

Cathy Di Stefano  
 President  
 Jill Bowers  
 Vice President  
 Annette Fusaro  
 Recording Secretary  
 Elizabeth Micalizzi  
 Corresponding Secretary  
 Margaret Barry  
 Treasurer

Elaine Croteau  
 Parliamentarian

**Mission:**  
 To build powerful women personally,  
 professionally, and politically.

**Vision:**  
 To make a difference in the lives of  
 working women.

Committee Chairs  
**Finance**  
 Ann Celia/Christine Donahue  
**Fund Raising**  
 Jill Bowers/Cathy Di Stefano/  
 Elaine Croteau  
**Greeters**  
 Ann Celia/Elizabeth Micalizzi  
**Holiday Party**  
 Cathy Di Stefano/Jill Bowers/Annette Fusaro/  
 Pat O'Connor  
**Membership**  
 Christine Donahue  
**Newsletter Editor**  
 Elaine Croteau  
**Public Relations**  
 Diane Seridge  
**Women of Distinction**  
 Rosemarie Dressler/Elaine Croteau  
**Scholarship**  
 Rosemarie Dressler / Helen Napoli / Barbara  
 Strype

**President's Letter**

**Greetings**

April is an important meeting for our Chapter. We elect the individuals who will be running our Chapter. Please come and vote. As in any election your vote is important.

We had a very successful Women of Distinction Luncheon on Saturday, April 2<sup>nd</sup>. A special thanks to all who helped make this event such a success. We had about 230 people in attendance – our biggest ever.

On Thursday, April 28<sup>th</sup> we will be presenting a check for \$2,000 to Harbor Lights Theater Company. We hope that you can attend. The check will be presented just before the opening on stage. More information follows in this newsletter. In May we will also be making a \$2,000 presentation to Good Counsel Home.

The Region 2 meeting is scheduled for Saturday, April 16 at the Harvest Café. Detailed information can be found on page 7. We ask that all of our members make an effort to attend. We will be electing the Regional Director and Assistant Regional Director. Marie Illuzzi, a member of the Staten Island Chapter is running for Regional Director. We hope that you will attend to vote and support her.

Cathy Di Stefano

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**APRIL MEETING**

April 19, 2016  
 6:30 P.M.  
 Li Greci's Staaten  
 Forest Avenue – Staten Island

**ELECTION OF OFFICERS**

President – Christine Donahue  
 Vice President – Diane Seridge  
 Recording Secretary – Cathy Di Stefano  
 Corresponding Secretary – Elizabeth Micalizzi

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**NOMINATING COMMITTEE**

I would like to take this opportunity to thank the Nominating Committee lead by Dianne Hague for coming up with this slate of officers.

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**WOMEN HELPING WOMEN**

At our December 2015 meeting the members approved giving \$2,000 each to the following organizations:

- Harbor Lights Theater Company
- Road Home Foundation for Injured Warriors and Families
- Staten Island Residence of Good Counsel Homes, Inc

Our first presentation will be on April 28, 2016 at the Snug Harbor Music Hall at 7:00 P.M. at the opening of Showstoppers.

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**STATEN ISLAND CHAMBER OF COMMERCE**

NYSWi-Staten Island is pleased to announce its

Membership in the

Staten Island Chamber of Commerce

As a member of the Staten Island Chapter you are entitled to attend all the meetings and other functions that are supported by the Chamber.

Cost \$20

Great networking opportunity

For more information, please sign on to their web site at:

[www.sichamber.com](http://www.sichamber.com)

## CALENDAR

**April 16, 2016** – Region 2 Meeting

Location: Harbor Café; New Dorp Lane – 11:00 am – 2:00 pm

Cost: \$30.00

**April 19, 2016** – General Meeting / Election of Officers

Location: The Staaten – 6:30 P.M.

**April 28, 2016** – Broadway Showstoppers Harbor Lights Theater Company

Location: Snug Harbor Music Hall – 7:00 P.M.

**May 2, 2016** – Board Meeting

Location: TBA – 6:00 P.M.

**May 15, 2016** – Lathrope Voorspuy Memorial Scholarship Fund

Location: The Staaten

**May 17, 2016** – General Meeting/Scholarship

Location: The Staaten – 6:30 P.M.

**June 6, 2016** – Board Meeting

Location: TBA – 6:00 P.M.

