc. can – and does – represent our collective voice. I believe we can make a difference.”

Linda Przepasniak
Buffalo Niagara Chapter

“Friendship. This has to have been the most important facet of my journey with NYS Women, Inc. I am in such awe of the fantastic women that make up our great organization. We come from all walks of life and pursue some of the most amazing careers. We’re scientists, morticians, lawyers, business owners, entrepreneurs, professors, bankers, researchers, and everyone in between. We are humble – and formidable – we dance, we sing, and we reach for the stars.”

Helen Rico
Professional Business Women of Rome

“ This organization offers so many opportunities for all of us. I encourage everyone – whether you joined two months ago or 20 years ago – to take advantage of all that NYS Women, Inc. – chapters, regions, and state – has to offer. The opportunities are there. You and the members of your chapter will figure out a way to do it and you’ll have a great time along the way.”

Neale Steiniger
Richmond County Chapter

“I joined originally to meet people and improve my leadership skills. I stayed because of the friendships, the sharing of knowledge, and the profound growth I am seeing in myself as a woman and a leader. I’m going to keep staying because I feel I can help make a difference in the organization and in the lives of current and future members.”

Robin Bridson
President-Elect, NYS Women, Inc.

“In 1979 I became a member of Business & Professional Women, now NYS Women, Inc. I have grown in so many ways. Through my experiences with other NYS Women, Inc. members, I can now do the same for others. This is truly a life experience of women helping women.”

Margherita Clemento
Parliamentarian
NYS Women, Inc.

“ My leadership skills were developed without my even realizing that I was receiving them. Speakers challenged me to return home with a new window of ideas. Sitting at any meeting, I immediately become acquainted with women from a cross section of occupations. Women were always helping women to achieve higher goals. And knowledge is power . . .”

Mary Ellen Morgan
Southern Finger Lakes Women
and Yates County Women

Seven Simple Savings Steps

Practical Tips to Make it Happen

Article provided by Financial Planning Association® (FPA®) of Western New York

Why do we spend a large portion of our lives working, anyway? What's the point of punching the clock week after week, year after year?

The obvious answer is that people work to earn the money they need to support themselves and their families. But they also work to gain the financial means to reach their goals and realize their dreams.

Whether it's buying a home, funding a college education, traveling, living comfortably throughout retirement or something else worth striving for, goals not only help define a person, they guide and motivate us. And however ambitious or modest, however close at hand or far into the future, a goal may be, attaining it requires a clear idea of how you're going to accumulate enough money to get where you want to go – in short, a savings strategy.

You have things in life you want to do. What's the best way to go about saving enough money to do them? Start with the following suggestions from the Financial Planning Association, the nation's largest organization of personal finance experts. Then, with the help of a financial adviser (find one in your area via FPA's national database at www.FPAnet.org/PlannerSearch/PlannerSearch.aspx), draw up your roadmap for dream-fulfillment and goal-attainment, and don't look back!

STEP 1: Define your goals. What are the highest priorities on your life to-do list? Saving enough for retirement? Buying a first or second home? With input from spouse/partner, family members, financial adviser and the like, decide which goal(s) you want to tackle first, then put them in writing. "Start with what's most pressing, and focus on that, but don't neglect your other goals," suggests Rick Kagawa, CFP®, of Capital Resources & Insurance in Huntington Beach, CA.

STEP 2: Set yourself up to succeed by setting goals that are ambitious but attainable. Setting goals too high – "I want to make \$5 million and retire by the time I'm 40." – sets a person up for frustration and failure. On the other



hand, setting a reasonable goal, then achieving it, provides the momentum and inspiration to commit to saving for other goals, according to Kagawa. He recommends people be S-M-A-R-T about goal-setting: Specific; Measurable; Attainable; Realistic; and, Timely.

STEP 3: Figure out the financial commitment required to fulfill your goals. How much do you need to set aside to purchase a new home, or fund a college education, for example?

STEP 4: Make a plan for setting aside a certain amount of money each month to reach a goal. "Even if it's a small amount each month, it's important to get in the habit of saving," asserts Kagawa. Keep the money in an account where you're less likely to be tempted to touch it until the time is right. Set up an automatic deposit to help you stick to the savings commitment. Look for a higher-interest savings account so you earn a little extra money in interest (www.bankrate.com is a good starting point for comparing savings account interest rates).

STEP 5: Build a savings plan flexible enough to stick to. (Even if circumstances change.) Because your financial situation is bound to change (due to having kids, job status, etc.), revisit your savings goals and adjust as necessary,



consulting with a financial planner to help with those adjustments.

