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Our Mission:
The Junior League of Miami, Inc. is an organization of women committed to promoting voluntarism, developing the potential of women, and improving communities through the effective action and leadership of trained volunteers. Its purpose is exclusively educational and charitable.

The Junior League of Miami Magazine is published biannually for all members and friends of the Junior League. Please contact advertising@jlmiami.org for more information on advertising opportunities.

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Copyright 2017 Junior League of Miami. Cover photo courtesy of Deering Estate.
To say that I thought about what I would write is an understatement. But, here it is and I’m still not sure if I will do the editorial letter justice. It finally dawned on me that in order to move forward with this letter, I would have to go back to the beginning.

As I sat on my bed, retracing our League’s history and timeline, the inspiration started flowing. We come from a long line of strong-willed, empathetic, and capable women who shared the common goal of making their communities and the world a better place. Their vision — our vision — still holds true to this day.

A powerful and effective way to share this vision was without a doubt through the power of words, which is why the first edition of the JLM magazine was published in 1911. Fast forward to present day, and the magazine is still one of the League’s most powerful tools of communication. In my humble opinion, the magazine is the voice of the League — connecting and informing its members of our current focus and what is to come.

One of my existing goals for the fall magazine was to feature more of our wonderful members — so many of you reached out with wonderful stories. Some of you received promotions, others started their own business, several of you got engaged, married, or gave birth to a new generation of Junior Leaguers (here’s certainly hoping!). I also aspired to provide informational and inspirational reads for you; which is why in this edition, you’ll find financial advice, health wellness tips, and everything in between.

My experience in the League these past few years has been incredibly rewarding. I’ve had the opportunity to participate in amazing community projects that have had a significant impact in the lives of many women and children, and I have also had the good fortune to grow both personally and professionally. The League has also introduced me to so many impressive women who I look up to and aspire to be like.

And speaking of impressive women, I’d like to take this moment to thank my diligent magazine committee, Hanna Ellis, Stephanie O’Barr Garcia, Monica Gonzalez-Piriz, Kristyn Schwartz, Rebekah Kurzweg and last but never least, my sustainer advisor, Catherine Grieve, whose guidance and support has been invaluable.

I truly hope you enjoy reading the magazine and that you share it with your friends, family and colleagues. We had all of you in mind when compiling it.

And always remember, we are the writers of our own destinies.

Maria M. Ruiz
Magazine Chair & Editor
As I reflect back on the last five months and all that we have gone through since the start of our Junior League year, I am struck by a strong feeling of gratitude.

I want to start by saying how grateful I am to have the opportunity to serve as president of this wonderful organization of women dedicated to building a better community.

In September, we were fortunate to be spared a direct hit by the massive hurricanes that traveled close to our shores. Naturally, we should be thankful for that, but these challenging times gave us the opportunity to step up and live our mission. Natural disasters bring out the best in people, and every day at JLM we see examples of people selflessly rolling up their sleeves to reach out to those in need. I am grateful for being able to join you in helping those most impacted.

October brought causes in need of awareness and action: National Breast Cancer Awareness, which affects me personally, and Domestic Violence Awareness, part of the foundation which our League’s work is built upon.

As a breast cancer survivor, National Breast Cancer Awareness Month is a crucial 31 days to spread the word about mammograms and raise awareness about the importance of early detection. However, I am grateful every day for my life and for the amazing doctors and healthcare providers, as well as my friends and family, who supported me from the time of the diagnosis.

According to the National Coalition Against Domestic Violence, nearly 20 people per minute are physically abused by an intimate partner. This equates to more than 10 million women and men each year. I am so grateful to have a loving and supportive husband who respects me and for the opportunity to help the women and children at Inn Transition North and South move on to a life free from violence.

With Thanksgiving, in November, I took time to reflect on everything I have to be appreciative of: my family and friends, career, home, health, and the incredible feeling that comes from locking arms with all the JLM women serving our community. Now, in December, we come together to celebrate our accomplishments and renew our commitment to a new beginning.

I hope that the coming year gives you plenty of opportunities to be thankful and pay some of that gratitude forward.

All the best,

Helen Picard
President

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Inn Transition South is fully dedicated to empowering residents both personally and professionally. The committee has lined up a series of workshops for the moms, teens, and children of ITS, ranging from resume building and interview skills, to the importance of healthy eating, and much more.

If you’d like to help out or volunteer with ITS, sign up in Closerware or reach out to Candace Tejidor at ITS@jlmiami.org for more information.

