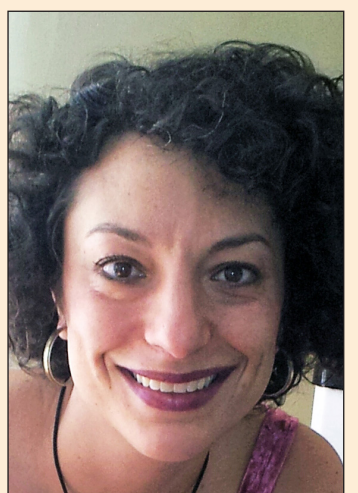


TRAILBLAZERS, LEADERS, VISIONARIES

A few months ago, Banker & Tradesman asked its loyal readers to nominate deserving women in the finance, insurance and real estate sectors for our 2015 Women of FIRE Awards. We received many nominations and our judges narrowed it down to 15 women who stood out from the crowd. These women have shown substantial success in their field, they have demonstrated a commitment to professional and personal growth, and their work has enriched or advanced their field of endeavor. These women are mentors, philanthropists, leaders and innovators. They devote their time and their hard work to making their companies and their communities a better place for all. They serve as role models and mentors for their fellow female employees and they are paving the way in what were once male-dominated industries. Congratulations to the 2015 Women of FIRE!



Tina Bacci

PRINCIPAL AND DIRECTOR OF RESEARCH, REAL ESTATE SALES INTEGRATION SOLUTIONS



TINA BACCI

BY LAURA ALIX
BANKER & TRADESMAN STAFF

The 45 Province development in Boston’s Downtown Crossing neighborhood may well be one of the many highlights of Tina Bacci’s career.

“Five years ago, people were looking at us like we were crazy,” Bacci recalled. But now a once-struggling development commands high rents and even higher sale prices for new residential developments in what was once considered to be a less-than-desirable neighborhood.

“The building was having a tough time moving units. ... Tina and her team came in and the project turned a corner at that point,” said Eric Cataldo, a partner at the Boston real estate law firm Gilmartin Magence. “They sold out the building incredibly well, and given that we were going through the biggest recession since the Great Depression, that was a real feat for her as well.”

It’s a similar story with the Strada 234 in Boston’s North End.

“We started there when the expressway was still up in the sky and the Green line was above ground, and people thought, ‘Who’s going to buy residential units here?’” she said. “That neighborhood now is about to be one of the greatest in Boston. It’s just crazy.”

But that’s the pattern that emerges in Bacci’s work.



“Yes, it’s bricks and sticks, but with residential, there’s this whole other level where you have to understand the psychology of these buyers.”

By her own admission, Bacci loves data and the stories it can tell her. She likes to pore through the information, pull out the possibilities that nobody else can see and get into the minds of potential buyers.

“Yes, it’s bricks and sticks, but with residential, there’s this whole other level where you have to understand the psychology of these buyers,” she said.

“My background is in composition theory and rhetoric. A lot of that is understanding how people come to identify truths for themselves. Some people are scientific about it, some people are experiential about it. ... All those things roll into real estate and targeting.”

Data, of course, is not Bacci’s only strength, her admirers say. Cataldo, who is just one of the four people who nominated Bacci for a Woman of FIRE award, expressed a great admiration for Bacci’s interpersonal finesse, as well.

“I know well the people she deals with. They’re the biggest players in town, the strongest personalities,” he said. “She has to not only manage that well, but she’s got to negotiate with people.”

By now, Bacci has touched almost every role within her chosen field, at various points holding titles like sales director, title researcher, closing coordinator and leasing director. What she finds especially rewarding about her career, she said, is that she can see the fruits of her work.

“Being a Bostonian, I like to be able to ride around the city and tell people I worked on this building or that building,” she said. “It’s great when you can get into an emerging neighborhood and see a change over the years. ... Some of these buildings will change an entire neighborhood.”

Leslie Bos

REAL ESTATE DIRECTOR, JAMAICA PLAIN NEIGHBORHOOD DEVELOPMENT CORP.



LESLIE BOS

BY LINDA GOODSPEED
SPECIAL TO BANKER & TRADESMAN

Whether serving as the president of the board of directors or as a key staff member, Leslie Bos has been a mainstay of the Jamaica Plain Neighborhood Development Corp. (JPNDC) for the last 20 years. Currently, she is real estate director of the nonprofit community development organization.

