

Jill Bowers
 President
 Cathy Di Stefano
 Vice President
 Dianne Hague
 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.

President's Letter

I would like to take this opportunity to thank Marie Illuzzi and Rosemarie Mangano for the successful Candidates Forum last month. We had a wonderful representation from all parties in the election year.

Going forward we are planning for our Holiday Party taking place on Tuesday, December 9th. Please see the attached flyer for more information. In line with the season we are asking for donations of toys for the Seamen's Society and non-perishable food for a food pantry.

Please read through the form on Nominating a deserving woman to be honored at our Woman of Distinction luncheon in April 2015. Please let us know of any candidates that you would like to see honored. It would be appreciated if you would bring completed form to our November meeting.

Planning is underway for our February 28th NYSW-SI Chapter Cyber Bullying Day at Staten Island University Hospital, 12:00 P.M. to 4:00 P.M. All girls accompanied by an adult are welcome.

I wish you and your families a very Happy and Safe Thanksgiving.

Jill Bowers

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
Membership
 Christine Donahue
Newsletter Editor
 Elaine Croteau
Public Relations
 Rosemarie Dressler
Women of Distinction
Helen Napoli/Diane Seridge
Scholarship
 Dianne Hague/Diane Seridge/
 Ann Celia/Barbara Strype

November Program

Jennifer Lee, Film Maker
 Documentary: "Feminist Stories from Women's Liberation"
 Jennifer grew up on Staten Island.
 Her documentary won "Best of the Festival" at the Los Angeles Women's International Film Festival.

Assembly Member Nicole Malliotakis
 She is the recently re-elected Assembly Member from the 60th District

The Staaten
 Forest Avenue
 Tuesday, October 21, 2014
 6:30 P.M.



We are looking forward to a very festive Holiday Party on December 9 and hope that you will bring the following to the party - -

A
Wrapped
Grab Bag Gift
With a value of
\$10.00

Raffle baskets will be available

To help others during this season, please

Donate an unwrapped toy which will be given to the Seaman's Society

Donations of non-perishable food will be given to a food pantry.

CALENDAR

November 16, 2014 – Lunch and Theater
West Side Story
Location: The Staaten – Snug Harbor – 11:30 A.M.

November 18, 2014 – General Meeting
Location: The Staaten – 6:30 P.M.

December 9, 2014 – Holiday Party
Location: The Staaten – 6:30 P.M.

January 20, 2015 – General Meeting
Location: The Staaten – 6:30 P.M.

February 17, 2015 – General Meeting
Location: The Staaten – 6:30 P.M.

February 28, 2015 – Cyber Bullying
Location: Regina M. McGinn, MD Auditorium at
SIUH – 12 Noon – 4:00 P.M.

March 17, 2015 – General Meeting
Location: The Staaten – 6:30 P.M.

April 18, 2015 – Woman of Distinction Luncheon
Location: The Staaten – 12 noon

April 21, 2015 – General Meeting/Elections
Location: The Staaten – 6:30 P.M.

May 19, 2015 – General Meeting/Scholarships
Location: The Staaten – 6:30 P.M.

June 16, 2015 – General Meeting/Installation of
Officers
Location: The Staaten – 6:30 P.M.

SAVE THE DATE

NOVEMBER 16, 2014
Lunch at The Staaten – 11:30 A.M.
Followed by
West Side Story
Matinee at Snug Harbor Cultural Center

* * *

February 28, 2015
Cyber Bullying
Regina M. McGinn MD Education Center Auditorium
Staten Island University Hospital
Seaview Avenue

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APRIL 18, 2015
Woman of Distinction Luncheon
The Staaten
12 o'clock
See attached form to nominate a woman for this award

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MEMBERSHIP INFORMATION

Update Your Profile

(Only you can make changes)

To update your profile, please go to
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 10307



How to save for an emergency

The forecast says rain? You pack an umbrella, just in case. Car has a flat tire? Good thing you keep that spare in your trunk. But what happens if your car breaks down) or you unexpectedly lose your job? Do you have a "just-in-case" fund set aside?

Probably not. More than 50% of Americans couldn't come up with \$2,000 in cash in the event of an emergency, according to the National Bureau of Economic Research and the Brookings Institution.¹ Here's help making sure you are one of the 50% who can.

Ok. So you know that having an emergency fund is important. But here are some things you might not know about saving for it.

1. How much – It is recommended that you set aside three to six months of living expenses. If you're single and on your own but have family backup, you might be comfortable with three months of savings. However, if you have a spouse, kids, and a mortgage to support, you might sleep better with six months or even more.

2. How to come up with the cash - Think of your emergency savings fund as a bill.

Between rent or mortgage payments and contributing to a retirement fund, you already have a bunch of expenses to balance. But if you turn saving for an emergency fund into a monthly priority, you'll get in the habit of contributing to it regularly. Inheritance or gifts. Not everyone has a wealthy great uncle, but if yours happens to leave you some money, don't blow it all. Consider using it to start your emergency fund and invest what is left over for other savings goals.

