

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

We had a very interesting and successful September meeting. We heard from Barbara Sanchez about the construction of our new web site. We also celebrated Geraldine Walters Smith's 85th Birthday. Gerry has been a member for over 50 years.

I am happy to announce that we have joined the Staten Island Chamber of Commerce. Additional information can be found on page 2.

Our Candidate's Forum will feature Joan Illuzzi and Michael McMahon who are running for District Attorney for Staten Island. Please be prepared to ask questions of both candidates. This should prove to be an interesting evening. Bring your friends

There is still time to make your reservation for the Region 2 Fall Meeting. Flyer is attached highlighting the information. This is a great opportunity to meet women from the other Chapters.

We are looking for women to honor at our Women of Distinction Luncheon on April 2nd. Attached is a copy of the form to use when submitting a candidate. Please forward your completed form to me by the November 17 meeting.

Look at the Calendar on page 3 for additional events.

Cathy Di Stefano

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OCTOBER PROGRAM

Candidate's Forum

District Attorney Race

Joan Illuzzi
 And
Michael McMahon

October 20, 2015
 6:30 P.M.
 Li Greci's Staaten
 Forest Avenue – Staten Island



Operation Back Pack

As part of our Operation Back Pack initiative we collected 16 packs. The back packs were delivered to State Senator Andrew Lanza's office to be distributed to needy children at various schools.

Thank you for helping us fulfill our mission of helping women. By helping these children we are helping women.

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**Breast Cancer Walk
October 18, 2015
South Beach
Meet at 9:30 a.m.
Vanderbilt Parking Lot**

**Call Cathy Di Stefano at 718-984-2019
Or
Jill Bowers at 718-605-1217**



Request for help

WOMEN HELPING WOMEN

We would like your input into helping us decide how to use our funds to help women. Please submit a short recommendation that should include:

- name of organization or project you are sponsoring,
- details about the project,
- amount of money it would take to fund this project, and
- why NYSWi-Staten Island Chapter should participate in this project.

Submit your request, in writing, to Cathy Di Stefano.

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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.

For example,
the next Business After Hours will be held on
October 13, 2015 from 6:00 P.M. to 8:00 P.M. at
The Investors Bank 1560 Hylan Boulevard
Cost \$20
Great networking opportunity

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

www.sichamber.com

CALENDAR

October 5, 2015 – Board Meeting
Location: Cathy Di Stefano's home – 6:00 P.M.

October 14, 2015 – Region 2 Meeting
Location: Bella Vita on Hylan Blvd – 6:00 P.M.
Cost: \$35.

October 18, 2015 – Breast Cancer Walk
Location: South Beach – 9:30 A.M.
Meet in the Vanderbilt Parking Lot

October 20, 2015 - General Meeting/Candidate's Forum
Location: The Staaten – 6:30 P.M.

November 2, 2015 – Board Meeting
Location: Cathy Di Stefano's home – 6:00 P.M.

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

December 7, 2015 – Board Meeting
Location: Cathy Di Stefano's home – 6:00 P.M.

December 15, 2015 – General Meeting/Holiday Party
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

Or 718-698-6056

Or

Articles that you would like us to include.



How to survive a market crash: the lessons from history

Strategist, Ben Inker, the top investment strategist at Boston firm GMO, follows three of the simplest, most robust, and most easily accessible investment lessons from financial history. In a nutshell: Buy early. Buy often. And buy cheap. Buying early means not sitting on your hands and waiting for the market to bottom out before investing. No, you won't catch the lows. But you don't have to. Last year that those who went into the 2007-09 crash sitting entirely in cash were typically still sitting entirely in cash long after it was over. Over time the trend of global equity returns has been positive — and significantly so. OK, so I've been cautious on markets — too cautious, really — for some time. And I remain distinctly edgy. A massive bear market remains a possibility. But I don't know. And no one with an investment time horizon of more than about five years can afford to sit out of stocks completely. There's a serious question of whether they should have less than 60% of their portfolio in equities. After all, you can make far more money in the stock market than you can lose, and those who hang on long enough generally do. Yeah, I know "dollar cost averaging" is the boring mantra repeated by every financial adviser in America But there's a good reason for that. Even those who begin investing in stocks at the absolute worst moments have generally come out all right so long as they averaged their way in. That was true even in the massive crashes of 2007 to 2009 and 2000 to 2003. It was even true, remarkably, in the infamous Crash of '29.

