Just When You Thought The Economy Was Going Your Way!
Emerging Market Economies Affect State Street’s Assets

Late last week, State Street announced performance figures for the third quarter that were well below expectations, as a reduction in fee-based revenues coupled with higher operating costs dragged down the bottom line. Investor expectations were raised over recent weeks, as the bank’s primary competitors in the custody banking and asset management industries – Bank of New York Mellon and BlackRock, respectively – reported strong...


"Pay It Forward"

"Pay It Forward" is a popular, trendy phrase. It seems to imply that if good fortune finds you it should be shared. Usually it refers to money. If you have enough for your needs, perhaps give some to someone less fortunate. It doesn’t have to be money though. Anything worth sharing is “paying it forward”, if it’s passed on. We all share one common trait to pass on or “pay forward”. Childhood.

Every one of us was a child once and no matter the circumstances of our upbringing we all have a few memories tucked away that still bring a smile or fond thought from when we were kids. Christmas, Thanksgiving, July 4th, whatever. Right now one of the greatest, Halloween, is about to occur. Candy, costumes, scary movies, they were all a thrill back then. As an adult, you have a duty and opportunity to “pay it forward” this Halloween.

As usual the reports of drugs or bad candy being given out by the dregs of society are grabbing attention. For one night maybe we adults should think about ensuring good memories for the kids. Give them the same fond memories you were given.

There is no how. It’s simply a matter of doing what we can, keep an eye out and an ear open. Don’t be afraid to speak up to another adult spouting or, even worse, planning negativity. We have had our Halloween. “Pay it forward” and make sure the kids get theirs.

"Halloween is a night to eat, drink and be scary” - George Carlin
Living in denial is not a great way to go through life, at least for individuals. But when a newspaper does it, especially one that has been meddling in the lives of the people of Boston and beyond for generations, it can be entertaining to watch. Because, as the Boston Globe continues to live in denial in the way that it actually still lives of the people of Boston and probably never lived in Boston and probably never would. Some, over the years have even come to America from foreign countries. Yet they still have this desperate craving to try to influence and interfere with our local elections perhaps believing that they know what’s better for Boston’s citizens than do the citizens themselves. Elitists tend to have that attitude.

Does it make a difference to the Globe that Flaherty, Murphy and McCarthy work hard and put in long hours and get things done for their constituents? I’m guessing it couldn’t care less. They don’t tow the liberal line of that crusty old relic so they need to go and be replaced as far as the Globe is concerned. Last week, Stephen Murphy was the object of the clearly left slanted attacks, because he has gone against the wishes of the newspaper on many issues. Murphy works day and night, crisscrossing the city attending meetings and solving problems and has always been a friend of South Boston for as long as he has held office. He takes his job seriously and is a full time public servant, as is Mike Flaherty. Yet these facts seem less important as far as the Globe is concerned when compared to the spelling of the last names of those who will not dance on its strings. Bulger has often said in the past; as a well-placed barb directed at that paper “I would demand a retraction”. Watching Bill Bulger refuse to be cowed by the Globe was always refreshing.

Last week, in a clearly slanted story, The Boston Globe once again reared its ugly head and roared at the South Boston community, warning that Stephen Murphy is not it’s choice to be re-elected as an at-large Boston City Councilor. What the Globe just doesn’t understand is that what it believes is still a mighty roar has in reality been reduced to comical sounding whines and whimpers that few people pay attention to any longer. We hear that The Globe’s building on Morrissey Blvd will be sold in the not too distant future. If it’s replaced by even a hazardous waste site, it will still be a big improvement and far less toxic than that newspaper has been.
T pension liability swells
The MBTA continues its financial losing streak. The T’s pension system’s liabilities swelled by 8 percent last year, despite a steady increase in the annual contribution over the last four years. The pension fund is 67 percent funded, the Globe’s Beth Healy reports. What does this mean for the average T rider? Yet more competition for limited funds to upgrade equipment and improve service. Yet more bad news may await the T pension, as whistleblower Harry Markopolos has challenged the pension fund’s accounting practices.

DeLeo professes ignorance of patronage in 2010 testimony
In a transcript of testimony House Speaker Bob DeLeo gave in 2010 to an independent special counsel investigating the state Probation Department, he said he was unaware of recommendations from legislators for Probation jobs. The Globe has obtained DeLeo’s Nov. 1, 2010 testimony to independent counsel Paul Ware in which the Speaker also said he gave no special consideration to the Probation Department budget. Those statements later were contradicted by testimony in the trial of former Probation Department head John J. O’Brien, the Globe notes. A grand jury is continuing to hear evidence in the probation case, including from O’Brien, who, along with two aides, was convicted in the case.

