

The Upper Keys Business & Professional Women Publication

Anngee Quinones walks away with Golden Stiletto at Stiletto Strut

BPW's Stiletto Strut fund-raiser at the Conch Republic Days May 1 was a massive success!

Walking away with the top prize was An-

ngee Quinones, who brought in \$2,000.

That money will be used for adult women and high school scholarships.



Facebook's Sandberg: Being a single parent is hard

Facebook executive Sheryl Sandberg wrote a Mother's Day post on Facebook where she admitted that single moms get a raw deal.

"I did not really get how hard it is to succeed at work when you are overwhelmed at home.

"Thirty-five percent of single mothers experience food insecurity, and many single mothers have more than one job — and that does not count the job of taking care of their children.

"The United States is the only developed economy in the world that does not provide paid maternity leave. Almost a third of working mothers don't have access to any kind of paid leave to care for themselves or their families if someone gets sick.

"We need to rethink our public and corporate workforce policies."



Behind every successful woman is a tribe of other successful women who has her back.



www.upperkeysbpw.org

Business and Professional Women/FL
Upper Keys Century BPW

Board of Directors

2015-16

President

Gina Boilini
305/587-1085

President-elect

Laura Maupin
305/360-5645

Vice Presidents

Brittany Miller, Membership
561/309-5701

Cheryl Lee-Talbert, Community
Outreach
305/731-6720

Treasurer

Theresa Sutter
786/361-5404

Secretary

Lee Ann Holroyd
305/394-1885

Directors

Pam Martin
305/853-0907

Darling Nelson
305/923-7170

State BPW Committees

Public Relations

Gina Boilini

Questions? Email

info@upperkeysbpw.org

Upper Keys Business and Professional Women
P.O. Box 231, Tavernier, FL 33070

© 2016. All rights reserved.

Welcome to May!

How thankful I am to live on an island in the fabulous Florida Keys, and call it my home.

How thankful I am to have the opportunity to raise my son in the same town I was raised, within the same amazing community, within the same schools. WOW! How fortunate for me and my new family.

As my final term as president comes to a close, I want to thank you for electing me as your president for the past five years.

We have come a long way, and I could not have done it with out an unbelievable board and the best membership.

I personally believe women can do it all. They are the leaders of their own lives. Women can maintain grace, balance and strength like it is nobody's business and I am so proud to have really showcased this as your president.

We still have a ways to go to be "equal" to our male counterparts; however, we are so very close.

President's Message



Gina Boilini

Photo: Melendi Photography

Together, we must continue to empower other

women to reach their goals, and succeed.

I am eternally thankful for all the experience I have gained; it has shaped me to be the businesswoman you see today.

I am ready to be a mom to "little" Frank, and balance all the joys of mommyhood with being a women in business, a leader of my own life and the best sweetness I can be to my

love, "big" Frank.

Our son is due to enter the world in just a few short weeks. We are full of LOVE!

Cheers to all of you and especially Laura Maupin; you got this, girl! I could not feel more confident in YOU to lead our club into the coming year. Way to go!

Hope to see you Wednesday night at Postcard Inn.

All my love...



It's Time For You To Get Noticed & We Can Help!

PRINTING
Direct Mail • Advertising
Marketing • Giveaways
Promotional Products

Bags	Tools	Home
Pens	Plaques	Office
Awards	Koozies	Outdoor
Magnets	Meetings	Executive Gifts
Apparel	Drinkware	& Much More!

**SUNSHINE PRINTING
& Promotional Products**
305-451-3752
www.floridakeysprinting.com

*Serving the Keys
Since 1984!*

**A Product for
Every Promotion!**

Crowd celebrates Equal Pay Day at April luncheon



BPW members and guests celebrate Equal Pay Day by wearing red at the April luncheon at the Holiday Inn in Key Largo. LEFT: A basket full of fantastic goodies, including several gorgeous red purses, was won by BPW Treasurer Theresa Sutter (middle). In past BPW campaigns, the red purse represented the fight for equal pay. Presenting the basket she created was Director Pam Martin (left) and President-elect Laura Maupin. RIGHT: One of the newest members of Upper Keys BPW is Robert Lockwood.

Evening Networking in May with Installation of Officers

WEDNESDAY
May 18th 5:30 TO 7 PM

Postcard Inn, Horizon Room
MM 84 ISLAMORADA, AT HOLIDAY ISLE

Come celebrate with us!

Installation of the 2016-2017
Board of Directors and Networking,
backed by the stunning view from
The Horizon Room!

It's a Party!
Appetizers
Cash Bar
50/50 Raffle

Invite your friends & colleagues, all are welcome!



www.upperkeysbpw.com
Business and Professional Women/FL
Upper Keys Century BPW

Thank You

POSTCARD INN
BEACH RESORT & MARINA
AT HOLIDAY ISLE, ISLAMORADA, FL

FOR HOSTING & SUPPORTING
BPW'S SCHOLARSHIP PROGRAM!