UPCOMING EVENTS AND VOLUNTEER OPPORTUNITIES AT ITS:

**Saturdays at 11 AM**

- **December 2017**
  - Holiday Party
- **January 2018**
  - Financial Management
- **February 2018**
  - Resumes & Interviewing
- **March 2018**
  - Spring Gardening
- **April 2018**
  - Nutrition & Cooking
- **May 2018**
  - Mother’s Day Celebration

Gulliver is more than a school—it’s a vibrant community. We celebrate diversity and nurture individuality. Our students find and cultivate their passions through learning, charting the path that will take them into the future. Welcome to Gulliver. Welcome home.
TRAINING THE NEXT GENERATION OF LEADERS

By Jessica Delgado

Empowering Miami’s women to conquer the challenges of tomorrow and to build a united community starts with each of us. Through our increased capacity, we can then share that knowledge and empower others to create change. This year’s Leadership Training Committee is well on its way to adding an incredible repository of new capabilities to Junior League of Miami members.

The Leadership Training Committee kicked off the 2nd Annual Leadership Agility Series with a “Break Up With Worry” workshop led by committee member Ines Battistini. The workshop provided useful approaches to being present in our everyday lives and leaving worry behind. I led our second workshop, “How to Handle Difficult Workplace Conversations.” We worked on how to understand and leverage individual communication styles using the LOL (Listen-Observe-Learn) method.

For information on the Leadership Training Committee’s upcoming trainings, please check the Closerware calendar or email leadershiptraining@jlmiami.org.

FORMING PARTNERSHIPS FOR A BETTER TOMORROW

By Ela Hernandez

The Program Development Committee held its annual Meet & Greet Community Breakfast in October at Junior League of Miami headquarters. Local non-profit organizations came together to explore ways to partner and collaborate on projects within the League’s area of impact — “families at risk.”

Nearly 30 non-profit organizations attended, including institutional staples Phillip and Patricia Frost Museum of Science and the Children’s Home Society of Florida. Newcomers included DEBRA Dream, Inc., an organization dedicated to fostering life skills development through sports and recreational education for underserved youth, and the Leadership Learning at St. John Bosco, a pilot program aiming to create a positive change in Little Havana through personal and academic achievement.

The breakfast provided attendees an opportunity to connect and engage in furthering a joint mission; making our community a better place by helping those in need. The organizations learned about our history and vision as well as the JLM Community Project application process.

The Program Development Committee will present potential projects to the JLM Board for approval, and semi-finalists will be presented for a vote at the February 2018 General Membership Meeting. The selected projects will be implemented during the 2018-2019 League year.
What if I say the wrong thing, what if the kids don’t like me, what do I do if one of them throws up on me? As someone that does not have a ton of experience with children, these are the questions that filled my mind the morning of my first community project with Inn Transition North. As I drove up to the complex for our inaugural event, I saw familiar red polos scattered in the parking lot and knew that I had found the right place.

For those of you that are not as familiar with ITN, let me give you the basics. ITN has been the Junior League of Miami’s flagship project for more than 20 years. We provide resources to women and children who are survivors of domestic violence as part of a public-private partnership with Miami-Dade County. The families receive housing, counseling, and child-care in a safe living environment for up to 24 months.

The ITN committee’s first event was intended to be a meet-and-greet with the families and to survey the moms to get a better idea of how to develop our programming for the year. While the moms were filling out the survey, Junior League volunteers were busy keeping the children occupied by games of Uno, coloring, and playing on the jungle gym. It is a gross understatement to say that these kids are little balls of energy.

The afternoon concluded with a pizza party, lots of hugs from the kids, and big smiles from the moms. As the families gathered their things, the kids kept asking us when we would return and what kinds of activities would we be doing next time. So, I guess it’s safe to say that I said some right things, they liked me just fine, and no one had to deal with any throw up.

“The families at Inn Transition North are an absolute joy,” said Tammy Reed, ITN Chair.

“I am sure I speak for the entire committee when I say that planning and executing monthly programming activities is just as rewarding for us as it is for the mothers and their children. It’s truly a delight to be a part of this flagship JLM program that is transforming lives.”

By Stephanie O’Barr Garcia
INVESTING IN OUR FUTURE: JLM SCHOLARSHIPS

By Stephanie O’Barr Garcia

Each year, the Junior League of Miami awards scholarships to female high school seniors in the Miami-Dade Public School Systems who have exhibited superior community service involvement and high academic achievement.

One of those scholarships is funded by The Uppaluri Family Foundation. Anita Uppaluri, a longtime JLM member, and her husband, Rao, both came to the United States to further their education and share a strong belief in supporting higher education opportunities for those with limited financial resources. The Uppaluri Family Foundation, established in 2015, provides a one-year scholarship with the opportunity to apply for funds for three additional years. In the future, the Uppaluris hope to see the development of a program for the scholarship recipients to mentor new incoming university students.

