



MILDRED ANTENOR,
Obama volunteer



MYRNA BLYTH,
McCain supporter

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dear

Fellow Members,

I am thrilled to bring you the news that we have selected our president-elect, Denise Warren, senior vice president and chief advertising officer for The New York Times Media Group. At The New York Times Company, where she has been since 1988, Denise has held a number of positions in strategic planning, advertising sales, marketing and research. With her reputation for a strong vision, Denise is ideally suited to the tasks ahead of us, as we begin to implement our strategic plan.

This fall kicks off a busy season at New York Women in Communications. Our newest advisory group, the Past Presidents Council, will meet for the first time. I am excited about this group, as they are an untapped talent pool whose expertise will guide us as we undertake new initiatives.

On Saturday, November 15, our annual Communications Career Conference will bring more than 300 students together with over 40 communications professionals. The event will feature two keynote speakers: Kate White, editor-in-chief of *Cosmopolitan*, and Debbye Turner Bell, a staff correspondent for CBS News' *The Early Show*.

More than ever this year, our emphasis is on you, the member. How can we better focus on you? How can we make it easier for you to network within the organization? How can we help you achieve your goals?

Our report on changes to our committee structure (see page 13) outlines new benefits for committee members. If you haven't joined a committee yet, I encourage you to do so. This is the best way to build relationships within our organization.

If, like a growing number of our members, you're interested in starting a nonprofit, don't miss the profile of Najlah Hicks (see page 10). One of our New York Women in Communications Foundation's 2008 scholarship winners, Najlah, who was a photo-journalist for over 20 years, founded the nonprofit Heart Gallery of New Jersey. The organization takes professional photographs of children in the foster care system to help them get adopted.

This issue also features: tactics to help you stand out when making presentations or giving speeches (see page 6), inspired by our presidential candidates John McCain and Barack Obama; a glossary of the latest Web-inspired communications buzzwords (see page 8); and smart investing tips (see page 12).

Finally, our lead story focuses on the most newsworthy event this fall, the presidential election. Two of our politically active members face off on top issues, from a woman's point of view (see page 3): Republican Myrna Blyth, who is chair of the President's Commission on White House Fellowships, and Democrat Mildred Antenor, university professor, journalist and radio commentator.

No matter what side of the aisle you're sitting on, I urge you to go to the voting booth on Tuesday, November 4, and exercise the privilege to vote.

Best always,



Nancy Rabstajnek Nichols
Senior Vice President, External Affairs
Weber Shandwick

The Election:

MEMBERS speak

The 2008 presidential election is upon us, and regardless of political affiliation, age, color or gender, there's one thing that everyone can agree on: This election cycle has been one of the most exciting in recent memory. Looking back to where it all began after the 2006 midterm elections, three words come to mind:

HISTORIC

For the first time in our history, American voters may elect an African-American man to the White House. Had Obama lost the Democratic nomination, they would have had the chance to elect their first woman president. And if the country chooses McCain, we'll have another first with a female vice president. In this election, we are bound to make history.

UNPRECEDENTED

Never have so many Americans engaged in the election process. Record numbers of voters, particularly young and first-time voters, turned out in the primaries. As the months went by, the number of televised primary debates also set records. And let's not forget about the impact and heavy use of technology—namely the Internet and YouTube—for everything from raising funds to spreading rumors.

UNPREDICTABLE

After his campaign slid into near bankruptcy midterm, most political pundits gave up on McCain, yet he was able to recover and go on to win the Republican nomination. In the meantime, the Democrats battled it out all the way to June as the primaries leaned one way, then another and back again. The biggest surprise of all, which few outside McCain's inner circle were able to predict, was his choice of Sarah Palin as his running mate.

With less than a month to go, we're still on the edge of our seats. What better time to turn to two of our members for their perspectives and thoughts on this remarkable election? We chose two politically active women from different sides of the proverbial aisle to share their views.

MILDRED ANTENOR is an entrepreneur and the founder of Communicating Women. She is a writer and journalist whose work has appeared in publications such as *The New York Times*, *Black Enterprise* magazine and the *Village Voice*. Ms. Antenor is a regular guest on WBGO 88.3 FM radio, where she focuses on women's issues, and was the co-creator and co-host of a weekly radio call-in and talk show on WLIB-AM. A university professor and lifelong Democrat, she lives in New Jersey with her 15-year-old son.