City Council may have to take pay raise stance
Boston’s City Council may have to take a public stance on its own pay raise after all, the Globe reports. Councilor Michael F. Flaherty Jr. plans to ask the council for a vote on the proposed 14 percent pay raise at Wednesday’s meeting. If the council does nothing, the hike that boosts pay to $99,500 will automatically go into effect on Election Day.

Walsh: Expensive lawyers will work fast
The legal dream team assembled by Mayor Marty Walsh to investigate allegations that someone in City Hall helped pass along threats allegedly being made by the Teamsters against the TV show Top Chef for not hiring union workers could wrap its work in as little as a month, the Herald reports. Former Federal prosecutor Brian Kelly will receive $625 an hour for his work, while his associate, Charles Delli’Anno will be paid $285 hourly and Walsh said Tuesday the work could be done in “a few weeks to a month.

Cambridge candidate quits after posts surface
From the Cambridge City Council race comes another cautionary tale about the long tail of social media posts. Boston Magazine reports that John Sanzone quit the race Monday after acknowledging that he authored some 120 posts on Stormfront, a white supremacist website, as a teenager. “There is much in my life that I wish I could undo,” Sanzone wrote in a Facebook post announcing his decision, “but alas even the pointless, terrible, and obscure can come back and wrench your very purpose of being”.

Does nuclear power have a Mass. future?
Salem News statehouse reporter Christian Wade delves into the questions raised by the pending closure of the Pilgrim Station nuclear power plant, including whether the state should abandon nuclear as an option. Congressman Seth Moulton tells Wade that next-generation nuclear technology being developed could make plants - which he notes don’t produce carbon emissions - both safer and more efficient, while Sen. Ed Markey said nuclear power is “too expensive to matter.”

Crosby talks casinos, fantasy sports
Massachusetts Gaming Commission Chairman Stephen Crosby sat down with WGBH’s Jim Braude on “Greater Boston” and said he’s not worried about slipping revenue figures at the Plainville slots parlor, acknowledges that MGM mishandled how it unveiled changes to its casino in Springfield and said the MGC will advise the legislature and governor on regulation of fantasy sports. Crosby said a few months’ worth of data is not enough to judge the health of the Plainville facility, which saw slots revenue drop after its opening month. “Ask me again in one or two years,” he said.

Carbon pricing burns bright for day on Beacon Hill
A throng of clean energy advocates came to Beacon Hill to support Sen. Michael Barrett’s carbon pricing bill, a plan that would place a fee on carbon-based fuel - funds that ultimately would be recycled to consumers in the form of a rebate. Those who use less gas would come out ahead, and those who are higher carbon-derived energy users generally would pay more. The idea is that somewhere in between the fee being collection and reimbursed, less carbon is emitted. Barrett called it “a user fee on pollution.” The plan would add 36 cents to each gallon of gas, and even though it’s money that would be rebated, Barrett’s bill raises tax alarms. Commonwealth’s Bruce Mohl covered the hearing, noting that at least for the first few hours, no one testified against the plan, suggesting that a carbon fee is a non-starter with the Governor and the Speaker.
“I believe he’s lost the will to live, and I’m so lonely I could cry”. Hank Williams wrote that mournful ballad and, if America was a person, it would be singing that song. Once, from sea to shining sea, America was a symbol of hope and freedom clothed not in furs and silks, but in the finest covering of the Constitution draped in laws that made us all equal, laws that today are fast becoming moth eaten rugs.

Laws, freedom and rights that we are all endowed with come with responsibility.

The first law to come to the founders minds was free speech. Our first law was to protect speech and by extension printed speech in our press. The responsibility, however, of those who print our speech is truth. Those “watchdogs of the press” earn their protection by keeping us, the public, informed. Informed of the truth the way it is, not of the way they wish or want the truth to be.

Last week the long awaited appearance of Hillary Clinton before the Congressional Committee on the Benghazi murders finally materialized. Full disclosure time, I don’t like Hillary. She is a congenital liar, who would deny the sun is shining if she could derive some benefit from saying so. She claimed to be named in honor of Sir Edmund Hillary, the first person to scale the Himalaya’s except she was born in 1947 and he climbed in 1953. After that whopper anytime her lips moved she seemed to be lying. There is so much more between then and today. Nevertheless let’s put all that behind and just focus on her testimony objectively.

The main stream media has gone to great lengths to point out that there have been seven separate investigations on Benghazi. What they fail to mention is the previous 7 were conducted without any evidence. Evidence as in 30,000 emails that Clinton claimed had been erased.

