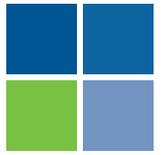


NIKE

NEW YORK STATE women, INC.



NIKE

The official publication of
New York State Women, Inc.

VOL. 65 ■ ISSUE 2 ■ DEC 2015

Our Mission

To build powerful women
personally, professionally,
and politically.

Our Vision

To make a difference
in the lives of
working women.

Maya Angelou

“We can learn to see each other
and see ourselves in each other
and recognize that human beings
are more alike than
we are unlike.”

1928 - 2014



Dated Material — Deliver Promptly

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NYS Women, Inc. The State of the State



Time to reflect

by Renee Cerullo
NYS Women, Inc. President, 2015/2016

Happy Holidays to everyone! I hope that you had a wonderful holiday season with your friends and family! With all the turmoil that has taken place around the world in 2015, this holiday season is a good time to stop and be thankful for everyone around you.

It's been a busy year for our organization. Taking a look back NYS Women, Inc. has achieved great accomplishments and our organization is moving in the right direction.

NYS Women, Inc. accomplishments

1. We gained 94 new members in 2015
2. Launched a new website
3. Put together a marketing plan for the organization
4. Increased our social media reach
5. Starting to work on our 2016 strategic plan
6. Incorporated many of our chapters and updated all chapters' bylaws
7. New format for October Meeting

I'm very excited to start 2016 and continue with our progress. We will continue to grow the organization and have more impact for women across New York State as we all work together to move NYS Women, Inc. forward.

Save the dates

- April 9, 2016 – Board of Directors meeting in Rome, NY
- June 3 – 5, 2016 Annual NYS Women Inc. Conference in Saratoga Springs, NY

Assumptions – we all do it

Definition – A thing that is accepted as true or as certain to happen without proof. Have you ever:

1. Assumed what someone was thinking
2. Assumed how someone would react
3. Assumed a young person would not have the answer
4. Assumed an event was the same it has always been
5. Assumed someone would want it done a certain way
6. Deleted an email because you “knew” everything in there
7. Assumed something about a person you did not know

I could add many more items to this list. Unfortunately we all do it. It's part of humanity in this fast pace society. Take a minute and think how many times today you assumed something. How many times has an assumption been the root of a rift between you and someone else? Caused you not to know what an event entailed or that it had changed? Caused you to miss important information?

Although assumptions can be useful in creating “what if” scenarios to simulate different realities or possible situations, assumptions are dangerous when accepted as reality without thorough knowledge.

It's an easy thing to stop or prevent by just taking a minute to listen, read, or ask a question. Sounds easy, right? But it can actually be hard to do. It means we need to slow down. As a New Year's change, try really thinking about this for one day. I think you might be surprised. Once you are really aware of how many times you do this, it will make you take a step back.

This can even help you with your employees. Ask them what they think regarding a situation. Get their opinion instead of assuming they don't know anything or would have nothing to add. Try understanding and learning why someone made a decision.

This will make you a better leader in your professional career and in your personal life!

Calendar of Events

2016

20th of each month: Communicator deadline

January

15 NIKE deadline

April

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

June

3-5 Annual Conference
Embassy Suites
Saratoga Springs, NY



Our Mission

To build powerful women personally, professionally, and politically.

Our Vision

To make a difference in the lives of working women.

Image on front cover: © istock.com/ poplasen

Images this page: left, public relations portrait of Amelia Bloomer as used in the History of Woman Suffrage by Susan B. Anthony and Elizabeth Cady Stanton, Volume I, published in 1881, right, © clipart.com

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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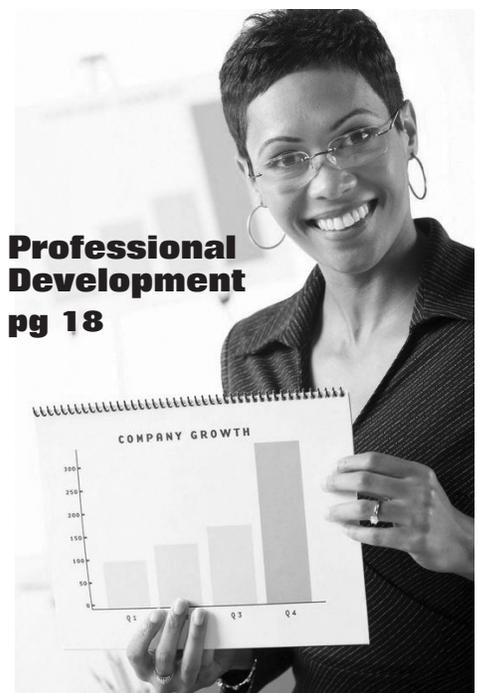
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From the Editor

Open minds. Caring hearts. Giving hands.



“By sending joy out into the world, we do not sacrifice it for ourselves – we only multiply it. As we enter this season of giving, let us multiply the gifts we have been given by sharing them with others. Through acts of caring, kindness, and generosity, in our clubs and through our [Rotary] Foundation, we become and remain a gift to the world.”

- K.R. Ravindran, Rotary International President

“FROM THE EDITOR.” THREE LITTLE WORDS THAT WITH *this* ISSUE mark the 14th time I’ve written this column as editor of *NIKE*. . . And I find myself at a loss for words.

Typically, this is a time of year for reflection. What have we achieved in the last year? Have we found happiness? Have our expectations been fulfilled?

Since this November, those reflections have grown so much more somber. There has been a litany of shootings and terrorism. Paris. Planned Parenthood in Colorado Springs. And then San Bernardino in California.

What *should* be a time of joyful reflection has been hijacked by fear and distrust. What *should* be a time of giving and caring has been replaced with suspicion. And, even worse, corrosive visions of internment, religious persecution, and anti-Muslim bigotry has been advocated by some in our country.

What to think? What to say? The word that comes to my mind is hope.

Hope.

Hope for our future. Hope for humanity.

Hope that our humanity will overcome hatred. Hope that our love will conquer fear. Hope that our leaders will wisely take us into a better future. Mother Teresa said, “If we have no peace, it is because we have forgotten that we belong to each other.”

Let us embrace our humanity and remember what makes us *all* partners in this global village.

-Katharine Smith

DEADLINE FOR THE MARCH 2016 ISSUE IS JANUARY 15, 2015.

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



Women, Wealth & Worry

by Amy Jo Lauber, CFP®

Women have been stepping more and more into the role financial head-of-household, be it because (1) They're single (2) They're widowed (3) They're good at it or (4) No one else will do it, or do it well. Here are some insights into what I see in my private practice as a fee-only CERTIFIED FINANCIAL PLANNER™ and what areas of finance may be particularly important or challenging for women in different situations.

SINGLE (never married, with or without children)

Challenges: You're the financial engine and the financial steward. You have to make all the decisions. It's all on you. That's a tremendous amount of pressure and stress. Add children (young or adult) and your situation compounds as their needs typically take precedence over yours.