My time at Emory University has been one of growth and personal development. Every day brings an opportunity to meet someone new, engage in meaningful conversations, and make a difference within Atlanta. As the years pass, I have learned to live life with passion and to never succumb to societal pressures. To do things well no longer means living for your resume, it means choosing to do things with love. Life is too short to simply be content, and one must work for their dreams. I owe much of this growth to the Junior League of Miami.

-Daniella Gonzalez

I aspire to become a pediatrician in the future and possibly to specialize as a Pediatric Neurologist or Neurosurgeon. My plan is to join Doctors Without Borders, because I have witnessed firsthand the impact a doctor can make in Haiti. My wish is to also return to working with the house of Hope and the Beraca Medical Center, only this time, as a traveling doctor. I am extremely grateful to the Junior League of Miami and the Uppaluri Family, as this scholarship helps to relieve tremendous financial burden, especially since it is renewable. It brings me closer to my goal of making an impact for the people who I’ve come to love so dearly in Haiti.

-Sabrina Dillon

For more information on JLM scholarships, please email scholarship@jlmiami.org.
THE ANNUAL SUSTAINER WINE & CHEESE

Thank you to Cathy Zuckerman Dee for hosting this year’s event in her beautiful Coral Cables home.

SUSTAINERS

THE SUSTAINER COMMITTEE...
This year, there’s an unstoppable dream team planning sustainer activities — sustainer liaison Jenny Williams, sustainers Julia Bianchi, Cecilia Slesnick, Jeannett Slesnick and Ronita Whytehead, and active Kendall Brown.

Have an idea for a great sustainer event? Are you willing to share your expertise and be a sustainer advisor to a committee chair?

Email sustainerliaison@jlmiami.org.

Thank you to Cathy Zuckerman Dee for hosting this year’s event in her beautiful Coral Cables home.

AJLI’S THE NEXT CHAPTER

AJLI’s The Next Chapter initiative is designed for sustainers of all Junior Leagues who want to remain connected to their individual Leagues, to AJLI and to the extraordinary network of fellow sustainers who believe in the power of women to effect positive change in the world through leadership and community service.

Through The Next Chapter, AJLI offers unique experiences and opportunities for lifelong development and enrichment by providing forums for women to find inspiration, information, motivation, and support on topics that are relevant to their lives.

Find out more about The Next Chapter by joining its closed Facebook group: Junior League | The Next Chapter.

SUPER SATURDAY AND THE 2017-2018 PROVISIONAL CLASS

SUPER SATURDAY
In October, an enthusiastic group of women came together at Camillus House for Super Saturday, and to kick off their provisional year. Monique Greenberg and Marcia Koo are this year’s co-chairs for the Provisional Committee.
THE 2017-2018 PROVISIONAL CLASS

FUN FACTS:

- One was a professional sailboat racer
- One spent a year as an AmeriCorps volunteer
- One is a U.S. Navy vet
- One was a salsa instructor
- One has participated in livestock shows
- One was a competitive weightlifter

EMPLOYERS INCLUDE:
Miami-Dade College, West Elm, Kristi House, Morgan Stanley, University of Miami, WPLG Local 10, Celebrity Cruises, J. Crew, and Miami-Dade County Public Schools.
Charles Deering, a businessman, art collector, and avid philanthropist, grew up with a tremendous appreciation for agriculture, business, and a strong interest in the arts. Miami Showhouse guests will delight their aesthetic senses as they walk through the estate and experience Deering’s passion for art and architecture.

“We are truly honored that the Junior League of Miami selected our location for its 2018 Miami Showhouse,” said Jennifer Tishhammer, director of Deering Estate. “There is excitement and collaboration already afoot between the two organizations as we jointly work within historic preservation standards and the creative perspectives that the designer process brings.”
“As a past president of the Junior League of Miami — and the president-elect of the Deering Estate Foundation — I am delighted that the League’s Designer Showhouse is coming to the historic Charles Deering Estate. One of the main missions of the foundation and its philanthropic circle, 100 Ladies of Deering, is to raise public awareness of the one-of-a-kind cultural and environmental resource that is the Deering Estate — and we know from experience that there could be no better partner to make this happen than the Junior League of Miami! It is truly a match made in heaven,” said Becky Roper Matkov, JLM sustainer.

If the 2016 Showhouse is any indication, the 2018 Miami Showhouse is poised for success. Last year’s committee had 60 members, more than 200 dedicated volunteers, and completely exceeded its projected goal — it raised $350,000 with all proceeds supporting the Junior League of Miami’s community projects. With a goal of $400,000, the 2018 Showhouse will be the League’s largest fundraiser to date. The committee expects between 4,000 and 7,000 visitors!

“The 2018 Junior League of Miami Showhouse gives us the opportunity to bring together what’s best in our community: the majestic architecture of the Deering Estate, combined with world-renowned design ideas and the invaluable support of our volunteers, to advance charitable work and empower women, children, and families across our city,” said Helen Picard, 2017-2018 President of the Junior League of Miami. “I had the privilege of co-chairing the successful 2016 Miami Showhouse, and I know that the 2018 Showhouse will be an even bigger success.”