Those emails reveal that Ambassador Stevens made 600 requests pertaining to security upgrades. Sec. Clinton never answered a single request. In fact, except for the day she swore him in, she never spoke, wrote, emailed, faxed or telephoned the Ambassador. Which would be curious in any event, but especially when Democratic elections in Libya were being touted as a proof of the Administration’s success - a proof questioned by candidate Mitt Romney during the campaign and which explains why security upgrades were ignored for the Ambassador. After all peace, democracy and success are pretty tough to claim when more, not less, armed security agents are needed to guard U. S. property and officials from terrorists who made the video has been in jail all this time for causing something he had nothing to do with. Yet another victim of Sec. Clinton’s cover-up. Make no mistake this is a cover-up for murder.

Over 600 times she was asked for protection from killers, but she chose to ignore it and gamble that she could keep the fiction of tranquility alive and hide the administration’s failure from the American voter. When it fell apart she covered it up with the video story. This was just a theory until the fact of her own words and records were revealed. Facts that the media is supposed to report to the public, so they might be informed in order to reach their own decision.

Instead headlines read, “Hillary untouched” or “Republicans on the ropes”, “Hillary knockout” as if the investigators had written the emails, as if they had made the decisions that night, as if they were the ones who had just been caught and proven a liar. Instead, they write glowingly of how she is one step closer to being America’s leader.

America is weeping.

Take care till next week.
Straight From The Mayor

Column by Mayor Walsh:

A library card gives you access to not only printed books and e-books, but streaming audiobooks, movies, music, television shows, and digital magazines and comics. Last month, during ‘Library Card Sign Up Month,’ more than 6,600 individuals signed up for a free library card with the Boston Public Library.

Here in Boston, we are proud to have one of the best library systems in the world. And we have hundreds of thousands of card holders across the city and the state. People come from all over to visit the library and take advantage of what we have to offer. Our library and branches promote learning through a wealth of resources and knowledge – which are free to all.

And each library branch has something unique to offer. We have 24 neighborhood branches all across our city, in addition to the Central Library in Copley Square. They serve as anchors for our communities. There’s something for everyone here – from learning programs, to creative activities, to free Wi-Fi, to places for the community to gather.

Our library locations offer important learning spaces for our children with daily story times for babies and toddlers. And, many of our neighborhood branches offer Homework Help, where qualified high school students assist younger students with their school assignments. Parents can feel relieved knowing their children are learning and thriving in positive environments.

The Boston Public Library is also leading the way in innovative learning. It offers tons of e-books, digital and audio resources. All locations offer computers for public use, where people can access services from government websites to language programs. Our branches make sure that everyone who needs and wants access to a computer can get it.

I encourage you to visit your local branch. Signing up for a card is easy, and our friendly library staff is always happy to help. Bring your family, check out the activities going on, and connect with your neighbors in the community. You’ll find that your library card will give you access to much more than books – you’ll have access to a world of imagination, information and support.

Signing up for a Boston Public Library Card is easy!

A Serious Conversation with Teens and Adults

Column by Mayor Walsh:

The setting was the newly renovated South Boston Boys and Girls Club auditorium, the event – a Youth/Adult dialogue about substance abuse in the community hosted by the South Boston Community Health Center’s Youth Ambassadors. The audience was filled with teens and caring adults from South Boston concerned about the substance abuse problem in our community. The message was clear, we need to get together and face this problem head on. The evening began with riveting stories from two presenters from Gavin Foundation’s “Speakers for Hope” whose lives have changed because of recovery from substance abuse. Then, Paul Pazniokas, from Gavin Foundation, Michael Leach, from the Institute for Health and Recovery, Kay Walsh from South Boston CAN Reduce Underage Drinking and Maureen McGlame, from COASA, (Children of alcoholism and Substance Abuse) Rober F Kennedy Children’s Action Corps offered information about treatment options, support and resources for families affected by substance abuse.

Although the agenda was packed with lots of information, the audience was attentive and collaborative. The evening concluded with small group discussions and questions from the youth and adults in attendance. When the youth were asked to write down one new thing they learned during the evening’s discussions, the comments included “Even though you don’t do drugs it could affect your life”, “I learned how to say no to drugs and take care of myself” and “I now know there are places for people to get help with addiction”. At the end of the evening a vote, by a show of hands, indicated that everyone in the room wants to continue the conversations and work together towards a solution to the problem of substance abuse. More Youth/Adult dialogues are scheduled for the very near future and everyone is welcome to attend.

Our locations offer wonderful senior programming, as well. Last year, the Boston Public Library Foundation and the Boston Public Library teamed up to encourage neighborhood branches to develop new senior programming. Last year, our branches offered fun programs, such as memoir writing workshops in Brighton and Tai Chi and Qigong in Uphams Corner. We’re excited that this initiative will happen again in 2016.

