

September Meeting

Wednesday Sept 3, 2014

Program: *Your Credit Score and Why it Makes a Difference!*

Lisa Frankenberger
Consumer Credit Counseling
Services of Buffalo

Place: Protocol
6766 Transit Road
Williamsville, NY 14221

Menu: Chicken Marsala
Broiled Haddock
Cheese Ravioli

Cost: \$30 per member
\$35 per guest

***Non members are required to pre-pay
RSVP by Friday 8/29*

PLEASE NOTE:

*Checks payable to
"NYS Women Inc., BNC"*

How to Register

Register online at:

www.bncwomeninc.org

or contact:

Kathy Cerullo at 675-6075 or
kathyc3112000@gmail.com

Registration Deadline: *August 29, 2014*



September Program

Your credit score can make the difference between being able to purchase a home with a mortgage or having to continue renting. It can drastically affect the interest rate you pay on car and home loans. Poor credit history could result in a large deposit in order to open an account with the electric company or to sign a new lease. It could even mean the loss of job opportunities: In today's competitive job market, many employers will check your credit before hiring you. Bad credit is often seen as a lack of responsibility, honesty, or financial management skills.

Lisa Frankenberger of Consumer Credit Counseling Services will discuss what information is contained in your credit report and what exactly determines your credit score. She will also cover just why your credit report and score is so important.

President's Message

Fran Vaughn



In this first letter as your President, the first thing I want to do is thank all of you for your wonderful involvement in New York State Women, Inc. One of the first things I noticed when I joined the Buffalo Niagara Chapter was the great percentage of the membership who attend meetings and participate in programs and projects offered by the organization. I commend you all for that participation.

Elsewhere in the Newsline you will see the list of your new Board of Directors; we met twice over the summer to begin planning for the year ahead. One of the tools we are using to guide us is the survey that was done in May 2014; you can see those results in another part of the Newsline. One of our goals for this year is to grow membership, a goal of the State organization as well, so we will have the help and support of the larger group.

We are looking forward with excitement to celebrate our 80th Anniversary in a very special way, and to

provide other programming that will be thought provoking and useful to all of our members.

One of the benefits of membership in BNC is the ability to access other chapters. I will try to facilitate interaction between other chapters in our region VIII as well as the programs at the state level so that you can network with a larger group of people. The NYS Women, Inc. web site (www.nyswomeninc.org) is a terrific source of information to learn more about other regional activities, and don't forget that the BNC chapter will help financially if you choose to attend state conferences.

I look forward to seeing you on September 3, at our first dinner meeting, bring a friend (or two) and enjoy a season of wonderful programs that will help to build powerful women personally, professionally and politically.

Once again, I have to thank our board, a terrific group of women who care so much to spend time away from other summer activities in order to make our chapter year a great one.

Your Credit Score and Why it Makes a Difference!

Lisa Frankenberger has been a Credit Counselor at Consumer Credit Counseling Service of Buffalo, Inc. for over eight years. She also has six years' experience in the banking industry working in both collections and sales.

Her certifications include:

- Certified Credit Counselor and Certified Housing Counselor through the National Foundation for Credit Counseling
- Certified Foreclosure Intervention and Default Counselor through Neighborworks

Lisa's duties at CCCS include meeting with clients to conduct Financial Counseling focused on helping client's address their debt, credit, and budgeting issues, as well as Student Loan, Bankruptcy, and Housing Counseling.

Member Spotlight

Pauline W. Hoffmann, Ph.D.



Dr. Hoffmann is dean of the Russell J. Jandoli School of Journalism and Mass Communication and an entrepreneur. She is the owner of Wild Mountain Organics, LLC.

She received her doctorate and master's degrees in communication from the State University of New York at Buffalo and her Bachelor of Science degree from St. Bonaventure University. Her research and teaching focus on conflict management, conflict resolution, and corporate communication and strategy. Prior to going into academia, Dr. Hoffmann worked as corporate communications manager for The CRS Companies and in creative services for Catholic Health.

She has taught courses in Business Writing, Marketing Communication Research, Organizational Structure and Behavior, Communication and Influencing Skills, and Leading Change. She has also developed courses in Health Communication and Communication in Conflict, and she oversaw independent study projects in Communication Research Methods and an MBA Special Topics course in Sustainable Community Development.

As an entrepreneur, Dr. Hoffmann is interested in the use of social media and other digital tools in helping small businesses succeed. Notably, how do Square, Facebook, Pinterest, company websites and other social media/digital tools help to leverage small businesses in a global economy.



SEPTEMBER \$ MONEY MINUTE \$

– Amy Jo Lauber

How little you knew as you entered kindergarten. But, with time and effort, you grew in knowledge and wisdom. You learned about all kinds of things and also to exercise good judgment.

The same is true with your finances.

You may start off with little as far as knowledge or resources, but you can cultivate what you have and learn yet more. If ever you feel overwhelmed, remember that little girl or boy in a September long ago and encourage her or him that it will be wonderful. Then, have a cookie and a nap.



IMPORTANT MESSAGE!!

Reservations are **REQUIRED** for all meetings. Please make sure your reservation is made by the Friday before the event so we can provide the restaurant with an accurate count. Due to the fact that we have to pay for all who have registered, if you do not show without sufficient notification, you will be invoiced for the meeting fee.