Important: Be very self-aware; know yourself and what you need and value. If you have children, be sure to assess you own needs first and regularly because, without you and some form of financial stability, they are much more vulnerable. It's okay to say, "No" to them.

DIVORCED

If you have the opportunity, consult with a financial planner prior to accepting the divorce decree. Have an independent assessment of the settlement prior to accepting it. Be able to negotiate from a place of knowledge and reason rather than from emotion.

Challenges: Like the single woman, financial management is all on you. You may not have handled the money in your marriage, so there is a learning curve.

Important: Learn as much as you can about your cash flow, taxes, debt, savings and investments

Continued on page 8

Save regularly, even if it's only a little bit. Know what you want out of life and if it has a financial price. If it's important, save towards it; be it a home, a vacation, sending your kid(s) to a private school or to college, your own retirement or something else.

Amelia Jenks Bloomer

Women Who Helped Build the Empire State

by JoAnne Krolak

Amelia Jenks Bloomer was born May 27, 1818, in Homer, NY. After about two years of formal education, she became a teacher at age 17. Later, Amelia moved to Waterloo, NY, to live with her sister Elvira, who was newly married. That same year, Amelia became governess to the three youngest children of the Oren Chamberlain family.

It was while working for the Chamberlain family that she met Dexter Bloomer, who would become her husband. Dexter was an attorney and also the editor and co-owner of the "Seneca County Courier." Amelia contributed articles to the paper on issues such as temperance.

In 1848, Amelia was an observer at the Women's Rights Convention, which was held in Seneca Falls. The following year, Amelia started work on "The Lily," which was the first newspaper for women. Societal opinion opposed women as lecturers and public speakers and so Amelia turned to writing as a way of working on reform.

When Amelia started writing for "The Lily," it was from a rather traditional standpoint, meaning an image of women as defenders of the home. As Amelia said "It is woman that speaks through 'The Lily.' It is upon an important subject, too, that she comes before the public to be heard. Intemperance is the great foe to her peace and happiness..." Elizabeth Cady Stanton (a fellow Seneca Falls resident) also wrote articles for "The Lily," where she wrote under the pen name of "Sunflower." With the encouragement of Elizabeth, Amelia began to address other women's rights issues, including suffrage, education, as well as marriage and property, while continuing her position on temperance.

Women in the mid 1800s wore corsets, layers of petticoats and long, heavy skirts. Amelia endorsed a style she felt was less restrictive; one which would enable women to go about their regular activities with greater ease, as well as become secondary to their personal appearance. Elizabeth had adopted the outfit worn by her cousin, Elizabeth Smith Miller, of Geneva, NY. The costume consisted of loose trousers tied at the ankles



which were paired with a short dress or skirt and vest. Amelia adopted the outfit for herself, promoted it in "The Lily," with the result that the outfit was called "bloomers" after her. She began to receive letters from women all over the country asking about the costume and inquiring about patterns to make it for themselves. While the fashion generated much interest, it never achieved widespread acceptance, and Amelia herself stopped wearing the style in 1859.

The early 1850s saw Amelia and Dexter travelling in the Midwest, where Amelia gave lectures on

temperance. The couple settled in Mount Vernon, Ohio, and Dexter started publishing the "Western Home Visitor." A combination of differences between Amelia and other women's rights activists and the increased distance between Mount Vernon and Seneca Falls led Amelia to sell "The Lily." (She continued to write for the paper until it closed down two years later.) In 1855, Amelia and Dexter moved to Council Bluffs, Iowa. Amelia started a new career, that of land agent, and encouraged women to invest in property in Iowa since the state allowed women to own and manage their own property. She continued as a lecturer on the temperance circuit, and served as an officer in the Iowa Woman Suffrage Association. Amelia died in Council Bluffs on December 31, 1894.



Public relations portrait of Amelia Bloomer as used in the History of Woman Suffrage by Susan B. Anthony and Elizabeth Cady Stanton, Volume 1, published in 1881.

The Possibility of Mobility: Women

Amongst the bicycles most important, and perhaps most enduring, legacies is its effect upon women's issues; indeed the mark the bicycle left upon gender relations in the 1890s is difficult to underestimate. One must remember that the America of years past was one of rigidly defined gender roles, with distinctly separate spheres of activity for men and women. . .

However, as the 19th century came to a close, women were gradually making headway into the male-dominated public sphere, through increased roles in education, social and political organizations. Perhaps as a response to the seemingly increasing potential for equality amongst the sexes, men begin to more and more delineate themselves in terms of physical prowess. Cycling, then took its natural place amongst football, baseball, and other male dominated spheres of activity. . .

Simply put, the bicycle allowed for movement into new spaces, literally and figuratively. The woman of the 19th century who had been given little opportunity to cultivate or express her autonomy now had a vessel with which one could not only develop autonomous power, but do so while leaving behind the old reliance upon men for travel. It's easy to see then, why Susan B. Anthony, women's rights advocate and future star of an ill-fated dollar, was to say that the bicycle had "done more to emancipate women than anything else in the world". (Willard, Frances. *How I Learned to Ride The Bicycle*. Sunnysvale, Fair Oaks Publishing. 1991, 90)

This emancipation came in many forms, and not the least of which was the casting off of the impractical clothing styles that had long kept women's bodies uncomfortably covered. The advent and the ensuing popularity of the safety bicycle, with its appeal to both sexes mandated that women cast off their corsets and figure out some way around their long, billowy skirts. The answer to the skirt question was to be found in the form of bloomers, which were little more than very baggy trousers, cinched at the knee. Bloomers provoked wrath in conservatives and delight in women cyclists, and the garment was to become the centerpiece of the "rational dress" movement that sprung up at the end of the 19th century. . .

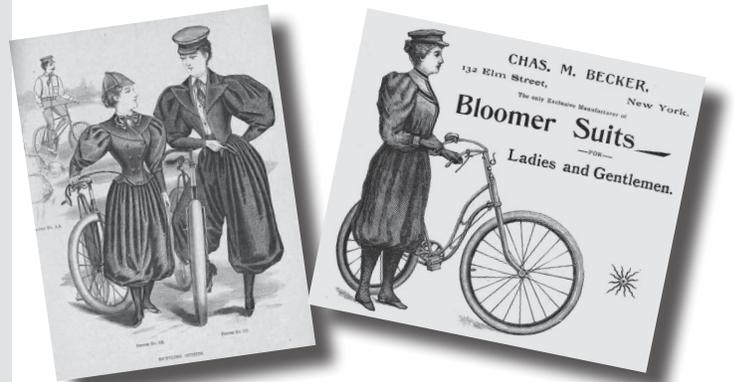
Rational dress aside, the bicycle, despite being heaped with scorn by outraged men, was consistently trumpeted by progressive women as a tool for increased freedoms . . . the author of *Bicycling for Ladies*, Maria Ward, bluntly notes that "Riding the wheel, our powers are revealed to us. . ."