STEP 6: Keep your goals in front of you. It's easy to lose sight of goals amid life's day-to-day demands. Make a point of periodically re-reading the goals you put in writing to remind yourself what you're saving for and why.

STEP 7: Don't give up if you get off track. Instead, revisit your goals and adjust them so you can continue saving. "It's important to try to get back on track," said Kagawa, "even if it means modifying your goals." 🐼

Article 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 fosters the value of financial planning.

Seven Shrewd Spending Habits to Get You Where You Want to Go in Life

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

It's not easy being a smart spender in a world where consumers are constantly goaded to buy now and worry about the consequences of their purchase decisions later. But according to personal financial experts, good things come to those who practice wise spending habits.

"If you want to be able to do things like buy a home or a car, take a trip or even start a business, smart spending is the only way to get there," said Jude Boudreaux, CFP®, founder of Upperline Financial in New Orleans, LA. "On the other hand, if you're not smart about what you're spending, you are going to limit your future choices. You may have less to spend on the things you really want, and you may even have to work longer before retirement."

Smart spending gives a person the best chance of living life on their own terms, fulfilling their dreams and avoiding financial hardship. The alternative, as enticing as it might seem at the moment, is sure to invite financial problems, from a heavy debt burden and depleted bank account to a later, and less comfortable, retirement.

Continued on page 14

Chapter News

Buffalo Niagara – Region 8

- submitted by Katharine Smith

The Buffalo Niagara Chapter held its installation of officers on June 6th at the Park Country Club in Williamsville. The new officers for 2018/2019 include **Rachel Gebhart**, president; **Stephanie Kennedy**, president-elect; **Renee Cerullo**, treasurer; and **Anita Lakareber**, secretary; **Dr. Kimberly DeSimone** will serve as immediate past president.

Held that same evening was a celebration of the chapter's "Women in Leadership," marking the seventh year BNC has honored "unsung heroines" in the Western New York community.

Throughout the year BNC and the local ABC affiliate, WKBW-TV, showcase successful local women. Women In Leadership honorees are Western New York working women, professionals, retirees, and women business owners who have shown leadership, enterprise, and excellence in their profession and give back to the community through volunteer service. These remarkable women help inspire others to follow in their path.

The chapter honored Sarah Bachwitz, founder/president, Empower Camp; Melodie K. Baker, director of education, United Way of Buffalo & Erie County; Keah Brown, journalist/writer; Alma Carrillo, executive director, Buffalo Arts Studio; Diana Cihak, founder/State board president, WEPac (WomenElect); Rahwa Ghirmatzion, executive director, People United for Sustainable Housing (PUSH Buffalo); Jill Jedlicka, executive director/Waterkeeper, Buffalo Niagara Waterkeeper; Joelle Logue, chair, Advisory Board of the Erie County Commission on the Status of Women; our very own Susan Mager, director, Region 8, New York State Women, Inc.; Jennifer J. Parker, CEO/owner, Jackson Parker Communications; Annette Pinder, president/publisher, Buffalo Healthy Living Magazine; and Rupa Shanmugam, President/COO, SoPark Corporation.

Chadwick Bay – Region 8

- submitted by Donaldly Hover, president

The Chadwick Bay Chapter held its May installation of officers at Manning's Fireside Manor the evening of May 22nd. **Mary Stelley**, NYS Women, Inc. treasurer, was the installing officer. **Donnie Hover** was installed as president, **Christine Storer** as first VP, **Karen Crowe** as second VP, **Connie Wojcinski** as recording secretary, **Tanya Burns** as treasurer, and **Nancy Steffan** as corresponding secretary. Guests included retired teacher **Sandi Gawlak** and **Judith Einach**, who is running for New York State assembly. The chapter is happy to announce both women became members at that night's dinner!

This year the chapter provided donations to Meals on Wheels, WCA Women's Home in Fredonia, Chautauqua Nursing and Rehabilitation Center, Northern Chautauqua

Boys & Girls Club, Special Olympics at Fredonia State, Grace LeGendre Foundation, Safe House for Young Adults, and Cathy Wojcinski Memorial Fund. It also provided toiletries and clothing to the women veterans of Western New York.

The chapter's self development programs this past year included self defense and how to de-stress your life. Members also learned about the horrors of human trafficking in Chautauqua County and across the state.