Bos grew up in Jamaica Plain and attended UMass Amherst, majoring in African-American studies. With a deep, life-long commitment and passion for social justice, Bos returned to JP after college and began working in affordable housing development. Since 1995, she has worked either at the Jamaica Plain NDC or in various roles in the affordable and public housing arenas. When she was not on staff at the JPNDC, she served on the board, including two years as the organization’s first woman of color president. In 2013, she resigned her board seat to assume her current staff position as real estate director.

In that role, Bos has overseen the expansion of the nonprofit’s multifaceted real estate development activities, particularly as it advances the ambitious initiative to transform Jackson Square, the gateway to Jamaica Plain and Roxbury. In addition to developing new projects and building the organization’s pipeline, Bos has substantially upgraded JPNDC’s oversight of its existing portfolio, which includes 400 units of affordable housing and two large commercial properties. She has initiated several challenging refinancings and worked with resident groups to help them understand the options they have as



“I believe organizations such as ours are very committed to embracing women in leadership roles and providing opportunities for women in leadership.”

they strive to protect and strengthen their housing communities. She oversees a staff of six.

“JPNDC is a really unique organization,” Bos said. “It is very community-driven. Beyond bricks and mortar and real estate development, we run many other programs around community organizing, leadership development and job readiness training. We provide small business technical assistance and financial education programs for low-income and minority households. There’s a lot of cross-fertilization going on throughout the organization. It’s a very holistic approach to real estate development.”

Indeed, one of Bos’ own favorite activities is to teach a “Development 101” class to community residents who want to learn more about and have a greater say in all the

changes they see going on around them.

As a woman of color who has worked in many different roles in the affordable housing industry, Bos said nonprofit organizations like JPNDC provide a great career pathway for women.

“It is rare that I am the only woman at the table,” she said. “It’s part of the reason I work here at the JPNDC. I believe organizations such as ours are very committed to embracing women in leadership roles and providing opportunities for women in leadership.”

She advises women to look for mentors and, just as importantly, share their expertise with all those coming up behind them.

“I have learned and taken a lot from some very wonderful mentors, and translated what I have learned to mentees,” she said.

Women of FIRE
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WOULD LIKE TO CONGRATULATE ALL OF THE RECIPIENTS!

Margaret B. Briggs

MANAGING PRINCIPAL, EPSILON ASSOCIATES INC.



MARGARET B. BRIGGS

BY CHRISTINA P. O'NEILL
SPECIAL TO BANKER & TRADESMAN

Margaret Briggs got into environmental consultancy right out of college when the arena was in its infancy. She worked for HMM Associates for 18 years; it was bought out by Earth Tech, based in Concord, and later became AEcom.

Desiring a return to midsized private consulting, Briggs and six others formed Epsilon in 1997. It was a propitious time – her early-career contacts were also advancing in critical arenas such as the Boston Redevelopment Authority (BRA), and could make decisions on the choice of consultants.

Today, Epsilon, with nearly 50 employees, specializes in environmental analysis, licensing and permitting for large scale development projects in the real estate and energy sectors necessary to secure essential approvals from the BRA and Massachusetts Environmental Policy Act (MEPA) unit. About half of Epsilon's annual revenue comes from its real estate sector, with the balance coming from its energy and infrastructure practice.


Briggs said the focus of priorities has shifted to banking and insurance concerns, rather than regulatory issues, and that government agencies “are anxious to respond” on these concerns. She said the depression of the central artery in Boston opened up a wealth of development possibilities.



“Peg is the leader and guiding light for the company’s real estate permitting practice and has successfully completed projects for nearly all of Boston’s leading developers and major institutions.”

Her experience has made her the “go-to” contact for environmental issues, said her nominator, colleague Ted Barten, Epsilon co-managing principal. “Peg is the leader and guiding light” for the company’s real estate permitting practice and has successfully completed projects for nearly all of Boston’s leading developers and major institutions, as well as collaborating with many of the area’s leading architects and law firms, he said.