MYRNA BLYTH is a *New York Times* bestselling author and for more than 20 years was editor-in-chief and publishing director of *Ladies' Home Journal*. She was also founding editor-in-chief and publishing director of *More* magazine. Ms. Blyth is a lecturer and public speaker, a 1988 Matrix Award winner, and the current chairman of the President's Commission on White House Fellowships. She is married, has two sons and lives in New York City. —**Joann Coviello**

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MILDRED ANTENOR

By Joann Coviello



JC: You're a volunteer for Obama's campaign, but as an African-American and a woman, was the decision to support Obama a difficult one?

MA: Honestly, I was on the fence in the very beginning, but when I heard Obama's speech announcing his candidacy on the capitol steps in Illinois last February, I was hooked. I signed up to volunteer in March.

It didn't take you long at all...

No, and I'll tell you why. Obama talked about the things I had discussed with friends and colleagues for years. There was an immediate connection between his words and my own experiences.

Volunteer work isn't very glamorous.

No, it's not. It's about the little things, taking baby steps to achieve big goals, being part of the big picture. It takes energy and discipline. The volunteers represent what I think of as America—

a culturally and ethnically diverse group. The McCain campaign still looks like the old boy network.

Have you always been politically active?

I've always voted, but this is the first time I've volunteered. I'm the child of Haitian immigrants, and once my mom became a citizen, she *always* exercised her right to vote. As a young child, I was allowed to stay up late on election nights to watch the results...

Do you think that Sarah Palin will help the Republicans win the female vote?

No, I don't. I have no problem with a woman on the ticket, but not just any woman, the *right* woman... Hillary's supporters are smarter than that.

Talk about the Supreme Court.

Judges who follow the Democratic philosophy will write opinions that give women choices, and I'm not just talking about *Roe v. Wade*. It's broader than that. My background has made me aware of how women are treated in other parts of the world, and how their lives are affected by not having certain basic choices. It's about lifestyle choices.

What would President Obama do for women entrepreneurs?

He proposed implementing a bill originally signed into law by Bill Clinton (but never enacted by the Bush administration) to help women-owned businesses receive funds for federal contracts. He also co-sponsored a bill that expands loan programs for small businesses.

Your mother influenced your political activism. Will you so motivate your son?

He's already involved. We had the chance to meet Obama at a rally and I actually coached my son on what to say when he shook Obama's hand. Remember that picture of young Bill Clinton shaking hands with JFK? Clinton said that was the moment he decided to go into politics. My son got the chance to shake hands with Obama, and that night he said, "Mom, I think I want to go into politics." If it happened for Clinton, well hey, you never know.

MYRNA BLYTH

By Beth-Ellen Keyes and Mistina Picciano

BEK/MP: How are you supporting the McCain-Palin ticket?

MB: I do a bit of speaking, but mostly I write articles for the National Review Online that express my opinions (www.nationalreview.com).

Why do you think Sarah Palin was chosen for the VP spot?

Sarah Palin has touched an important chord that has very little to do with politics or policies. She is inspiring to many mainstream women. She has enormous appeal because she lives her beliefs with strength, enthusiasm and unswerving commitment to her values—the values that many women share.

In your book, *Spin Sisters*, you talked about how it feels to be somewhat alone in your opinions. How does that relate to Sarah Palin and her candidacy?

We all know it's not Palin's take on the issues, or even her lack of experience, that is driving many women in the media crazy. What is really frightening to them is that the woman who finally might do it—who finally might break through the ultimate glass ceiling—might not have “Democrat” stamped on her uterus.

You talk in your book about the liberal bias of women in the media.

Where do you think we should be getting our news?

I think people should read and listen to as much as they can. But perhaps papers in America should be the way they are in Europe. Their positions are clear and people know the news is filtered through the paper's editorial opinions. *The New York Times* acts as if it does not have a bias, but obviously, though it says it is “the paper of record,” it has a strong bias.

What could persuade liberal women that the McCain-Palin ticket is a viable choice?

I am not sure one could persuade liberal women. The point is persuading independent women—and men. One candidate, Barack Obama, has worked very hard, is very smart and is full of ambition. In contrast, it seems to me that in his life, John McCain has had more complicated goals, one of them maintaining his honor, keeping his honor in prison—a challenge most of us have never faced. He demonstrated that his country came first, even before his own personal safety, and you must admire that—it shows real courage. We don't know if to be a great president you must be a great man, but our greatest presidents were great men and demonstrated it. McCain has demonstrated some of the attributes that great men share such as honor and courage.