"The Possibility of Mobility" This project was done for the American Studies program at the University of Virginia by David Hendrick. <http://xroads.virginia.edu/~ug02/hendrick/women.html>

Bloomers & Bicycles

Women's Rights

. . . Bloomer became interested in dress reform, advocating that women wear the outfit that came to be known as the "Bloomer costume." Stanton and others copied a knee-length dress with pants worn by Elizabeth Smith Miller of Geneva, NY. Although Bloomer refused to take credit for inventing the pants-and-tunic outfit, her name became associated with it because she wrote articles about the unusual dress, printed illustrations in *The Lily*, and wore the costume herself. In reference to her advocacy of the costume, she once wrote, "I stood amazed at the furor I had unwittingly caused." But people certainly were interested in the new fashion. She remembered: "As soon as it became known that I was wearing the new dress, letters came pouring in upon me by the hundreds from women all over the country making inquiries about the dress and asking for patterns — showing how ready and anxious



women were to throw off the burden of long, heavy skirts."

. . . The circulation of *The Lily* rose from 500 per month to 4,000 per month because of the dress reform controversy. At the end of 1853, the Bloomers moved to Mount Vernon, Ohio, where Amelia Bloomer continued to edit *The Lily*, which by then had a national circulation of over 6,000. . .

Women's Rights National Historical Park, Seneca Falls, NY. National Park Service / U.S. Department of the Interior <http://www.nps.gov/wori/learn/historyculture/amelia-bloomer.htm>

Women, Wealth & Worry

Continued from page 5

in order to feel prepared to make decisions that reflect your new life and goals. Be patient with yourself, but don't ignore your finances.

If you have children, like the advice to single mothers, being able to assess your needs as well as that of your family and confidently saying "No" when necessary will serve you well. Your ex-husband (or wife) may handle their money differently and in ways that challenge your style of money management, but try to not let this affect your choices. Research, choose, and move on.

Remember that alimony is taxable but child support is not. Your alimony qualifies as "income" when contributing to an IRA.

WIDOWED

Challenges: Like the divorced woman, you may not have handled the money in your marriage. Plus, now you're grieving. You are likely the most vulnerable of all.

Important: Don't rush into any financial decisions or commitments. There may be a few action steps that must be taken sooner rather than later but your attorney and/or CPA will advise you of them. If you need to work with a professional and don't have or know one, ask for referrals and interview a lot of people before hiring anyone. Consider having a financial plan created so you can fully understand your financial resources as well as responsibilities and start re-creating a life for yourself.

MARRIED

Challenges: Since money is one of the top three things couples fight about (sex and in-laws make up the other two), it is of no surprise that you are challenged regularly when it comes to money in your marriage.

Most couples I work with say "My spouse and I have different views on spending," and "When it comes to money, we're speaking different languages." This typically indicates a lack of understanding of each other's values and priorities.

Important: Know yourselves and each other in terms of money skills, abilities, goals and fears. Don't try to ignore the emotions that are tangled up with money; look at them plainly and deal with them. Have a discussion – at least monthly – about that family's finances and at least twice per year discuss your long term goals and concerns; the big picture stuff. I typically recommend having this "financial date night" at a restaurant or a park where you can enjoy each other's company and discuss this important topic in

your marriage in a relaxed setting.

IMPORTANT FOR EVERYONE:

1. Draw up and regularly review your budget. Tracking what you've already spent is not budgeting, but it's helpful to know what you typically spend to know where you can and may wish to make some changes.

Budgeting requires you to say "No" to some things but allows you to freely say "Yes" to others.

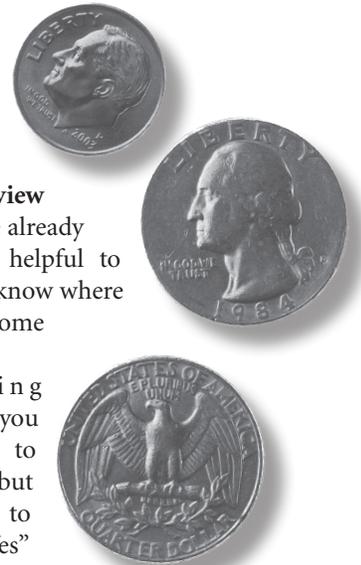
2. Save regularly, even if it's only a little bit. Know what you want out of life and if it has a financial price. If it's important, save towards it; be it a home, a vacation, sending your kid(s) to a private school or to college, your own retirement or something else.

3. Protect yourself: Insure yourself and your stuff. Meet with a licensed agent to review your needs and coverage for homeowner's/renter's, automobile, life and disability insurance. Health insurance should be reviewed every year. This is usually done during open enrollment if you're employed and your employer offers coverage but self-employed people can review their coverage through the exchange as well.

4. Understand your tax situation, opportunities and threats. Ask your tax preparer or CPA for proactive planning and guidance as part of your income tax return.

5. Learn about investing as well as risk. There are so many ways to learn (books, YouTube, seminars, workshops, investment clubs etc.) find what works for you and tackle a few topics each year. Don't invest in anything you don't understand and that seems too complicated; just because you don't understand it doesn't mean there's something wrong with you. Always advocate for yourself and ask lots of questions. Don't be afraid of being thought of as a "difficult" client, better that than being taken advantage of!

6. Get your estate documents done (will, power of attorney, health care proxy), and then go out for a hot fudge sundae. Get referrals (from your family/friends, Angie's List, your CPA, your financial planner, your insurance agent) to someone who knows about estate planning, this



With some self-awareness, a dose of honesty, and a commitment to making the best choices you can make, your financial wellness will be a sound investment.

may or may not be the same person who helped you close on your house.

You will need a will to:

- Describe how you wish your assets to be distributed after your death
- Name an executor (and a contingent), this is the person who makes sure things get distributed properly
- Name a guardian (and a contingent) if you have young children
- If you do not have a validly executed will, the state will follow intestacy laws which typically distribute your assets according to your family bloodlines (including legally adopted children)
- Sometimes certain trusts can be beneficial; it's best to discuss your situation with your attorney.

Your **Power of Attorney** names a person (it's best to also name a contingent) to act on your behalf in financial matters if you are unable to do so. This person can pay bills, make investments and gifts and other tasks.

A **Health Care Proxy** names an individual (it's best to also name a contingent) to make health-related decisions for you if you are unable to do so. Make sure your attorney includes a HIPAA

provision so that your proxy (also called your "agent") can have access to your personal health information in order to make decisions.

In my experience, most attorneys charge a flat fee for all three documents which can range from \$250-\$1000 per person (or more), depending on complexity.

It is also important to choose beneficiary designations (on retirement plans, IRAs, and life insurance policies) carefully and in ways that reflect your overall estate plan.

t



BNC member Amy Jo Lauber, CFP® is the president of Lauber Financial Planning. She is a Certified Financial Planner (CFP®) professional and a Registered Investment Advisor. Her mission is to work with people of all income levels take control of their finances so they can make good decisions with their money and experience peace and abundance.

You can contact Amy Jo at www.lauberfinancialplanning.com or check out her blog: www.amyjolauber.wordpress.com.

NEW YORK STATE
women, INC.