Barten also cites a long list of institutional projects that Briggs has shepherded: Massachusetts General Hospital, the Museum of Fine Arts, Brigham and Women’s Hospital, Children’s Hospital and Harvard University. Among the projects of which she is most proud are the Boston Convention and Exhibition Center, Fan Pier, the Intercontinental Hotel, redevelopment of the Boston Garden, Seaport Square, Waterside Place, the Christian Science Center and Copley Place Tower. Her community experience is also comprehensive. In 2011, she became chair of the board of directors of the Environmental Business Council of New England. She served as chair for three years and is currently active as a member of the EBC’s executive committee. In 2005, she was elected to the board of selectmen in Concord, her hometown; subsequently she was elected to a second three-year term and served as the board chair. In 2002, she won the Entrepreneur Award from New England Women in Real Estate (NEWIRE) in recognition of her co-founding of Epsilon. In 1997, she was appointed to the 21-member MEPA Regulations Working Group. She is also a corporator of Middlesex Savings Bank and serves on the board of the Boston Harbor Alliance. She has mentored young women professionals and has established lasting business alliances and friendships with other accomplished women in the field.



*Congratulations to
our own
Woman of FIRE*


Jordanna Ferreira

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Epsilon would like to congratulate our colleague,
Peggy Briggs, and all the 2015 Women of FIRE
on this wonderful accomplishment!



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Audra Dainora

PRINCIPAL, ARDENT DESIGN



AUDRA DAINORA

BY JESS PITOCO
BANKER & TRADESMAN STAFF

It might not be the way most people operate, but for Audra Dainora, the more complicated the project, the better.

Dainora spearheaded the massive renovation of Junior League of Boston’s headquarters on Newbury Street, a historic building that took over five years to complete. The all-volunteer, nonprofit organization has “vamped-up” this renovated space in 2015; they fill the building every day with 1,000 all-women members and have started renting space at reduced rates to the surrounding community.

“We wanted to create a space that reflected our long history in Boston, and that also showed we are a forward-thinking organization,” Dainora said of the Junior League of Boston’s new headquarters. “It’s a combination of the old and new ... where we can develop the potential of the young women through community programs, volunteerism and more.”

Eric Allon, partner at Bernkopf Goodman LLP, nominated Dainora for a Women of FIRE award. He first met her while organizing a show-house fundraiser in Cambridge as co-chairs of the project. Dainora said during that time Allon helped her “think like a lawyer, negotiate and learn how to approach people.”

“Audra is truly a modern-day renaissance woman ... with three young children and a full career, she is very, very impressive,” Allon said.

Earning her doctorate in linguistics at University of Chicago and doing research at MIT as a visiting scholar, Dainora



“I love what I do. You have this one life and you have to fill that life with things and people that you love.”

could not anticipate being “thrown into” organizational positions at the Junior League of Boston when she first joined. After planning that complicated but successful event, Dainora said she realized linguistics may not be the only thing that brings her joy.

“I was used to spending a lot of time sitting at home doing research,” Dainora said. “I went from a person who studied alone all day to someone who could juggle huge projects all day, every day.”

Dainora didn’t stop with that fundraising event, and she continued to expand her knowledge of entrepreneurship and real estate by running Ardent Design LLC.

“I discovered that I loved the experience of running huge projects ... so I started buying properties and renovating them,” Dainora said of her start with Ardent Design LLC. “The more complicated a project or property, the more exciting it is.”

One of her crowning achievements is Atlantic Pizza Co., a property in Rockport that she renovated into an organic pizzeria for families and locals. Allon said she worked the cash register seven days a week when the restaurant first opened. Her “hands-on” approach helped get the business find its feet, even when she had never experienced the ever-difficult restaurant industry beforehand.

Dainora said the Women of FIRE Award is a way of acknowledging the other people that have helped her achieve, a public recognition of the women she looked up to and that have had such a valuable impact on her life.

“I love what I do,” she said. “You have this one life and you have to fill that life with things and people that you love.” ■



Jordanna Ferreira

CHIEF FINANCIAL OFFICER AND CHIEF COMPLIANCE OFFICER, THE DAVIS COMPANIES



JORDANNA FERREIRA

BY STEVE ADAMS
BANKER & TRADESMAN STAFF

Having been born, raised and schooled in California, Jordanna Ferreira was skeptical in 2010 when she got a call from a recruiter about a job opportunity in Boston at a developer called The Davis Cos.

“I said, ‘No, thank you, I’m not interested in going to Boston,’” Ferreira said. “It was not a small move to relocate a family, particularly all the way across the country. I had no connections, didn’t know anybody and hadn’t done any business in Boston before.”