Many of our members are entrepreneurs. Do you think the McCain-Palin ticket offers them distinct advantages?

Absolutely. Republicans have always been most helpful to small businesses, in terms of less taxes and less impediments that inhibit job growth. Small businesses—especially ones begun by women—have really boomed under Republican administrations. Remember, it is small businesses that have led to job creation in the past years—and continuing this wave of entrepreneurship, even in these trying financial times, is absolutely necessary to get our economy moving again.



Can You Take The Heat?

Staying COOL

in the Spotlight By Ginny Pulos

WE'RE IN THE LAST DAYS BEFORE THE ELECTION. The presidential candidates are in a 24-hour spotlight. By November, we will know them—or think we do—and judge what we believe we see and hear from them. Are they credible? Likeable? Trustworthy? They know our votes depend upon the answers to these questions.

Unlike Obama and McCain, we may never have to grapple with the glaring spotlight of a national campaign. Yet we regularly present ourselves in a variety of settings—at meetings, interviews, conferences or seminars. Some of us speak publicly all the time. But being the focus of attention can still challenge our confidence.

With a few “insider” tips, however, you can shine both in and out of the spotlight.

YOU'RE ON!

■ **Focus on your message**—not on how you're feeling—to overcome nervous jitters. How you approach the podium is key. Take the time to breathe from the diaphragm, smile and make eye contact with a familiar face. Know your opening and closing cold so you can connect at these two critical moments. Don't try to cover up your nervousness. Experienced speakers learn to move beyond it immediately to *what their audiences need to know*.

■ **Never memorize.** Instead, go over your words so frequently that you become conversational. Open with an attention-getting fact, quote or anecdote. Mark your notes for pauses, eye contact, breathing and emphasis. Use large type, double-spaced lines and the top two-thirds of the page only, so you can quickly spot your points when you need them. Then look up, speak—and slide the pages across the podium rather than turning them over. Flag your closing with “finally,” “in conclusion” or “before closing,” then sum up and hit the home run. *Don't* just fade away.

■ **Learn how a teleprompter works.** Remember, when there is laughter or applause, the prompter operator will be moving ahead to your next speaking point. You can begin whenever you like. The prompter operator can't move forward until you actually speak, so you're in control, not the operator. Obama is comfortable with this, but McCain is not, and it shows.

■ **Practice, practice, practice,** especially if someone else has written your speech. Read it aloud to be sure it sounds like you. Busy people often wait until the last minute to review a speech and then stumble in the delivery. Sounding good in your head is different from getting your lips, teeth and tongue around the words. If it doesn't read well aloud, edit. Ronald Reagan made every speech his own by skillfully editing and including his own stories.

BE WHO YOU ARE

■ **Communicate leadership and strength** through your tone of voice, the words you use and your body language. When these expressions of yourself are consistent and in alignment, you build trust. What do you believe? What do you stand for? Let people know.

■ **Use positive, genuine emotion and enthusiasm** to speak with your true “voice.” If you have no emotional contact with your audience, you will have no impact. Think of Al Gore, who sounded like a policy wonk in the 2000 campaign. On the other hand, think of McCain discussing his war record or his

refusal to give up in Iraq, Obama’s “Together we can!” or Hillary’s “I will always fight for you...”

People know unerringly when we’re genuine. Rudy Giuliani is a textbook example. Watching his 9/11 press conferences, you see he’s wearing a Yankees cap, breathing easily and answering that we’ll keep working to rescue people because... “we’re dealing with New Yorkers here.” That day, everyone became a New Yorker, whether they loved Giuliani or hated him.

■ **Be inclusive.** Use words like *WE* instead of *ME* or *YOU*. And be aware of how you are using your body. Face the audience fully. Obama is good at inclusion, frequently using “we” and opening his palms as he speaks. *Inclusive* also means using fifty-cent words instead of \$1.50 ones. Reagan and Bill Clinton were masters of this. Whether speaking to commoners or kings, keep the language easy. Simple. Leave no one out.

USE POSITIVE NONVERBAL BEHAVIOR TO CREATE IMPACT

■ **Learn to read and use these powerful cues.** We make instant decisions about people in the first seven seconds we meet. Studies show that 93 percent

of the impact of face-to-face communication comes from the tone of our voice and what our bodies say about us. What nonverbal cues are you sending? When Obama showed he was annoyed with Hillary’s answers, we read that. When McCain walked with his back to the audience, blowing his nose while listening to a voter’s question, we read that too.

