

NIKE

The official publication of  
New York State Women, Inc.

**VOL. 66 ■ ISSUE 2 ■ DECEMBER 2016**

**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

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# NYS Women, Inc. The State of the State



## IT'S A WONDERFUL LIFE!"

by Theresa Fazzolari  
NYS Women, Inc. President, 2016/2017

Happy Holidays to all! As we joyously celebrate with family and friends and give gifts of love, remember to generously use your talents to serve NYS Women, Inc.

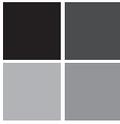
One of my favorite, classic holiday films that is a perfect illustration of giving, and the resulting consequences, is "It's A Wonderful Life." In one scene, Jimmy Stewart as George Bailey, attempts to quell a run on his bank by frightened depositors. He tells them that they can get through this thing by sticking together and having faith in each other. Throughout George's childhood and on into adulthood, he gave of himself numerous times – rescuing and saving people and changing people's lives. When things get so desperate George tells a "Guardian Angel" he wishes he was never born. In turn the Guardian Angel grants him his wish and shows George what would have happened to everyone if George was never born – most disastrous! George is shown, how by giving, each person's life touches so many other lives. You will probably never get the opportunity to have a Guardian Angel show you how your giving and service can lead to changes in lives and surroundings, but it does happen and George, by helping those in need, was rewarded by all those whom he had helped when he desperately needed assistance.

The morale of this film is "no person is a failure who has friends." And, my sisters, giving your time and talents to serve and help others can lead to friendship in so many ways. It really is "A Wonderful Life!"

And all your efforts can continue on into the New Year. As you share your gifts and experiences with others not only will you be blessed but you will help NYS Women, Inc. to grow ever better, inspire women, and help them to advance in their careers and succeed in every aspect of their lives.

Additionally, don't forget to look on the website under "Programs" for the awards which will be given out at the June 2017 Conference. I hope that chapters are actively sponsoring and participating in events and working on the categories which accumulate points for the Presidential Award. That is a wonderful way to contribute your time and talents to the organization. You want to shine in your endeavors!!

I wish everyone a healthy and Happy New Year!!!

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

# Calendar of Events

## 2017

20th of each month: *Communicator* deadline

### February

1 *NIKE* deadline

### April

22 Spring Board Meeting  
Griffiss Institute  
725 Daedalian Dr, Rome, NY

**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.

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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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## From the Editor

“The longer you’re not taking action  
the more money you’re losing.”

- CARRIE WILKERSON, AUTHOR & SPEAKER

• *Of the 62 million U.S. working women (age 21-64) only 45% participate in a retirement plan, and women are more likely to work in part-time jobs that don’t qualify for a retirement plan.*



• *Almost 30% of non-married women aged 65 or older are poor or near poor. This is compared to only 21% of non-married men in the same age group.*

• *Women, on average, earn 76% of what men earn, resulting in an average lifetime earnings differential of \$250,000.*

• *Social Security is based on earnings made in one’s lifetime. Women not only earn less than men, on average – but they also leave the workforce for an average of 12 years to care for children or relatives – which reduces their Social Security benefits upon retirement.*

• *Women live, on average, five to seven years longer than men (depending on when they were born) so their money has to stretch longer.*

This is the “financial” issue of *NIKE*: Finances loom large this time of year, what with holiday shopping, end of year tax concerns and planning – or maybe New Year’s resolutions – looming.

As women, finances – whether planning, retirement, expenditures, or budgeting – are incredibly important and, intimidating. Let’s face it: as you can see from the statistics cited above, we earn less than men, often for the same jobs; lower pay checks lead to less in savings and less in retirement benefits.

That’s why we’re printing a range of financial articles in this issue starting with a renowned female financial guru: our “Empire Builders” column on Sylvia Porter. We’re offering “From Whence We Have Come: Financially Speaking” from Claire Knowles, a financial diary from Amy Jo Lauber, CFP®, “Money Minutes 2017,” and two articles from the Financial Planning Association® (FPA®) of WNY: “Seven Simple Savings Steps to Dream Fulfillment and Goal Attainment” and the sidebar “Personal Development Mind Over Money: Creating a Spending Plan You Can Stick To.”

It pays to pay attention your dollars and cents. As Joel Grey sang in the musical *Cabaret*, “Money makes the world go around.”

*Katharine Smith*

**DEADLINE FOR MARCH 2017 ISSUE OF NIKE: FEBRUARY 1.**

Please reference *NIKE* in your email subject line, and send to the attention of Katharine Smith, *NIKE* editor at PR@NYSWomeninc.org. Previously 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.

# Sylvia Porter

## Women Who Helped Build the Empire State

by JoAnne Krolak

“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, *Sylvia Porter's Money Book*, 1975

Sylvia Porter was born on June 18, 1913, to Louis and Rose Feldman, in Patchogue, Long Island, NY. The family later moved to Brooklyn, where her father practiced medicine. Dr. Feldman died of a heart attack in 1925 and Rose became a milliner to support the family. She also changed the family name to Field. Sylvia attended P.S. 99 and graduated from James Madison High School at age 16. Rose insisted that Sylvia prepare herself for a career, so Sylvia enrolled in Hunter College, where she started as an English and history major.