The UC Berkeley grad had built a successful career in the San Francisco Bay area. She served as controller for the campaign of U.S. Sen. Dianne Feinstein in the mid-’90s, and she had been a principal and CFO at San Francisco real estate investment manager McFarlane Partners. But the recruiter was persistent, and Ferreira eventually flew to Boston to meet with CEO Jonathan Davis, who impressed her with his business acumen.

In the end, the opportunity to become CFO of The Davis Cos. was too good to turn down. Although the commercial real estate market was in the dumps, The Davis Cos. had just formed a new fund unit to take advantage of distressed real estate. And it was looking



“It’s definitely a place where you need to be nimble and move quickly, and think on your feet. I’m always looking for people with potential to grow.”

for somebody with institutional investment management experience to run it.

Today Ferreira leads a department of 20 employees at The Davis Cos., which she describes as a fast-paced workplace with a flat organizational structure. The company’s specialty in complex, value-added transactions requires a creative mindset.

“It’s definitely a place where you need to be nimble and move quickly, and think on your feet,” she said. “I’m always looking for people with potential to grow.”

That interest extends outside the walls of the company. Ferreira is active in the Boston chapter of Commercial Real Estate Women (CREW) Network, where she has made contacts and mentored younger members.

The industry has more networking opportunities for women than it did early in Ferreira’s career, but it remains a male-dominated industry. Ferreira said she sees her role as sharing stories and contacts, and offering advice on career advancement.

Hayley Suminski, a 30-year-old CREW member, credits Ferreira with helping her advance to lead lender at Boston-based Hunt Mortgage Group. Before they reconnected through CREW in 2011, the pair met through a cold call that Suminski placed to Ferreira’s office looking to drum up business.

Along with steering business Suminski’s way, Ferreira has encouraged her to be aggressive in pursuing opportunities to build experience, such as attending out-of-town conferences.

“She makes connections very quickly and she’s had a remarkable impact on the local business community in a short period of time,” Suminski said. ■

Dena Hall

WESTERN MASS. REGIONAL PRESIDENT AND CHIEF MARKETING OFFICER,
UNITED BANK; PRESIDENT, UNITED BANK FOUNDATION



DENA HALL

BY KATELYN CONLEY
BANKER & TRADESMAN STAFF

“Create Your Balance” is not only the new tagline for United Bank; it’s also the motto Dena Hall lives and works by. The regional president and chief marketing officer balances her roles inside the company alongside her roles as the president of the United Bank Foundation Massachusetts and the United Bank Foundation Connecticut, as well as being a mother of two.

“Our company tagline is ‘create your balance,’ so I try really hard every day to figure out what I can do that benefits both my company and my family, and how to balance all that as a working mom, a professional and a community volunteer,” she said.

Dena Hall received her bachelor’s degree in communications and journalism from UMass Amherst. After graduation, the Agawam native started working in the nonprofit sector as a marketing manager. Before coming to United, she had a marketing role at a local bank for eight years, which inspired her to attend The New England School for Financial Studies at Babson College, offered by the Massachusetts Bankers Association, and the National School of Banking at Fairfield University.

“Being a marketing person and work-



“Our company tagline is ‘create your balance,’ so I try really hard every day to figure out what I can do that benefits both my company and my family.”

ing for a bank, [I wanted] to have a broader understanding of how the banking sector functions, and what impact marketing has on the bigger picture of working for and running a bank,” she said.

Hall then moved to United Bank, where she helped lead United Bank and Rockville Bank through their merger

and continues to oversee the branding changes. Her leadership in the transitional time for the two banks led Bill Crawford, CEO of United Bank, to promote Hall to regional president.

“Dena gets people to work together and helps find the problems,” Crawford said about what makes Hall a great leader. “She formulates a plan to fix problems; she figures out how to make it better.”

Hall calls the rebranding after the merger a once-in-a-life time experience and one she considers her greatest accomplishment – but her favorite part of her job remains working with customers, employees and the community.

“What I like the most is that I can be out in the community, working with a nonprofit organization or evaluating their need for grant funds, or talking with customers about their experience here at United, or working with our employees,” she said.

Hall is a board member of Bay State Health Systems and the Regional Development Authority in her community, as well as a volunteer at her children’s school, reading stories and teaching art. She is also an avid runner and cyclist.