For more information visit
www.NYSWomeninc.org/AprilBoard
or email info@NYSWomeninc.org

Save the Date

April Board of Directors Meeting

Saturday, April 9, 2016

"Empowering Women Personally, Professionally and Politically"

Save the date for our April Board of Directors Meeting, Saturday, April 9, 2016 in Rome NY at The Griffith Institute. We will be gathering all our chapters to network, learn, and have fun while doing so.

Special Feature: NIKE Contest

“What’s in a name?”

“WHY is our magazine called *NIKE*? And do today’s young professional women know what that name stands for? Other than the big corporation with a ‘swoosh’ logo?”

“Does today’s young professional woman know what NIKE – the name of the NYS Women, Inc. magazine – stands for? Is it meaningful to her – NOW – in the 21st century?”

That was the question asked of me by a long-time member during the NYS Women, Inc. conference in June.

She went on to remark, “We should change the name of the state magazine from *NIKE* to something more relevant to professional and working women in the 21st century.”

I was somewhat taken aback! I hadn’t really thought about it before. . . it was *NIKE* when I joined then-BPW/NYS and *NIKE* it remained after our organization parted ways with BPW and recreated itself as NYS Women, Inc. Even after I became editor of the magazine, it didn’t occur to me that there might be a more meaningful, powerful – and contemporary – name for our publication.

Think about it: Do YOU know where the name “Nike” comes from? Is the FIRST thing to come into your mind a “swoosh” logo for a certain sneaker company? Or do you refer to ancient mythology? Or do you connect it with the original Business and Professional Women organization?

NIKE is inextricably intertwined with BPW/USA.

“Nike” is actually inextricably intertwined with BPW/USA: Back in 1920 the organization’s National Convention tasked a committee to “select an emblem typifying the emergence of women in the business world, with vision and courage for unlimited possibilities and growth in an organization for business and professional women.”

By 1921 the BPW/USA emblem with Nike (as personified by the Greek statue, Winged Victory of Samothrace) was chosen because of its symbolism of progress. It’s still the graphic image used by the BPW Foundation today.

The name is derived from Greek mythology: Nike was the winged goddess or spirit of victory, both in battle and peaceful competition.

Our organization is an important resource for contemporary women in New York State.

Does a 95-year-old image reflect our organization NOW in 2015? Does a figure from ancient Greece describe our vibrant, contemporary organization? I brought those questions to the NYS Women, Inc. board of directors meeting at the conference in June and they agreed that it’s time to give our venerable magazine a “refresh.”

YOU can be a catalyst for our organization.

I’m pleased to announce we’re holding a contest to re-name our magazine: and it’s open to NYS Women, Inc. members! YOU could be the member who gives our magazine a name that reflects our organization NOW. A name that demonstrates our mission to “build powerful women personally, professionally, and politically” and vision to “make a difference in the lives of working women.”

The contest rules are simple!

- 1.) Any member in good standing can enter.
- 2.) Submit YOUR idea for a new name for our statewide magazine with an explanation of why you chose that name and how it relates to our organization’s mission and/or vision.
- 3.) Include your name, email address, and the name of your chapter with the submission.
- 4.) Email your submission to PR@nyswomeninc.org with “What’s in a Name? Contest” in the subject line. OR fill out the form on this page and mail it to: White Rabbit Design, 173 Audubon Drive, Snyder NY 14226.

Our panel of judges will go through the entries carefully, the board will review them, and we’ll unveil the winner and the new name for our magazine in 2016! So send in your submission TODAY!

“What’s in a name?” Submission Form

Your name (first and last)

Your email address

Your chapter

Proposed new name for NYSW magazine

Reason for new name

Save the date for our June 2016 Annual Conference in Saratoga Springs, NY

“Empowering Women Personally, Professionally and Politically”



Please save the date for our Annual Conference, June 3 – 5, 2016, at the Embassy Suites in Saratoga Springs. We will be gathering all our chapters to network, learn, expand our horizons, and have fun.



endless. Open your mind and heart.

NETWORKING. You never know the doors that may open or the friendships that could be built at a NYS Women, Inc. meeting. You may be able to solve someone else’s problem or they might help you!

SEARCH FOR IDEAS. NYS Women, Inc. is such a diverse group made up of women from all generations, all across New York State. What we could learn from each other is

SEMINARS. We can never stop learning. Learning keeps life interesting. We will have seminars in personal and professional development.

MEET OTHER CHAPTERS. NYS Women, Inc. is all about helping women succeed. This is your opportunity to share what has worked in your chapter to help other our chapters grow and expand.

For more info: www.NYSWomeninc.org/conference or email info@NYSWomeninc.org.

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.

Hotel photo ©Embassy Suites. All other images courtesy of Saratoga Convention & Tourism Bureau.

Chapter & Region News

Chadwick Bay – Region 8

- submitted by Donnie Hover, Region 8 director

The Chadwick Bay Chapter is once again sponsoring its Women's Weekend Getaway on 4, 5 and 6, 2016. at the Clarion Hotel, 30 Lake Shore Drive East in Dunkirk, NY.

Spend a weekend with your mother, sister or BFFs! Pamper yourself at the spa, participate in learning workshops, get fit in exercise classes, and browse through the shopping expo.

For more information, contact Donnie Hover at Donaldly Hover11@gmail.com or 716-673-1045.

Grand Island Professional Women – Region 8

- submitted by Mary Anne Shea, public relations

The chapter has funded a new scholarship that will be awarded each year to an adult woman from Grand Island who is either returning to college, a trade school, or continuing her education.

This year's winner is Amy Gilmore Smith, a Grand Island resident who is currently attending SUNY Empire State College for accounting. She also works for Christine Learman, CPA in Grand Island.

Pictured, from left to right: Diane Dinsmore, Amy Smith, Chris Learman.



Smith was presented with the scholarship at the chapter's annual award dinner which was held on September 30.

She received a three-year business degree at a college in Canada. Her marriage to George Smith, who was in the U.S. Air Force, drastically changed how she would further her education.

"I continued my education, one course at a time, with the various colleges along the way," Mrs. Smith said. "We moved every few years, so I had to re-enroll in a new college each time. After all these years, I'll finally get my bachelor's degree from ESC this December."

Amy Smith said that receiving this scholarship from the chapter will lighten her financial burden and allow her to focus on the most important aspect of school, which is learning.

Amy, her husband, George, and ten-year-old son, Kaden, will continue their community involvement. Smith has been involved with the Grand Island Historical Society, Taste of Grand Island, Discovery Boys Club, KidBiz, Boy Scouts, UPWard Basketball, Buffalo Dream Center, and the PTA.

Her future plans include working for the elderly in estate and trust planning.

Greater Binghamton – Region 6

- submitted by Robin Allen

The Greater Binghamton Chapter and Ambit Energy recently teamed up for a food drive, collecting 69 pounds of food. Pictured left to right: Ala Ladd, chapter president; Robin Allen, Region 6 secretary and past president of Greater Binghamton; and Margaret Montone, chapter treasurer.