Sylvia switched her major to economics after the stock market crash of 1929, when her mother lost \$30,000 in investments, and her fiancé, Reed Porter, wanted her to explain the crash. Sylvia graduated from Hunter in 1932, and found employment at an investment counseling firm. She also studied for an MBA from New York University.

In 1934, Sylvia began writing a newsletter about U.S. government bonds and also took a job at the *New York Post*, where she wrote a financial column three times each week. At first, the *Post* had her column appear under the byline of S.F. Porter, to hide the fact that she was a woman, because they felt people would not take her advice seriously if they knew it came from a woman. She also wrote a financial column for *American Banker*, and in 1938, was named financial editor for the *Post*. In 1942, the *Post* decided that Sylvia's gender would be an asset and revealed that S.F. Porter was a woman when they added her photo and changed her byline to “Sylvia F. Porter.” This led to her writing a newsletter for the banking and securities industry and guidebooks on personal finance.

Sylvia wrote her columns and her books in plain language, the better to answer complex questions for the average reader and combat what she referred to as “bafflegab,” where financial information was presented by members of the business class for members of the

business class. She thought the public wanted access to financial information, if they could only understand it. In a speech to the Associated Press Managing Editors Association in 1961, Sylvia stated that “We in America are living through the most profound, glorious income revolution in all history, which means that for the first time the vast majority of Americans are earning enough income to be acutely interested in reading in simple language about trends in jobs, paychecks, living costs, and taxes.”

In 1939, Sylvia wrote her first book, which was called *How to Make Money in Government Bonds*, where she discussed government finance. In 1941, she wrote *If War Comes to the American Home*, which explained national defense in

ordinary terms and described what families might encounter in a wartime economy. In 1947, Sylvia's column became syndicated and she entered into an association with J.K. Lasser to publish a series of handbooks for taxpayers. She also wrote monthly articles for the *Ladies Home Journal*. In the 1980s, Sylvia published her own magazine, *Sylvia Porter's Personal Finance*. The magazine was brought down by the stock market collapse of 1987 and its subscriber list was purchased by *Kiplinger* in 1989.

Sylvia was also willing to take on dishonesty and fraud in government and the financial press. Were big-time investors profiting from the ignorance of small investors and individual Americans? Did the financial press get paid to promote particular stocks? Sylvia thought this was wrong and believed that everyone should be financially literate.

An early project involved revealing the American holdings of I.G. Farben, the German chemical company notorious for its manufacture of Zyklon B, the gas used in the Nazi gas chambers. She also publicly questioned Treasury Secretary Morgenthau's management of government bonds and Senator Edwin Johnson of

*Continued on page 17*



# From Whence We Have Come... Financially Speaking

by Claire Knowles

IT HASN'T BEEN THAT LONG SINCE A WOMAN HAS been able to have her own credit card. The Equal Credit Opportunity Act of 1974 granted a woman the right to have a credit card in her own name – which translated into an unprecedented degree of independence for women. Feminists and advocates for women's equal rights, including New York State Women, Inc., fought hard for this basic right – enabling women's financial freedom.

I remember this era well. In 1966, at age 18, I started my career at the DuPont Company with a good-paying, solid job. Our local bank was willing to provide me with a savings account and a checking account, but I could not have a credit card, unless my father would co-sign for me. Yet in a pleasant contrast, the Sears Department Store did provide me with their store credit card, though tightly limited in its credit line. (I felt responsible and independent!) Two years later, when I married, I approached Sears to change my name on the credit card.

But, I could not be granted credit as a married woman, unless my husband was the account-holder and I was the dependent co-owner. His salary counted toward the credit; my earnings did not. I clearly remember that furious feeling of being personally and financially diminished. I wrote several letters to Sears headquarters asking for an explanation of why it was that on one day, as a single, employed woman I was entitled to a Sears credit card, but the next day, as a married woman, employed in the same position, I was required to relinquish that right of financial independence. That is the way it was...until 1974.

I expect that my letters of disdain, along with others advocating in similar ways, helped to turn the tide on this unfair financial subservience. Fast-forward to today, and I know what's in my wallet...happily, my credit cards, and they are in my name!

Credit cards, of course, are just one part of the financial-related smorgasbord we have before us that calls out for one's oversight and stewardship. Budgeting, savings, spending, investments, taxes, insurance – all land in your financial portfolio, for which you are responsible! While we (each) have the privilege of financial freedom, we also have the responsibility to manage our finances well. You need look no further than the roster of any New York State Women, Inc. chapter to find many of our colleagues who specialize in financial planning, budgeting, investments, estate planning, etc. (One of the members of MY chapter, Buffalo Niagara, is Amy Jo Lauber, the acclaimed author of the book, *Living Inspired and Financially Empowered*.) Fortunately, we have an abundance of professional colleagues among us who can help us with our financial management concerns.