Appetizers, Cash Bar: Beer & Wine
\$10 Members • \$15 Non-members

Questions: info@upperkeysbpw.org

All Proceeds go to our scholarship fund; Postcard Inn has donated the hosting so this can happen!

BPW needs **you!**

Get involved and join a bpw|COMMITTEE

Woman of the Year

Employer of the Year

Lee Ann Holroyd | Laura Maupin
305/394-1885 | 305/360-5645

Finance

Theresa Sutter | Gina Boilini
786/361-5404 | 305/587-1085

Public Relations

Jackie Harder
305/451-9295

Membership

Brittany Miller
561/309-5701

Members: Cheryl Lee-Talbert, 305/731-6720; Ilja Chapman, 305/998-8348; Isis Wright, 305/321-3196

Scholarships

Theresa Sutter | Laura Maupin
786/361-5404 | 305/360-5645
Members: Lee Ann Holroyd, 305/394-1885;
Sandi Bisceglia, 305/393-0236

Political Forum

Gina Boilini
587-1085

Members: Pam Martin, 305/393-4643; Lee Ann Holroyd, 305/394-1885; Audra Hill, 305/522-1697

Stiletto Strut

Gina Boilini | Brittany Miller
305/587-1085 | 561/309-5701
Member: Theresa Sutter, 786/361-5404

Newsletter

Jackie Harder
305/451-9295

Spring Fling

Pam Martin | Laura Maupin
305/393-4643 | 305/360-5645
Member: Lee Ann Holroyd 305/394-1885

Website

Open

bpw|CALENDAR

2016

May 18: Networking and installation of officers, 5:30 p.m. Horizon Room, Postcard Inn, Islamorada

SPECIAL NOTE: Reservations for upcoming regular meetings/luncheons are very important, no shows and late RSVPs cost BPW which in turn takes away money from our scholarship fund, please be **respectful**.

Please check your spam email folder for important information from BPW

As you may or may not know, the Upper Keys BPW Board of Directors recently decided to switch our communication and invitation process to a web-based software for non-profits called Wild Apricot.

In an attempt to reach members and contacts that may have not received our recent correspondence, we ask that you check your junk or spam folders and save our new email address:

UKCBAPWC@wildapricot.org.

We don't want you to miss an event

or announcement.

Our monthly luncheon invitation and registration link has already been sent for Wednesday, April 20 at 11:30 a.m. at the Holiday Inn in Key Largo.

We hope to see you there for 2016-17 board nominations and a very enlightening talk with Mel Montagne of FIRM (Fair Insurance Rates in Monroe).

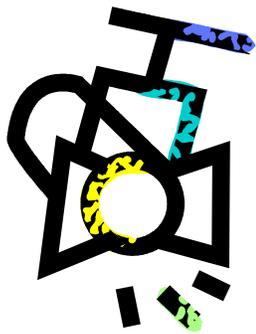
Go to www.upperkeysbpw.com to register now.



**How to
step up
your
game**

Available at
amazon

The DIY Coaching Manual for Women
**HOW TO TRANSFORM
YOUR LIFE IN 12 MONTHS**
Key-Dynamics.com
Jackie Harder



bpw MEMBER SPOTLIGHT

Lisa Feliciano

Lisa has been a resident of the Keys since 1985, when she moved down with her family.

“My mom and dad were building their house down here and my sister and I, with my baby niece at the time, all moved down to be with our family,” she said.

She was born in Illinois and grew up in Miami.

“We hand a farm in Homestead,” Lisa recalled.

“We always came down to the Keys after visiting the farm as kids.”

She started her 30-year banking career in 1986 as a teller at The Islamorada Bank/TIB Bank of the Keys.

“In 1996, I started at First State Bank and helped open the Tradewinds office next to Publix, which I managed,” Lisa said.

“I took a leap of faith in about 2004 when our mortgage representative left and have been doing that ever since! I am



at CenterState Bank as their residential loan officer for the Keys.

“It’s my passion; it never gets old helping people get into a new home!

Lisa is involved with many organizations and has been helping with different service projects and groups for years as a commitment to giving back to the community.

“I love living in the Keys and live in Key Largo with my fur baby Pepi,” she said.

Lisa has been involved with BPW since the 1990s and has served on the board.

“I am very proud of what the organization has grown into.” she said.

“Not only has BPW given me the chance to meet so many wonderful women from the past and current membership, but networking, too. I have had lots of mentors from this group.

“I am proud that I have been a member throughout so many changes and growth.

“Thank you, ladies, for all the friendships I have made throughout the years. I am truly blessed!”

Empowering Women Financially

Think financial planning is geared toward men?

We need to talk!