The Boston Public Library is also leading the way in innovative learning. It offers tons of e-books, digital and audio resources. All locations offer computers for public use, where people can access services from government websites to language programs. Our branches make sure that everyone who needs and wants access to a computer can get it.
REP. COLLINS ADVOCATES FOR MORE WOMEN IN LEADERSHIP ROLES

New resolution encourages Massachusetts corporations to better represent women on boards and in management positions

Representative Nick Collins joined his colleagues in the House of Representatives to pass a resolution that encourages corporations in the Commonwealth to include more women on their boards of directors and in their leadership positions.

Despite comprising 48 percent of the workforce in Massachusetts, women make up less than 15 percent of corporate boards, and less than 12 percent of executive managers, according to an analysis of the 100 largest public companies done by The Boston Club. This non-binding resolution asks public and private companies with boards of nine or more members to include at least three female directors. Those with boards smaller than nine individuals are asked to include at least two women.

“This disparity is simply unacceptable” said Rep. Collins. “We need to make sure that more strong female voices are heard in our boardrooms. A board which accurately reflects our workforce will only make our businesses and our economy stronger.”

The resolution also asks companies to disclose the number of women on their boards and in their management positions and to adopt policies to further improve gender diversity.

I ask for your vote on November 3rd

As President of the Council, I ask for your continued support and vote to serve as your District City Councillor for the next two years. I have served for over 8 years and look forward to continuing to work with you on behalf of the District and the City of Boston.

- Initiated and passed a tax deferral program for owner-occupied long term homeowners.
- Initiated and passed the reinstatement of the Boston Police Cadet Program which allows neighborhood young people the opportunity to work for the Police Department and become a police officer.
- Voted to approve over two million dollars in street and roadway improvements this year alone in the district.
- Created an order that will provide the necessary resources to fight the scourge of addiction in our City.
- Rezoned First Street corridor in South Boston (Article 68) and called for the rezoning of all of South Boston.
- Supported the need for additional police in our neighborhoods and called for an additional 200 officer in Boston.
- Created over 400 new resident parking locations.
- Supported the creation and rehabilitation of over a 1000 units of affordable housing.

Please VOTE for these other councilors who worked with me on your behalf...
Michael Flaherty, Stephen Murphy & Michelle Wu.
Why it’s Important to Vote in Next Tuesday’s Election

SOUTH BOSTON TODAY Staff Report

South Bostonians have been known for holding on to many time tested traditions over the years. One of them is our willingness to get out and vote in every election. The act of trekking to our local polling place each time in any weather comes as natural to most residents here, as does getting up and dressed in the morning. Though there hasn’t been too much talk to this point about the upcoming Municipal Election, it’s coming and it will be here next Tuesday, November 3rd.

Is it all that important to vote next week? The simple, most logical answer to that question is Yes – every election is important. If a neighborhood doesn’t vote in large numbers, that neighborhood is looked upon with less importance than the ones that do. No, that’s not how it’s supposed to be, but it is a fact of life in the political world. Boston City Councilors, some of them at least, are on next Tuesday’s ballot. The city council plays a major role in affecting the everyday lives of Boston residents. The council deals with street lighting, traffic and parking, street cleaning and any number of city services.

Law enforcement, fire prevention, safety standards and first responders of every kind come under the domain of city government. And yes, that all important issue, taxation and even fees and fines are included in the mix.

If you don’t vote in city or municipal elections, in a way you forfeit the opportunity to help play a role in setting policy. Voting for the candidates you believe will best look out for the interests of yourself, your family and the neighborhood in general gives you a say in how city services and other local issues will be handled.

The best advice that can be given to those civic minded citizens is to get out and vote next Tuesday Nov. 3. Don’t leave it to others. Do your part, be part of the process and make a difference.

Polls open Tuesday, November 3rd at 7am and will remain open till 8pm. It takes just a few minutes and you will feel good once you do. Really.

Michael Flaherty: A Strong Supporter of Veterans and their Families

By Ed Flynn - Veteran

As a member of the Boston City Council and a former Assistant District Attorney in Suffolk County, Michael Flaherty has fought hard and stood up for veterans and military families across the city, ensuring veterans receive the services and care they earned. “Michael is someone veterans and their families call when in need of assistance,” said John Mullen, a World War II Veteran and U.S. Marine. “Michael has always worked hard for veterans and he is someone we respect. We stand with Michael Flaherty because he has always stood with us.”

