



April 2016

The Connection

The Upper Keys Business & Professional Women Publication

Equal Pay Day is April 12

The next Equal Pay Day is Tuesday, April 12. This date symbolizes how far into the year women must work to earn what men earned in the previous year.

Equal Pay Day was originated by the National Committee on Pay Equity in 1996 as a public awareness event to illustrate the gap between men's and women's wages.

Tuesday was selected to represent how far into the next work week women must work to earn what men earned the previous week.

Because women earn less, on average, than men, they must work longer for the same amount of pay.

While action on federal equal pay/pay equity laws has stalled in Congress, activity has blossomed in the states, with more than 30 having recently introduced, or expected to introduce soon, such legislation.

The current model is the California Fair Pay Act, which took effect Jan. 1, and strengthens the state's existing equal pay laws by eliminating loopholes that prevent effective enforcement.

The California Fair Pay Act:

- Ensures that employees performing substantially equivalent work are paid fairly by requiring equal pay for "substantially similar" work and eliminating the outdated "same establishment" requirement;
- Clarifies the employee's and employer's burdens of proof under the California Equal Pay Act
- Prevents reliance on irrelevant and ill-defined "factors other than sex" to justify unfair pay differentials by replacing the "bona fide factor other

than sex" catch-all defense with more specific affirmative defenses

- Ensures that any legitimate, non-sex related factor(s) relied upon are applied reasonably and account for the entire pay differential
- Discourages pay secrecy by explic-

itly prohibiting retaliation or discrimination against employees who disclose, discuss, or inquire about their own or co-workers' wages for the purpose of enforcing their rights under the new law.

Equal Pay for Equal Work!

Equal Pay Day is April 12th.

"A woman deserves equal pay for equal work... It's time to do away with workplace policies that belong in a 'Mad Men' episode."

President Obama, 2014 State of the Union



April 12th was chosen, because this is how long women have to work into 2016 to equal the pay their male counterparts made in 2015.

WEAR RED to our luncheon on April 20th and let people know what it symbolizes!

The red represents that women are still in the red when it comes to pay. Women make .77 cents for every dollar a man makes in the same career.





www.upperkeysbpw.org

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Questions? Email

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Upper Keys Business and Professional Women

P.O. Box 231, Tavernier, FL 33070

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BPW needs you — run for the board!

Wow, April is here and the first quarter of 2016 is already behind us.

You know what that means: It's time to nominate our 2016-17 Upper Keys BPW Board of Directors.

I will be taking over as president, as our beloved president Gina Boilini steps aside to begin her motherhood adventure.

Gina, thank you for all the guidance and support you've shown me over this past year.

I will do my very best to lead our organization and make you proud.

If you're looking to grow your own leadership skills and dedicate more of your time to our club, we would love to have your participation. Even if you don't run for a board position, there are several committees you can sit on.

Your BPW needs you!

Thank you to everyone who took part in the Spring Fling Extravaganza. The venue was awesome and the col-

President's Message



Laura Maupin

Photo: Melendi Photography

laboration with MARC was a great success.

Now it's time to start practicing your moves for our 6th Annual Stiletto Strut, from sandals to stilettos and everything in between coming to you Sunday, May 1 at Snappers Conch Republic Days.

Get creative. Grab a partner or a team and have some fun helping us ramp up our scholarship funds. See pages 6-7.

As a participant the last two years, I can attest to the level

of fun to be had! You do not want to miss this event.

This month's luncheon on April 20 features as Mel Montagne, who will answer our insurance questions.

As usual, we will meet at the Holiday Inn in Key Largo from 11:30 a.m. to 1 p.m. Feel free to bring guests, as this is a great opportunity for all Monroe County residents.

I'm looking forward to the year ahead and very grateful for this opportunity to serve. Thank you.



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How being a woman can lower your credit score

BY JONNELLE MARTE |
Washington Post

Women have less debt than men. But despite their lower debt loads, they still have lower credit scores.

It may all come down to the fact that men still make more money, on average, than women do, according to a new report from Credit Sesame, a website that analyzes credit data.

Women have an average credit score of 621, compared with an average credit score of 630 for men, according to the analysis of 2.5 million Credit Sesame users.

At first blush, that doesn't jibe with the fact that women also have smaller debt loads, on average, when compared with men.

Women on average owed \$21,171 in overall debt as of January, compared with \$25,225 for men.

But the picture starts to make sense



when you see the different ways that men's scores may be boosted by their typically higher paychecks.

For one, a bigger paycheck could leave them with more cash left over after the bills are paid — even if they have bigger debt payments.

That would result in a lower debt-to-income ratio, a measure that lenders consider when deciding whether they think a borrower can afford to pay back a loan.

The report found that men have higher credit limits, in general, when compared with women — and chances are that their higher earning power may

have contributed to that.