Why be astute at managing your money? Zig Ziglar, internationally known speaker and author of numerous self-help books, provides the best answer for why money-management is so important: "When you do the things you need to do, when you need to do them, then the day will come when you can do the things you want to do, when you want to do them."

Managing your money responsibly is not always easy. A recent *Forbes* report noted that the "Confidence Gap" (the measure of women's confidence in their ability to attain their financial goals) has only minimally improved over a 10-year span. The findings are disheartening. Al-

**"If you're given a choice between money and sex appeal, take the money. As you get older, the money will become your sex appeal."**

**- KATHARINE HEPBURN**

**"Money is of value for what it buys, and in love it buys time, place, intimacy, comfort and a private corner alone."**

**- MAE WEST**

most 75% of the American women (aged 25-68) polled, said having enough money to maintain their lifestyle throughout retirement was very important, yet only 14% were very confident they will meet that goal.

And just 20% said they felt prepared to make smart money moves. There are a number of financial mistakes that many professional women make, including:

- Letting your spouse or partner manage the money without your involvement. (Lack of awareness of income, output, savings).
- Signing your joint income tax return without reading it.
- Not taking into account your greater longevity in your investing plan.
- Being too risk averse in investing.
- Not being attentive to impact of job changes on 401K's and IRAs.
- Not creating and following a budget.
- Forgetting that your most important asset is you. (Know your worth!)
- Allowing your credit score to drop.
- Accumulating too high an amount of credit card debt.
- Not taking advantage of hotel rewards, airline frequent traveler miles, and credit card rewards.
- Inability to account for expenditures.

According to a recent survey from E-bates.com, 64% of women admitted to indulging in too much retail therapy, thereby blowing their budgets (repeatedly). This misstep can be curtailed by asking these questions:

- Why am I buying this?
- Why am I buying it now?
- What happens if I do buy it?
- What happens if I don't?

Try to follow the 24-hour rule: Wait 24 hours (or leave it in your on-line cart). If you still want the item after you've waited, then reconsider it. Chances are, you'll change your mind and realize you don't need it.

**"I think the girl who is able to earn her own living and pay her own way should be as happy as anybody on earth. The sense of independence and security is very sweet."** -SUSAN B. ANTHONY

It is ironic that five years after the passing of the Equal Credit Opportunity Act the Susan B. Anthony silver dollar was coined. It was 1979. Finally, women and money were heralded together. Susan B. Anthony, 19th-century activist, became the first woman to have her likeness appear on a circulating United States coin!

If you ever want to provide a young woman a keepsake of heritage, consider the Susan B. Anthony dollar! (They were minted only from 1979-1981, and again in 1999. As they are limited in availability, they're growing in value).

*-Claire Knowles*



**"Invest in yourself, in your education. There's nothing better."**

**- SYLVIA PORTER**

A great way to close this "Financial Speak" segment is to summon the words of women's rights activist, Gloria Steinem:

*"We can tell our values by looking at our checkbook stubs."*

So true!

*Claire Knowles is a two-time Amazon best-selling author, in-demand speaker and business leadership consultant, helping leaders (especially women leaders) and their teams become the most effective they can be at accomplishing their goals (together). She is a member of the Buffalo Niagara Chapter. Contact her at [www.ClaireKKnowles.com](http://www.ClaireKKnowles.com) 716-622-7753.*



# Chapter & Region News

## 716 Chapter – Region 8

- submitted by Kathy Kondratuk

The Clarence Chapter is thrilled to announce we will now be known as the **716 Chapter** of New York State Women, Inc.! Our members felt it was important to embrace ALL of Western New York, not just the Clarence area, in our membership. We still have the same officers, committees, and great members, just a new name.

## Chadwick Bay – Region 8

- submitted by Donaldly Hover

The Chadwick Bay Chapter will be celebrating the 75th anniversary of its charter. The celebration will take place at the Shorewood Country Club on Tuesday, June 20, 2017. We would like to invite all NYS Women, Inc. members to attend this gala event. Lake Erie sunsets are beautiful this time of the year and we would love to share them with you! A cash bar will start at 6:00 PM and will be followed with dinner at 7:00 PM. The dinner menu has not been completed as of this time but it will include a vegetarian selection, beef and/or chicken, salad, and dessert. Reservations are required and be made by contacting Donnie Hover at 716-673-1045.

And check out the next page for information on the chapter's 18th Annual Women's Weekend Getaway!

## Southern Finger Lakes Women – Region 7

- submitted by Renee Cerullo

On October 15, 2017 in Watkins Glen, the Southern Finger Lakes Women Chapter held a Youth Leadership event to help high school girls learn about college life and real world experiences.

This all-day event was geared to helping the girls understand life's challenges. The first workshop was on banking and money. It covered different types of bank accounts and credit cards, how to keep a check register, budgeting, and loans.