- Creative problem-solver
- Experienced portfolio manager
- Seasoned financial strategist & estate planner
- Fee-based Portfolio Management (no commissions)
- Many investment options



Patricia B. Mull, CPA, PFS

INVESTMENT ADVISOR REPRESENTATIVE • PERSONAL FINANCIAL SPECIALIST • CERTIFIED PUBLIC ACCOUNTANT

Contact Patricia to arrange a free, no-obligation consultation to talk about *your* financial future!

Office 305.852.8025 • Mobile 305.394.0530
pmull@mullcapitalmanagement.com

91760 Overseas Hwy. • Tavernier, FL 33070
www.mullcapitalmanagement.com

Mull
CAPITAL
MANAGEMENT
LLC

A Registered Investment Advisory Firm

Registered Representative with Cambridge Investment Research, Inc. Securities are offered through Cambridge Investment Research, Inc., a Broker/Dealer, member FINRA and SIPC. Investment Advisory Representative with Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Financial Planning Services are offered through Mull Capital Management, LLC, a Registered Investment Advisor. Cambridge and Mull Capital Management, LLC are not affiliated.

Check out our new database management program: www.ukcbapwc.wildapricot.com

Boomers outpace Millennials in starting businesses

BY BENJAMIN PIMENTEL | NerdWallet

The passion that spurs someone to start a business isn't reserved for the techie Millennial.

Research shows Baby Boomers may have a greater passion for entrepreneurship than younger generations. One report showed that, in 2014, those 55-64 had a higher rate of new entrepreneurial activity than the 20-34 age group.

Here are some growing industries and useful strategies to get you started.

- **Services for seniors:** An aging population has created business opportunities for jobs and businesses, said Kerry Hannon, a career expert who focuses on clients in their 40s and 50s.

"These are businesses and services that are geared toward people in their 70s and 80s that can be done by people in their 50s and 60s."

One example: patient advocacy services for seniors who need assistance with health care-related issues, such as tackling billing mistakes or sorting out insurance coverage.

There's also a need for home-modification professionals, fitness trainers for seniors and personal finance planners.

"There's a huge demand for things

even as basic as bill-paying services," said Hannon, who also serves as a jobs expert for AARP.

- **Consulting:** David Finke of South Mills, N.C., and his wife, Jolene, started Eagle Crest Enterprises, which offers training and consulting services to businesses in the maritime industry, where he worked for 30 years.

The key, Finke said, was having a niche market: "Find something that people need. If you fill a need, the revenue follows."

- **Bookkeeping:** Bookkeeping is another promising field for a post-50 entrepreneur.

"Millions of people are starting businesses every year, and people are intimidated by bookkeeping," said Edward Castaño of BlueVine, a California-based invoice factoring company, which offers financing to small businesses.

A bookkeeping business also offers flexibility in terms of choosing your work schedule and clients, Castaño added.

- **A web-based business:** Tony Warren was struggling with sleep apnea when he came across research that

helped remedy his illness. That gave him the idea for a Web-based business called BreatheSimple, which is developing an app for breathing techniques to deal with sleep apnea, asthma and other illnesses.

Warren works long distance with software developers, web designers and others helping to build his company. He uses online tools such as Skype and web-based project management applications.



Opportunities based on a personal passion abound.

Hannon, the AARP jobs coach, said she's worked with people who started businesses based on interests as varied as sewing, gardening and dog grooming.

Source: *USAToday.com*



NERIUM™

Independent Brand Partner

Improves: Fine Lines & Wrinkles, Discoloration, Texture, Tone & Aging Skin



Quick, Easy, One-Step Application

Noticeable Results in less than 30 Days

Call for your free 5 day trial

Laura Maupin

305.360.5645

www.keystoyouth.com

Learn to say 'no' to advance career, build business

BY JACKIE HARDER | Key Dynamics

When do you say “yes” – and when do you say “no”? There is a time and place for each.

Here are some times to say “yes:”

- When you get scared
- When it’s an investment in your business or career
- When it helps you get to where you want to be

Saying “no” is just as simple but easy only after planning and practice.

How do you know when it’s time to say “no”?

- You feel resentful.
- You hate yourself for giving in.
- You’re impatient.
- “Stress” is your middle name.
- Your work suffers because you’re doing other people’s work for them.
- Your business is bogged down because you take clients who are not a good match for you, financially or temperamentally.

If you tend to give in when you’d rather say “no,” consider these points:

- You are not responsible for how others feel about you. Just because someone

calls you selfish or a bitch doesn’t mean you are.

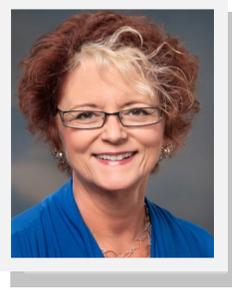
People who call you names for saying “no” will also say you are easy, wishy-washy and a doormat if you give in all the time. And they will continue to prey on you because you’re an easy mark.