3. Where's the best place to stash the savings? While a traditional savings account may seem like a convenient place to keep your emergency fund, keep in mind that many earn only 0.5% in interest. Plus, you may be tempted to tap into it if it's sitting with the rest of your money. Consider the following alternatives: Money market funds are like a savings account, money market funds tend to be a "lower-risk" place to store your cash, and generally offer better rates than your typical savings account. Shop around—many Internet banks offer even better rates than traditional banks. Certificates of deposit (CDs) they may offer even better rates than money market funds—but there is a catch. Many penalize you for taking money before the CD matures. The solution? Consider an approach called "laddering," which means you buy a series of CDs with different maturity dates. This way, you'll always have one ready to go if you need it.

4. Protect yourself with insurance - Besides having cash that you can access in an emergency, insurance is another way to be prepared for one. Consider these two types: **Look into disability insurance.** Whether you have it through work or on your own, you'll want to know that you have enough in the event something happens. **Don't forget about health insurance** if you lose your job, your health coverage goes with it. Factor in some additional money to cover the cost of health care, just in case.

Try not to use a 401(k) loan as your emergency fund. It may seem tempting to dip into it. But keep this in mind: If you quit your job, you'll have to pay back the loan immediately, and if you don't, you may be subject to tax and a 10% penalty. Everyone needs an emergency fund—no matter how old you are or what your income level is. And if you're diligent about saving for it, you'll be ready for anything—rain or shine.

POEM: THANKSGIVING

By: Ann Clinton

Summer is over, Fall has begun
Days are shorter, a little less sun
Bright orange pumpkins are ready for picking
Shiny candy apples invite tasting and licking
Fields are filled with haystacks golden and tall
While colorful mums hug an old stone wall
Wafting through kitchens aromas of turkeys and yams
Intermingled with the scents of delicious pies and hams
Families gather together with those they hold dear
Thanksgiving – a wonderful time of the year!



Manual of Instruction – Local Chapter

As part of our program to educate our members about New York State Women, Inc. and the responsibilities of the local chapter, we will provide information from the web site. We are starting with the local chapter requirements and leadership that includes officers and committees. We will continue each month with a different section.

Section Name: Structure & Organization **Section Number: 3.06 Title: Local Chapter**

Description: The Local Chapter is the essential unit of New York State Women, Inc. (NYS Women, Inc.). Local Chapters should work on promoting issues that pertain to women personally, professionally and politically in their local areas and statewide. NYS Women, Inc. is divided into regions. Each local chapter belongs to one of the regions.

Requirements and Leadership

Local Chapter to remain in good standing:

- 1) Shall maintain a membership of at least five (5) active members
- 2) Shall insure that the chapter's bylaws are current and not in conflict with the state bylaws and policies.

OFFICERS/EXECUTIVE COMMITTEE

Qualifications and eligibilities of the officers are to be specified in the Local Chapter bylaws. . and may Include:

COMMITTEES

Standing Committees are specified in the Local Chapter bylaws and may include: • Bylaws • Communications (PR, NIKE) • Finance • Membership • Personal/Professional Development (Athena, Career Recognition, New Careerist, Political Development and Youth Leadership) • Advocacy (Legislation, Resolutions and Status of Women)

Examples of Special Committees are: • Audit • Nominating

Other special committee chairs are selected by the President as needed.

Examples include: • Chamber of Commerce Liaison (or other Organization) • Communicator Liaison • Newsletter Editor • Fundraising • Scholarship

Upon taking office all officers/chairs should become familiar with the Manual of Instruction section dealing with their respective office/chair.

COMMUNITY INFORMATION

Bennett Café at Historic Richmond Town

Offers a variety of functions:
Sunday morning brunch
Elegant Afternoon Tea
Thursday play cards
Birthday party luncheon
Monthly Saturday Night dinner

For more information contact:
718-351-1611, Extension 256

VOLUNTEERS NEEDED

Meals on Wheels is looking for volunteers to deliver meals to the homebound
If you are interested, contact:
Roseann Holt at 718-727-4435



Food Pantry

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

Caring Closet

The Caring Closet at Staten Island University Hospital provides clothes to patients leaving the hospital. New socks, gently used (and cleaned) or new sweat pants (with elastic waistbands), shirts are welcome. Coats are always an item in need. All coats need to be dry cleaned and offered with the cleaning bag on them.

Please bring items to any meetings.

For more information contact Rosemarie Dressler, 917-751-1876 or rdcommunic@aol.com



Women of Distinction Endorsement Form

Return completed form to Jill Holtermann Bower before **DATE**

NOMINEE INFORMATION

Nominee Name _____

Nominee Address _____

Nominee phone # _____

Nominee e-mail _____

Please check:

Education Business Environment

Health/Medical Sciences Non-Profit Other _____

*Please attach a brief essay supporting your nomination.

SUBMITTED BY

Name _____

Address _____

Telephone # _____

E-mail _____

Your Signature _____ date _____