Then they participated in the Reality Store, which proved to be eye-opening for the girls! They chose a job and we provided them with a monthly salary. Based on their monthly salary they had to figure out how to budget money for one month's expenses: a house or apartment, car, insurance, utilities, kids, pets, groceries, clothes, etc. They then visited each table station to see what they could afford. Additionally, the girls were given an "unexpected life event" such as a car accident, emergency with a child, broken garage door, and more. Many ran out of money quickly and had to rethink what they wanted in life.

Some of the comments from the participating girls: "Kids are expensive." "Why did I get a pet now?" "It's OK to go with the bare minimum until you have more money." "Looks like I'll be sleeping on the floor." "We really need to look at all options and be creative. Maybe I don't need to move out so soon. I can live with my parents until I'm financially sound." "Maybe my parents can help

watch the kids instead of day care."

The police department also presented a workshop on self defense. The luncheon speaker was Ann Tuttle, chair of the Keuka College Business Department. She recommended the girls become active in organizations, get involved, and learn from others. She asked them to step up and be accountable for their own successes or failures. She also recommended they seek out mentors.

The girls left with a lot of information to help them make informed decisions about college, careers, leadership, responsibilities and life lessons.

## Staten Island – Region 2

- submitted by Rosemarie Dressler

The committee charged with collecting more than 60 backpacks filled with school supplies from chapter members recently delivered the materials to Councilman Steven Matteo's office. The Councilman's office distributes them to kids-in-need throughout the borough.



Pictured above, l. to r.: Diane Hanson Seridge, Diane Malagrecia, Narol Belmonte, Rosemarie Dressler, Ann Celia, Christine Olivieri Donahue, Catherine DiStefano and Elaine Croteau.

Members of Staten Island, led by Christine Olivieri Donahue, chapter president, recognized Theresa Fazzolari at a luncheon in her honor as she takes the helm as NYS Women, Inc. president.



Pictured above, l. to r.: Catherine DeStefano, Rosemarie Mangano, Elisabeth Miccalizi, Theresa Fazzolari, Margaret Barry, Elaine Croteau, Ann Celia, Rosemarie Dressler, Christine Olivieri Donahue.

Christine Olivieri Donahue, chapter president, installed new Staten Island members.

*Continued on page 10*

# Chadwick Bay's 18th Annual Women's Weekend Getaway

- submitted by Donnie Hover, Region 8

This weekend getaway is a mini retreat for women. Join friends, new and familiar, in a safe, fun-loving, and educational environment. Chadwick Bay is offering a few days away for you to treat yourself during our frigid Western New York winter! The event is open to the public. The getaway weekend raises funds, in part, in support of the community and benefits the chapter's scholarship for women furthering their education.

The 18th Annual Women's Weekend Getaway will be February 3-5, 2017 at the Clarion Hotel, 30 Lakeshore Dr. E., Dunkirk, NY 14048. The earlybird package for a double is \$179 per person; a single is \$252 per person.

**For more info: Donnie Hover at 716-673-1045, email: NYSWChadwickBay@gmail.com or check it out online at [www.facebook.com/NYSWChadwickBay/](http://www.facebook.com/NYSWChadwickBay/)**

## SCHEDULE OF EVENTS

Friday, February 3, 2017

*Registration* 4:00 - 7:00 PM

*Pampering treatments* 5:00 - 9:00 PM

*Wine tasting & wine wall* 7:00 - 8:00 PM

*Casino night* 9:00 - 11:00 PM

Saturday, February 4, 2017

*Continental breakfast*

7:30 - 9:30 AM

*Pampering treatments*

5:00 - 9:00 PM

*Shopping expo*

9:00 AM - 5:00 PM

*Workshop sessions*

10:00 AM - 5:00 PM

*Lunch & "On the Glow*

*Five Minute Look"*

Noon - 1:00 PM

*PJ-theme dinner* 6:30 PM

*Bingo* 9:00 - 11:00 PM

Sunday, February 5, 2017

*Brunch* 10:00 AM - noon

*Check out* By noon

## WORKSHOP SESSIONS

**Basket Weaving At Its Best** \$30 (10 AM to 2 PM) Local artisan Joann Negro will instruct in the creation of a tote with Shaker-type handles. All supplies included.

**Hula Hooping** Free Join local "hoop-

er" Ashley Biekert as she teaches the art of hula hooping! It's great way to exercise. She'll cover the basics; waist hooping, lassos, and off body hooping.

**An Oil for You** Free

Jennifer Pingitore will teach you how to incorporate essential oils into your daily life. Take back control and improve your health with essential oils.

**Wegman's Cooking Class** Free Learn from local chef Heather Myers how to prepare simple healthy meals, eat healthy on a budget, and simple cooking techniques for meal prepping. Recipes and samples provided.

**POUND Class** \$2 Join Tamara Racino, Pro POUND instructor for a class of fun. Using lightly weighted drumsticks engineered specifically for exercising, POUND transports drumming into an effective way of working out for all fitness levels.