**June 21, 2016** – General Meeting/Installation of 2016/2017 Officers

Location: The Staaten – 6:30 P.M.

## MEMBERSHIP INFORMATION

### Update Your Profile

www.NYSwomeninc.org

- Member Login: your email address
- Password: NYSW09 (you will be asked to change it)
- The Website contains online copies of the Communicator, Nike, etc.
- **You need to login to get into the Database and Membership Only Section.**

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### MEMBERSHIP RENEWAL

Members will receive a notice from State about their renewals.

Follow the instructions to send the Dues to contact at New York State, Inc.

This information will arrive via e-mail Or postal mail.

Do not send your renewal to Margaret Barry.

**Using postal mail send to:**

Robin Bridson,  
State Database Manager  
162 W Genesee Street # 7  
Chittenango, New York 13037



### NEWSLETTER

If you have any information or meetings that you would like to place in the newsletter, please notify

Elaine B. Croteau

At [Ebcroteau@aol.com](mailto:Ebcroteau@aol.com)

Or 718-698-6056

Or

Articles that you would like us to include.



## How to survive a bear market

With the six-year bull market in stocks getting old, people are starting to wonder how they should prepare for a possible bear market. The answer: Not the way you think. The biggest mistake ordinary investors make, aside from not saving enough, is trying to predict the market. Instead of tinkering with their holdings, financial planners and academics say, people should build all-weather portfolios of stocks, bonds, cash and other items that can rise in good markets and limit declines in bad ones. Then they might find themselves actually embracing bear markets as opportunities to buy stocks at discounts. "The less you tinker with the details, the less you have the opportunity to screw them up". People who change their holdings because they see a bear market coming almost always lose out.

**No time to 'time'** - The average investor in stock mutual funds made 3.8% a year over the past 30 years. Studies have shown that people buy and sell stocks at the wrong times. They sell stocks that are poised to rise and buy stocks that do worse than those they sold. This is the problem people have preparing for a bear market. They aren't good at picking the top, and they panic and sell once stocks have fallen heavily, when they should be buying. Even people who get out before a bear market often shoot themselves in the foot: They are too frightened to get back in and miss the rebound. The problem is especially bad now, because people who were burned in the collapses of 2000 and 2008 "have a fear in their own minds that they will be hurt again. The S&P has tripled since 2009. Anxiety also makes people trade too much, incurring losses, fees and tax liabilities.

**What to do now** - If this is true, how can people be prepared for a bear market? Money managers offer one solution: Give them the money, pay a yearly fee and let them worry.

For those who don't like that solution, there is an alternative: Weatherproof your portfolio. By diversifying broadly, with enough stocks to ensure gains in good years and enough bonds to limit losses in bad ones, investors can create a portfolio that can withstand bull and bear markets alike. Then they should stop trading. Prof. Terrance Odean, chairman of the finance group at Berkeley's Haas School of Business, who studies investor behavior recommends buying all-market U.S.-stock index fund and a really broad-based international fund and a broad-based bond fund, to keep fees really low. High front-end charges and annual fees charged by some funds and money managers can hinder annual gains. People need to try to figure out their real risk tolerances, he says, and mix their stocks, bonds and cash to match those. Then rebalance the mix annually, so it stays steady. Some people do that by changing new purchases or rebalancing nontaxable retirement accounts, to avoid capital gains in taxable accounts.

**Keeping out of trouble** - What they should ask is: When? When do I need the money? Money to be spent in the next few years must be protected from decline, in short-term bonds or cash. Money needed later has time to recover from a decline, so more can be in faster-growing assets like stocks. An old rule of thumb is that your bond percentage should equal your age, although many financial planners say that, with people living longer, stock holdings should be higher than this benchmark suggests. A common misconception is that bond funds are the same as bonds. In the long term, bond funds act like bonds, but in the short run, they might not. Bond funds' value can decline if interest rates rise, because the value of existing bonds held by the funds, with their lower rates, declines. With an actual bond, you don't lose money unless you sell it. You get the interest you expected, just less than newer bonds may offer.

**For people who can't stop trading a suggestion:** Take 90% of your money and put it in index funds. Take 10% and play with it, as long as you can afford to lose it. Finally, it's important to remember something people have trouble accepting: Bear markets actually are great for long-term investors. People who contribute regularly to funds and don't need the money soon should celebrate when stocks fall 30% or 40%. Their regular purchases now buy stocks at a discount, and history shows that broad markets always rebound. Over time, they are ahead. Instead of selling, people should redouble their buying after a big drop. Easy to say. Hard to do.