Professional Business Women of Rome – Region 5

- submitted by Beth Ann Jones, president

Professional Business Women of Rome, in partnership with the Rome Chamber of Commerce, co-hosted the Mayoral Candidate Forum, in the morning on October 21 at the Beeches Restaurant. Attendees totalled 199, including 64 students from five local schools. Chapter member, Carolyn-Trela Ferlo was the moderator. Since the forum was held Business Women's Week, Beth Ann Jones, chapter president, provided a brief history of the Business Women's Week celebration. It was a very successful event and we received positive feedback!

Professional Business Women of Rome will receive one dollar from every paid attendee; the Rome Chamber of Commerce will present a check to the chapter sometime in January 2016. This money will be added to our Dollars for Scholars scholarship which will be presented to a local high school senior student in June 2016.

Carolyn Trela Ferlo is pictured with Mrs. New York America, Jessica Lahr, at Women's Day at the New York State Fair on September 2. Lahr gave the keynote speech on "Make a Difference" and believing in one's self at the Women's Day luncheon.



Richmond County – Region 2

- submitted by Marilyn Iengo, president

On August 28 members of Richmond County Chapter joined forces with Staten Island Supports our Soldiers. Christine DeLisa, the founder of SISOS, is also a member of the Richmond County Chapter. She organized a fundraiser at the Staten Island Yankees ballpark in

Continued on page 16

Chapter & Region News

conjunction with the posthumous honoring of Sergeant Michael Ollis who gave his life in order to save the life of another soldier.

The fundraiser helped raise money for the annual holiday party given for the children of the military. Local support included food, money, food vendors, toys, and musicians, as well as visits from our local politicians, make this event a huge success. The smiles on the faces of the children and their parents make the efforts of our chapter thanks enough.

Southern Finger Lakes Women – Region 7

- submitted by JoAnne Krolak

In September, Southern Finger Lakes Women opened its program season with an observance of the chapter's 75th anniversary. Featured on the program was Eleanor Stearns, who portrayed Clara Barton, pictured here in character. She gave glimpses of Clara Barton's life, her involvement during the Civil War, and her role in the founding and activities of the American Red Cross. Stearns developed this presentation after extensive research and visitations to Clara Barton's birthplace and grave site in North Oxford, Massachusetts.



The chapter is making plans to hold a fish fry on November 16th to raise funds for the chapter scholarship fund. Food will be prepared by Doug's Fish Fry ToGo from Cortland, New York, and H. L.

Stephens Furniture is permitting the use of its grounds for the fish fry.

Staten Island – Region 2

- submitted by Christine Olivieri Donahue

On October 20 the Staten Island Chapter held its annual Candidate's Forum in conjunction with the American Association of University Women and organizations comprising The Sisterhood. Held at LeGreci's Staaten, the event was peopled with concerned Staten Islanders eager to hear the candidates for district attorney – Joan Illuzzi and Michael McMahon. The program allowed time for candidates from all parties to speak and then answer questions from the audience.

Both Illuzzi and McMahon provided the audience with important information about the district attorney position and addressed issues important to women and their families.

Pictured, left to right: Rosemarie Mangano, Staten Island Chapter event co-chair; Joan Illuzzi, Republican candidate, Catherine DiStefano, Staten Island Chapter president; Michael McMahon, Democratic candidate; and Jill Bowers, vice president, Staten Island Chapter.



Photo courtesy of Carol Belmonte.

New York State Women, Inc.

Reflections on October 2015 Meeting in Syracuse



Affiliate: NY Grace Legendre Fund Inc.

Stop. Look. Listen! 2016 Special Grants Packet

by Mary Ellen Morgan, PSP 2009 - 2011 and NY Grace Legendre Endowment, public relations chair

Special Grants

In 2014, the NY Grace Legendre Fund Inc., a 501(c)(3) non-for-profit corporation, began awarding special grants to organizations in order to sponsor educational or research opportunities which would further the advancement of working women. Special grants will be awarded yearly. Requests may range from \$100 to \$500.



Changes in our society are presenting more opportunities for women to take important leadership roles in industry, government and world affairs. However, in order to qualify for such opportunities, a master's or doctorate degree is now mandatory in many fields. While the number of women in graduate-study has increased dramatically, the cost of graduate education has also increased, faster than inflation.

Eligibility

1. Any NYS Women, Inc. chapter, region, state president, or state executive committee may submit an application.
2. Applications from organizations not affiliated with NYS Women, Inc., must include a mission statement that is consistent with the purpose of the endowment.

The program for which grant is awarded must be completed in one year.

Categories. The special grant must fall into one of the following categories:

- a. To further the capabilities of individual business and professional women by means of lectures, seminars, and other forms of education.
- b. To conduct or support surveys and other research projects into current problems of importance to the community and to business and professional women.
- c. To conduct and/or support research into the economic, social, and health problems confronting business and professional women and achievements of business and professional women.

Application Process. Applications are available from the GLEF special grant chair and/or the GLEF website at www.gracelegendre.org. Documentation is required with the application form.

1. Written plan or agenda describing the event and its goals.
2. Project budget.
3. Work plan, agenda given, dates, facility where program is to be held, estimated attendance.
4. Description of publicity and media coverage planned.
5. Description of evaluation process.

Contact: Barbara Ziegler, chair
NY Grace LeGendre Endowment Fund, Special Grants Committee, 44 Glen Rd. • Yonkers, NY 10704-3619
grants@gracelegendre.org

Deadline: February 28, 2016 postmarked and sent to Grant's Chair.

Decision: May/June 2016 decision made early May.

Notification: Email followed by official letter.

In order to help meet the needs of NYS women in graduate study, the NY Grace LeGendre Endowment Fund, Inc. (GLEF) was chartered in NYS in 1986 and approved as a 501(c)(3) not-for-profit corporation in 1987. The GLEF's purpose is to provide a permanent funding source to support fellowships, research and training for New York State women

2016 Fellowship for Graduate Study

Fellowships are awarded annually for graduate study to qualified women. The number and amount of the fellowships vary from year to year.

Eligibility

Individuals who wish to be considered for a GLEF Fellowship must:

1. Be a woman who is a U.S. citizen and a resident of New York State.
2. Have a Bachelor's Degree.
3. Be currently enrolled in graduate studies in an advanced graduate degree program at an accredited New York State college or university and have already completed at least one semester in that program.
4. Show evidence of scholastic ability and a need for financial assistance.

Application Process

1. Meet the eligibility requirements listed above.
2. Submit complete application.
3. Request official copies of the most recent undergraduate and graduate transcripts to be sent from the college or university directly to Fellowship Chair.
4. Request 2 current letters of recommendation be mailed directly to fellowship chair.
5. Attach a one page statement supporting application.

Contact: Ramona Gallagher, chair
NY Grace LeGendre Fellowship Committee
1217 Delaware Ave. Apt. 807 • Buffalo, NY 14209
MMistymo@aol.com or fellowship@gracelegendre.org

Deadline: February 28, 2016

Decision: April, 2016

Notification: Email followed by official letter.