■ **Appear credible.** Don’t let the way you look divert attention from your message. Wear a great-fitting pants or skirt suit—and leave the distracting chandelier earrings and charm

bracelets at home. (TV anchors are good role models for this.) Both Obama and McCain dress well. While Obama has the advantage of a tall, thin build, I’ve seen McCain in person, and—although shorter—he conveys powerful internal energy. We all have to do our best with what we’ve been given at birth.

■ **Make direct eye contact,** the most powerful credibility-builder in the West.

■ **Stand straight, with your weight equally distributed** on both feet.

Lean slightly toward your audience. *Don’t* slip a shoe off because your feet hurt. Let your hands rest at your sides or on the podium, then use them for emphasis, making sure your gestures match your words.

All nonverbal behaviors are powerful clues to underlying inner beliefs. Watch Obama and McCain over the coming days, and see what you can detect from their examples. Do their gestures match their words, or are they late? Are their smiles genuine, or are they grimaces? Are their heads cocked, communicating contempt or boredom? I guarantee that if you use even one of the tips included here, you’ll be perceived as more confident and powerful—whether you’re in the spotlight or outside of it.

Ms. Pulos is frequently tapped by national media for comment on the nonverbal behavior of political figures.



Ginny Pulos is president of Ginny Pulos Communications, Inc., a speech and media consultancy, and adjunct professor at NYU’s School of Continuing and Professional Studies. She is a past New York Women in Communications board member and past Matrix Program Committee chair (www.ginnypulos.com).

The New Communications Buzzwords

By Sammy Davis

Twisting your tongue around the latest Web-based buzzwords can be just as difficult as wrapping your mind around their definitions and how they are being used in communications today.

Thankfully, understanding the “buzz” behind these buzzwords doesn’t require a trip back to English class. Toss the dictionary aside, because you won’t need it for this lesson.

BEYOND THE BANNER The banner, the rectangular ad space stretched across the top of a website page, was once the only sell for companies interested in Internet promotion. Now ad sales are looking beyond the banner and into the unused space of your computer screen, known as the “advertising skin.”

HYPER-TARGETING Using data drawn from a Web user’s activity, hyper-targeting directs digital advertisements to a niche group of people online. Facebook hyper-targets its advertisements by pulling keywords from a user’s profile to help place ads on the screens of a specific interest-driven demographic. Google AdWords hyper-targets its ads to specific users based on related keywords pulled from their search engine and email activity.

MICRO-BLOGGING Users of micro-blogging platforms, such as Twitter, update by way of short blog posts, usually in 140 characters or less. Also called “status updates,” these blog posts typically consist of a summary update, short comment or thought expressed by the micro-blogger. These updates can be viewed on the micro-blogging platform itself or on a mobile device.

SEO Short for search engine optimization, SEO is every Web editor’s greatest friend when effectively used to drive traffic. Search engines like Google present users with a set of links based on keywords they are in the habit of searching. By understanding what terms Web surfers use to search for various subjects, editors can implement the most frequently searched keywords within their site meta-tags (the words found within the title head of a site’s html page), images and other pieces of content. The goal is to drive more traffic by positioning a site higher on the search engine results list.

RSS FEED Subscribe to an RSS feed—short for Really Simple Syndication—and you can delete bothersome email subscriptions forever. The “feed” is one location (either Web-based or desktop-based) that the user personalizes to easily access her favored Web content. With your favorite content channeled to one location, you can stay informed without having to visit multiple sites. Many news sites also offer headlines in the form of RSS feeds, making RSS a useful tool to help them gain exposure to new readers.

SOCIAL BOOKMARKING Sites like Digg and Yahoo Buzz are leaders in social bookmarking. Visitors to such sites can click the appropriate “Digg” or “Buzz Up” gadget button alongside an article to increase its chances of being featured on the social bookmarking sites. If a piece of content (article, image, video, etc.) is shared by enough users of a site like Digg or Yahoo Buzz, it gains fame by getting a prominent spot on the social bookmarking site’s main page.

SYNDICATED CONTENT How various information outlets deliver their content to the users of aggregate news sites, such as Yahoo. Syndicated content is pitched by a site's syndication specialist for placement as a featured story elsewhere on the Web. Although the syndicated content is accessed on a site other than its home, related links found at the close of the article will direct readers back to the content's original site, helping to attract greater audiences and increase page-views, or the number of times content was viewed on the site.