As more veterans return home and into various civilian occupations, it is important to know that veterans can count on the support from our elected officials. “I’m proud to support Michael Flaherty and I know he will continue to effectively support military families and all of the people of Boston,” said Michael Donovan, Suffolk County Clerk of Court for Civil Business. “We are fortunate to have so many elected officials, including Michael Flaherty, that have work hard for years, ensuring veterans and their families are treated with respect and dignity.” Clerk Donovan, a longtime advocate for military families and a youth sports coach in South Boston, credited Michael Flaherty for his hard work and professionalism as a member of the Boston City Council.

“I know Michael Flaherty will continue to be a strong leader throughout Boston for veterans and military families,” said Edward Flynn, U.S. Navy (Retired), Operation Enduring Freedom. “Michael earned our vote and support.” Flynn also praised Councilor Flaherty for working closely with city, state and federal officials on behalf of veterans and military families.

Veterans know that Councilor Michael Flaherty will continue to support military families. “Michael Flaherty is someone that treats everyone with respect: from the newcomers to our town, to longtime South Boston residents,” said Jack Keefe, U.S. Navy, Vietnam Veteran, and longtime Lower End neighborhood activist. “Michael Flaherty works hard to ensure everyone is treated with dignity and compassion, including our veterans, the elderly and the disabled.”
### Recent South Boston Real Estate Sales

<table>
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<tr>
<th>Property/Type</th>
<th>Price</th>
<th>Sale Date</th>
<th>Rooms</th>
<th>Baths</th>
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A reminder that this coming Saturday, October 31st, 2015, the Annual Blood Drive in memory of James M. ‘Jim’ Kelly will be held at the South Boston Catholic Academy at 866 E. Broadway (the corner of O St. and E. Broadway) in South Boston. This annual event is being sponsored by the Family of Jim Kelly and the American Red Cross and will take place between the hours of 8:30am and 1:30pm downstairs in the school. Enter from the O Street side.

This annual event has been a huge success each year and according to Red Cross officials has had the potential so far to save more than 460 lives. Drop in anytime between 8:30am and 1:30pm to donate blood or at least to say ‘Hi’ to the Kelly Family. You can even make an appointment to give blood so as to get a specific time with no waiting by calling the American Red Cross at 800-733-2767 or logging on to the American Red Cross website at www.redcrossblood.org.

On this day you can both honor the memory of Jim Kelly as well as help those in need of life saving blood and it takes just a few minutes of your time. What better way to honor the memory of a beloved neighborhood hero than by doing your part to help others. Jim Kelly devoted his life in service to his neighborhood. He would be proud that he was being remembered by such a worthy effort.

Young Artists – Come and Paint with Us!

Young at Arts’ painting classes will begin on Monday, November 2nd at St. Vincent Church Parish Meeting House, (across from the Church’s main entrance on E Street). The sessions are free to youngsters from seven to twelve years of age.

The sessions will be held on Monday afternoons from 4:30 to 5:30 pm. All painting materials will be supplied. The youngsters will be painting in acrylics led by renowned watercolorist Dan McCole.

The painting classes are co-sponsored by the ‘Young Ambassadors’ program of the South Boston Community Health Center and the South Boston Arts Association. We look forward to seeing you on Monday November 2nd at 4:30 p.m.!

For further information contact Mayra Rodriguez Howard at 617 464-7423 or Dan McCole at 617 464-4237.
Two Southie Boys Star in Award Winning Film ‘The Wristwatch’

**Boston Screening Nov 10th to Benefit Veteran’s Housing In South Boston.**

The film industry has long held a fascination with South Boston. As many know, most of what Hollywood puts out about our community falls in the negative category, often portraying our people in less than positive ways and we all know it’s unfair. Yet, South Bostonians have travelled to the West Coast and have done quite well in the film industry, showing directors and producers that in fact our residents are highly motivated, intelligent, talented and best of all, decent people. Two South Boston Native, Pat Fitz and Bill Porter, have been selected to play prominent rolls in the new film called ‘The Wristwatch’ and both will be back in town to host a screening on November 10th at 7pm at the AMC Theater on Boston Common. Admission is just $10 and proceeds go to help Veteran’s Housing in South Boston. What could be a better cause? Below is a summary of what to expect at the upcoming November 10th Boston Screening of this award winning film which should prove to be a great and entertaining event for a most worthy cause.

They both grew up within walking distance of the Old Harbor projects in South Boston. But with decades separating these two in age, it would take a move 3000 miles away in pursuit of chasing their artistic dreams, for the two to cross paths. “We met at a coffee shop in L.A. and after a couple of war stories and laughs, we instantly became great friends” said Pat Fitz. Bill grew up with Pat’s uncle and local actor Bo Cleary. Aside from the clichéd LA coffee meeting, this is a true reflection of the character of the people of South Boston. “You can be anywhere in the world and if you run into a kid from the neighborhood, you know you have a friend” said Bill Porter.

