

New York State Women, Inc.
Buffalo Niagara Chapter

October Meeting

Wednesday
October 6, 2010

Speaker: Patricia Herberger, SPHR
Certified Identity Theft Risk
Management Specialist

Program: Protecting Yourself Against
Identity Theft: What YOU
Need to Know!

5:30pm: Social
6:00pm: Dinner Meeting
7:00pm: Program

Place: Curly's Bar and Grill
647 Ridge Road
Lackawanna, NY

Menu: Chicken Puligny or
Vegetarian Pasta

Cost: \$30 per person

PLEASE NOTE:

Checks payable to
"NYS Women Inc., BNC"



President's Message Renee Cerullo

BNC is off to a great start this year. Robin Wilson from The Wilson Edge presented on "The Power of Social Media" at our Sept meeting. I think we all learned a lot from her and many of us went out and bought the "Un-Marketing" book. Social media is the new wave or marketing for businesses and organizations. Business is all about building relationships which is why social media works so well. BNC will be using Facebook to promote its events, interesting tips from our members and obtaining potential new members. If you are not already please become a fan of our Facebook page at www.facebook.com/NYSWBNC. Help pass this page on to your friends and we can all help spread the word about our group.

We have also finally obtained our new logo. NYSW has approved the new logo and over

the next few weeks it will start appearing on all web sites and print materials. We are in the process of redesigning our print materials and membership application. This is a great step forward to branding the entire organization and moving forward now.

Just a reminder that all communication from NYSW is coming via email now. If you have not logged into the NYSW web site to update your contact information please do so. It is very important that not only we have accurate information but that NYSW has it too. All membership renewals will come via email from Neale. To log in go to <http://nyswomeninc.org> and click on the member login button at the top. Your username is your email address. Your password is nysw2009 if you have never changed it. Please make sure they have your accurate email address and mailing address.

Patricia L. Herberger
President, Herberger Consulting Group

October's Speaker



Patricia Herberger consults with executives and human resource professionals on identity theft, data breaches, related compliance issues and solutions. She has achieved the designation of Certified Identity Theft Risk Management

Specialist through The Institute of Fraud Risk Management. She is also a licensed Life, Accident and Health Insurance Agent and offers unique programs for business owners who desire to reduce their taxes, protect their assets and maximize their wealth.

Patricia offers the Identity Theft Shield™ Plan and Legal Services Plans to individuals, families, small businesses, commercial drivers and employee groups through Pre-Paid Legal Services. She is certified as a Small Business and Group Security Specialist.

She speaks to community and business groups about how Identity Theft occurs and how to

reduce the risk at work and at home. She has appeared on television programs including Crossroads, and Conversations with Senator George Maziarz. She also filmed a special program on Identity Theft for the Government and Media News Network, which ran for seven weeks in the Western New York area. She has presented programs to the New York State Society of CPAs (CEUs granted), the Buffalo Niagara Human Resource Association (CEUs granted), Lockport Business Association, the Western New York Society for Information Professionals, the Professional Business Women's Association, the Niagara University Family Business Center, the NYS Retired Public Employees Association, the NYS Government Finance Officers Association (CEUs granted), National Association of Women Business Owners-Western NY Chapter, NYS Retired Law Enforcement Association and numerous other organizations.

Prior to becoming President of Herberger Consulting Group, Patricia was the Vice President of Human Resources for FedEx Trade

How to Register

Register on-line at:
www.bncwomeninc.org

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

Registration Deadline:
Friday, October 1, 2010



Protecting Your Data, Your Identity, Your Sanity

By: Renee Cerullo

Almost everyone has at least one computer these days that is connected to high speed Internet access. This has become our reality just in the past 5 years. Scary when you think back to the time that hardly anyone even owned a computer much less depended on it to function every day. Think about how your day would be like if you did not have your computer or phone. What would you do or could you do?

Given that these devices are so important and really control our daily life why is it that many people are really not concerned about securing them? I am talking about both business and personal computers. They both matter. Many people think security is just for business computers but think about everything you do on your personal computer – paying bills, credit card information, personal contact information, etc. You do not want any of that information to get into the wrong hands.