So even though men have higher debt loads, the study found, they actually use up less of their total credit. (Using too much of your available credit can hurt your credit score.)

Of course, there may be many factors at play, such as differences in the types of loans borrowed.

When it comes to pay, women earn 79 cents for every dollar earned by men, according to the Census Bureau.

Why? Some of the fields dominated by men, such as finance, tend to pay more. Women may be prone to spending more time out of the workforce than men to care for children and other family members. And some women may face discrimination that leads to less career development and fewer promotions.

The issue may be around for a while. Women may not see equal pay until 2059, according to estimates from the Institute for Women's Policy Research.

**Hurricane Season is approaching -
get your FIRM update at our BPW Luncheon!**



**Register for the luncheon between now and April 20th
at www.upperkeysbpw.com**

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

WEDNESDAY

April 20th 11:30 AM
AT
Holiday Inn MM 100
OCEANSIDE

Join us!



Our Speaker:
Mel Montagne, ARM, CRIS
VP Sales, Keys Insurance Services

Prior to his current position, Mel implemented and led the retail insurance strategy for Union Planters Bank. He specializes in condominium associations and all types of commercial accounts.

He is also the president of Fair Insurance Rates in Monroe (FIRM). FIRM is

a grassroots organization formed in 2006 comprised of homeowners and residents who are united to fight against excessive, discriminatory and unaffordable residential, condominium and commercial property insurance rates. He has been involved with FIRM for about 7 years.

Born in Cuba, Mel emigrated to the US in the early '60s with his parents and was raised in Miami, Florida. He attended school in Miami as well as The

College of Insurance in New York City. Mel has been honored by the legislative and business development committees of the Key Largo Chamber of Commerce, named Affiliate of the Year by the Florida Keys Association of Realtors, and received the Insurance Institute of America's Associate in Risk Management and the Construction Risk & Insurance Specialist designation.

Mel lives in Tavernier with his wife and 3 daughters.

We've created a profile for you on our website - while you're there, make sure it's up to date! We look forward to seeing you at the luncheon.

Lunch will be served Members: \$20 Guests \$25

Questions: info@upperkeysbpw.org

BPW needs **you!**

Get involved and join a bpw|COMMITTEE

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Stiletto Strut

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Newsletter

Jackie Harder
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Spring Fling

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

Website

Open

bpw|CALENDAR

2016

April 20: Luncheon, 11:30 a.m., Holiday Inn. Program: FIRM; election of officers

May 18: Networking and installation of officers, 5:30 p.m. Location TBA.

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 **fear** is holding you back...

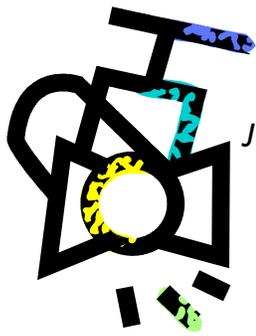


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bpw MEMBER SPOTLIGHT

Joanna Theodosiou-Dreaver

Both my husband's and my families live in Key Largo and operate family-run businesses.

After getting married, my husband and I felt the creative and

entrepreneurial urge to branch out and open our own business.

The Art Box has become a way for us to not only exercise our own creativity will but to help facilitate others to explore their creative nature as individuals, artists, explorers, and people of the community.

We take joy in enriching the lives of others and our community.

Over the years at The Art Box, we have worked with the locals and carry the basic necessary art supplies.

We offer professional framing, as well as display and sell local artworks.

We offer a variety of art classes for adults and have a following of local friends who love joining in the fun on Friday night Wine & Paint Parties!



In addition to the adult classes, we also offer art classes for children on Saturdays and during summer we have been offering a fun-filled summer camp program.

We feel very lucky we were able to build our business into a fun and successful business after many trials and learning curves.

As an evolving artist, I have recently joined multiple artists and groups in local

performing arts — mostly in music and in belly dance, which has always been something I've dreamt of perusing, but never believed would become a reality.

As far back as I can remember, my lifelong dream has been to become someone who sets a good example in some way and to push past my shy nature so that I can truly express myself fully and help others on a larger scale.

The BPW has been a tremendous motivator and key to my success in pursuing my dream — finding empowerment and helping others find theirs.

Many thanks to all my peers. I look forward to learning and growing with you all!

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6th Annual • Conch Republic Days • 2016

Stiletto Strut

Sandals to Stilettos and everything in between!

**May 1st, 2016 @ 2 PM
at Snappers, MM 94.5**

Walk, hike or strut the red carpet, raising money for our local scholarship fund.

The Stiletto Strut is open to both men and women, and there will be plenty of prizes to go around. Prize categories are listed on the event flyer so choose whatever category you want to go for! This year, groups and couples are welcome too!

To participate you must raise at least \$25, but remember the person who raises the most money will receive our "GOLDEN PUMP award"

Sponsorship money & forms must be brought with you on the day of the event. We will be checking in participants and collecting their paperwork just before the big show.