**Fairy Gardens** \$40 Harvest View will assist in making a fairy dish garden, offering tips on plant types, watering techniques, detail and design. Includes container, soil, two plants, two pieces and one detail element (either bark, stone, or moss).

**Painting** \$30 Artist Tammie Steffan will give step-by-step instructions to create a painting. Everything is supplied to produce an 11 x 14 inch or 11 x 20 inch art piece. Have some wine, be inspired, enjoy, and create!

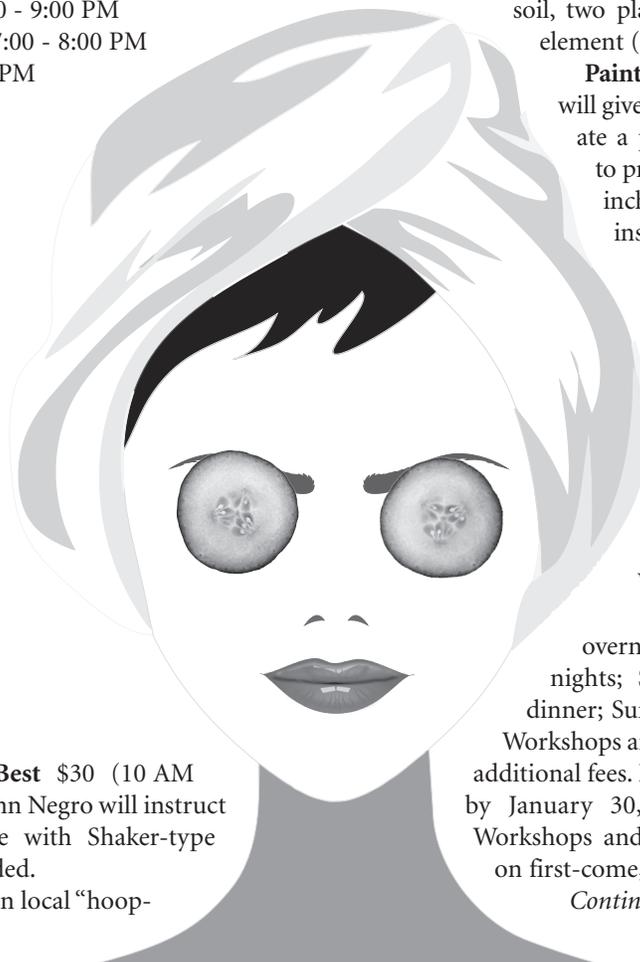
## DRESS CODE

Name tags must be worn to events and meals (please return at the end of the weekend). Comfortable clothes, such as sweats, leggings, T-shirts, recommend for pampering and workshops.

## WEEKEND DETAILS

Your package price includes: overnight accommodations for two nights; Saturday breakfast lunch, and dinner; Sunday brunch; tax and gratuities. Workshops and pampering sessions may have additional fees. Payment in full must be received by January 30, 2017 to reserve your spot. Workshops and pampering sessions scheduled on first-come, first-serve basis.

*Continued on page 19*



# Obesity Starts at Childhood

Children ages 3 to 6 can learn to eat healthy.

**OBESITY CAN CAUSE:  
HIGH BLOOD PRESSURE  
FATTY LIVER  
HYPERTENSION**

50% of Adults are Obese  
One in three Americans  
are overweight.

Diets  
&  
*Delights*



**718-313-0773**

## Chapter & Region News

Staten Island, continued



Pictured, l. to r., back row: Marie Thompson; Diane Malagrecia; Jill Bowers; Theresa Fazzolari, state president; Edith Holtermann; Margaret Antonello; Irene Ruotolo; front row: Christine Olivieri Donahue, chapter president; Joan DelPriore; Cammie Brandofino; Nancy Sayegh-Rooney; Genevieve Jensen; Skye Suter.

The chapter awarded two local women with academic scholarships. Each woman received \$1000. "We are proud to support women each year with scholarships to help them advance their academic careers – which is often the first step to reaching their goals," said Rosemarie Dressler. Rosemarie, Helen Napoli, and Barbara Strype are scholarship committee members.

Beneficiaries of the 2016 scholarships are Barbara A. Casuso Heath and Stephanie Angeli. Barbara is a student at St. Paul's School of Nursing, preparing to complete her Associate's degree in Nursing. Stephanie Angeli will attend Wagner College to earn a Master of Education degree in the field of Literacy.

"We extend ourselves to women with this scholarship to offer financial support to ease their financial struggle but also want them to walk away with this message: We are NYS Women and you are not alone. We stand with you and support you," summed up Rosemarie Dressler at the event's conclusion.



Left photo: Staten Island member Helen Napoli and Stephanie Angeli; right photo: Staten Island member Barbara Strype presents Barbara A. Casuso Heath with scholarship.