Security does not have to be a hassle. Yes it might be inconvenient but think of the consequences. I hear more people grip about having to type in a password every morning to their computer. Seriously it takes you less than one minute to type it in and think of the ramifications if someone jumped on your computer and grabbed all the data on it or sent out an email as you to all your clients or your boss. The ramifications far outweigh the 30 seconds it took you to type in your password. Even on your home computers you should have to log in with a password. I had a party at my house a number of years back. My computer was on and no password. Never thought anything of it until the next day when I went to go on it and my settings were all changed and my email address had been changed to something very unflattering. I did not realize it until a client emailed me back saying do you know what your email says? No real damage but it could have been. Your computer can easily be hacked remotely when there is no password on it.

Simple changes you can make:

Facebook – Make sure everything is locked down to be viewable by your Friends only. There is no reason to have anyone who you don't know seeing your information. This protects your personal information so that people can't use it to steal your identity. Also make sure you know the people you allow to become your Friends. Also be careful about posted where you are all the time. People will get to know your habits and locations. This allows you to become an easy target for a stalker. If you want to state where you are then do it when you are leaving. Some things don't need to be shared with the world.

Firewall – Make sure you have a firewall on your computer. This prevents people from the outside world from accessing your computer. Most computers come with the Windows Firewall. Make sure it's on. To access it to the Start Menu -> Control Panel -> Windows Firewall. It should state it is on. If you have an antivirus program that comes with its own firewall that is fine too.

Antivirus Software – Make sure every computer you use has antivirus software on it. The software will update itself at least once a week. This software requires a yearly subscription. If it is not updating at least once a week then you must well take it off your machine. It is not doing any good. It must be updating. Viruses come out almost on a daily basis so your software needs to keep up. Symantec, Norton, McAfee, AVG are just a few of the common ones.

Backing up your files – Think about what is on all your computers...can you afford to lose all of it? Most of us would say no way. So then why do most people never backup their computers? Mostly the reason is they forget. Simple solution – buy an external hard drive, and plug it into your computer. Then you can schedule your computer to backup every day or even once a week automatically. You don't have to remember to do it then!

Spyware – Is your computer running slow? Do you have annoying popups? Then you have spyware! It happens just by browsing the Internet. The key is to routinely remove it to prevent your computer from running slow and getting hacked. Some antivirus software comes with spyware protection. Whether you have it or not I highly recommend at least once a month clean your machine of spyware with a spyware removal program. We use Malwarebytes. It scans your machine and tells you what is on there. Then you click one button to remove it all. Run it once and you will thank me for that tip ☺

SSN – You should never be asked for your SSN number on a web site. Be careful if you do enter it. It could be stolen as it transmits from your computer to its destination. Never send it over email. Email is unsecure and messages can easily be read in transit.

Passwords – Use them! Don't make them all the same. Don't write them on a sticky note and post it on your monitor, desk or in your drawer. Don't make them your kids names or pet's names. Be a little creative. If someone tries to crack your password

the first thing they do if look around your desk and try and names, addresses, or themes they see. The general rule of thumb to prevent your password from being hacked is – make it 8 characters or longer, a combination of letters, numbers and special characters. The only way to crack that is with software and it will take them a long time to do it. Also watch if someone is standing over your shoulders while you type your password. You may be laughing but we had it happen to us.

Email – Don't respond to spam. If you respond to spam then they know your account is real and they send you more. Just delete it or put it in your block senders list. If you get spam from someone you know just delete it. Chances are they did not really send it to you. Someone else is pretending to be them. It's called "phishing". You really can't prevent it. It happens by someone else's computer getting hacked, who has your name in their address book. The hacker steals their address book. Your email is not infected.

These tips are just a few very simple things you can do to protect yourself. Once you implement them they won't seem like a hassle. Remember it is worth the little bit of extra time to protect yourself. If your computer does have virus get help. Don't let it go. It only gets worse as time goes on.