The 2018 Miami Showhouse will be open six days a week for individual, private, or group tours, as well as for private events. Admission will be $40 person, and all proceeds will benefit the mission and community projects of the Junior League of Miami.

Visit miamishowhouse.org or email: showhousechair@jlmiami.org for more information.
COMMUNITY ADVISORY BOARD SPOTLIGHT:
A Q&A WITH MARK TROWBRIDGE

Mark Trowbridge is the president and CEO of the Coral Gables Chamber of Commerce, a position he has held for the past decade. He is responsible for the day-to-day success of the nearly 1,600-member organization, working with volunteer leaders and community stakeholders engaged in the long-term business development strategies for the City Beautiful. Mark serves on several local boards including the Miami-Dade Beacon Council, New World School of the Arts, and Seraphic Fire. His community involvement also includes serving as past president of the national Board for the University of Florida Alumni Association. Mark joined the JLM Community Advisory Board in 2016.

How did you get involved with JLM and become a member of CAB? I had desperately wanted to join the Junior League for years — ask [JLM past president] Andria Hanley about my plight! So, when [then-JLM president] Enrimé Wernick shared her vision for the Community Advisory Board and asked me to get involved, I immediately said YES! And then, I promptly wrote her a thank-you note!

What about JLM most interests you? Many things about JLM interest me and even more intrigue me: JLM is incredibly dedicated to our community and that touches my heart. The League's work with Inn Transition North and its families is essential to a better Miami and JLM’s tenure of commitment to big ideas is amazing!

What do you see as upcoming challenges or opportunities for JLM and other local community organizations? Like most membership-based organizations, there is a lot of competition for recruiting talent and sustaining interest. JLM is not a sign-and-join type of group; it requires time and talent — as well as a long-term commitment to service. You have to be very special to be part of this group of dynamic women and at the same time, not be afraid to roll-up your sleeves.

What advice would you give your younger self (or JLM members) to become a community leader? Don’t join any local or community-based organization unless you aspire to lead it one day. Work hard from the very first moment you join to get noticed for your commitment to service. Finally, do big things!

What are fun facts that you’d like JLM members to know about you? I am addicted to Amazon Prime. In fact, if online ordering were an Olympic sport, I would be a gold medalist. History books — especially those on President Lincoln or other U.S. presidents — are my jam!

JLM’S COMMUNITY ADVISORY BOARD (CAB) IS A GROUP OF TRUSTED HIGH-LEVEL ADVISORS WHO MAKE A DIFFERENCE IN PROVIDING ADDITIONAL EXPERT KNOWLEDGE AND FINDING BALANCED UNBIASED ANSWERS FOR IMPORTANT PROJECTS. REPRESENTING A CROSS-SECTION OF PROFESSIONS AND COMMUNITY EXPERIENCE, CAB MEMBERS SHARE THEIR WEALTH OF KNOWLEDGE AND PROVIDE GUIDANCE AND DIRECTION FOR THE LEAGUE.

Jayne Harris Abos, Partner, thinkLAB Ventures, & JLM Past President
Eddy Arriola, Chairman & CEO, Apollo Bank
Nancy Batchelor, Senior Vice President, EWM Realty International
Ed Hudak, Chief of Police, City of Coral Gables
Dave Lawrence, Jr., Chair, Children’s Movement of Florida
Susan Lerner, 2016-2017 JLM Sustainer of the Year, President, Inn Transition North; & JLM Past President
Lubby Navarro, Board Member, Miami-Dade County Public Schools
Ron Sheffield, President, EWM Realty International
Lynn Summers, President, Friends of Miami-Dade Libraries
Mark Trowbridge, President & CEO, Coral Gables Chamber of Commerce
Lynne Waller, Ed.D, Professor, Nova Southeastern University, College of Psychology
Dr. Onn Wanderman, Executive Director, Family Resource Center

Mark Trowbridge and JLM past president Andria Hanley

JLM’s Community Advisory Board includes leaders like Jayne Harris Abos, Eddy Arriola, and Andria Hanley.

WE WELCOME
Our newest Associate and Historic Properties Specialist
KATHLEEN SLESNICK KAUFFMAN

Kathleen has spent the last 9 years serving as the Historic Preservation Chief for Miami-Dade County, and has been in the field of Historic Preservation for 22 years, both in Residential and Commercial properties.

SPECIALIZING IN RESIDENTIAL REAL ESTATE IN CORAL GABLES, COCONUT GROVE, PINECREST, SOUTH MIAMI, AND ENVIRONS
Three Ways to Look Within & Step Into Your Power!