Boston is a hot locale for the film world today and has recently received plenty of attention with the release of the film called Black Mass, the story of Whitey Bulger – the most famous criminal in the history of South Boston. But on the other side of the country, these two Southie boys held a screening for a very different kind of film. In The Wristwatch, written and directed by Gino Gaetano, four character’s lives are transformed when they come into contact with a supernatural wristwatch that reveals the light and darkness within and brings forth a higher level of consciousness.

The Wristwatch won a Remi Award at the Houston International Film Festival and is set to be shown at the Valley Film Festival in LA later this month. “It’s an inspirational film that reminds us to never give up hope. The best thing to do when you feel you’ve hit rock bottom is to be of service to others” Said Pat Fitz.

In this vein of service to others, Bill and Pat are hosting a screening for The Wristwatch on Tuesday, November 10th, at 7pm at AMC Theaters on Boston Common. This event aims to raise money and awareness for Veterans Housing in South Boston. Violence and negativity may sell theater tickets, but love and compassion make the world go round. “The people of South Boston may be a bit rough around the edges, but I don’t think there is a more tight knit community in America.” Said Pat Fitz.

Watch the movie trailer for The Wristwatch on Youtube: https://youtube.com/watch?v=qh9j6qQ8mjA

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**ECONOMY**

Continued from Front Page

operating results for the period. While BNY Mellon posted record revenues for its asset servicing division, State Street generated lower fees from these operations compared to a year ago. At the same time, the fact that State Street witnessed net outflows of $29 billion for a quarter when its larger rival BlackRock enjoyed net inflows of $50 billion highlighted another weak showing from the bank’s asset management arm. State Street tried to make up for the poor operating performance by detailing plans to reduce its employees by 600 by the end of 2016 – a move that is expected to reduce annual recurring costs by roughly $50 million. The layoffs, announced as the Boston-based financial giant said it will struggle to meet its target for growing fees this year, include 170 positions in Massachusetts, where the company is one of the largest employers, and had recently built its new office building in the Fort Point. Although the company plans to hire about 400 new people, so its net headcount loss will be 200. But numerous current workers will be displaced, in the latest of a string of job cuts at State Street in recent years. Boston will hire about 114 new people for a net job loss of about 56 people, after taking into account new hires. State Street stated that it has grown its Massachusetts employment by 613 people this year. State Street employs more than 32,219 people around the world and 11,791 in Massachusetts.

This announcement, however, did not appease most investors, though, as the bank’s shares dropped by around 3% over trading last Friday. While State Street’s decision to work on cutting costs should add value in the long run, some believe that the bank’s declining strength in the asset management industry – especially in the rapidly growing exchange-traded fund category – is a cause for concern. State Street said it was embarking on a multiyear plan to save $500 million in expenses annually given the decline in equity valuations globally, particularly in emerging economies such as Brazil, Russia, India and China as well as South Korea, Mexico, Indonesia, Turkey, Iran and Saudi Arabia. As the world’s second-largest custody bank, State Street keeps records and lends securities to big investors. It also has a large money management division. The company is under pressure in part because lower stock valuations hurt total assets overseen for pensions and other large institutions, reducing fees earned for its custody and fund management services. Interest rates, which have remained near zero since the financial crisis, bite into profits from investing and lending.

*Some analysis references in this article appeared in Forbes*
Thousands Visited the Magical Halloween Castle Last Weekend

SOUTH BOSTON TODAY Staff Report

The 33rd Annual Magical Halloween Castle lived up to all expectations last weekend, as more than seven thousand visitors flocked to Fort Independence at Castle Island for this two day event to delight in this unique Halloween display. One young Mom, Meghan O’Brien, with her 4 kids in tow and here for the first time couldn’t believe what she was seeing. Thoroughly impressed, she said “This is spectacular!” She was politely corrected by a young resident ghost, who told her the word for the day was actually “Spooktacular”. And it certainly was.

The many rooms in the Fort were transformed by the incredible creativity and expertise of the Castle Island Association (CIA) volunteers into a Halloween wonderland. These volunteers do this each year as a labor of love. Long hours of preparation go into this event to make everything look just right for the massive crowds of visitors, who, if they weren’t in the holiday spirit when they arrived, definitely are when they leave. There was everything from goblins to witches, to pirates and all sorts and shapes of monsters, all of which had the same goal: to bring smiles to each and every child and adult who entered. The mission was definitely accomplished. This is perhaps one of the largest family events anywhere. Bill Spain, the President of the CIA, was quite pleased at the traditional large turnout.