- You cannot win people’s love or affection by what you do for them. You are not lovable because of what you do, but because of who you are.

If someone tells you that you must earn their love by doing what they want, run away. Fast.

- You have the right to do what’s best for you, your career or business, and not feel guilty about it. Doing what’s right for you makes you strong and healthy, and it moves you toward what you want. Doing what’s right for others, at your expense, makes you weak and sickly.

The good news: When you are strong



Jackie Harder

and healthy, you are in a better position to show up for others, too.

- When someone tries to guilt you into doing something you don’t want to do, remember, “No” is a complete sentence.

Don’t offer reasons or excuses or otherwise justify your behavior. This is vital to remember, especially if you are prone to feeling guilty -- because manipulators are extremely good at using your weasel words to get you to do their bidding.

If someone is trying to get you to do something you don’t want to do, just say “no,” all by itself or in one of these variations.

“No, but I appreciate you thinking about me.”

“No thank you.”

“That’s very nice of you to say, but I’m not interested.”

“I can’t do that for you.”

Don’t apologize. Don’t explain. All that does is leave a crack for manipulators to wiggle through (and they will). Just say “no.” Keep repeating it until they either stop asking or you walk away.

Email jackie@key-dynamics.com to set up a free coaching appointment.

BANKING

for women on the move.

For all your banking needs, call us!

Vicki Walker Amy Pierson
305-676-3052 305-676-3128

Deposit checks by taking their photo*, pay bills, find locations, and configure alerts for low balances with our FREE app.

*SOME RESTRICTIONS APPLY.

Member FDIC **CENTENNIAL BANK**

MY100BANK.COM
A Home BancShares Company

Secrets of extremely productive women

- **Plan your week ahead of time** so you can hit Monday ready to go.

- **Limit time in your inbox** so you can focus on high-priority tasks (three times a day is sufficient).

- **Anticipate issues** that might disrupt your day.

- **Work flexibly.** If you take off time during the day for personal activities, add those hours at night — when you'd ordinarily be watching TV.

- **Take life one week at a time.** Any given day can be out of whack, so take a longer view.

- **Make time to invest in your future.** Build relationships and learn new skills.

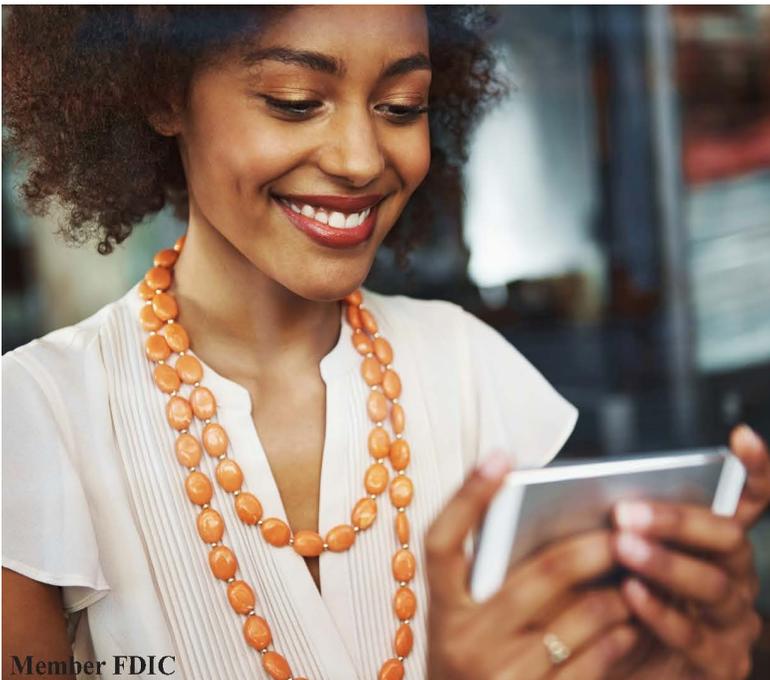
- **Be creative and**

mindful with family time. If you can't make dinner "family time," do it for breakfast.

- **Stop being a perfectionist.** Perfection doesn't exist. Think "good enough" and don't worry about the dusting.

- **Make sleep and exercise a priority.** Building a career or a business, especially while raising a family, requires a lot of energy. Sleep and exercise add to your energy levels. Fit in your workout wherever you can during the day.

- **Make better choices on how to spend your leisure time.** Instead of turning on the tube, spend time with friends, exercise, read, volunteer or engage in hobbies (or all of the above).



**It Will Make
You Smile Too!**

**KeysBank Mobile App
Available Now!**

 **FIRST STATE BANK**
OF THE FLORIDA KEYS

KeysBank.com • 305-852-2070