



**So much fun at BPW/Della's Holiday Party!**

**bpw | CALENDAR**

- January 18: Retz Reeves at Holiday Inn
- February 15: Deb Goldberg at Holiday Inn
- March 15: Sunset Cruise at Amoray
- April 19: Luncheon at Holiday Inn

**Board of Directors 2016-17**

- President**  
**Laura Maupin**  
 305/360-5645  
[keystoyouth@gmail.com](mailto:keystoyouth@gmail.com)
- Vice Presidents**  
**Ilja Chapman, Membership**  
 305/998-8348  
[ilja.chapman@gmail.com](mailto:ilja.chapman@gmail.com)
- Suzi Youngberg, Hospitality**  
 305/393-6830  
[suziyoungberg@gmail.com](mailto:suziyoungberg@gmail.com)
- Treasurer**  
**Theresa Sutter**  
 786/361-5404  
[theresasutter@gmail.com](mailto:theresasutter@gmail.com)
- Secretary**  
**Kate Banick**  
 305/619-0154  
[kate@thegoodhealthclinic.org](mailto:kate@thegoodhealthclinic.org)
- Director**  
**Pam Martin**  
 305/853-0907  
[pmfkeys@aol.com](mailto:pmfkeys@aol.com)

**Questions?**  
 Email [info@upperkeysbpw.org](mailto:info@upperkeysbpw.org)

**President's Message**

**Happy 2017 to you!**

Thank you so much to those of you who came to the holiday party last month. It was so much fun. It was a really nice addition to include our spouses. Mine sure enjoyed it and I hope yours did too. Della, we thank you for opening your beautiful home once again and showing us all such gracious hospitality. You're the best!

Moving forward in the new year, this month we welcome BPW member and Big Kahuna candidate, Retz Reeves as our luncheon speaker. She will share her valuable financial knowledge with us. I'm really looking forward to this talk. I hope you'll join us at the Holiday Inn on Wednesday the 18th. Thanks to those of you who have already registered online. You'll enjoy the \$5 savings of planning ahead.



**Laura Maupin**  
*Photo: Melendi Photography*

The BPW Board are continuing to brainstorm ideas for our upcoming fundraiser to be held during Snapper's Conch Republic Days at the end of April. We hope to create an event that members will participate in and have tons of fun with fellow members. Meeting once a month is great, but we realize as a board, there's so much more fun to be had! Connection makes us stronger. Please reach out to any of your board members with any ideas or thoughts. We welcome the your help.

We also want to better promote our women's scholarships that can be applied for on our website. After all, we are women empowering women. Help us spread the word.

See you Wednesday at the luncheon!

*Portfolio Management and Wealth Management Services in the Florida Keys*

**Our agenda is your prosperity.**

- We listen to you
- We offer smart strategies and real solutions
- We work in your best interest
- We are creative problem solvers
- We are experienced portfolio managers
- We offer many different investment options
- We are seasoned professional financial strategists and estate planners
- No commissions (fee-based portfolio management)



Patricia B. Mull, CPA, PFS



**Mull CAPITAL MANAGEMENT LLC**  
 A Registered Investment Advisory Firm

**INVESTMENT ADVISOR REPRESENTATIVE • PERSONAL FINANCIAL SPECIALIST • CERTIFIED PUBLIC ACCOUNTANT**

91760 Overseas Highway, Tavernier, FL 33070  
 305.852.8025 • [www.mullcapitalmanagement.com](http://www.mullcapitalmanagement.com)

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.

**Our January Luncheon "Put Your Own Oxygen Mask on First"**

**WEDNESDAY Jan. 18th** 11:30 AM  
**Holiday Inn MM 100 OCEANSIDE**

Our Speaker: **Lauretta "Retz" Reeves**  
 Topic: "Put Your Own Oxygen Mask on First"  
 A guide for women on safeguarding, growing and investing their savings.