There was entertainment for all both inside the Fort and out in the courtyard as well. Laughter and excited voices permeated the air and judging by the happy expressions
on so many faces - kids AND adults - everyone was enjoying themselves and fun was the order of the weekend.

Well done once again to the Castle Island Association and its many wonderful and dedicated volunteers, who each year give unselfishly of their time and talents to make the Magical Halloween Castle celebration at Fort Independence an attraction to remember and something to look forward to every year. And to the thousands of kids dressed in their scariest costumes – You all looked ‘hauntingly awesome’.
Can You Outsmart A Con Artist?? AARP with be hosting this event. Scam Jam will be at Bunker Hill College, on Saturday, November 7, 2015. Registration and breakfast from 9:30 am - 10:00 am. The discussion will be from 10:00 - 11:30 am. This will be a panel discussion hosted by Jordan Rich from WBZ radio. The Mass Attorney General office, Mass Office of Consumer Affairs, Bunker Hill College, Postal Inspection Service, Law Enforcement and AARP will be on the panel. Transportation will be provided. If you would like to attend, please call Lu O'Brien at 617-464-1910 by October 30th.

Compass OnThe Bay will be having their Chowder Fest on Nov. 7. Taste chowders from local restaurants as well as our own "award winning" chowder. There will be raffle prizes, live entertainment and the vote for Best Chowder. You are asked to RSVP by Nov. 5 by calling 617-268-5450

The Curley Community Center/ BYCF is serving Kit Clark hot lunches on Monday, Wednesday, Thursday and Friday from 11:30 - 12:30. A $2.00 donation is appreciated.

DON’T FORGET TO VOTE ON NOVEMBER 3. This is a Municipal Election meaning the names you will see on the ballot are candidates running for City Council and City Council At Large.

HAPPENINGS AT SOUTH BOSTON NEIGHBORHOOD HOUSE
MONDAY: Swimming/Aerobic at BAC at 9:30 am
Exercise at 9:15
Computer Class from 9:00-12:00
Kit Clark lunch at 12:00
Bingo at 12:45
TUESDAY: Swimming/Aerobic at BAC at 9:30 am
Yoga at 10:00
Computer Class from 9:30-10:30
S.B. Healthy Diet at 10:00
Kit Clark lunch at 12:00
Trivia at 1:00
WEDNESDAY: Swimming/Aerobic at BAC at 9:30 am
Exercise at 9:15
Computer Tech from 10:00-12:00
Bingo at 12:45
THURSDAY: Swimming/Aerobic at BAC at 9:30 am
Computer class from 9:30-10:30
Kit Clark lunch at 12:00
Cards from 12:00-3:00
Yoga at 1:00
FRIDAY: Swimming/Aerobic at BAC at 9:30
Exercise at 9:15
LCR game at 10:00
New parent-child playgroup: Any parent, guardian or grandparent who would like to partake in physical activities, art, science, circle time and snack time with their child are invited to this program. The Child’s age must be from 1 yrs. to 5 yrs. The play group is held on Thursday afternoon. Hours are 1:30-3:00 and 3:30-5:00 at West Broadway Housing Development, 115 Orton Marotta Way, South Boston. This is a FREE program. For more information, please call Cheryle at 617-756-9650

SENIOR DISCOUNTS:
Foodies 10% on Tuesday
Molly Moo’s: $1.00 for cup of coffee OR $5.00 ice cream sundae (one size only)
Pat’s Lunch: free cup of coffee with any item on menu
Dewberry Dogs: 20% off on all dog services and $5.00 for kitties nail cut
I Service Computer Repair: 10% for all computer service. Not on parts.
Bringing Up Baby: $10.00 off your purchase of $50.00 or more off of full priced merchandise
South Boston Animal Hospital: 10% off on all animal services

FRIENDLY REMINDERS
Flu shots are available at Rite Aide Pharmacy, CVS Pharmacy and South Boston Health Center
Fair Foods is every Tuesday, 115 Orton Marotta Way. $2.00 for a bag of food. Please bring bags with handles because fruits and veggies are heavy to carry. Hours are from 1:00-3:00. Everyone is welcome.
Fair Shoes is also on that day. If you have MassHealth/Medicare and you are a diabetic, you may be eligible for a pair of shoes. For more information on Fair Shoes, ask for Anne Brennan.