By Shannon Egan

An empowered woman is someone who knows who she is and what she wants, and she isn’t afraid to go out and get it. She decides who she wants to be, what she wants to create, and she shows up every day to take action on her vision. In my experience, there are three things that set empowered women apart.

But before we jump ahead, it’s important to point out that each of you already possesses these three characteristics to a certain degree. Empowerment is innate — you’re born with the capability of feeling empowered. And, it’s also true that empowerment comes more easily to some of us. What sets the most empowered women apart is their willingness to consistently practice the tools I’m going to share with you.

Think of empowerment like your favorite workout. Your body doesn’t magically stay healthy and toned when you simply think about exercising. Instead, transformation happens with consistent practice where your endurance builds over time. The three empowerment attributes listed below follow the same principle: when you continuously choose to cultivate and practice the three attributes, you’ll feel more empowered on a regular basis.

When you find yourself feeling hesitant, insecure, or overwhelmed, focus on one of these three empowerment attributes listed below to get a boost of confidence and step into your power!

1. Write Your Own Rules.

Instead of simply accepting what society deems as truth, empowered women take things into their own hands and write their own rules. Let’s take the concepts of success and failure as an example. We’ve all been taught that success means finding the ‘one’ across multiple areas of our lives. Translation: marrying your soulmate, having a family, living in a city you love, and landing a great job you’re passionate about that also offers a sophisticated title and top tier salary. Whew, that was a mouthful!

Along that same logic, we’ve been conditioned to believe that never finding ‘the one’ soulmate, city, and career is somehow a failure. In the career example, we’re told that being a multi-passionate professional with various income streams is somehow a less successful career path compared to the traditional career trajectory. Similarly, society looks down on individuals who prefer using their paycheck as a means of pursuing their passion as a weekend hobby instead of turning their passion into a career.

How do you define success and failure for yourself? Have you been going along on auto-pilot using society’s limited definitions or have you created definitions that work for you? Are you at a crossroads and feeling stuck? If so, perhaps it’s because you’ve been following what you ‘should’ be doing based on cultural or societal norms instead of living by your own set of rules.

So why not grab a notebook, light a candle, put on your favorite music, and give yourself permission to do some self-writing? It only takes a few minutes and you’ll quickly see how this practice can be applied to multiple areas of your life!

2. Vulnerability = Strength.

When you think about the women you most admire, what specific qualities are you drawn to? Perhaps adjectives like independent, brave, authentic, honest, or confident come to mind. And don’t get me wrong — these are all great qualities but the women I most admire have one thing in common: they choose to see vulnerability as a strength. Vulnerability is yet another word we’ve been led to believe a culturally accepted definition that doesn’t do justice to the real power behind this concept. What is vulnerability exactly? In her #1 New York Times bestselling book, Daring Greatly, Dr. Brené Brown defines vulnerability as uncertainty, risk, and emotional exposure. Vulnerability is not, as we’ve been told, a sign of weakness.

Instead, it’s one of the most powerful things we can embrace to develop a sense of belonging and purpose.

Asking for help when you’re secretly afraid of being perceived as disorganized or incompetent. Choosing to give a colleague direct feedback instead of talking behind the person’s back. Deciding to pick up the phone and call a friend who’s going through a really tough time instead of being afraid you’ll say the wrong thing and not calling at all.

These are all examples of vulnerability that are in no way a sign of weakness. On the contrary, taking action despite uncertainty and potential emotional risk requires courage. Empowered women aren’t afraid to learn how to engage with their vulnerability and embrace the emotions that come with it. Knowing how much we tend to admire this quality in other people, here’s the question I recommend asking yourself — How can you begin to value your own vulnerability as much as you value the quality of being vulnerable in others?

Imagine what it would feel like to instead wake up each day with an inner knowing that you’re already enough and therefore have nothing to prove. How much of your time and energy might that single mindset shift free up? Next time you catch yourself looking for satisfaction from an external source, redirect your focus and look within to give yourself what you’re seeking. Choosing to believe in yourself from a place of worthiness is a empowering process, but it’s a worthwhile practice shared by the most empowered women out there!

3. Worthiness From Within.

The third and final empowerment attribute is all about cultivating worthiness from within. If I had to pick one attribute, this one is the real game changer. What do I mean when I say, ‘worthiness from within?’ I mean looking at who you are, when you remove all the external labels, and deciding to believe that you’re worthy of whatever it is you desire.

It’s easy to get caught up in the endless cycle of seeking external validation. I feel better about myself once I... get a raise, buy my first house, have enough in savings to take a sabbatical from my job, etc. As you can see, this list is never-ending. You check one thing off the list and suddenly a new end goal comes into focus. Whenever we allow our worthiness to be determined by external sources and accomplishments, we set ourselves up for disappointment.