St. Lawrence Chapter – Region 5

submitted by Susan Bellor



The St. Lawrence Chapter recently installed their officers for 2018-2019. Shown at the left, **Pat McGrath**, communications chair and 61-year member, installed **Sue Bellor** as vice president, **Jenn Collins** as secretary and **Deb Langevin** as treasurer. (President **Eowyn Hewey** was not present for the picture.)

New member **Audrey Marshall**, an employee of St. Lawrence - Lewis Boces, was inducted and welcomed into the chapter.



Staten Island – Region 2

submitted by Rosemarie Dressler



In June board members of the Staten Island Chapter gathered to welcome their newest members. Standing, left to right: **Joanne Pietro**, **Elaine Croteau**, **Christine Olivieri Donahue**, president; **Diane Seridge**, **Alicia Stern**, **Rosemarie Dressler**, **Carol Belmonte**, **Jennifer Cohen**, **Margaret Antoniello**, **Liz Micalizzi**, and **Barbara Strype**. Seated, left to right: **Alberta Thompson**, **Rosemarie Mangano**, **Teresa Nuccio**, and **Barbara Cassata**.

New York State Women, Inc.

Women's Day at the Fair



Margaret Antoniello, president, (l) with members of the Staten Island Chapter and master of ceremonies, Rev. Timothy Mercaldo, at AMERICA POPS! concert in Charleston, Staten Island for the July 4th holiday.



NYS Women, Inc. officers at their June 2018 conference installation (left to right). **Margherita Clemento**, parliamentarian; **Mary Stelley**, treasurer; **Janet Carey**, secretary; **Jacqueline Shellman**, vice president; **Robin Bridson**, president-elect; **Debra Carlin**, president.

The 2018 Women's Day at the NYS Fair was held on August 29th. And what a day it was! The theme for the day was health, sponsored by St. Joseph's Hospital Health Center. And NYS Women, Inc. sponsored the morning program with speaker Kate D. Mahoney, who in 1992, suffered multi-organ system failure at age 14, following stage four ovarian cancer surgery. She has written a selection of essays, "The Misfit Miracle Girl, Candid Reflections" about her recovery.

The luncheon speaker was Dr. Kara C. Kort, an American Board Certified general surgeon, who completed her residency at SUNY Upstate Medical University in 1999. The Girl Scout Council sponsored dessert (yum, cookies!).

The mini fair, which was held from 10:00 AM to 4:00 PM in the pavilion of Chevy Court, focused on health services for women.

The parade for Women's Day began at 6:00 PM and welcomed numerous NYS Women, Inc. members. Brava!





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Seven Shrewd Spending Habits, cont.

Continued from page 11

Being a smart spender doesn't mean being overly frugal or denying yourself things you really want or need. Nor does it necessarily mean spending less. Rather, it's a matter of prioritizing – choosing to spend your hard-earned dollars on things that will help you fulfill your life goals and aspirations. Would the money you spend on restaurant meals be better put toward a trip or a graduate degree, for example?

Apply these seven suggestions to your situation and you'll be on your way to a financially stable future:

1. Track your spending.

Whether with a pad and pencil or computer software, start keeping records of exactly what you're spending money on, from necessities to discretionary items.

2. Commit to following a plan.

A spending strategy that, based on your income, specifies how you'll use your money, preferably on a weekly instead of monthly basis. The Financial Planning Association's website includes several resources to help consumers develop a spending plan: www.FPAnet.org/ToolsResources/BrochuresGuidesWorksheets/Worksheets/

3. Set goals that are realistic. Having goals in mind, such as buying a home or saving for an exotic vacation, can provide the motivation to stick to a spending plan. But be sure those goals aren't too aggressive. Set modest savings targets to start, then adjust them over time.

4. Use cash instead of plastic. Doing so not only limits your debt burden, it helps you resist the temptation to spend money you don't have, asserts Boudreaux. "I'm a big believer in using cash whenever you can because it helps crystallize the decisions you make and the priorities you have about money. It's a great scorecard."

5. Resist temptation. The compulsion to buy an item you don't necessarily need can be strong. To resist the urge, remind yourself of the big picture – how your choices will impact meeting your long-term goals, the guilt you may feel later about an impulse purchase, etc. Also, avoid places and situations where you're likely to spend money unwisely, Boudreaux suggests.

6. Give yourself room for spontaneity. Don't get car-

ried away here! Build enough flexibility into your spending plan to accommodate occasional unplanned purchases.

7. Lean on someone for support. Couples may find it much easier to practice smart spending habits and resist



“Money never remains just coins and pieces of paper. Money can be translated into the beauty of living, a support in misfortune, an education, or future security.”