ENTRY FORM

Name: _____

Address: _____

Telephone: _____ Email: _____

Male Female Couple Group

FUN FACTS:

• Nickname: _____

• Favorites (food, movie, band, song, whatever!): _____

• Hobbies or Activities: _____

• Drink of Choice: _____

• Shoe Size: _____

• Quote: _____

• Other: _____

This entry form and release form is a contract with legal consequences. Read it carefully before signing.

"I know that participating in a Stiletto Strut could be a potentially hazardous activity. I should not enter and walk unless I am medically able. I assume any and all other risks associated with walking in this event including, but not limited to, falls, contact with other participants, and the effects of the weather.

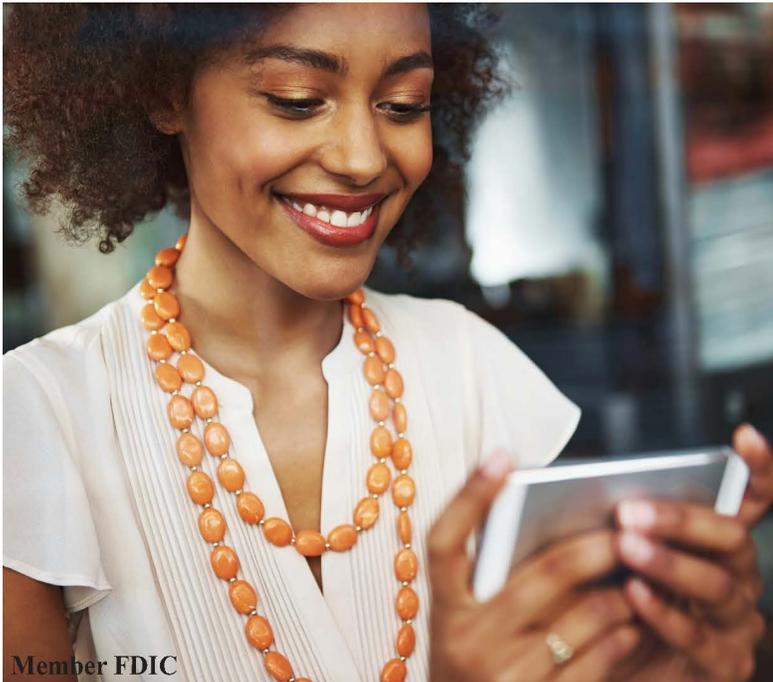
"This release and waiver extends to all claims of every kind or nature whatsoever, foreseen or unforeseen, known or unknown. The undersigned further grants full permission to sponsors and or agents, authorized by them to use any photographs, videotapes, motion pictures, recordings, or any other record of this event for any purpose."

**Applications for minors will be accepted only with a parent or guardian's signature*

Participant's Signature: _____

*Parent / Guardian's Signature (if minor under 18): _____

Date: _____



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Top 10 jobs for women in 2016



Note: All earnings are weekly median. Overall number combines men and women for comparison purposes

1. **Chief executive**, \$1,836. Overall: \$3,077
2. **Pharmacist**, \$1,811. Overall: \$2,077
3. **Lawyer**, \$1,717. Overall: \$1,500
4. **Computer and information systems manager**, \$1,563. Overall: \$1,500
5. **Nurse practitioner**, \$1,522. Overall: \$1,683.
6. **Engineer, all other**, \$1,448. Overall, \$1,288
7. **Software developer, applications and systems software**, \$1,415. Overall: \$1,308
8. **Management analyst**, \$1,348. Overall: \$1,154
9. **Operations research analyst**, \$1,325. Overall: \$1,442
10. **Computer programmer**, \$1,302. Overall: \$1,135.

Sources:
FastCompany.com and
Payscale.com

6th Annual • Conch Republic Days • 2016

Stiletto Strut

Sandals to Stilettos & Everything In Between!

Sunday, May 1

An event unlike any the Conch Republic has ever seen.



2pm
at
Snapper's

Snapper's and the BPW have joined forces for this event to help raise money for local educational scholarships.



Walk, Hike or Strut the Red Carpet and raise funds for local scholarships.

Best Walk, Hike or Strut **Most Creative Shoe**
Far Favorite
judged by audience
Best Presentation **Best Costume**
Best Couple or Group

COUPLES & GROUPS WELCOME!

Enter Now! ➔

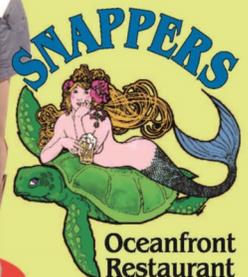
Contestants are required to be sponsored by at least 5 different individuals at the cost of \$5 per sponsor.