Imagine what it would feel like instead to wake up each day with an inner knowing that you’re already enough and therefore have nothing to prove. How much of your time and energy might that single mindset shift free up? Next time you catch yourself looking for satisfaction from an external source, redirect your focus and look within to give yourself what you’re seeking. Choosing to believe in yourself from a place of worthiness is a empowering process, but it’s a worthwhile practice shared by the most empowered women out there!

Shannon Egan, an active League member, is a Business Mindset Coach for fierce female entrepreneurs who are ready to transform their businesses from the inside out. She works with her clients to break through mindset blocks and create sustainable success from within using her signature coaching process. Are you ready to thrive in your business? To learn more about working with Shannon, email her at shannon@ishikinsights.com.
Getting your financial house in order: TIPS FOR WOMEN

By Karolina M. Raczynska, AAMS®

It is important now, more than ever, to get your financial house in order.

Women typically have different feelings towards risk, varying financial goals, and objectives, and face different obstacles than men when it comes to financial planning. Yet, many are not as involved in their household’s financial matters as they should be. No matter your family’s make-up, whether you are a single woman, married, or divorced, the sole breadwinner of your household, or a stay-at-home mom, and regardless of whether you have children, it’s important to take control of your finances. As we approach the end of the year, here are a few steps you can take to get your financial house in order:

**FAST FACTS**

1. **Save half of what you save in your lifetime, yet are expected to outlive by an average of 5 - 10 years.**

2. **90% of women will be the sole financial decision-makers of their household at some point in their lifetime, yet only 28% of women are confident with investing and the stock market.**

3. **It is estimated that by 2020, women will control $72.1 trillion globally.**

**KNOW YOUR NET WORTH**

Create and maintain a list of your household assets (bank, investment, and retirement accounts), where they are held, how the accounts are titled, and a current review of beneficiaries. Ensure you have access to key accounts of your household in case you need to make financial decisions.

**ESTATE PLANNING**

Are your household’s beneficiaries current and up-to-date? With divorce rates, second or third marriages, and mixed families on the rise, ensure you and your spouse have all of your accounts properly titled, and proper beneficiaries designated. Do you have a will in place? Will your assets be transferred to your heirs in the most efficient way possible? Do you have a plan should you become incapacitated during your lifetime? Review your wills, trusts, and powers of attorney to make sure your decisions are properly documented.

**TAX MANAGEMENT**

What steps can you take to minimize your current taxes? Review your year-to-date realized gains in your portfolio and have a tax-loss harvesting strategy in place. Keep accurate records of charitable donations made throughout the year. Consider donating highly appreciated stock in lieu of cash. Know your household’s AGI and tax bracket.

Do you know about the Hurricane Irma Tax Relief Act? You may be able to deduct expenses incurred during Hurricane Irma, even if you don’t itemize your deductions. Keep accurate records of losses of all items, even perishable food, landscaping, and travel and lodging expenses if you evacuated. Consult your tax professional for guidance and questions.

**REVIEW YOUR INVESTMENTS**

With markets at all-time highs, have you rebalanced your portfolio recently? Are your investments in line with your feelings towards risk, as well as the level of risk you need to take to reach your goals? Review your current asset allocations and ensure you are well-protected and have a plan in place for your portfolio in case of a market downturn.

**RISK MANAGEMENT & INSURANCE**

Do you have a plan to replace your income should you be unable to work? Are your assets protected in case you are sued? Do you have sufficient coverage should you need long-term care in the future? Do you have protection against identity theft? Perform a review of your and your spouse’s current insurance policies for adequate coverage.

Karolina M. Raczynska, an active League member, has over 9 years of experience in the financial services industry, working as a financial advisor with UBS and Charles Schwab & Co. She specializes in financial planning and wealth management for families, individuals, and small businesses, and is a passionate financial literacy advocate for women. For questions relating to your personal finances, retirement planning or college planning, contact Karolina at k_raczynska@yahoo.com.

**KNOW YOUR NET WORTH**

**ESTATE PLANNING**

**TAX MANAGEMENT**

**REVIEW YOUR INVESTMENTS**

**RISK MANAGEMENT & INSURANCE**
Consider some of the language that you use in your day-to-day business conversations. Phrases such as “Please let me know when we can speak more about this,” “Thank you for taking the time to speak with me today,” “I look forward to working with you” — do they sound familiar? Recently, these were my go-to phrases when interacting with colleagues, prospects, and clients, especially through email.

As women, many of us have been conditioned to always mind our “p’s and q’s” and “please” and “thank you” are a natural part of who we are. Let’s be honest, when we’re trying to negotiate, sell a new idea, or navigate conflict in some way, we may think that demonstrating good manners and using exclamation points or smiley faces to show our excitement make us seem less pushy and more likeable. Exclamation points are a common difference between male and female written communication.