Sylvia Porter in her 1976 book, “Money”

temptation if they both buy into the program. Given their personal finance expertise, financial planners can provide singles and couples alike with valuable advice, guidance and support. Visit FPA's national database of personal finance experts at www.FPAnet.org/PlannerSearch/PlannerSearch.aspx to find one near you. 🐙

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 is the community that fosters the value of financial planning and advances the financial planning profession and its members demonstrate and support a professional commitment to education and a client-centered financial planning process.

NYS Women, Inc. Fall Board Meeting September 28-29, 2018 • Binghamton, NY

NYS Women, Inc. will hold its **2018 Fall Board of Directors meeting** from **Friday, September 28th to Saturday, September 29th** at the **Holiday Inn Binghamton**, 2-8 Hawley Street, Binghamton, NY 13901

The registration deadline is September 14, 2018. The registration fee for ALL attendees is \$25 for advance registration (due by 09/14/2018), \$35 for late registration (if received after 09/14/2018), and \$50 for on-site (registration upon arrival). Meals are extra.

Register online at www.nyswomeninc.org or send registrations and payment to: Neale Steiniger, 124 Gateway Drive, Staten Island, NY 10304. Make checks payable to NYS Women Inc. with note in memo area "board meeting." (For additional questions, contact Neale at 718-816-0093 or nsteiniger@si.rr.com.)

Hotel reservation must be made separately with the Holiday Inn Binghamton (607-722-1212, fax: 607-722-6063 Attn: Jess, or email: Sales@holidayinnbinghamton.com.)

com). Use discount code: Group ID: NYSWI. **Hotel reservation deadline: 09/07/2018.** Rate per room: \$119 single or double occupancy plus 13 % tax = 134.47. (Reservations received after the reservation deadline are subject to availability and will be charged at regular, hotel rate).

Scheduled activities will include a vendor area and business women's panel discussion. Meetings will be held of the membership committee; region directors and assistant region directors; and NYS Women, Inc. Board of Directors; plus informational meetings regarding chapters' incorporation process and status; and website updates.

All meetings and activities will take place in the Binghamton Room; registration will be held in the lobby outside the Binghamton Room.

For updates and more information, go online to our website at www.nyswomeninc.org



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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: Feb. 1st/March issue March 15th/May issue

Rates: Platinum Patrons: \$75 and over
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 E-mail: NIKEmgr@NYSWomeninc.org.

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YOUR tax deductible gift can make a difference! The NY Grace LeLegendre Endowment Fund awards fellowships to women enrolled for graduate degrees at colleges and universities across New York State. Let's continue this very special program. These young women will be grateful for your compassion as well as your financial support.

Send YOUR tax deductible gift today to: Neale Steiniger, NY GLEF Fundraising Chair, 124 Gateway Dr., Staten Island, NY 10304-4441. Please make your check payable to NY GLEF and let us know if this donation is in honor of, or in memory of, someone special to you.

Best Education Resources: Helping Women in NYS

NY Grace LeGendre Endowment Fund, Inc. (GLEF)

submitted by Ramona L. Gallagher



Elsy Mecklembourg, Mia Mazer, Kristi Jo Lane (l.to r.)

In May, 2018 the Board of Directors of the NY Grace LeGendre Endowment Fund, Inc. (GLEF) awarded three fellowships in the amount \$2,000 each to Elsy Mecklembourg, Mia Mazer, and Kristi Jo Lane at a luncheon in their honor in Albany, NY. Board President Elsie Dedrick remarked “all of the applications were outstanding; as always the award decisions were difficult.”

Ms. Mecklembourg is a Ph.D. candidate in the Health Education and Behavioral Studies Department at Teacher’s College, Columbia University. Ms. Mazer graduated in June 2018 from the Maxwell School of Citizenship and Public Affairs at Syracuse University and pursued a Master in Public Administration and a Master of Arts in International Relations with a focus on social policy, international development and humanitarian assistance. Ms. Lane is finishing her Master’s Thesis, coordinating Camp Abilities Brockport (a week-long educational sports camp for children who are visually impaired, blind or deaf-blind) and plans to graduate with her Master’s Degree and work in an Adapted Physical Education position in New York State.

In 1969 members of the Business and Professional Women’s Clubs of New York State, Inc. (BPW/NYS), a precursor to NYS Women, Inc., established the Grace LeGendre Fellowship at their annual meeting. The Fellowship was named for a former president of the Rochester BPW and a past president of the BPW/NYS Federation. Between 1989 and 2018, the GLEF has awarded over 150 fellowships, ranging from \$1,000 to \$3,000 each to women enrolled in graduate study at 51 NYS colleges and universities. More recently, GLEF has begun awarding grants to organizations to sponsor a variety of educational or research opportunities to further the advancement of working women. Detailed information about GLEF and its application processes will be available in mid-September at www.gracelegendre.org.