## **Women of Distinction Luncheon**

Thank you to all who helped put this luncheon together. It was truly a group effort. We were fortunate to have people working on various parts of the program.

For baskets a big thank you to Diane Seridge and Christine Donahue  
For the journal Christine Donahue

For providing assistance on the day of the luncheon – Cathy Di Stefano, Dianne Hague, Jill Bowers, Robyn Zappola, Annette Fusaro.

Thank you for your help we couldn't have done it without you.

Elaine Croteau & Rosemarie Dressler  
Co-Chairs

### **2016 Women of Distinction Luncheon Photographs**

#### **Committee Members and a sampling of the people who attended**



# Poem

## Ode to the Ladies who lunch

By  
Ann Clinton

The room was dressed for an elegant party  
Sheer curtains on the windows allowed  
The spring sunlight to brighten the room  
Floral centerpieces in yellow, lavender and pink  
In crystal bowls sat atop the lace tablecloths  
Place settings of fine china completed the table décor

Off to the side a long table held wrapped baskets  
Filled with goodies and ready to be raffled  
Some of the afternoon luncheon ladies  
Would be going home with an extra prize or two

At noon the doors of this festive room would open  
And the ladies who lunch, volunteer and share their  
Considerable talents would enter the room  
They would be bedecked in their spring finery  
All ready for an afternoon of conversation,  
Meeting new friends and honoring women who  
Have made a difference in the community...

Congratulations to the ladies  
Honored at this year's luncheon  
Virginia, Sallyann Cammie,  
Joan, Edith, Elissa, Marie,  
Margaret and Geraldine



*On Thursday, May 19<sup>th</sup>, 2016 at 10:00 a.m. our chapter will be presenting the Staten Island residence of Good Counsel with a gift of \$2,000.00 to help insure their new home is fully supplied and functional. We will have an opportunity to meet some of the residents and the staff will give us a tour.*

**Good Counsel**  
**38 Wiman Place, (between Clifton and Bay St. behind St. Mary's Church)**

*Following the presentation the group will go to lunch.*

*If you would like to join us, please call Diane Seridge at 718-984-8294.*

*Our generosity will immeasurably improve the lives of young women from Staten Island in desperate need.*

*Hope you can join us.*

## COMMUNITY INFORMATION



### Food Pantry

Please bring non-perishable items to our meetings.  
Items will be brought to the Ocean Breeze Food Pantry



### Clothing Donations

**St. Andrews Church in Richmond Town** will pick up clothing for women, men and children  
The clothing remains on Staten Island for use by Staten Islanders  
For pick up call:

### Electronic Recycling

**Every Saturday and the first Friday of the month you can bring your electronic equipment to be recycled.**

**Location: Muldoon Avenue Sanitation lot**

**Meals on Wheels** is looking for volunteers to deliver meals to the homebound

If you are interested, contact:  
Roseann Holt at 718-727-443

### Bennett's Café in Historic Richmond Town

Spring 2016 Dinner Schedule - \$28.00

March 19	-	St. Patrick's Dinner
April 16	-	Breaded Pork Chops
May 21	-	Roast Chicken
June 18	-	Pasta Nite

All dinners accompanied by: appetizer, Basket of Breads, Salad,  
Chef's choice of vegetables, Complimentary wine, or BYO  
Dessert and Coffee (Irish Coffee at St. Patrick's dinner)

*Come Spring into*

*The 2016 Region Meeting*



**Date:** April 16, 2016  
**Place:** Harvest Café, 694 New Dorp Lane  
Staten Island, NY 10306  
  
**Time:** 11:00am to 2:00pm  
**Cost:** \$30

**Program**

Hear news from the April Board Meeting  
Vote in the Election for Region and Asst. Region Director  
  
Raffle (to benefit Installation of State President fund)

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**Deadline for Reservations April 12, 2016**

Reservations are required. For reservations call 718 816 0093 or email [nsteiniger@si.rr.com](mailto:nsteiniger@si.rr.com) or send this form and check made payable to NYSWI Region 2, and send to Neale Steiniger, 124 Gateway Drive Staten Island, NY 10304