TWEETS Users on Twitter (see Micro-Blogging) can choose to receive "tweet alerts" on their mobile phones in the form of a text message, or can see tweet updates on the Twitter website or a downloadable desktop application called Twirl.

TWEETUPS A meet-up arranged between people who follow one another's Twitter blogs. Shortly before a tweet-up is to occur, one Twitter user will alert her "followers" to meet at a designated spot in their local area at a specific time. Twitter thus enables users to arrange spontaneous gatherings of friends or family at a social location, such as a bar or restaurant, or to recruit last-minute attendees for events to promote a brand.

Want to jump on the buzzword bandwagon? You can! All you need are a few URLs and you'll be up and running in no time. For a list of hip sites and pointers on how to use them, go to www.nywici.org/thedownload.html.

THE THIRD SCREEN The first screen is the television, the second, the computer, and the third, the screen of your mobile phone. How communications specialists can best present information, and how users will digest it via the third screen, are up for debate as we advance farther into a mobile-centric society.

USER-GENERATED CONTENT (UGC) This is the content—as created and promoted by you—found on question-and-answer sites like Yahoo Answers, video sites like YouTube, and digital review sites like yelp.com (where you can read customer reviews on almost any business), among others. Anything that wasn't created by the site itself is considered UGC, a must-have element for sites looking to create a social community for their online brands.

Co-Working: Company for Virtual Workers

More of a lifestyle than a communications buzzword, co-working brings people together in a social environment to "work alongside one another—that's co-working in its most basic, generic form," said Tony Bacigalupo, co-founder of New Work City, a growing organization of co-workers who hope to open co-working space in Manhattan this year. People who work independently—such as freelancers or those who work

from home—can benefit from co-working by developing relationships (as they would with real co-workers) in this shared work environment. New Work City will offer various membership options, from "drop-in" rates to full-time dedicated desks at their soon-to-be-determined Manhattan space.

Contact Tony Bacigalupo at Tony@nwcny.com for more information, or visit www.nwcny.com.

NAJLAH HICKS:

Trying to Change History

By Tekla Szymanski

FOR MORE THAN 20 YEARS,

Najlah Feanny Hicks worked as a freelance photojournalist for such publications as *Time*, *US News & World Report*, *Business Week*, *People* and *Forbes*. In 2000 she was a contract photographer for *Newsweek*. Then, changes in the industry and in her own life convinced her to re-evaluate her career.

She made two major changes. First, in 2005, Hicks launched a nonprofit organization, Heart Gallery of New Jersey, using world-renowned photographers to take pictures of children in the New Jersey foster care system who were awaiting adoption, in order to introduce them to the public. Then she decided to go back to school. Last spring, Hicks was one of the 2008 New York Women in Communications Foundation scholarship winners. She is now working on a master's degree in communications, design and technology at Parsons School of Design. Her goal is to teach documentary photojournalism and new media at the university level.

Hicks is in her mid-40s, and she admits that it was a little awkward being among the young scholarship winners. "I could be their mother. But we are all going back to school. A lot of these kids are very enthusiastic and naive, and that's OK, because it's part of growing up. They'll find their way. They have to find a niche and work really hard."

Hicks herself did just that, specializing in a "day-in-the-life" form of reportage photography that brought her more than 2,000 assignments all over the world. Like so many other women in communications today, however, she found that her field was altering dramatically. "Photojournalism has changed so much," she says. "Everything is digital," and the industry's future will be driven by the Web, social networking and the decline of resources committed to print media. "I was lucky," Hicks admits. "I had a great career for a long time. I was able to slow down in 2001, when I had my son, because I collect residuals from Corbis, a stock-photo library where my photos are stored."

As it turned out, Hicks was part of a growing trend among her colleagues. Increasingly, she noted that accomplished photojournalists—those who have kids, or don't want to travel anymore, and can afford to slow down—were turning to nonprofit work. "Instead of just documenting history, we want to help change history," says Hicks. The Heart Gallery of New Jersey is her means to that end; it is changing the future for kids who have fallen through the cracks of the foster care system. "It is an extension of what I have been doing all along."

The decision to launch her own nonprofit was made one Sunday afternoon after reading about a little organization called Heart Gallery of New Mexico, which has found homes for many children who were considered "hard to place" due to their age or the fact that they had multiple siblings. "I thought I'd take photos of a dozen kids or so and do the same in New Jersey."