September 1929 was the absolute worst moment in history to invest in the stock market. The Dow Jones Industrial Average would fall almost 90% over the next three years — and would not get back to its 1929 level for two decades.

But someone who began investing at that moment would have been in profit as early as the start of 1934 — so long as they kept their nerve throughout the crisis, and kept investing monthly. Someone who began investing at the peak in March 2000 and kept going monthly was back in profit by the fall of 2003. Someone who did the same starting in October 2007, just before things began to fall apart, was back to evens in just two years. Their losses at the bottom were smaller, their payback times were much earlier, and their profits were much greater, than those who froze up.

The third lesson is to buy cheap.

That means being willing to invest where prices are lowest, and valuations are best — which usually means where markets have fallen furthest and seem the scariest. Sure, the Dow Jones Industrial Average is about 12% off its peak. But European "value" stocks, as measured by the MSCI Europe Value index are already in a full-blown bear market: They're down more than 20% in U.S. dollar terms from the highs seen early last year. Value stocks are those that are cheapest in relation to their current net assets, profits and earnings. They're typically in boring companies such as utilities or consumer-goods companies. They have, historically, been a better investment than their more expensive, and glamorous, "growth" rivals. And emerging-market "value" stocks, as measured by the MSCI Emerging Markets Value index, are down a thumping 40% from their 2011 peaks. How low are they going to go? According to Fact Set, stock markets in regions such as Latin America and non-Japan Asia are nearing their lowest levels of the millennium when measured on such valuation metrics as price to sales and price to earnings. Even Europe, while nowhere near as cheap as the fire-sale levels of the 2012 euro crisis, still looks pretty reasonable. Logically this is where bargain hunters will look first. Those who prefer an easier and calmer life should at least make sure they are getting exposure to more than just the Standard & Poor's 500 stock index 2015.

That means buying international value and emerging markets value funds as well as — if not instead of the standard U.S. funds. Buy early. Buy often. And buy cheap. Or you can always follow your crystal ball instead.

POEMS

October Songs

By
Ann M. Clinton

1.

Stars shining and bright
Light up the clear autumn night
Days rich, golden and warm
Offer a garden where bees do swarm

2.

Apple trees laden and lush
Ready for picking – now don't rush
Kitchens perfumed with cinnamon and spice
Anyone for pie – you don't have to ask twice

3.

Gossamer clouds fill the sky
Watching those puffy clouds glide by
Lively imagination on high alert
Did some of those clouds
Look like witches on brooms
Dancing daintily around the full moon?

4.

Scarecrows standing survey their domain
Fields of pumpkins that remain
After children have enjoyed a great time
Choosing a special pumpkin a sure sign
HALLOWEEN WILL SOON BE HERE!!

Whispered Words

By
Ann M. Clinton

Floating on clouds puffy and light
Enjoying the moment – a magical night
Whispered words soft and sweet
Enough to make my world complete.

By

Ann M. Clinton

COMMUNITY INFORMATION

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



Staten Island Chapter

Women of Distinction Endorsement Form

Return completed form to Cathy Di Stefano before **November 17, 2015**

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 _____



COME ENJOY FALL



Raffle
50/50

FALL REGION MEETING

WEDNESDAY, OCTOBER 14, 2015
AT CAFÉ LA BELLA VITA RESTAURANT
1919 Hylan Blvd, Staten Island, NY

Speaker: Angela Marie Franco, Author and TV Host
6:00 P. M. \$35.00

*Make checks payable to: Region 2 and mail to Neale Steiniger, 124 Gateway Drive,
Staten Island, NY 10304*

Name _____

Address _____

Chapter _____ Phone no. _____