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- Vendor table at a NYS Women, Inc. conference

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NIKE All Stars

The 2015-2016 *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/Jan. issue
Deadlines: Feb. 15th/March issue March 15th/May issue

Rates: Platinum Patrons: \$75 and over
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Deadline for the September issue is July 15, 2015.
When emailing your submission type *NIKE* in the subject line, and send to the attention of Katharine Smith, *NIKE* editor at PR@NYSWomeninc.org. Published material must be accompanied by a letter from the publisher giving permission to republish and the credit line required to be included with the article.

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Corrections September 2015 NIKE
Dani Dudkowski won the Career Recognition competition at the June 2015 Conference; our article in the June issue listed the wrong competition.
Under "Region News" we incorrectly identified a photo: it was taken at the Region 6 meeting in Owego.



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Lead Like a Girl: 10 Ways to Put Your Feminine Strengths *to Work at Work*

As we move further into the 21st century, the face of leadership is becoming more and more feminine. Here, the co-author of *Leading Women* shares 10 traditionally feminine strengths that make women ideally suited to take their place as leaders.

For decades, women in business strove to become members of the boys' club. We mimicked how men thought, communicated, and even dressed. But now, trying too hard to tap into our "masculine side" has gone the way of severely tailored 1980s power wear (complete with giant shoulder pads). Women have realized that we think and communicate differently – which means that we also lead differently. And – here's the best news – because our natural skill set is increasingly valued in the global economy, we're perfectly positioned to become today's and tomorrow's leaders.

(As the powerful and popular campaign by Always proves, doing *anything* "like a girl" is something to be proud of – and that includes leading!)

"Women already have the raw material we need to become successful leaders," says Dr. Nancy D. O'Reilly, who along with 19 other women, co-wrote the new book *Leading Women: 20 Influential Women Share Their Secrets to Leadership, Business, and Life* (Adams Media, 2015, ISBN: 978-1-440-58417-6, \$16.99, www.drncoreilly.com). "We just need to shift our attitudes and master the best practices to put these natural skills and abilities to work."

To be clear, this isn't a contest between the sexes. As one of O'Reilly's co-authors Lois P. Frankel, PhD, points out, women aren't *better* leaders than men – just *different* leaders. And bonus: What followers expect from leaders in the first decades of the 21st century are behaviors and characteristics traditionally associated with women.

In her book O'Reilly has brought together 20 nationally acclaimed women authors to share their real-life advice for breaking free of women's traditional limitations in work and community. Co-authors include *New York Times* and Amazon best-selling authors, corporate coach-

es, an Emmy Award-winning television host, and more. Here, O'Reilly and some of her co-authors share 10 ways you can use your feminine strengths to lead like a girl:

Reframe your ideas about power. If you think power necessarily means "command and control leadership," think again. Women wield our own style of power and, frankly, it packs quite a punch. (Consider the fact that we influence 85 percent of all buying decisions and are thus pivotal to the success of many industries.) Often, just shifting the way we think about power can make women feel more comfortable with taking the lead.

O'Reilly's co-author Gloria Feldt explains that instead of seeking "power over," women are more comfortable seeking the "power to." Feminine power is the ability to accomplish our goals, provide for our families, and make the world a better place – and to help others do the same.

"Women understand that more for you doesn't mean less for me, that power isn't a finite resource," O'Reilly comments. "The more girl power we use, the more of it there is."

Don't try to be the strong, silent type. Because women are seen as talkative and chatty (often non-productively so), many make a conscious effort to hold their tongues in professional settings. But research suggests that this is a misconception: Men actually talk more and hold the floor longer than women during meetings. Claire Damken Brown, PhD (another co-author), says that women's reputation for wordiness might stem from the fact that our talk patterns are indirect and detail-driven, meaning that we usually provide more background information than men. But research has found that women talk to exchange information and establish cohesion.

"So as long as you stay focused on goals instead of gossip and practice the art of the brief response, it's okay to use your words," O'Reilly observes. "Odds are, your feminine communication is making you an effective leader."

Ask for help. The traditional image of the “strong” leader is a man who is self-sufficient and capable. He’s the prototypical rugged individualist and never asks for help. Of course, this is an outdated stereotype, but for many leaders (male and female alike), the reluctance to ask for help persists. What we need to understand is that women have long realized the benefits of tapping into the resources and expertise of others – *Will you watch the kids? What’s your advice? Can we work together on this* – and it’s an incredibly efficient – and effective – way to get things done.

“For millennia, women have actively built strong, supportive connections to help their ‘sisters’ live their very best lives,” points out O’Reilly. “Because women don’t mind admitting what we *don’t* know and are willing to share the credit, we are good at spotting problems and making sure they get fixed. When we don’t let our egos get in the way of asking for help, we’re far more likely to achieve progress and success.”

Take to the podium, woman-style. How many women do you know who’d rather do almost any-

thing than speak in public? Anxiety about public speaking is common to both women and men, but it’s especially important that women overcome this fear. To advance in leadership roles, women will need to be seen and heard at the podium – and be remembered positively afterward.

Leading Women contributor Lois Phillips, PhD, says women have a natural affinity for public speaking. We tend to provide information to help listeners achieve their goals, rather than to establish dominance over the group or negotiate status. We also want to connect to our audience and have an innate ability to read and respond to their nonverbal cues.

Shift your perspective (and theirs, too). Women have a special brand of resilience. We are able not only to power through tough times, but are often able to creatively use obstacles as teachable moments and stepping stones. And a big part of this quality has to do with an ability to reframe who we think we are and what we think we deserve. (M. Bridget Cook-Burch tackles this subject in *Leading Women*.)

“The stories we tell ourselves about events in our lives are every bit as powerful as the events themselves,” says O’Reilly. “For example, if your company is failing in one area, you might see that ‘failure’ as a springboard to move in a fresh new direction. Being able to shift your focus away from what you don’t want to the things you’d like to create will not only help you survive and grow; it can help your entire organization become more future-focused and productive.”

Stop trying to network. Instead, connect. Women love to make satisfying, mutually fulfilling connections with each other. (And we’re good at it!) That’s why the mile-wide-inch-deep world of social media, insincere business card exchanges, and traditional “What can you do for me?” networking often leaves us feeling cold.

“The good news is, it’s easy to start asking instead, ‘What can we create together?’” O’Reilly comments. “This is Connecting 2.0 – it’s the powerful force behind the women-helping-women movement that is rapidly *Continued from page 14*

Since 1989 ...
over \$138,000
146 women
53 New York State colleges and universities
over 81 masters degrees
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10 Ways to Put Your Feminine Strengths to Work *Continued from page 14*

changing the playing field for women in business, government, education, philanthropy, and other fields. It feels good and it works.

“There are so many ways to make authentic connections,” she adds. “You can gather successful women in your community and organize a roundtable discussion. You can collaborate with a different team at work. You can get involved with a philanthropic cause. The idea is to reach out to other women, offer to share resources, and see what happens.”