The New Jersey Division of Youth and Family Services (DYFS) was receptive; there were about 350 older foster kids waiting for adoption in the state, and the DYFS asked Hicks to photograph them all. Before the Heart Gallery of New Jersey was established, foster care case workers used to line the kids up against the wall and take mug shots with little cameras, which Hicks says made them look like criminals. "First impressions mean a lot," she explains. "I contacted colleagues and friends across the [photography] industry, and they reached out to their colleagues and friends, and we assembled a group of some of the most prominent photographers in the world. They brought their crews and lights and backdrops with them and photographed the children and teenagers pro-bono. We made it into a passion."

After the pictures were made public, the response to the Heart Gallery of New Jersey and to the DYFS was stunning; there were more than 25 million hits on Heart Gallery's website in less than six months. "We treated these children with respect and dignity, just as we would treat any major movie star or CEO," notes Hicks. "We helped capture the kids' individuality and spirit!"

Each month, Heart Gallery's photo exhibit travels to a new location in New Jersey. By now, one-third of all inquiries about adoption and foster care received by the DYFS can be directly attributed to the organization. And an impressive 141 of the 346 kids that the Heart Gallery of New Jersey has photographed since 2005 have already been adopted.

"As my long-term goal, I want to find causes that need to be highlighted and then put together multimedia packages," muses Hicks. "I want to bring creative people together and forge social change."

"I want to bring creative people together and forge social change."

STARTING YOUR OWN NONPROFIT? Advice from Ross Ellis

New York Women in Communications member Ross Ellis launched Love Our Children USA to help combat violence and neglect against children. This November, in an economic climate where many nonprofits are closing, Ellis is proud to celebrate the organization's tenth anniversary. "We've had so many successes," says Ellis. "The most heartwarming was that, in the last year, we saved five teenage girls from suicide."

As a veteran in the field, Ellis has some hard-earned knowledge to share with others who want to start their own nonprofits. The first thing to do is to research intensively—and find a way to be unique. Next, you need a good team: an advisory board, a board of directors and staff. In New York, a nonprofit is required to have a minimum of three board members. "Decide between having an informal board or a board with all movers and shakers," says Ellis. "Get people you can trust, who can truly commit to your cause."

Some foundations give new nonprofits capacity-building or operating grants. However, "any nonprofit has to be very lean in the beginning," cautions Ellis.

The paperwork can be daunting. First, you must incorporate in order to establish your

nonprofit, because you can't operate as a Limited Liability Company (LLC). You also need to apply for a 501(c)(3) tax exemption provision with the IRS. If you make profits, you can only invest them in your organization and its programs. You don't have to pay income taxes, but make sure you file a Form 990 that lists every penny you have spent.

Most critical of all, concludes Ellis, "Get your name out! Network constantly; keep your website strong; send e-newsletters and snail mail appeals; be out there. And count your smallest successes, because they are so important!"

FOR MORE INFORMATION:

<http://www.guidestar.org/npo/nplinks/index.jsp>

<http://www.usa.gov/Business/Nonprofit.shtml>

<http://nonprofit.about.com/>

<http://grants.library.wisc.edu/organizations/nonprofits.html>

<http://www.idealists.org/if/i/en/npofaq>

<http://foundationcenter.org/>

<http://www.nycnonprofits.org/links/index.html>



In Praise of Simplicity

By Loraine Miller



Smart Money

Your parents had it easy. They had a checking account, a 30-year mortgage, and some stocks and bonds. Your lucky grandparents didn't even have a credit card. You, on the other hand, have to navigate an increasingly complex investment world, packed with products like auction-rate securities, annuities, ARMs, hedge funds, options, ETFs, currencies, derivatives, etc. I promise you, you are not getting dumber—it's getting harder, and easier to feel lost.

Relax. Use my version of K.I.S.S.—Keep It Simple, Smart. The recent financial crisis was due in part to the misuse of complex investment tools, and underscores the risk of getting too smart for your own good. The markets are perilous enough when buying stocks and bonds, but can get downright dangerous with many financially engineered investment products. If you're an average investor, you need to know a few generalities about these products:

Risk tends to be higher Rule of thumb: the more complicated the product, the less transparent the risk. And for the average investor, risk management is crucial. If you do not understand exactly how an investment product functions—a type of derivative product, for example—you probably shouldn't invest in it. The devil is in the details.