Lauretta "Retz" Reeves is partner at Islamorada Investment Management, an independent fee-only registered investment advisor specializing in value-investing. She also is the chairwoman of the Investment Committee of the Burroughs Wellcome Fund, on whose board she sits.

She holds a BBA from Florida International University and a MBA from Nova Southeastern. She has been awarded the Chartered Financial Accreditation and the Accredited Wealth Management Advisor certifications. She is a member of the Founders Society of Manners Hospital as well as the Upper Keys BPW, and a mentor in Monroe County's Take Stock in Children Program.

**Members!**  
 Please note our new event pricing structure for 2017:  
**When you register online, members get the \$20 rate.**  
**If members walk in with no reservation, it's \$25.**  
**Guests are \$25.**

**Lunch will be served. Member with online reservation \$20. Member without reservation \$25. Guest \$25**  
 Questions: [info@upperkeysbpw.org](mailto:info@upperkeysbpw.org)

**bpw | MEMBER SPOTLIGHT**

**Ruth Schrader-Grace**



**Ruth Schrader-Grace** is a proponent of health and wellness. Over the past several years she has developed multiple skills and programs helping many to achieve their goals, including herself and believes in eating organic, natural foods, exercises 3-5 days a week, while maintaining a healthy balance between her professional and personal life. She has a degree in General Education with a focus in Psychology and Business, is a Level 3 Qualified TRX® Suspension & RIP Trainer, Certified Holistic Life Coach, and continues to study and expand her knowledge in the fields of health and nutrition. She is a member of the American College of Sports Medicine, a graduate of the Leadership Success Academy and received recognition as Competent Communicator from Toastmasters International.

Ruth enjoys taking her clients outdoors to enjoy the fresh air, adding an extra quality to her clients training, although she equally enjoys the air conditioning provided by being indoors! Her predominant focus of fitness coaching is body-weight exercise as part of individualized and small group training. Workouts include the use of the TRX® Suspension & RIP Trainer along with a variety of other Functional Training modalities. Training focus is on strengthening, balance, flexibility and mobility, but also incorporates exercises for pre or post-rehabilitation, training for injury prevention, and other various functional training fitness programs. She creates personalized programs for her clients that focus on their specific needs. In group settings, modifications are easily set for each individual while maintaining an even flow for all.

Ruth says, "My motto is, If you're not having fun, then you're doing it wrong" She believes one of the most important aspects to staying fit and healthy is having fun. She says, "working out shouldn't be a tiring or boring you have to do, but something fun that makes you smile and feel good about yourself".

Being a member of the BPW has given her the chance to learn about other local women in business and is inspired by the comradery of all its members. She states, "there is always room to grow in life and to learn from others. The women in this local chapter have much to offer and is much like a sisterhood I'm proud to be a part of."

**bpw | ATTAGIRLS-CONGRATS & FOND FAREWELL**



Brittany Miller, Lawyer at HL&Y,LLP and co-owner at Miller Marine, Inc has welcomed another beautiful child into her family. Little William Mathew Miller was born on December 8th, 7lbs 13oz, 19.5 inches. Congratulations Brittany, Scott and big sister Phoebe!



**Janeen Simon**, Executive Director for the Wild Bird Center is leaving the Keys for new adventures in Colorado next month. We will miss you Janeen. You were always so helpful and willing to do more for BPW. Best wishes to you in your new endeavor, we know you'll rock them!

*Are you ready to explore the possibilities in your life?*

Click to set up a conversation with **Coach Jackie Harder.**  
 Or call **305-451-9295.**

KeysBank.com • 305-852-2070  
**FIRST STATE BANK**  
 OF THE FLORIDA KEYS

**bpw | NEW & RENEWING MEMBERS**

We are excited to welcome new member, **Katharine Becker** of the Everglades Science Center. You will remember Katharine as your November speaker who shared a wealth of knowledge about our precious Florida Keys surroundings. This year thanks to **Maryann Warren** and **Mary Roth** for renewing their memberships this year!

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

Follow us on [Facebook](#)

[Unsubscribe](#)