Don't be afraid to get a little personal. Historically, female leaders have tried to compensate for being the “emotional,” “soft” sex by keeping it all business, all the time. But women's ability to nurture relationships can actually be a huge asset in a business context. The quality of a leader's relationships with peers and employees can have a major impact on company culture and morale, and thus productivity and growth.

“Feminine skills like showing empathy, being emotionally intelligent, being able to put others at ease, caring about their concerns, and more are now ‘must-have’ abilities for leaders,” notes O'Reilly. “And make no mistake, these are not ‘soft skills’; they are actually quite difficult to learn and develop. Case in point: As my co-author Birute Regine, EdD, points out, no one ever succeeded in mastering relational intelligence during a two-hour seminar.”

Extend a helping hand, especially to other women. Women are natural collaborators. We know the significance of a helping hand, mutual support, and mentorship, and we value the satisfaction and meaning that come from aiding others. In the workplace, this ability can mean the difference between being a “boss” and being a “leader” – a distinction that creates employee buy-in and engagement.

“Giving your time, knowledge, understanding, empathy, and support to other people can have a huge ROI,” observes O'Reilly. “Be especially vigilant for opportunities to help other women by being a sponsor or mentor. This can lead to improved opportunities for both of you via reciprocity. Plus, it sets a positive example and is good karma. Helping other women claim their power and passion is always a sound investment. When the hands that rock the cradle join together, they really can rule the world.”

Use your collaboration skills to tap into “collective intelligence.” Successful collaboration is a lot more than just putting a group of people in a room and asking them to work together. As Birute Regine, EdD, notes, it requires participants to accurately read nonverbal cues and others' emotions, to use empathy, to put ego aside, and to

be sensitive to fairness and turn-taking. All of these are feminine skills. Without them, collaboration can easily devolve into group-think and follow-the-leader. With them, though, a group becomes capable of “evolved thinking.”

Furthermore, Regine says, research shows that groups are most likely to display a level of creativity that's greater than the sum of its parts when at least half the chairs around the table are occupied by women.

“Women are adept at creating conditions of mutuality, equality, and trust – all of which are necessary for team members to feel comfortable enough to share ideas and take risks,” observes O'Reilly. “That's why it's so important for women in leadership positions to reach out to bring other women into the fold. When we join forces, the benefits have a powerful ripple effect that extends well beyond the original participants. No individual woman is as creative, skilled, or powerful as we are together.”



Trust yourself. From the way we dress to the jobs we do to the way we spend our time, society feels especially free to tell women how to live their lives. It's very easy to internalize those voices and allow them to shape our choices, aspirations, and dreams – a path that leads to regret for too many women.

“Trust yourself and listen to your instincts,” O'Reilly urges. “They are usually right. Don't let anyone make you doubt yourself by telling you what you ‘should’ think or feel. One of the best ways I've found to stay on track is to stay present and turn on your senses. When facing opposition or making a decision, tune in to how you're feeling, not just physically, but spiritually and emotionally too. If you're headed in a good direction, you should feel alive and energized.”

“As women, it truly is our time to step up and take our place as leaders,” concludes O'Reilly. “When we focus and hone our feminine skills, we can make a positive impact on our companies, our communities, and our world.”

Reprinted with permission. All Rights Reserved. ©Nancy D. O'Reilly, PsyD. O'Reilly is an author of Leading Women: 20 Influential Women Share Their Secrets to Leadership, Business, and Life and urges women to connect to help each other create a better world. As a clinical psychologist, motivational speaker, and women empowerment expert, O'Reilly helps women create the satisfying and purposeful lives they want to benefit themselves, their families, and their communities. O'Reilly is the founder of Women Connect4Good, Inc., and for seven years she has interviewed inspiring women for online podcasts on her website. For more information, visit www.drncaryoreilly.com.

About Long Term Care in New York State

What is long term care?

There are many different services that would fall under the definition of long term care. These services include institutional care in nursing facilities or non-institutional care such as home health care, personal care, adult day care, long term home health care, respite care and hospice care.

- Nursing homes in New York State are licensed under the Public Health Law.

- Home health care consists of services received in your home, and can include skilled nursing care, speech, physical or occupational therapy or home health aide services.

- Home care (personal care) consists of assistance with personal hygiene, dressing or feeding, nutritional or support functions and health-related tasks.

- Adult day care is group supervision for elderly persons, including social and recreational services and in some cases health services, in a community facility.

- Assisted living facilities provide housing and ongoing care and services to those unable to perform activities of daily living or who have a cognitive impairment.

- An alternate level of care is care received as a hospital inpatient when there is no medical necessity for being in the hospital and is for those persons waiting to be placed in a nursing home or while arrangements are being made for home care.

- Respite care is temporary institutional or at home care of a dependent elderly, ill, or handicapped person, providing relief for their usual caregivers.

- Hospice care is a program of care and treatment, either in a hospice care facility or in the home, for persons who are terminally ill and have a life expectancy of six months or less.

The likelihood of needing long term care.

The chances of needing some type of long term care services is high. It is estimated that over 40% of all persons who were 65 years old in 1990 will enter a nursing home during

Estimated Average NYS Nursing Home Rates by Region

Region	Daily Rate	Annual Rate
Central	\$288	\$105,216
Long Island	\$407	\$148,680
New York City	\$389	\$142,116
Northeastern	\$310	\$112,968
Northern Metropolitan	\$377	\$137,460
Western/Buffalo	\$310	\$113,304
Western/Rochester	\$350	\$127,920

It is important to note that these are average nursing home rates, and nursing home rates can be higher or lower depending on the type of facility.

Central Region: Broome, Cayuga, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St Lawrence, Tioga, Tompkins

Long Island: Nassau, Suffolk

New York City: Bronx, Kings, New York, Queens, Richmond

Northeastern Region: Albany, Clinton, Columbia, Delaware, Essex, Franklin, Fulton, Greene, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Warren, Washington

Northern Metropolitan: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester

Western Region/Buffalo: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming

Western Region/Rochester: Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Wayne, Yates

Courtesy of New York State Partnership For Long-Term Care website at www.nyspltc.org/rates.htm

their lifetimes.

The cost of long term care in New York State.

Long term care is very expensive. Most people cannot afford to privately pay for long term care services for very long.

Nursing home care costs vary in upstate New York from \$284 per day in Central New York to \$331 per day in the Rochester area, which is approximately \$103,740 per year in Central New York to \$120,876 per year in the Rochester area. Downstate, nursing home costs vary from \$366 per day in the Northern Metropolitan area to \$398 per day in Long

Continued on page 22

“At least 70% of people over 65 will need some form of long term care services and support at some point”

2015 Medicare & You, National Medicare Handbook, Centers for Medicare & Medicaid Services, Sept. 2014

Continued from page 21

Island, which is approximately \$133,620 per year in the Northern Metropolitan area to \$145,344 per year in Long Island. It is estimated that persons in nursing homes stay for less than 2½ years on average.