Send contributions of any amount (which are tax-deductible) to the Grace LeGendre Endowment Fund, Inc., 124 Gateway Dr., Staten Island, NY 10304-4441. 🐾

NYS Career Development Opportunities, Inc. (CDO)

submitted by Ramona L. Gallagher

Exciting news – Elisa Harris, a NYS Women, Inc. member of the Greater Binghamton chapter, was awarded a CDO Scholarship in the amount \$1,000 in July, 2018. Ms. Harris is completing her

Ph.D. studies in Psychology, with a specialization in Counseling. She is an online student of Walden University, located in Minneapolis, Minnesota. Ms. Harris’ outstanding credentials and application were reviewed by the Board of Directors of CDO and the decision was made to exceed the usual award amount of \$500. Congratulations to Elisa Harris!

Since 2005, NYS Career Development Opportunities, Inc. (CDO) has helped women across New York State achieve their full potential in many ways. For example, the CDO has provided out-reach programs to women who would otherwise remain unemployable, sponsored lectures, seminars and online training, supported education assistance for women where benefits do not exist and introduced girls ages 13-17 to workshops and seminars about making important career choices.

Additionally, the CDO offers monetary scholarships/grants to New York State women to assist them with career-related studies, education, and/or training and related costs. Such costs might include, but are not exclusive to, items such as tuition, registration fees, licensing fees, clothing, emergency needs, tools/instruments, etc. (Documentation is required.)

Each application is judged on its own merits on such factors as financial or personal needs, relevance to career or job training sought, academic standing, past experience/education/volunteer service, etc. Generally, scholarships/grants may range in amounts up to \$500. Applications are subject to approval by the NYS CDO. Special consideration is given to NY State Women, Inc. members. To receive funds, approved recipients are required to submit proof of completion of their course/seminar/ or workshop to the NYS CDO Treasurer.

More information is available online at <http://nyswomeninc.org/NYSCDO> or you can email questions to NYSCDO@gmail.com, or contact Ramona Gallagher at (716) 882-7639 or email at MMistymo@aol.com. Perhaps you would like to support this effort monetarily; sponsorship contributions can be made by check payable to New York State Career Development Opportunities, Inc. and mailed to NYS CDO, Inc., P.O. Box 133, Rome, NY 13442-0133. 🐾

Career Development Opportunities



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

submitted by Katharine Smith

MY ESSAY STARTED OUT being about “bringing our best to New York State Women, Inc.” – extolling what unique gift each of us

has to offer that will empower, inspire, and engage our sister members. I began – as I often do when writing – by looking for a powerful quote from a woman, encapsulating “the best that women bring to the table.” I DID find that amazing quote. And then another. And another. AND another. . . AND ANOTHER. . . It was at that point I realized this essay had been hijacked by an astounding array of powerful, intelligent women much more articulate than me. . .

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

“Do not bring people in your life who weigh you down. And trust your instincts . . . good relationships feel good. They feel right. They don’t hurt. They’re not painful. That’s not just with somebody you want to marry, but it’s with the friends that you choose. It’s with the people you surround yourselves with.” – **Michelle Obama**

“When it comes time to settle down, find someone who wants an equal partner. Someone who thinks women should be smart, opinionated and ambitious. Someone who values fairness and expects or, even better, wants to do his share in the home. These men exist and, trust me, over time, nothing is sexier.” – **Sheryl Sandberg**

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

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

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

“Instead of looking at the past, I put myself ahead twenty years and try to look at what I need to do now in order to get there then.” – **Diana Ross**

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

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

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

“Life is not easy for any of us. But what of that? We must have perseverance and, above all, confidence in ourselves. We must believe we are gifted for something and that this thing must be attained.” – **Marie Curie**

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

“The question isn’t who’s going to let me; it’s who’s going to stop me.” – **Ayn Rand**

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

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

Katharine Smith is a member of the Buffalo Niagara Chapter and a past editor of NIKE. The owner of White Rabbit Design, a branding and creative agency, she’s always curious about the world around us! If you’re curious about her work, check out <https://mkt.com/white-rabbit-design>.



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Finger Lakes

Lake to Lake Women
Professional Women of
the Finger Lakes
Southern Finger Lakes
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