Facebook – www.facebook.com/rlcomputing

Calendar

October 2010

Wednesday, Oct. 6 - 5:30pm

Curly's

"Protecting Yourself Against Identity Theft"
with Pat Herberger

5:30 Networking / 6pm Dinner

Wednesday, Oct. 20 - 5:30pm

BNC Happy Hour
Bar Louie (Galleria Mall)

November 2010

Wednesday, Nov. 3 - 5:30pm

Verbena

"Breaking the Ice Personally &
Professionally" with Amy Remmele

5:30 Networking / 6pm Dinner

Thursday, Nov. 18 - 5:30pm

BNC Happy Hour
Bar Louie (Galleria Mall)

December 2010

Wednesday, Dec. 1 - 5:30pm

Verbena

Trash & Treasures Auction

5:30 Networking / 6pm Dinner

Thursday, Dec. 16 - 5:30pm

BNC Happy Hour
The Place (22 Lexington Ave)

January 2011

NO MEETING

February 2011

Wednesday, Feb. 2 - 5:30pm

Verbena

"Strategies for Success: Achieving
Your Goals Personally & Professionally"
with Larry Meitus

5:30 Networking / 6pm Dinner

Monday, Feb 21 - 5:30pm

BNC Happy Hour
Bar Louie (Galleria Mall)

March 2011

Wednesday, March 2 - 5:30pm

Verbena

"Thermography - Detecting Breast
Cancer Before it Starts" with Terri
Songbird Phillips and "The Adrenal
Gland Dance" with JoAnn Colosemo

5:30 Networking / 6pm Dinner

Tuesday, March 15 - 5:30pm

BNC Happy Hour
Bar Louie (Galleria Mall)

April 2011

Wednesday, April 6 - 5:30pm

Verbena

Annual Business Meeting/Elections
5:30 Networking / 6pm Dinner

Monday, April 18 - 5:30pm

BNC Happy Hour
Bar Louie (Galleria Mall)

May 2011

Wednesday, May 4 - 5:30pm

Park Country Club

Annual Auction Fund Raiser

5:30 Networking / 6pm Dinner

Cash Bar

Tuesday, May 24 - 5:30pm

BNC Happy Hour
Bar Louie (Galleria Mall)

June 2011

Wednesday, June 1 - 5:30pm

Curly's

Induction of Officers

5:30 Networking / 6pm Dinner

OCTOBER

\$ MONEY MINUTE \$

— Amy Jo Lauber

The first week in October is recognized by the Financial Planning Association as "Financial Planning Week." Some ideas for celebrating include: balance your checkbook, establish a vacation fund, review your will, select which charities you would like to support financially, research three financial terms that have baffled you in the past, or hire a financial planner.

Herberger continued from page 1

Networks, and worked for 25 years in the HR field.

She has BS and MBA degrees from the State University of New York at Buffalo.

She is a member of InfraGard (a cooperative effort between the FBI and local SMEs from industry and academia), the Buffalo Niagara Human Resource Association, the National Association of Women Business Owners, the Buffalo/Niagara Partnership, the Amherst Chamber of Commerce, the Canisius Women's Business Center, the Buffalo Niagara Sales and Marketing Executives (Board Member) and the Lancaster Area Chamber of Commerce.

She has achieved the lifetime certification of Senior Professional in Human Resources (SPHR).

She resides in Amherst, NY with her husband and family.

Retirement is Risky Business

By FPA member

Amy Jo Lauber, CFP®

Last Updated: June 28, 2010

“Retirement, like every other stage of your life, is full of risks. It is important to clarify your needs as well as your fears, and discuss them with your advisors.”

Everyone is familiar with the concept of risk. When you discuss risk with an investment professional, it's typically in terms of market fluctuations and your individual risk tolerance. While market risk is an important factor, there are several other risks you will likely face in retirement. You and your advisers should identify potential risks in your plan, the consequences of each risk, and develop strategies to avoid or mitigate each risk to improve your plan's probability of success.