“Generally, when you look at bank presidents, regional presidents or chief marketing officers, 41 is probably on the younger side, so I feel like I’ve accomplished a fair amount in a pretty short time,” she said.



CONGRATULATIONS DENA HALL RECIPIENT OF BANKER & TRADESMAN’S 2015 WOMEN OF FIRE AWARD

We applaud your dedication to the community, leadership
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CREATE YOUR BALANCE



Teresa Hassara

EXECUTIVE VICE PRESIDENT, HEAD OF INSTITUTIONAL BUSINESS, TIAA-CREF



TERESA HASSARA

BY LINDA GOODSPEED
SPECIAL TO BANKER & TRADESMAN

Teresa Hassara, executive vice president and head of institutional business at TIAA-CREF, says values and people matter in choosing a career.

After earning a master's of business administration degree from the University of Pennsylvania Wharton School of Business, Hassara continued her career in the financial services industry because of the values and people she found there.

"I think a good values set and financial services, in particular retirement planning, fit on multiple dimensions," she said. "The work is meaningful. You can make a real difference in people's lives. It was also an industry in high growth mode. There was an opportunity to make a difference in a growing business."

Hassara, who grew up in Ohio and did her undergraduate work at Vanderbilt University, has spent nearly 30 years in financial services, including 17 at Fidelity. In 2009, she joined TIAA-CREF, which provides financial and retirement planning services for employees in the not-for-profit world. Today, as a member of the firm's executive management team, Hassara leads TIAA-CREF's Institutional Business, the firm's largest client division, which serves more than 16,000 organizations representing nearly 4 million employees.

Throughout her career, Hassara has been a tireless advocate for comprehen-



"I strongly believe great companies reflect the communities and customers they do business with."

sive financial education and inclusion for women and those in underserved communities.

"I strongly believe great companies reflect the communities and customers they do business with," she said. "You can't adapt your products, services and vision proactively enough if you are not experiencing the world as your customers are experiencing it."

Hassara has been particularly focused on empowering women, both within the financial services industry and to take charge of their financial futures.

She is the executive sponsor for TIAA-CREF's Women's Employee Resource Group, which provides recognition, development and networking opportunities for female employees.

Nearly 50 percent of women in the firm participate in one of nine group chapters across the country. She also helped champion the development of TIAA-CREF's innovative Woman-to-Woman Financial Empowerment Series. The series engages and educates women on financial topics through interactive workshops that encourage them to take control of their own financial futures.

"We realized that women are often less confident in their ability to effectively prepare themselves for retirement and manage their financial futures," Hassara explained.

This commitment to equality and financial empowerment extends beyond Hassara's day job. Outside TIAA-CREF, Hassara is a member of the board of directors at Jobs for the Future, a Boston-based nonprofit focused on improving the lives of low-income youth and adults by helping them attain postsecondary credentials and better jobs. She is also involved with Strong Women, Strong Girls, a curriculum-based organization that works to counter the discouragement of girls in under-resourced communities.

Her advice to young women is to find a mentor, leverage workplace resources and focus on values and people.

"There are lots of companies, lots of different cultures, values," she said. "As you're interviewing, assessing a job, does it feel like home? A good fit? In a way that feels right for you? Do folks cherish the values that you do? You want a good fit from both a work perspective and a values perspective." ■





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Jeannette Lanza

PRESIDENT, H.J. KNIGHT INTERNATIONAL

BY CHRISTINA P. O'NEILL
SPECIAL TO BANKER & TRADESMAN



JEANNETTE LANZA

Jeannette Lanza is a front-and-center example of the value of experience in the entrepreneurial process. Her strong suit is relationship-building. In 2012, after more than two decades of working within the industry, Lanza acquired Braintree-based H.J. Knight International. She has grown its revenue by 350 percent since taking over, and more than tripled its staff size. The once-tiny agency is now licensed in 33 states, servicing both domestic and international risks alike.

Starting out with a book of mainly property and casualty business, Lanza expanded the commercial lines annual premiums beyond \$35 million and continues to develop new underwriting partners and strategic business alliances, according to her nominator.

Lanza and her husband spent many years working for large brokerage firms, later transitioning to a small regional agency as an equity partner to start and run its risk management business. "There are so many benefits to having an [independent] agency," she said, among them control of one's destiny, the ability to build a growth culture, and the flexibility to adapt to client and employee needs. She views insurance "not a commodity but a form of risk management designed to protect and grow your business and when used in the right form can be a very beneficial and cost effective tool."