Amount enclosed \$ \_\_\_\_\_ (\$30pp)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Chapter: \_\_\_\_\_

E-Mail: \_\_\_\_\_





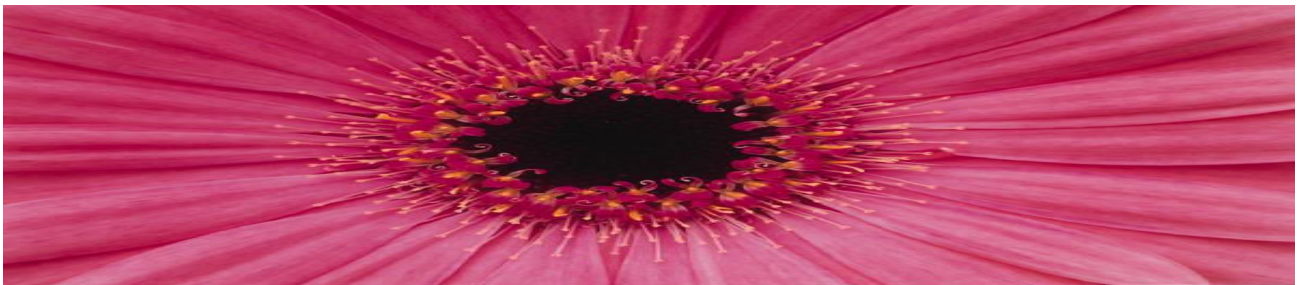
***BROADWAY SHINES ON  
HARBOR LIGHTS 2016  
SHOW STOPPERS***

We will be presenting New York State Women, Inc. - Staten Island Chapter's check for \$2000 to Harbor Lights at 6:55 P.M. on April 28th at Snug Harbor Music Hall. The presentation will be made just prior to the start of the performance.

If you would like to attend, please purchase tickets as follows: on your computer at [www.hlhc.org](http://www.hlhc.org) or phone Ovationtix - 866-811-4111

Ticket prices are: \$150.00 VIP (includes reception with the stars and private auction); \$75.00 or \$65.00 or \$55.00

Questions should be directed to Elaine Croteau at 718-698-6056 or [Ebcroteau@aol.com](mailto:Ebcroteau@aol.com)



Due to technical difficulties the invitation cannot be reproduced

*You are cordially invited to  
The 13<sup>th</sup> Annual  
Lathrope Voorspuy  
Memorial Scholarship Brunch*

*Please celebrate with us in honoring our  
Scholarship awardees,  
Barbara Sanchez and Maria C Vella*

*Sunday, May 15, 2016, 11 AM to 2 PM  
At Li Greci's Staaten, 697 Forest Avenue, SI, NY 10310*

*\$65 per person paid before May 1<sup>st</sup>  
\$70 later and at the door*

**The mission of the Lathrope Voorspuy Memorial Scholarship Fund  
Is to encourage grass-roots activism by underwriting  
Students in select programs that train for  
Community organizing or running for office**

**Please tear off and return with your payment**

You are also invited to put your  
Ad in our program  
Deadline for submission is May 1

- \_\_\_\_\_ \$85 – Full Page
- \_\_\_\_\_ \$45 – ½ page
- \_\_\_\_\_ \$25 – ¼ page
- \_\_\_\_\_ \$ 5 – Booster (Single line)

Please put wording on the back of the form  
Or email to Program Chair, Joy Robins:  
joyrobins@si.rr.com

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**You can pay online at [www.lvmsf.org/using](http://www.lvmsf.org/using) Pay  
Pal, or make out checks to "LVMSF" and send with  
this form to PO Box 40409, Staten Island, NY 10304**

Your Name \_\_\_\_\_  
Plus number of guests \_\_\_\_\_. Please list guest  
names on reverse.

If you need a Kosher or Halal meal, please let us know

Amount of reservation \$\_\_\_\_\_ Amount for ad \$\_\_\_\_\_

I cannot attend but here is a contribution of \$\_\_\_\_\_

Total Amount enclosed \$\_\_\_\_\_ Thank you!

Contributions are tax-deductible pursuant to IRS 501C3.  
The deductible portion is \$28.

Name \_\_\_\_\_

Address \_\_\_\_\_

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

E-mail \_\_\_\_\_ Phone \_\_\_\_\_