The person who **RAISES THE MOST MONEY** will receive the **GRAND PRIZE...**
AND the coveted "Golden Pump" Award!
Plus! A variety of awesome prizes to be awarded.



www.upperkeysbpw.org

Entry forms at
Snapper's, Doc's Diner
or online
upperkeysbpw.org



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Test your knowledge with the Women's Equality Day quiz

To help celebrate Women's Equality Day, the National Women's History Project developed a quiz to use at your events, or just around your office, or in conversation with friends.

1. Aug. 26 is celebrated as Women's Equality Day to commemorate

- a. the work women did during World War II
- b. the anniversary of women winning the right to vote
- c. the flappers of the 1920s
- d. the contemporary women's rights movement

2. In what year did Congresswoman Bella Abzug introduce legislation to ensure that this anniversary would be celebrated?

- a. 1992
- b. 1984
- c. 1971
- d. 1965

3. In what year did women in the United States win the right to vote?

- a. 1776
- b. 1848
- c. 1920
- d. 1946

4. How many years did it take for women to win the right to vote in the

United States?

- a. 72 years
- b. 120 years
- c. 20 years
- d. 51 years

5. What was the name given to the 19th Amendment to the Constitution which guaranteed women's right to vote in the United States?

- a. Abigail Adams Amendment
- b. Sojourner Truth Amendment
- c. Susan B. Anthony Amendment
- d. Gloria Steinem Amendment

6. Women who worked for women's right to vote were called

- a. radical
- b. immoral
- c. suffragist
- d. all of the above

7. The term suffragist is derived from

- a. one who suffers
- b. a voting tablet in ancient times
- c. the Constitution
- d. the Bill of Rights

8. How many other countries had already guaranteed women's right to vote before the campaign was won in the United States?

- a. 6

- b. 2
- c. 1
- d. 16

9. What was the first country that granted women the right to vote?

- a. Canada
- b. Germany
- c. New Zealand
- d. United Kingdom

Answers

- 1. b
- 2. c
- 3. c
- 4. a (from the first Women's Rights Convention in 1848 to 1920)
- 5. c
- 6. d
- 7. b
- 8. d New Zealand (1893), Australia (1902), Finland (1906), Norway (1913), Denmark (1915), USSR (1917), Canada (1918), Germany (1918), Poland (1918), Austria (1919), Belgium (1919), Great Britain (1919), Ireland (1919), Luxembourg (1919), the Netherlands (1919), Sweden (1919)
- 9. c (1893)



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Laura Maupin

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Are you a high-potential woman?

BY JACKIE HARDER | Key Dynamics

I recently launched a survey titled Professional Development for High-Potential Women and I have been gratified and intrigued by the results.

So far – and it's early days – here's what I've learned from the respondents:

- 75% of these women own their businesses

- All have fewer than 6 employees
- All hold executive-level positions

When it comes to interpersonal skills, nearly 90% want to learn how to handle negative emotions more effectively. The next most popular topics are learning how to say “no” and negotiations.

In the conflict-resolution category, handling emotional behavior was the No. 1 choice, followed by understanding personality types and managing change in the conflict-resolution category.

The top two topics under the management heading were goal-setting and getting top performance.

Business literacy and determining your management style came in second.

Other subjects that garnered a strong positive response include hiring, dealing

with generational differences, delegation, time management, moving up or out and more.

When it comes to leadership in business and the public sector, women are making strides, but they still are woefully underrepresented.

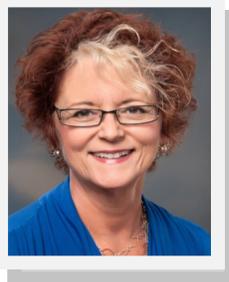
Pew Research through 2014 showed that 26% of college presidents are women (the highest in the categories measured). Only 5% of Fortune 500 CEOs were women.

As awful as that is, 20 years ago there were no female CEOs on the Fortune 500 CEO.

Today, 10% of Fortune 500 companies have no female board members.

Despite increases of women in managerial and professional occupations, “[W]omen continue to lag far behind men in senior management positions.”

Is it any wonder women are starting their own businesses?



Jackie Harder

According to the National Women's Business Council, as of 2012 there were nearly 9.9 million women-owned businesses in the United States. That's an increase of 27% from 2007.

Other fascinating facts on women in business from that same report:

- Of nonfarm and privately held businesses, 36% were women-owned, compared to 29% in 2007.
- Women-owned businesses generated \$1.4 trillion in receipts.
- Nearly 90% were solopreneurs whose companies had receipts of \$229.2 billion.
- Women-owned firms paid their employees \$263.7 billion, about 26% more than in 2007.
- Women-owned companies with employees generated \$1.2 trillion in receipts.

Are you a high-potential woman who holds an executive-level position in a company (yours or someone else's)?

I invite you to take the survey: <https://www.surveymonkey.com/r/professionaldevelopmentwomen>

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

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