**NEW YORK STATE  
women, INC.**

# NYS Women, Inc. Board Meeting • April 22, 2017

## April Board Meeting • Rome, NY

Griffiss Institute • 725 Daedalian Drive, Rome, NY 13441

### CALL TO April Board Meeting

CALL TO: April Board Meeting  
DATE: April 22, 2017  
LOCATION: Griffiss Institute, Rome 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 April Board Meeting of New York State Women, Inc. will be held on Saturday, April 22, 2017 at Griffiss Institute in Rome, NY. The schedule will include a RD/ARD Meeting and a Board of Directors Meeting (all Board members in good standing will be eligible to vote at this Session - all members are encouraged to attend this Session but will not vote at this Session). Brunch will be offered. The agenda and workshop will be posted on the website and in future issues of the *Communicator* soon. Registration forms are to the right or on our website.

I look forward to seeing you there!!

Theresa Fazzolari  
NYS Women, Inc. President, 2016/2017

## NYS Women, Inc.

### OUR MISSION:

To build powerful women personally, professionally, and politically.

### OUR VISION:

To make a difference in the lives of working women.

### MEETING Registration

#### Registration Deadline: March 24, 2017

To Register: Online registration preferred, [nyswomeninc.org/AprilRegistration](http://nyswomeninc.org/AprilRegistration)  
When registering online either pay by credit card or mail a check

Or send completed form, with check payable to NYS Women, Inc. and note in Memo: 4/22/17 board meeting.  
Send to: Linda Provo, Registration Chair  
346 Park Street, Tupper Lake, NY 12986 (Phone 518-359-2671)  
Email [nyspsp0708@yahoo.com](mailto:nyspsp0708@yahoo.com)

Check if looking for roommate

NAME

ADDRESS

CITY

STATE

ZIP

CHAPTER

REGION

PHONE:

E-MAIL

**Dietary Requirements:** (check all that apply) Allergic to \_\_\_\_\_

Diabetic  Gluten free  Vegetarian  Other \_\_\_\_\_

#### Registration Fees for All Attendees

Advance Registration **\$25** due by March 24, 2017 \$ \_\_\_\_\_

Late Registration **\$35** if received after March 24, 2017

On Site Registration **\$50** upon arrival

Saturday Br-Lunch \$25 \$ \_\_\_\_\_

(Brunch includes giambotta - frittata with broccoli, potatoes and mozzarella cheese; stuffed French toast; chicken n' waffles; grilled ham, green salad, turkey wraps, vegetable lasagna, fruit platter & cookies)

**Amount Enclosed** \$ \_\_\_\_\_

#### Name Tag Information: (Check all that apply)

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# Money Minutes 2017

by Amy Jo Lauber, CFP®

## JANUARY

*“Money is my teacher.” - Sai Baba*



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

## FEBRUARY

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

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



## MAY

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

- Aristodemus

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



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

## JUNE

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

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

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

## SEPTEMBER

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

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

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

## OCTOBER

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

- Franklin D. Roosevelt

Appreciating the fullness of all humanity, the worth and value of all people and all forms of service, allows us to faithfully – and respectfully – labor alongside others and to use our resources prudently and honestly for the benefit of all.

## MARCH

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

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

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

## APRIL

*“It is our choices that show what we truly are, far more than our abilities.”*

- J. K. Rowling

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

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



## JULY



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

Setting money aside today will help you tomorrow, so don't let

your today-self be greedy against your tomorrow-self. Having an “emergency reserve,” a “rainy day fund,” or even an “opportunity fund” is a way of reducing your stress should an unexpected expense (or opportunity) arise. Think of it as a gift to your future self.

## AUGUST

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

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



## NOVEMBER

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

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



## DECEMBER

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

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

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



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



**NIKE All Stars**

The 2016-2017 *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:** Feb. 1st/March issue      March 15th/May issue

**Rates:** Platinum Patrons: \$75 and over  
Golden Givers: \$50 – \$74  
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**Make check payable to:**  
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**DEADLINE FOR THE DECEMBER 2016 ISSUE IS SEPTEMBER 15, 2016.** When emailing your submission type *NIKE* in the subject line, and send to the attention of Katharine Smith, *NIKE* editor at PR@NYSWomeninc.org. Previously 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.

**STAY IN TOUCH!**

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## Feature: Personal Development



ment? 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.

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](http://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 retire-

**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](http://www.bankrate.com) is a good starting point for comparing savings account interest rates).

**STEP 5** Build a savings plan that’s flexible enough to  
*Continued on page 18*

“We can tell our values by looking at our checkbook stubs.”

- GLORIA STEINEM

## Help celebrate NY Grace LeGendre Endowment Fund's 30th anniversary fundraiser goal: \$30 from 300 donors!

Thirty years ago members of the former Business and Professional Women's Clubs of New York saw the need to provide support for women's education. Fast forward to today, and New York State Women, Inc. continues this tradition of support for women.

In March 1987 the New York Grace LeGendre Endowment Fund (GLEF) was officially created as a tax-exempt organization with the goal of providing a permanent funding source to support women pursuing their advanced graduate degrees at New York State colleges and universities.