Longevity risk is the most notable of retirement risks; the risk of living past your life expectancy and not having sufficient resources to maintain your lifestyle. According to the U.S. Department of Health and Human Service, Center for Disease Control and Prevention, a person born in 1950 in the United States was expected to live just beyond his or her 68th birthday. Interestingly, if that same person lived to age 65, he or she is expected to live another 14.1 years, until age 79. When combined with the life expectancy of a spouse, the odds are more than 50 percent that at least one spouse will live to 90. Each year new mortality tables are created to address our increasing longevity, largely due to improved medical treatments. The best strategy to utilize when addressing longevity is to plan for it. Invest to protect as well as grow your retirement nest egg, establish and maintain appropriate withdrawals and monitor your plan regularly with your advisers. Your strategy should also address any desires you have for leaving money to your heirs.

Inflation risk represents how purchasing power is eroded over time. Retirees are especially susceptible to this type of risk because their sources of income (typically Social Security and pension, if any) are fixed (Social Security benefits are adjusted annually according to the Consumer Price Index, which is typically slightly lower than inflation). Statistics have shown that two major components of a retiree's expenses — housing and medical care — increase at a rate higher than inflation. Retirees must remain mindful about the long-term effects of inflation, and work with their advisers to address the issue. Equities have been proven to be an effective hedge against inflation.

Income risk is closely related to market risk and is defined by unexpected reductions in income (interest and/or dividends) due to changes in the interest rate environment or the performance of the stocks in a portfolio. Asset allocation strategies that strive for total return (interest, dividends and capital growth) can help manage, but not eliminate, income fluctuations. Your plan should identify the amount of investment income that is required to maintain your standard of living and appropriate investments should be chosen to help meet that need.

Public policy risk addresses governmental or legislative changes that can affect your retirement income; most notably taxation. Discuss tax strategies with your advisers regularly and consider employing a “tax diversification” strategy with your retirement assets by using traditional tax-qualified plans [Individual Retirement Account (IRA), 401(k), and the like], Roth IRA/Roth 401(k) and taxable investment programs. Public policy risk can also affect estate and long-term care planning. It is important that you review your plan regularly with your advisers to stay abreast of changes in federal and/or state laws.

Your living expenses in retirement are partially controllable, but some expenses, such as health care, may be beyond your control. It is estimated that Americans will need more than \$250,000 in retirement to cover medical care alone, above and beyond what Medicare will cover. Health care costs continue to be a force to reckon with, a factor compounded by our longer life spans. There have been advancements in consumer-driven health care programs, such as Health Savings Accounts, that may be appropriate for you. Talk to your advisers.

Related to health care costs is the risk of requiring care for a long-term need that is not medical in nature. Many Americans mistakenly believe that Medicare will pay for home care or nursing home costs only to find out too late that, in most cases, it won't. A discussion with your advisers (including your financial planner, portfolio manager and attorney) should address this risk. If your strategy includes obtaining long-term care insurance, your planner can advise you more thoroughly what benefits to seek and how the annual premiums may affect your cash flow.

Lastly, life event risk represents changes in your life, such as the death of a spouse or a divorce, that threaten your financial security. Your plan should include a survivor needs' analysis and address how assets are titled. All estate documents and beneficiary designations should be reviewed on a regular basis. Making pre-paid funeral arrangements can help ease the financial, as well as emotional, burden put onto your family or friends.

Retirement, like every other stage of your life, is full of risks. It is important to clarify your needs as well as your fears, and discuss them with your advisers.

The Financial Planning Association provides many resources to consumers. For more information, visit www.fpanet.org

FPA member Amy Jo Lauber, CFP®, is the President of Lauber Financial Planning

HOW TO DEAL WITH THE STRESSES AND ANXIETIES IN TODAY'S BUSINESS WORLD

By Stanley Popovich

Stress and anxiety are very common in today's business world. As a result, here is a list of techniques that a person can use to help manage their daily stresses and anxieties at their job and in the business world.

