



**November 14,**  
**2018**

**Member**  
**Meeting**

***Lori will be  
taking about  
2018 taxes***

Please respond **YES** IF YOU ARE ATTENDING and if you will be bringing a guest. Please respond **NO** if you are unable to attend. Please respond by Saturday November 10, 2018. Remember, if you reply yes and do not attend you will be billed \$35.00!

If you do not RSVP and attend there may not be a place setting for you.

[vhmsbyls@hotmail.com](mailto:vhmsbyls@hotmail.com)

**President's Letter - November**

Hi Ladies,

I cannot believe this year is almost over and I'm so sorry for missing the last meeting. I have never had back issues before, but I guess that's what comes in the third trimester of your life when you haven't quite taken as good of care of yourself as you should have. Good things come from this however in that I had time to sit and read. One of the books that I read was Live a Thousand Years - Have the Time of Your Life by Giovanni Livera. It's a quick read and what he does is relate your life to a clock, a pocket watch actually. Most of us measure out time by clocks and calendars and it reveals the power of measuring your time and your success by moments and experiences. In a really cute analogy, he talks about time chimes of 12 chimes in your life.

Chime 1: Time To Yourself    Chime 2: Time To Be Positive  
Chime 3: Time To Give        Chime 4: Time for Relationships  
Chime 5: Time To Learn      Chime 6: Time in the Moment  
Chime 7: Time To Dream     Chime 8: Time To Play  
Chime 9: Time To Work      Chime 10: Time To Forgive  
Chime 11: Time To Be Brave   Chime 12: Time To Reset

Part of the book asks you to sit and ask yourself, "Is your life like you want it to be"? I highly recommend it. The second book I read from being laid up and couldn't do anything, is the story of the German containment camps that were in Texas and the POW camps that were in Texas from World War II. I really didn't realize that we had so many in Texas, but it's really a historical book, and coming from a German family during that time, it really hit home. They were true patriots and it is an interesting read.

It's good then to be laid up on your back. The last is, I'm doing better and I will see all of you in November, talking about 2018 taxes.

Wishing you a great month,

***The President's Letter***

*Lori*

**Mission**

**Obtain significant new relationships through referral form Forum member networking**

**Gain Professional recognition in the FM 1960/Northwest Community**

**Enhance knowledge of business management techniques through seminars and speakers**

**Support charitable work in the community through fundraisers benefiting selected non-profit organizations and/or the offering of scholarships to qualified individuals**

**For Information regarding membership in The Women's Business Forum, please contact Connie Smith at**

**281-494-1010**

[mmpfb@msn.com](mailto:mmpfb@msn.com)

***Board of Directors October Meeting on 29th***

**The board will meet the 29th at 8:30am Potter's Wheel**

## Golf Clubhouse Reminder!!

JEANS ARE NOT PERMITTED ON THE  
PREMISES OF CHAMPION'S GOLF CLUB.



## Membership Fees are due

Here's this link:

<http://www.womensbusinessforum.com/pay-online>

**Remember!!** Online payments will include a processing fee. An old-fashioned check will also be accepted as always with no fee.

Pay Dues

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*Meet our newest member  
Kara DiCarlo, Director,  
Business Development for  
Murray Resources*

Potter's Wheel has its 5th annual party and sale on Sunday November 4, 2-5 pm. Please come! We will have the wheel spinning...



**Book Signing**  
**Champions Golf Club**  
**November 15th at 6pm-8pm**  
*(wine, champagne, hors d'oeuvres)*

***It's a come and go event and would love for all of you to come and celebrate the moment with me.***

**RSVP to [debironca@gmail.com](mailto:debironca@gmail.com)**

*the family letter*  
♡

HOW TO INTENTIONALLY  
DEVELOP A CULTURE  
OF HONOR, ENCOURAGEMENT  
& VALUE WITH YOUR LOVED ONES

DEBI RONCA

## **Tolerate the Turbulence**

*Look beyond this moment and stay focused on your long-term objectives.*

Provided by Klein Wealth Management

Volatility will always be around on Wall Street, and as you invest for the long term, you must learn to tolerate it. Rocky moments, fortunately, are not the norm.

**Since the end of World War II, there have been dozens of Wall Street shocks.** Wall Street has seen 56 pullbacks (retreats of 5-9.99%) in the past 73 years; the S&P index dipped 6.9% in this last one. On average, the benchmark fully rebounded from these pullbacks within two months. The S&P has also seen 22 corrections (descents of 10-19.99%) and 12 bear markets (falls of 20% or more) in the post-WWII era.<sup>1</sup>

Even with all those setbacks, the S&P has grown exponentially larger. During the month World War II ended (September 1945), its closing price hovered around 16. At this writing, it is above 2,750. Those two numbers communicate the value of staying invested for the long run.<sup>2</sup>

This current bull market has witnessed five corrections, and nearly a sixth (a 9.8% pullback in 2011, a year that also saw a 19.4% correction). It has risen roughly 335% since its beginning even with those stumbles. Investors who stayed in equities through those downturns watched the major indices soar to all-time highs.<sup>1</sup>

**As all this history shows, waiting out the shocks may be highly worthwhile.** The alternative is trying to time the market. That can be a fool's errand. To succeed at market timing, investors have to be right twice, which is a tall order. Instead of selling in response to paper losses, perhaps they should respond to the fear of missing out on great gains during a recovery and hang on through the choppiness.

After all, volatility creates buying opportunities. Shares of quality companies are suddenly available at a discount. Investors effectively pay a lower average cost per share to obtain them.

**Bad market days shock us because they are uncommon.** If pullbacks or corrections occurred regularly, they would discourage many of us from investing in equities; we would look elsewhere to try and build wealth. A decade ago, in the middle of the terrible 2007-09 bear market, some investors convinced themselves that bad days were becoming the new normal. History proved them wrong.

**As you ride out this current outbreak of volatility, keep two things in mind.** One, your time horizon. You are investing for goals that may be five, ten, twenty, or thirty years in the future. One bad market week, month, or year is but a blip on that timeline and is unlikely to have a severe impact on your long-run asset accumulation strategy. Two, remember that there have been more good days on Wall Street than bad ones. The S&P 500 rose in 53.7% of its trading sessions during the years 1950-2017, and it advanced in 68 of the 92 years ending in 2017.<sup>3,4</sup>

**Sudden volatility should not lead you to exit the market.** If you react anxiously and move out of equities in response to short-term downturns, you may impede your progress toward your long-term goals. If you are having concerns and would like to talk, please contact us at **Klein Wealth Management** may be reached at **281.370.0300** or [info@kleinwealthmgmt.com](mailto:info@kleinwealthmgmt.com). [www.kleinwealthmgmt.com](http://www.kleinwealthmgmt.com)

**DO YOU HAVE ANY NEWS TO SHARE? EMAIL ME! MDUNKIRK@OLDREPUBLICTITLE.COM**