Scientific research suggests that women focus more on likability than men do in the business setting, and therefore, it plays out in our communication style. Think about the written communications that you receive from your male counterparts, and compare them to those from your female counterparts (as well as yourself). I bet you see a difference in approach. Unfortunately, this difference in communication often correlates to differences in how women and men lead.

In his book Barking Up a Dead Horse: Avoiding the Wasted Time and Effort in Business-to-Business Sales, Tom Batchelder doesn’t distinguish between men and women, but focuses on how influencers, such as those in leadership or sales positions, can communicate more effectively. By using certain words and phrases in our emails, we can place ourselves in a “one down” position. This means that we are not leading the conversation, but instead, we are putting ourselves in a perceived position of weakness.

Batchelder believes that our choice of words and phrases can harm our ability to attract our desired outcomes. We need to use language that puts us in a position of equality with our counterparts. In doing this, it allows us to ask the right questions that lead us to decide if our approach, idea, or expertise can fix the issue at hand. This will allow us to influence more by not selling, pushing, or assuming.

In reflecting upon Batchelder’s book, I have quickly acknowledged that I have been leaning on a “pushing” communication style and making assumptions on the needs of my clients and colleagues without asking questions. My standard closure of “I look forward to speaking with you” when there is no agreement to speak shows my assumption that we are going to have a conversation and therefore, pushes the person on the other end to call me. The person I am looking to influence and motivate towards a certain outcome may dismiss my communication because no one wants to be pushed.

So, how do you put yourself in a position of equality when negotiating, influencing and selling ideas? Batchelder suggests considering the following don’ts:

1. Using “Thank you for your time”
2. Using “Hopefully”
3. Using emotional words or punctuation (i.e., “love,” “excited,” or exclamation points)

4. Assuming that you are going to get a call back (i.e. not giving an out and using phrases like “if you are open to it . . .”)”
5. Not conveying the next step

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Focus on clear and concise statements that communicate what you want and why. With our mounting inbox and short attention spans, people don’t want to feel like they are being “sold.” Shifting your approach allows the recipient the opportunity to “buy in” to your idea, to meet with you, or both. The language that Batchelder suggests might seem counterintuitive to how we’ve learned how to get “buy in.” However, he believes using words like “might” does not make you appear weak but instead creates space, allowing people to be drawn to talk with you and to learn more about what you offer.

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NARRATIVE

Navigating the holiday food temptations can leave you feeling like a spun dreidel or a Christmas tree without water. Fear not! You have the power, the knowledge, and the most festive dietician in all the land at your side to assist.

The holidays are when most folks gain the most weight per month — an average of four to six pounds — to be precise. That’s about one-third of my Madeleine’s entire furry spaniel body!

Fat mass is not metabolically benign, that is, you are not just storing it for the winter. Fat mass is inflammatory and can cause hormonal derangements. Yikes … as if you weren’t crazy enough during Christmas!

Lean muscle mass, on the other hand, is metabolically active at rest. While you sit, it keeps on burning energy (calories). While you are resting metabolically active at rest. While you are resting, you are still burning calories. If you are metabolically active, you are not just storing it for the winter. Fat mass is inflammatory, and can cause hormonal derangements. Yikes … as if you weren’t crazy enough during Christmas!

Here are tips to keep stuffed in your mental Christmas stocking:

1. THE WORLD IS NOT ENDING

(Phew!) The scrumptious treats that rain upon you this month will reappear again next year. I promise. You are not a polar bear hoarding food for the winter. Food is plentiful in this country and your favorite treats can be accessed at any time during the year. So, enjoy treats in moderation.

2. FOR CHRISTMAS SAKE, EAT BREAKFAST

It’s called break-fast for a reason! Your body tasted for a good 8–12 hours while you slept and when you wake, it’s time to replenish your glycogen to leave you satiated and alert for your day. Breakfast reduces cravings, and blood sugar drops later in the day so you are less likely to overeat. Always choose a source of organic protein (free-range, omega-3 eggs; raw nut butter; raw nuts; or 2% yogurt/cottage cheese) as well as a serving of fruit or vegetables. Depending on your weight, you may be able to add a complex grain as well (plain oatmeal, Ezekiel toast, sweet potato, etc.).

3. STAY HYDRATED

Don’t drink the Christmas tree water like the cat does, but do stay hydrated. Drinking water before meals leads to reduced fullness. We often mistake hunger for thirst as well. We could tell you eight zillion other benefits to staying hydrated, but we know you have Christmas shopping to do. Drink until your urine is as clear as the Waterford crystal on your wish list.

Add citrus fruits and herbs for a fun kick. Add citrus fruits and herbs for a fun kick.