NYS Women Inc. BNC Chapter 2014-2015 Leadership Team

Board of Directors

Elected officers (Executive Committee):

President: Fran Vaughan
President Elect: Pauline Hoffmann
Secretary: Nancy Rizzo
Treasurer: Kathleen Garvey
Past President: Kathryn Jackson

Standing Committees and Subcommittees:

Finance

CHAIR: Joyce DeLong
Budget, Fundraising, Scholarship

Personal/Professional Development: (Program)

CHAIR: Linda Przepasniak
New Careerist, Career Recognition,
Athena Society

Public Policy

CHAIR: Sue Mager

Membership

CHAIR: Renee Cerullo

Communications

CHAIR: Katherine Smith

- Newsline – Joyce DeLong
- Public Relations – Katherine Smith
- Registration – Kathy Cerullo
- Web Site – Renee Cerullo
- Social Media – Renee Cerullo & Katherine Smith

By-Laws

CHAIR: Kathryn Jackson

Monthly Programing Committee: Pauline Hoffmann

Audit Committee: Sue Mager, Joyce DeLong, Ramona Gallagher

Nominating Committee: Katherine Jackson

80th Anniversary Committee

CO-CHAIRS: Katherine Smith, Joyce DeLong

Join us for BNC 80th Anniversary Celebration!

Join the Buffalo Niagara Chapter of NYS Women, Inc. as we celebrate our 80th anniversary! Enjoy a gala cocktail party featuring delectable hors d'oeuvres, mouth-watering food stations, and a cash bar. The Twentieth Century Club of Buffalo, one of the oldest and most historic private women's clubs in the United States, is a fitting location as we honor Althea Luehrsen with BNC's "Outstanding Woman of the

Year" Award. Althea Luehrsen is executive director of Leadership Buffalo. She believes strongly in the Western New York community and is determined to lead the organization in its quest to "Make Buffalo Better." Since its inception, BNC has sought to build powerful women personally, professionally, and politically.

NYS Women BNC Survey Results May 7, 2014 (23 returned surveys)

VENUE

1. Are you happy with the Current Venue for meetings (Protocol)?
YES (23)

Comments: Consistent good job
Location is central
Love it!
Excellent food service

2. Are you happy with the menu selections for the meetings?
YES (23)

Comments: Food is excellent
Great food, nice banquet facilities
Wine price is too high

INTRODUCTIONS

1. I would like everyone in attendance to Introduce herself
YES (19)
2. I would like guests only to be introduced
YES (4)
3. Only those who speak/give reports should be introduced
YES (1)

Comments: Depends on time & number of attendees
How else will we get to know each other
We are here to network, so YES
Keep intros short! Name and Business only

PROGRAMS

1. I am happy with the time allotted for programs (20 min. + Q&A)
YES (14)

2. I would like more time for programs (30-45 min)
YES (9)

Comments: Depends on program
Quality & relevance of program is most important
Programs have been amazing
Never stays at 20 minutes now; ALWAYS goes over

3. I would like to see more programs about:
 - a. How to serve on a board
 - b. Investing, Finance
 - c. Domestic violence, divorce
 - d. Equal pay,
 - e. Child Care options
 - f. Start your own business, How to improve your career
 - g. Technology in business, Social Media
 - h. Life work balance
 - i. Women in the workforce
 - j. Stress relief
 - k. Self help

Buffalo Niagara Chapter- NYS Women, Inc. Proposed Budget 2014-2015

	2014 - 2015
Income	
Fundraisers	1500
Dues (60 x \$50)	3000
Excess Dinner Income	600
Interest	25
Newsline/Website Ads	700
Total Income	\$5825
Expenses	
BNC Pres. Gift	50
BNC Website	400
Community Service	50
Conferences & Meetings	1000
District VIII Dues (60x\$3)	180
Bank Service Charge	50
Insurance	120
Membership supplies	300
Misc.	225
Newsline design and printing	1230
Postage (postcard mailings)	200
Program	950
Roster	210
State Pres. Gift	10
Treasurer's Bond & Ins.	100
80th Anniversary	500
State Officer Installation	250
Total Expenses	\$5825

NYSW Inc Buffalo Niagara Chapter Minutes from Meeting 06/04/14

Call to Order: 6:15 p.m. by President Kathryn Jackson who welcomed members and guests. There were lots of applause after Kathryn described her past year of great programs, getting exposure through social media, ending the year fiscally sound, how much she enjoyed being President, and sincere thanks and appreciation to Board Members, Committee Chairs, and Committee Members.

Approval of May 7, 2014 Minutes as published in Newsline, and Motion to Accept Officer's Reports:

Approval of Treasurer's Report and Motion to Accept – Accepted as Published in Newsline. Installation of Officers: Linda Przepasniak and Sue Mager co-officiated a lively and entertaining installation. Newly elected Officers were called up and sworn in: Kathleen Garvey, Treasurer, Nancy Rizzo, Secretary, Fran Vaughan, President, Pauline Hoffmann, President-Elect.

Announcements:

- Long term Member, Dewey Dobson, had a mini stroke and Val Szczesny has her address for cards.

- Renee Cerullo attended the State Conference in Albany May 30 – June 1 and shared how our Buffalo/Niagara Chapter is very active: Renee is President Elect; Linda Przepasniak is 2nd Vice President, Susan Fayle is Parliamentarian, Sue Mager is Vice President of Membership, Katharine Smith is NIKE Editor, Ramona Gallagher is Nomination Chair, and Joyce DeLong is NIKE Printer. Our Chapter won First Place \$25 for our 2013 October Women in Business Month Event, and Honorable Mention for Members' attendance in the Erie County Women In History Month Event. Long Term Members received Certificates – from 10 to 41 years!

- "Save The Date" Upcoming Meetings: October State Meeting at Owego Treadway Hotel 10/3-5/2014; Region VIII Meeting 10/18/14, and Annual State Conference back here in Buffalo 6/5-7/2015!

Meeting Adjourned: 7:30 p.m.



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