### More than \$385,000 in 30 years.

Over the last 30 years, 147 fellowships ranging from \$1000 to \$1500 have been awarded and more than \$385,000 has been raised to support these efforts.

In 2004, GLEF began awarding grants to NYS Women, Inc. chapters as well as organizations and individuals who sponsor educational or research opportunities that further the advancement of working women. The Special Grants Program has awarded 10 grants (maximum of \$500 each year) to NYS Women, Inc. chapters and regions for guest speakers and programs. These programs have included workshops for high school students on financial decision-making, youth leadership conferences, domestic violence prevention, and diabetes awareness.

### Celebrating 30th anniversary with \$30 from 300 donors.

To celebrate GLEF's 30th anniversary our goal is to



raise \$30 from 300 donors by March 24, 2017. Your help is needed to help us support women as they pursue higher education, and organizations that sponsor educational and research programs.

Will you help? Please be one of our 300 donors and tell all your friends and colleagues! As the cost of education grows higher each year it becomes more important to have endowment and scholarship programs such as GLEF.

### Can we count on you?

Send your check (payable to NY GLEF) to Neale Steiniger, Fundraising Chair, 124 Gateway Dr., Staten Island, NY 10304 or donate online at [www.gracelegendre.org/donate](http://www.gracelegendre.org/donate)

When donating, please specify if you would like your donation to be used for

- Endowment Fund (funding for women registered for an advanced graduate degree) or
- Special Grants Program (education or research programs of NYS Women, Inc. chapters organizations or individuals)

The New York Grace LeGendre Endowment Fund, Inc. (GLEF) is a 501c(3) corporation established in 1987 to provide a permanent funding source to offer fellowships to New York State women registered in an advanced graduate degree program at a New York State institution.

For more info: [www.gracelegendre.org](http://www.gracelegendre.org). Turn to page 19 for a donation form.

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"For millions, the retirement dream is in reality an economic nightmare. For millions, growing old today means growing poor, being sick, living in substandard housing, and having to scrimp merely to subsist." -Sylvia Porter, 1973

## Sylvia Porter *Continued from page 5*

Colorado for his advocacy of silver.

Sylvia and Secretary Morgenthau later became friends. He would seek her advice in setting the prices of government bonds and she would support his policies in her column. In 1940, the two worked together to design a savings bond to help raise money to support the war effort. (For

the rest of her life, Sylvia promoted U.S. Savings Bonds as a safe way for Americans to save.)

During her career, Sylvia also served as an advisor to several U.S. presidents. For example, President Kennedy appointed her to the Consumer Advisory Council. President Johnson wanted to appoint

her as head of the Export-Import Bank, an offer which she declined. President Ford named her chair of his Citizens Action Committee.

Sylvia Porter was active in financial journalism to the end. Her last works were *Your Finances in the 1990s* and *Planning Your Retirement*. She died on June 5, 1991, in Pound Ridge, NY.

# Seven Simple Savings Steps to Dream Fulfillment and Goal Attainment

*Continued from page 16*

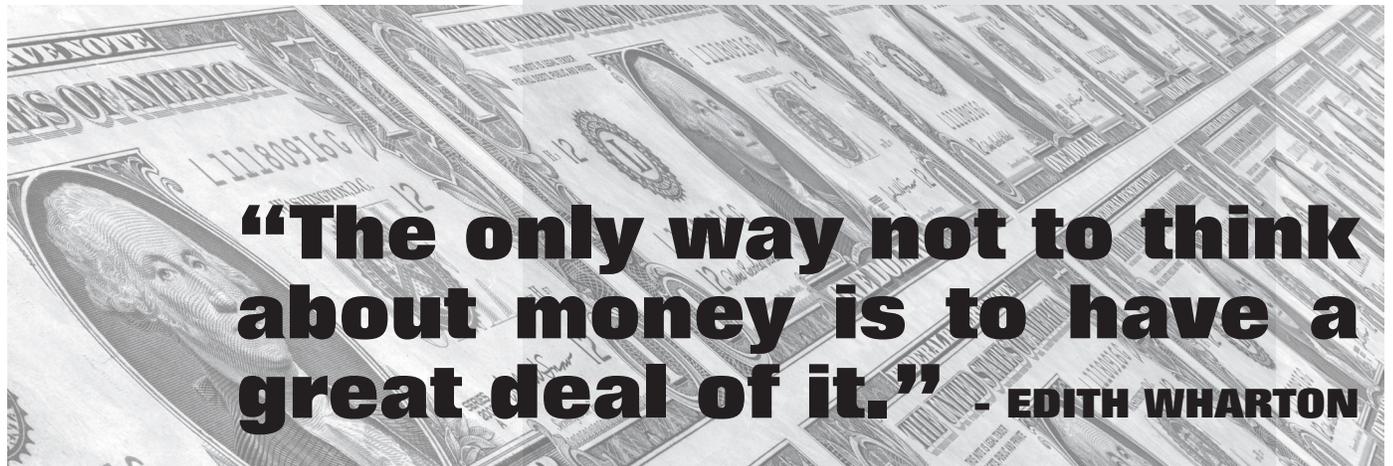
stick to when circumstances change. Because your financial situation is bound to change (due to having kids, job status, etc.), revisit your savings goals and adjust as necessary, consulting with a financial planner to help with those adjustments.