Cost tends to be higher Buying simple products tends to be less expensive than buying complicated products. Inversely, complicated products tend to be more profitable for your advisor and his firm. An investment of \$100,000 in Vanguard's index fund will cost you about \$90 per year in management fees. A mutual fund, about \$1,000. An annuity or structured product can cost triple that much. Make sure the higher fees are justified in your case. Also, be aware that more complex products may not have upfront fees or commissions, but the fees are built into the structure of the products, and not readily apparent—except in your portfolio's performance. Principal Protected Notes, syndicate closed-end funds and annuities all deserve a close investigation before you invest.

You don't need them Unless you are a high-net-worth investor, you

don't need complicated investments. You can participate in the newer asset classes in less complex ways. For example, protecting your portfolio against a weak dollar is a valid objective, but dipping into foreign currency trading is a high-risk way to go, because of the currency markets' sharp volatility. For the average investor, there are other ways of hedging the dollar: investing in international mutual funds that hold only foreign shares, or buying mutual funds or ETFs (exchange-traded funds) that move inversely to the dollar.

Focus on what is good for *you*, what is right for *you*—not what the trend or the buzz is. Turn off the TV and the pundits screaming as if their pants were on fire. Most people who can truly help you aren't there. To stay informed on the world of investments, I recommend buying an online subscription to *The Wall Street Journal*—just \$99/year or \$9.95 a month—and set it up so they email key articles of interest to you. Reading just a few a day will greatly improve your command of the topics, and they have great writers to boot. Of course, if you don't have a trusted financial advisor, find one, and make sure she shares your philosophy. Sometimes, simple is best.

Investing is like dieting. It's simple, but not easy.

WARREN BUFFETT

Loraine Miller is an independent registered investment advisor and writes frequently on personal finance.

Committee Culture

By Patricia Maloney

After Patricia O'Connell joined New York Women in Communications in 1980, it wasn't until she signed up for a committee that she discovered the organization's rich networking possibilities. "At first, I just attended the annual Matrix luncheon and a few events," O'Connell recalls. "But when I joined the Career Development Committee, what a difference it made!"

O'Connell went on to become president of the organization in 1992–1993. She now refers to the professional support and expertise she received from fellow members as her second master's degree.

Committee membership is still the key to networking within the organization—and this year, a major makeover is being implemented that will make belonging to a committee even more rewarding.

Thanks to a strategic plan started in 2004, the overall committee structure has been streamlined while the committees' missions have been broadened. This move will help each committee plan more strategically and will energize the organization as a whole. In addition, each committee is being encouraged to give its more engaged members leadership roles and greater visibility.

"The strategic planning process created an overarching roadmap for the entire organization," says Karen Karpowich, vice president for Strategic Planning.

COMMITTEE MERGERS

Four former committees have now merged into two: the Public Relations Committee and Communications Committee have merged into the Integrated Marketing and Communications Committee, and the Career Development Committee and Program Committee into the Programming Committee.

The catalyst for the merger of the Public Relations and Communications committees was a political survey conducted last December. Linda Levi and Dorothy Crenshaw, co-chairs of the Public Relations Committee, spearheaded the survey on gender bias and perceptions of female candidates, which drew national media attention. "Dorothy and I did this great survey," says Levi, "but we were focused on media coverage and external brand recognition. It never dawned on us to put it on the nywici.org site or to blog about it."

Luckily, former Communications co-chair Deirdre Wyeth heard about the survey and did both immediately. This prompted a board-level discussion, as it became obvious that the two committees' objectives were intertwined.

"The rationale behind the merging of our committees was to cross-pollinate the good work we've been doing," says Levi, who is now co-chair of the Integrated Marketing and Communications Committee along with Crenshaw and Gail Griffin. The new committee has also incorporated the organization's branding initiative, which started last year with the creation of a new logo.

Similar reasoning led to the merger of the Career Development Committee and the Program Committee, both of which scheduled and planned events for members and guests. "We recognized at a board level that we could be more strategic about events," says Leslie Hunt, co-chair of the Programming Committee. "Members couldn't tell the difference between our committees' events, and the calendar was over-programmed; we were both fighting for space."



Karen Karpowich



Linda Levi



Leslie Hunt

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Hunt says that the political survey also sparked changes in how her committee and others will operate. “We realized that we could have done an event to launch the political survey, and the sponsorship committee could have sold a sponsorship for it.”

LEADERSHIP PIPELINE

Another objective of the restructuring is to promote leaders within the organization. “We need to create a path to the board to keep it fresh,” says Karpowich. “Our organization is changing and we need to reflect our members’ different viewpoints.” To accomplish this, director-level positions are being added within every committee.