4. STICK TO ONE OR TWO COCKTAILS

We know it gets real festive at holiday parties and you’ll be looking to imbibe. Stick to one or two cocktails made of any clear spirit + any citrus squeeze + soda water. Drink a full glass of water between cocktails and try to eat before/during your gazing. As for champagne, we prefer our bubbles in our bath. That is some bloated business waiting to happen right there. Instead, take a sip during the office toast and feed the rest to your intern.

5. HEAD TO YOUR LOCAL FARMERS’ MARKET

When the weather outside is not frightful (it never is in Miami), head to your local farmer’s market for in-season fruits and vegetables. Hello, rhubarb! Pleasure to see you again! There’s so much that can be done with berries, pumpkin, and winter squash. Don’t mind me happily munching on our homemade cinnamon cayenne roasted pumpkin seeds over here.

6. PREPARE FOR BATTLE

If you’re like me, you’re as social as my logo (the Essence butterfly). You’ll have tons of soirees to attend, but be as selective with your food as you are with your calendar; only eat the best! If you know that the party you’re going to is only cocktails, make a smart choice for dinner BEFOREHAND, so you aren’t tempted by flaky pastry hors d’oeuvres. If it’s a dinner you’re attending, peek the restaurant menu BEFOREHAND and plan what to order. Choose the leanest protein there and load up your plate with vegetables. For dessert, choose one modestly-sized piece, two to three times per week, and savor every bite.

7. CHOOSE PURE PROTEINS

Speaking of hors d’oeuvres, we know you love white glove service. Be sure to choose pure proteins like ceviche, tartare, or shrimp/chicken skewers. Caprese salad is also a good choice (but only have one or two! Cheese is addictive!) Stay away from anything encased in dough (lookin’ at you, mini-quiches, croquetas, and pigs in a blanket!) or that appears doused in cream or sauce.

8. STAY ACTIVE

You are much less likely to gain weight during the holidays if you maintain your exercise routine. You may have to squeeze those workouts into the morning to leave room for cocktail hours at night, but we promise, you will feel much better when you do! Essence is well-connected with several exercise specialists. I would be happy to share them with you so you can perfect your exercise regimen and goals while you improve your nutrition!

9. GIVE THE GIFT OF SHARING

What to do with all of the office goodies and edible gifts you receive? Give the gift of sharing. You do not need all those cookies, cakes, pies, and chocolates in your life. Have one and share the love with others around you (and me! Look up my address in the member directory). “Tis the season, after all.

Monica Auslander Moreno, an active Junior League member, is the owner of Essence Nutrition, a concierge private nutrition in Midtown serving individuals, corporations, schools, and restaurants. To learn more, visit essencenutritionmiami.com.
ACHIEVEMENTS AND AWARDS

Monica Auslander Moreno and her business, Essence Nutrition, were featured in The New York Times’ Workspace column.

Stephanie Diaz, a tax attorney with Harper Mayer, appeared on CNN Dinero to speak about potential effects of proposed reductions in the corporate tax rate.

Olive Duckery had her first solo art exhibition at the Coral Gables Museum.

Mary “Mimi” Shafer served as the gala chair for the American Red Cross Greater Miami & The Keys 100th Anniversary Ball and received the award for Philanthropic Volunteer of the Year.

Monica Auslander married Joey Moreno on September 3, 2017 at Scottish Rite Temple in Miami.

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"As the daughter of a dentist, I learned early on to appreciate the individual and reason behind every smile, and my focus is to deliver a simple, beautiful result through gentle, precise techniques. Every smile is unique, and I am committed to making each one my own."

Meet Dr. Carmen Garcia-Paul

St. Philip's Episcopal School Tours

Oral Health Commits to Excellence

For more information on orthodontic services, visit www.miamicommunity.com or call 305-444-4845.

SAVE THE DATE!

THE 18TH ANNUAL WOMEN WHO MAKE A DIFFERENCE LUNCHEON

DATE: Friday, March 9th
TIME: 11 AM Social and Silent Auction Noon Program and Lunch
LOCATION: Hotel Colonnade, 180 Aragon Ave, Coral Gables

For more information, please contact WWMD Co-chairs Raquel Zuniga & Christine Trucco at wwmdchair@jlmiami.org.

For sponsorship opportunities, contact Irene Tapanes at irenetapanes@hotmail.com or Helen Marshall Quinn at helenquinnflorida@gmail.com.

To donate auction items, contact Laura Preuss-Kuhne at lpreusskuhne@gmail.com or Gina Rhodes at ginarhodes29@gmail.com.

Photo Courtesy of WPLG
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Mercedes-Benz of Coral Gables, Mercedes-Benz of Cutler Bay and INFINITI of Coral Gables are proud to support the Junior League of Miami. Thank you for your continued commitment to our community.