**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

## Mind Over Money: Creating a Spending Plan You Can Stick To

**Itemize.** Start by making a detailed list of income and expenditures. Income is what you earn from your job, plus money coming in from other sources, such as Social Security, stock dividends, etc. On the expenditure side, there are non-discretionary expenses (financial commitments and necessary living expenses, from mortgage, rent and student loan payments to food and transportation costs) and discretionary expenses (things you choose to spend on, such as dining out, vacations, etc.). Your tallies of the money you take in and spend over the course of a month provide the basic parameters for a spending plan.

**Find a framework for your plan.** Once you've itemized, look for an easy-to-use, readily accessible method for the numbers you'll be tracking. While you could create such a framework yourself with a pen and paper or a basic spreadsheet, a host of eminently affordable and easy-to-use online tools help you establish and maintain a spending plan via computer or smartphone. Websites such as Mint.com do most of the heavy lifting for you. Mint.com offers a range of online personal finance tools, along with a downloadable app for the iPhone, Android and iPad. They're



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."

*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.*

useful and – here's an important consideration for the budget-minded – they're FREE!

**Choose pillars to support your plan.** Decide on a few simple commitments that will help you stick to the plan, and incorporate those into it – things like "use cash instead of credit cards whenever possible" or "pay my entire credit card balance each month."

**Keep your eye on the prize.** If you find yourself straying from your spending plan, remind yourself why you pursued a household spending plan in the first place. "It's good to remember what you're trying to accomplish – what you're working toward," explains Parker. Rather than give up on the plan, revise it so it's easier to stick to.

*Financial Planning Association® (FPA®) of Western New York, the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning.*



# Chadwick Bay Women's Weekend Getaway Registration

## PAMPERING TREATMENTS (non-refundable)

- Hairstyle..... \$15
- Manicure..... \$15
- Cut/style..... \$20
- Express pedicure..... \$30
- Mini facial..... \$30
- Reiki..... \$40
- Massage, upper body..... \$40
- Massage, full body..... \$60
- Tarot readings..... \$40

## SATURDAY WORKSHOP SESSIONS (non-refundable)

- Basket weaving class..... 10:00 AM-2:00 PM..... \$30
- Hula hooping class..... 10:00 AM..... free
- Oil for You class..... 1:00 PM..... free
- Cooking class..... 2:00 PM..... free
- POUND class..... 2:00 PM..... \$2
- Fairy garden class..... 3:00 PM..... \$40
- Painting class..... 3:00 PM..... \$30

## REGISTRATION

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Number of guests \_\_\_\_\_

I will room with \_\_\_\_\_

## Saturday night dinner

- Chicken Marsala  Prime Rib  Salmon

## PAYMENT (pre-payment required)

- Early bird by Jan. 1, 2017:  \$179 double ea  \$252 single
- After Jan. 2, 2017:  \$200 double ea  \$275 single

Workshop total \_\_\_\_\_

Pampering total \_\_\_\_\_

Grand total \_\_\_\_\_

## CREDIT CARD

Name on card \_\_\_\_\_

Credit card # \_\_\_\_\_

Expires \_\_\_\_\_

Three digit code \_\_\_\_\_

Zip code \_\_\_\_\_

Signature \_\_\_\_\_



Please return completed form with payment (check payable to New York State Women, Inc. Chadwick Bay) to: Chadwick Bay, P.O. Box 649, Dunkirk, NY 14048



## NY Grace LeGendre Endowment Fund Inc. Contribution Form

Name \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Chapter and Region (if applicable) \_\_\_\_\_

## Please designate:

- Donation to Special Grants Fund
- Donation to Endowment Fund (complete below)

My gift is made in honor of \_\_\_\_\_

In memory of \_\_\_\_\_

Send notification to \_\_\_\_\_

\$ \_\_\_\_\_ Participant gift (any amount)

\$ \_\_\_\_\_ Benefactor gift (\$1000 or more)

Please send check, payable to NY Grace LeGendre Endowment Fund, Inc. to GLEF, Inc., 124 Gateway Dr., Staten Island, NY 10304-4441

# Show your support for NYS Women, Inc.



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- **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.

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## Our Mission

To build powerful women personally, professionally, and politically.

## Our Vision

To make a difference in the lives of working women.

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Feature article in 4 issues of **NIKE**

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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.

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

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### For more information:

Sue Mager, *NIKE* Business Manager

[NIKEmgr@nyswomeninc.org](mailto:NIKEmgr@nyswomeninc.org)