Larger agencies' internal policies and the emphasis on shareholder profits couldn't compare. "As the mother of two



"We recruit the best talent regardless of gender, but I am pleased to be able to provide employment for other women in the industry."

young twins, I need to think of their future, the quality of life we want to provide for them, and how to create a strong and positive atmosphere," she said.

In some ways it's easier to succeed independently as a woman business leader outside of a larger corporate culture that is still very male-dominated. Eight of the agency's 12-person staff are female. "We recruit the best talent regardless of gender, but I am pleased to be able to provide employment for other women in the industry," she said.

Lanza garnered the designation of Woman of the Year for 2013-2014 from the National Association of Professional Women (NAPW), which recognized her for her leadership, commitment to the profession and community involvement. As a member of NAPW's Quincy and Boston chapters, she has mentored women busi-

ness owners and prospective owners in the Boston chapter.

The acquisition of Taft Hartley business – multi-employer pension plans from GBG Consulting Services, a human resources management, outsourcing and employee benefits consulting firm, in 2012. The acquisition provided an opportunity to expand H.J. Knight's employee benefits division and supplement its existing employee benefits business and add another client group. The buy also resulted in the hiring of two new staffers, each with more than 30 years' experience.

"We have a [client] retention rate of over 98 percent. Our success is through education; making sure our clients and prospects truly understand the overall cost of risk and not simply the premiums they pay," Lanza said.



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WOULD LIKE TO CONGRATULATE ALL OF THE RECIPIENTS!

Jennifer Malboeuf Crampton

VICE PRESIDENT AND SENIOR RELATIONSHIP MANAGER FOR COMMUNITY LENDING AND INVESTMENT, WELLS FARGO

BY LINDA GOODSPEED
SPECIAL TO BANKER & TRADESMAN



JENNIFER MALBOEUF CRAMPTON

Jennifer Malboeuf Crampton says she got her passion for real estate from her dad.

"He owned an equipment rental company in Gloucester, and did a lot of construction and building on the side," Crampton said. "That was his real passion in life. I used to tag along with him on jobs. I knew I wanted to do something real estate-related. I got that bug from him."

After earning a bachelor's degree in finance from Bentley University in Waltham, Crampton worked for a short time as a commercial real estate broker before joining MMA Financial and its predecessor organizations for eight years. While at MMA, she focused on affordable housing development, closing transactions totaling more than \$425 million.

In 2008 she joined Wells Fargo, where she is vice president and senior relationship manager for the company's Low Income Housing Tax Credit (LIHTC) group within community lending and investment. Wells Fargo is the largest LIHTC investor nationally. Crampton has closed more than 50 transactions across the country for the company, totaling \$830 million in equity invested.

Currently, she is focused on expanding Wells Fargo's presence in New England



"I just love seeing an old building being rehabbed and preserved, or seeing a new building being constructed. It is so rewarding."

and the greater Northeast region, most recently originating affordable housing transactions in Boston and Cambridge. In both deals, Crampton positioned Wells Fargo as the equity investor and supported federal LIHTC for the developers. These deals marked the first LIHTC opportunities for Wells Fargo in New England.

"I just love seeing an old building being rehabbed and preserved, or seeing a new building being constructed," Crampton said. "It is so rewarding," particularly when the buildings are being constructed for affordable housing. "I feel it is a way of giving back to the com-

munity. We're providing safe, clean housing for folks who really need it."

It is a passion that extends beyond her professional role. Crampton volunteers regularly with Friends of Boston's Homeless. She is also an active volunteer with Wells Fargo, most recently supporting a community center repair project with Rebuilding Together Boston.

Within the company, Crampton has been identified as a top performer, and recently selected for a prestigious Wells Fargo Golden Spoke Award, which recognizes outstanding service to customers, shareholders and colleagues.

Although she is often the only woman at the table, Crampton said real estate in general, and origination in particular, are great careers for women.

"It's a place where they can get both sides of a transaction – the technical aspects and the more personal aspects," she said. "I have the pleasure of being able to manage relationships at the bank. I am very focused on relationships with customers for the long-term. Being able to do that is very rewarding, and I think something women are particularly well suited at."