BINGO!!!
Castle Cove Co-op. 225 W. 2nd Street. When: Wednesday night from 6:30-9:00
St. Vincent Church. When: Saturday night from 6:30-10:00

HEALTH
A SHINE counselor called me asking if there are any seniors interested in her coming to Southie for a presentation assisting you with your health insurance before the December 7, 2015 deadline. If there are any seniors who are interested, please call me Lu O’Brien at 617-464-1910. Leave your name and phone number so I can get back to you. Deadline for sign-up will be Nov 6

Again, my name is Lu O’Brien. I can be reached at 617-464-1910 OR email me at obielulu@yahoo.com. If you can’t reach me, call Anne Brennan at 617-464-1910. Leave a message with Anne and I will get back to you.
This week’s recap:

**UNDER 4 DIVISION:**

**PAL LEPRECHAUNS**
The Leprechauns sponsored by Councilor Bill Linehan played a scrimmage game amongst themselves as the other team was a no show. Donald Hatem, Sienna Holtzmuller and Brady Robbins each scored five goals. Matthew Brooks scored a pair of goals and Charlie Spicer, Victoria Sullivan and Isabella Robbins each kicked one in the net. Owen “Stonewall” Missett had some great defensive blocks! John Cole was awesome on offense. Sloane Picciano had some great defensive kicks and also an awesome full field breakaway. Charlie Spicer great defensive kicks Brady Robbins and Donald Hatem made some great saves in net.

At the time of print no score sheets were available for the teams sponsored by Sullivan’s at Castle Island, Congressman Stephen Lynch, John Hancock Insurance Boston Police Athletic League (PAL) and the South Boston Today.

**UNDER 6 DIVISION:**

**YELLOW JACKETS SHARKS**
The Yellow Jackets sponsored by the Martin F. McDonough Post Women’s Auxiliary were victorious with Ray Polena scoring four goals, Joe Leeman with two goals and Nicki Miani with a single goal.

The Silver Sharks sponsored by J. F. O’Brien & Sons played a tough opponent but gave it 100%. Kyle Joseph Greeley scored a pair of goals. Gavin Eckman and Grant Sullivan did a super job on defense. Noelle Haddad, Ian Baella and Tiara Horne kept the pressure on at offense. Finn Cawley made some great saves while manning the net.

**MONSTERS JUMPING JACKS**

Metro Energy “Monsters” played a monster size game today. Coming away with a 1-1 tie. Jack Kelly, Dylan Kelly and Selina Sheppeck were scary good in net, each with big saves. Liam Long, Henry DiNatale and Marion Smith were unstoppable on offense, while Claire Leahy, Hannah Deady, Eva Germain and Brendan Picard were unstoppable on defense. Your coaches are so proud of you little monsters! Keep up the good work!

The Jumping Jacks sponsored by Boston Firefighters Credit Union kept the game even with a goal scored by Gus Drescher. Emily Reidy, Stella Slater and Jeremy Bradley played a fantastic game both on offense and defense.

At the time of print no score sheets were available for the teams sponsored by City Councilor Michael Flaherty and East Boston Savings Bank.

**UNDER 8 DIVISION:**

South Boston Pop Warner D Team is heading to playoffs! This past Sunday, the South Boston Fighting Irish defeated a strong Bellingham program to decide who goes to the playoffs in the Hockamock League. The Fighting Irish emerged victorious with a 19 to 6 win, earning them the right to play Taunton in the first round of playoffs for the Hockamock League which basically covers all of South Eastern Massachusetts.

Great to see the program still playing strong, competitive football. The entire South Boston community wishes the team good luck this Sunday. Go Irish!

**UNDER 10 DIVISION:**

**STAPLETON FLORIST 4 ADJUSTERS 1**
The team sponsored by Stapleton Florist beat out their opponent with four goals. The team played a great game.

The O’Connell Insurance Adjusters scored a single goal. Great game by all the players.

At the time of print no score sheets were available for the teams sponsored by Southie’s Own and the Michael J. Perkins A.L. Post #67

**UNDER 12 DIVISION:**

At the time of print no score sheets were available for the teams sponsored by the Jimmy Cahill Club, South Boston Dental Associates, Salsa’s and Abacus Builders.

**UNDER 18 DIVISION:**

At the time of print no score sheets were available for the teams sponsored by Iron Workers Local #7, Massport, Yankee Bus Line and Deco Leasing.

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**SOUTH BOSTON YOUTH SOCCER**

**Fighting Irish Off to the Playoffs**
We want to extend a “Heartfelt Thank You” to the six elected officials who stood up and defended the future of South Boston and our children. When faced with a choice between a quality charter school and another luxury condo development, the following six elected officials courageously chose the Children of South Boston over more luxury condo development:

Clerk of Superior Court, Michael Donovan
State Senator, Linda Dorcena Forry
State Representative, Nick Collins
City Councilor at Large, Mike Flaherty
City Councilor at Large, Michelle Wu
City Councilor at Large, Steve Murphy

Thank you for standing up and doing the right thing for the future generations of South Boston families!

Respectfully,
The Gatey Fund