“It makes sense to create a pipeline for leadership,” says **Cathy Carlozzi**, a longtime member who is currently chairing a task force for Karpowich to look at the committees and how to make them more effective. Carlozzi points out that the organization has a growing number of young professionals, many of them former New York Women in Communications Foundation scholarship winners. In 2000, the organization significantly expanded its scholarship efforts by creating the New York Women in Communications Foundation Scholarship Awards. So far, the foundation has awarded 124 scholarships, totaling \$668,000.

As the year progresses, Karpowich says members can look forward to more announcements about changes directed at further invigorating committees.



Cathy Carlozzi

COMMITTEES

INTEGRATED MARKETING AND COMMUNICATIONS

Vice Presidents: Dorothy Crenshaw, Gail Griffin and Linda Levi

Through public relations, branding, online and print newsletters and the nywici.org website, the committee's goal is to communicate the right messages and image across all internal and external channels. Ultimately, its objective is to establish New York Women in Communications as a media source for information about women in communications and related issues.

Contact: imc@nywici.org

MEMBERSHIP

Vice Presidents: Marcia Cole and Renée Niño de Rivera

This committee develops and implements strategies to identify and recruit new members and retain existing ones; creates new member benefit programs; drafts membership materials; and promotes alliances with other organizations that have complementary goals.

Contact: membershipcommittee@nywici.org

PROGRAMMING

Vice Presidents: Leslie Hunt and Timi Lewis
Responsible for the organization's signature monthly Cocktails & Conversations event, this committee plans programs that deal with issues affecting communications professionals as well as programs relevant to careers in communications.

Contact: programming@nywici.org

SPONSORSHIP

Vice President: Sue Katzen

Formed last year, this committee actively seeks sponsorships for the organization's many events, including Cocktails & Conversations and the annual Communications Career Conference.

Contact: sponsorship@nywici.org

STUDENT AFFAIRS

Vice Presidents: Joan Cear and Linda Krebs

The annual Communications Career Conference, where top communications professionals share their wisdom with over 300 students, is this committee's most notable event. The committee also hosts events for students and young professionals throughout the year and plays a central role in administering the New York Women in Communications Foundation's scholarship program.

Contact: studentaffairscommittee@nywici.org

MATRIX AWARDS

Composed of several subcommittees, including programming, public relations, sponsorship and logistics, the Matrix Awards Committee plans the prestigious annual awards luncheon. This year's event, which is being hosted by CosmoGIRL!, will be held on April 27 at the Waldorf=Astoria. The committee's activities cover: development and fundraising; event sponsorship; journal advertising sales; journal editorial; event logistics; event planning; and public relations.

Contact: info@nywici.org about the subcommittee or area of interest to you.

People Are Talking...

Summer programs draw crowds

By Patricia O'Connell

There was no warm weather slowdown for New York Women in Communications, as members and guests attended topical discussions and enjoyed several evenings of fun and laughter.



2008 Annual Meeting

Setting: Google offices

Date: May 27

Event: An evening shared with board members who passed the gavel from past to present, and an occasion to hear colleagues discuss current accomplishments and future plans.

President **Nancy Rabstejnek Nichols** (left) congratulated her predecessor **Kristine Welker**, now president of the New York Women in Communications Foundation.



2008 Election: The Ultimate Communications Case Study

Setting: City University of New York's Graduate School of Journalism

Date: June 25

Event: A standing-room only discussion of the Internet's impact on election coverage. Panelists were (second from left): **Keli Goff**, pundit/blogger and author; **Amanda Michel**, project director for the Huffington Post's OffTheBus; **Jodi Kantor**, *New York Times* political reporter; and **Liz Nord**, MTV News senior producer. Welcoming them were (far left): Foundation scholarship winner and Student Affairs member **Kim Last**, and (far right) Foundation Liaison VP **Linda Krebs**.



Ladies Who Laugh: Comedy Night at NBC

Setting: NBC

Date: July 23

Event: Five comedy stars sharing their wit and wisdom to benefit the New York Women in Communications Foundation scholarship program. The comedians have appeared on *The Ellen DeGeneres Show*, *VH1*, *The View* and *HBO*.

An appreciative audience applauded (from left): **Amy Schumer**, **Maureen Langan**, **Becky Donohue**, **Leighann Lord** and **Robin Gelfenbien**.

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- NEW: "My Brilliant Career" blog
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