Sometimes, we get stressed when everything happens all at once. When this happens, a person should take a deep breath and try to find something to do for a few minutes to get their mind off of the problem. A person could take a walk, listen to some music, read the newspaper or do an activity that will give them a fresh perspective on things.

When facing a current or upcoming task at your job or business that overwhelms you with a lot of anxiety, divide the task into a series of smaller steps and then complete each of the smaller tasks one at a time. Completing these smaller tasks will make the stress more manageable and increases your chances of success.

Challenge your negative thinking with positive statements and realistic thinking. When encountering thoughts that make you fearful or depressed, challenge those thoughts by asking yourself ques-

tions that will maintain objectivity and common sense. For example, you are afraid that if you do not get that job promotion then you will be stuck at your job forever. This depresses you, however your thinking in this situation is unrealistic. The fact of the matter is that there all are kinds of jobs available and just because you don't get this job promotion doesn't mean that you will never get one. In addition, people change jobs all the time, and you always have that option of going elsewhere if you are unhappy at your present location.

Remember that no one can predict the future with one hundred percent certainty. Even if the thing that you feared does happen there are circumstances and factors that you can't predict which can be used to your advantage. For instance, you are at your place of work and you miss the deadline for a project you have been working on for the last few months. Everything you feared is coming true. Suddenly, your boss comes to your office and tells you that the deadline is extended and that he forgot to tell you the day before. This unknown factor changes everything. Remember: We may be ninety-nine percent correct in predict-

ing the future, but all it takes is for that one percent to make a world of difference.

In dealing with your anxieties at your job, learn to take it one day at a time. While the consequences of a particular fear may seem real, there are usually other factors that cannot be anticipated and can affect the results of any situation. Get all of the facts of the situation and use them to your advantage.

Our anxieties and stresses can be difficult to manage at our place of work and in the business world. The more control you have over your stresses and anxieties, the better off you will be in the long run at your job and other business endeavors.

BIOGRAPHY:

Stan Popovich is the author of "A Layman's Guide to Managing Fear Using Psychology, Christianity and Non Resistant Methods" - an easy to read book that presents a general overview of techniques that are effective in managing persistent fears and anxieties. For additional information go to: <http://www.managingfear.com/>

Minutes BNC of New York State Women, Inc. September 1, 2010 • Verbena Grill

Welcome

Pledge

Call to order & motion to accept presented agenda

Sue Fayle

Nancy Vastola

Introductions

President's Report

June State Conference

New logo was voted upon by state members and approved 8-31-10

Fall Board

October 1-3 in Staten Island, NY

Further information can be found on the BNC website

Happy Hours have returned

All (with the exception of December at The Place, Buffalo) will be held at Bar Louie, Cheektowaga

The first is on September 14, 2010

Beginning 5:30pm

BNC Chapter has an updated FaceBook fan page

Chapter updates will be posted

Friend the fan page to follow

BNC was awarded a bell during the June Conference for the chapter with the most members in NY

We will have the bell for 1 year

Reservations

You can now pay on the BNC website with PayPal

Reminder to register the Friday prior to the monthly meeting

Committee Reports

Membership

New membership forms and applications

Membership directory will be coming out soon

New members will be included if they apply this month

Treasury

Report distributed to the members

Scholarship

New changes to the Lucy Mysiak Scholarship

Will be granted to members for professional development

Scholarship will pay for ½ tuition of seminar, class, etc.

Further details can be found on the BNC website, including requirements, application

Kate Beck awarded \$1,000 Lucy Mysiak Scholarship toward her graduate studies in Executive Leadership Development in Demean College

Networking

Return of Happy Hours

Will be held at Bar Louie

Newsletter

Member spotlight in Nike

Contact Joyce DeLong if you are interested

Audit Committee

Will be run by Nancy Vastola

Sue Fayle and Joyce DeLong will assist Nancy

Program: The Power of Social Media by Robin Wilson

Meeting Adjourned

Next meeting will be October 6th at Curly's Restaurant



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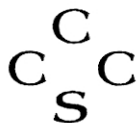


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