Home health care is also expensive. The average cost of home health care in New York State in 2011 was \$20 per hour, according to an industry survey. Assuming 20 hours of care per week, this represents average home health care costs throughout the State reach \$21,000 per year.

Is long term care covered by Medicare or health insurance?

Medicare: Medicare does NOT pay for most long term care services. Individuals should not rely on Medicare to meet their long term care service needs. Medicare does not pay for custodial care when that is the only kind of care needed. Skilled nursing facility care is covered by Medicare but only on a very limited basis.

If you need skilled health care in your home for the treatment of an illness or injury, Medicare may pay for some part-time or intermittent home health services furnished by a home health agency. Visit www.medicare.gov and www.cms.gov for more information on what is/is not covered by Medicare.

Medicare supplement insurance plans: These plans are designed to fill in some of the gaps in Medicare coverage, but they do NOT cover most long term care services.

Private health insurance: that you might already have covers mainly acute conditions and probably does NOT cover long term care.

Medicaid: In order to qualify for Medicaid coverage, you must meet certain income and asset tests. Because of the high cost of nursing home care, more than half of those who enter nursing homes privately paying for their care deplete their assets to the level required to qualify for Medicaid in less than a year. In New York State in 2014, if only one spouse needs nursing home care, the married couple is allowed to keep a home, a car and assets up to \$117,240. A single person who requires such care may have resources up to \$14,550 and still qualify for Medicaid.

How else can I pay for long term care?

There are other options that you may need to consider in order to pay for long term care services.

- **Savings and investments:** A savings or investment plan may help pay for long term care services. A retirement plan such as an IRA or 401K plan may also be available to you.

- **Life insurance:** A life insurance policy may offer the opportunity for a loan or withdrawal of the cash value.

In addition, a person who is terminally ill may arrange for an accelerated cash lump sum death benefit from his life insurance company or for a cash lump sum (called a viatical settlement) from an outside firm. (Note: not all life insurance companies offer an accelerated death benefit option). These cash lump sum benefits are paid in lieu of the policy's death benefit.

- **Equity in your home:** If you have built up equity in your home, you could use the profit from the sale of your home to fund long term care costs and move to less expensive accommodations. Another option is a “reverse mortgage,” which is a loan based on the amount of equity you have built up in your home.

- **Other housing:** You may be able to buy into a continuing care retirement community where the cost includes future access to long term care services. You may also find shared housing with supportive services.

Continuing care retirement communities.

Continuing care retirement communities (CCRCs) provide another option for meeting your long term care needs. This option may be very expensive and is only practical for those persons with higher than average incomes and significant assets to protect. CCRCs are residential communities that offer seniors a place to live that offer a variety of services and care, including long term care services. These communities provide not only housing but also organized social events, dining facilities, sports facilities, special interest clubs, outings and vacation opportunities. They also provide home care services, nursing facility services, adult home services and access to physician and other professional services for their residents.

Entrance fees for CCRCs may be substantial, and depending on the size and type of the dwelling chosen by the resident, can range in price from approximately \$200,000 to \$1 million. There is also an additional monthly fee that typically ranges from approximately \$2,000 to \$5,000.

CCRCs in New York State offer three different types of life care contracts for their residents. One type is all-inclusive (Type A), another provides modified (Type B) services, and the third (Type C) is fee for service:

- **Type A contracts:** Type A contracts provide housing, residential services, many amenities and unlimited, specific health-related services, including long term care services. If the resident's health deteriorates to the point that they need long term care services or admission to the nursing home, all of the services covered under the contract are provided without an increase in the monthly fee (except for normal operating costs and inflation adjustments). The monthly fee also will not increase due to the amount of services the resident requires.

- **Type B contracts:** Type B contracts provide housing, residential services and many amenities. This contract differs from the Type A contract in the amount of long term care services that will be provided before an adjustment is made in the amount of the monthly fee paid by the resident. For example, under this type of contract, the CCRC could allow residents a specified number of days in a nursing home without a change in the monthly fee. Once this limit is reached, the resident could be required to pay for continued nursing home services on a full per diem basis or a discounted per diem basis.

- **Type C contracts:** Type C contracts provide housing, residential services and amenities under the entrance fee and/or monthly fee in the same way as Type A and B contracts. This contract differs from the other two types of contracts in that all other health related services, including nursing home care, are paid for by the resident as they are needed on a fee-for-service basis. Under this type of agreement, the resident pays lower fees upon entry, but in turn accepts the risk of paying for the care needed.

Long term care.

Insurance policies covering long term care services are a relatively new form of insurance. The New York State Department of Financial Services has encouraged insurance companies to offer policies covering long term care services and has established minimum standards for four classifications of insurance policies covering such services.

The services covered under these policies can be significantly different among policies. It is very important to read the policies carefully and compare the benefits to determine which policy will best meet your own personal needs.



Insurance policies covering long term care services in New York are sold on both an individual and a group basis. Some employers and association groups offer such policies to their employees or members. If you are unable to obtain such a policy through a group, the policies are also sold on an individual basis.

All insurance policies covering long term care services currently being sold in New York State are indemnity policies. Indemnity policies pay a specific dollar amount for each day you spend in a nursing facility or for each home health or home care visit. Some of these policies pay the daily benefit amount regardless of the charges; others will pay covered charges, or a percentage of covered charges up to the daily benefit amount.

Over time, as nursing home and home care charges increase, the daily dollar amounts which are payable under these policies do not increase, however, insurers selling these policies are required at the time of sale to also offer an “inflation protection” benefit. All Partnership approved policies must include an inflation protection benefit of at least 3.5% compounded annually unless the policy is purchased at age 80 or above. A 5% compounded annually inflation protection benefit is also offered unless the Partnership

policy is purchased at age 80 or above. This benefit increases the daily benefit amount over time to help keep pace with inflation and increased expenses. Without the “inflation protection” benefit, you will pay more out-of-pocket should you need nursing home care or home care.

Some insurers also offer an option to increase the daily benefit amounts and maximum policy benefit at a future time. Under this option, you have the ability to increase the amounts every specified number of years. Unlike an inflation protection benefit purchased at the same time as the policy, if you opt to increase the daily benefit amounts and maximum policy benefit under this option, your premiums will increase based on your attained age at the time you opt to increase the benefits.

NYS Partnership for Long Term Care Program.

In 1993, the New York State Partnership for Long Term Care was initiated in New York State to encourage more people to purchase long term care insurance policies. In this program, if you purchase an approved long term care policy and meet certain other requirements, you can obtain Medicaid coverage after the benefits under the long term care policy are exhausted. Qualification is based on income and you are able to retain some or all of your assets (depending on the policy purchased). The Partnership for Long Term Care website provides more information on Medicaid Eligibility at <http://www.nyspltc.org>.

Excerpted from *Long Term Care Insurance: What You Need to Know*. For more information on the Long Term Care Partnership Program call 1-888-697-7582 or 518-473-8083 or visit the Partnership’s website at <http://www.nyspltc.org>.

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