But no matter what the career choice, Crampton's advice to young women just starting out is always the same: "Jump in, learn all you can, ask questions, find a mentor and don't be afraid to try new things."

Karen Marryat

SENIOR VICE PRESIDENT AND CHIEF MARKETING OFFICER, BLUE HILLS BANK



KAREN MARRYAT

BY DEBBIE SWANSON
SPECIAL TO BANKER & TRADESMAN

Karen Marryat, senior vice president and chief marketing officer for Blue Hills Bank, said the path her career took was due, in part, to the advice of a professor in her undergraduate days at University of Rhode Island.

“He told the marketing graduates to consider going into banking, which at the time was being deregulated,” she said, admitting she had little interest in banking at the time. Upon graduating, she applied her marketing skills at an ad agency that had several bank clients. When an opportunity presented itself at a local bank, she took it, and hasn’t looked back since.

Now with over 25 years in the banking industry – the last five at Blue Hills Bank – Marryat is responsible for the marketing efforts of Blue Hills Bank and Nantucket Bank (a division of Blue Hills), the e-commerce department, the Nantucket-based contact center, and the bank’s charitable foundation. Her colleagues credit her as a leader during the bank’s successful transition in 2011 from the Hyde Park Savings Bank, a quiet community bank, to the current Blue Hills Bank, with assets of over \$1.8 billion and 10 area branches in seven communities. Marryat oversaw the re-branding campaign accompanying the



“Whatever stage you are in your career, look around and see who is successful. Don’t be afraid to ask for advice.”

name change, which also ushered in many improvements including enhancements to the bank’s online banking platform, an expanded web presence, a new look and feel at the branches, and extensive public relations.

“A lot of (other) changes went along with the name change; it took a lot of effort on the part of everyone at the bank to bring our new brand to life,” said Marryat, quick to sing the praises of her teammates in getting it all done.

Recently, she launched the bank’s

current campaign, “Where go-getters get things done,” and is playing a key role in opening a new branch in Westwood, on track for fall of 2015.

When asked for a piece of advice she’d share with young professionals, Marryat pointed to the importance of mentors.

“Whatever stage you are in your career, look around and see who is successful. Don’t be afraid to ask for advice,” she said, adding that the advice has been instrumental through her own career. Her lead-by-example work ethic and ready willingness to mentor are among the qualities her teammates admire in her.

Aside from banking, Marryat has volunteered for the better part of 20 years at Pilgrim Hall Museum in Plymouth, the nation’s oldest continuously operating museum. She has served as a member of the board of trustees and the executive committee and chairs the development committee. She’s also active with the Thomas M. Menino YMCA in Hyde Park, an organization which she admires for its ability to provide assistance and resources to all ages, from children to seniors.

Marryat said she was humbled yet proud to receive the award, and credits many valuable colleagues and co-workers as integral players along her path to success.

Nancy Ann McCafferty

SENIOR LOAN OFFICER, MASSACHUSETTS HOUSING PARTNERSHIP



NANCY ANN MCCAFFERTY

BY LAURA ALIX
BANKER & TRADESMAN STAFF

Nancy McCafferty has always been a numbers person, beginning with her very first job: a paper route where she had to collect neighbors’ subscription fees and take them to the bank.

Perhaps it’s no surprise that the real estate bug bit her early on, when a company she worked for after college took on the task of imploding the building at 125 High St.

“I knew right then that I really loved real estate. It was just so amazing to learn about how a raw piece of land ends up being this amazing multifamily property or commercial property,” she said.

Over the years, McCafferty juggled school with myriad property management jobs, relishing every detail of her work, from paying the bills to signing off on expenses to managing the parking garage. Eventually, she found her way to Boston Capital, where she developed a specialty in tax credits, and ultimately to the Massachusetts Housing Partnership, where she’s spent the past 12 years.

“She has a lot of energy, she’s very thoughtful and kind. She’s always helpful and always appreciative when someone helps her out,” said Lisa DonFrancesco, founder and CEO of Saint James Real Estate Advisors.

DonFrancesco, herself a previous Woman of FIRE award winner, nominated McCafferty for the recognition and credited McCafferty for introducing her to a number of worthy nonprofits in need of her own firm’s real estate services.

McCafferty isn’t content to just kick



“I think it’s important to help other folks that really need the support to find the right place in themselves.”

up her feet when the clock hits quittin’ time, either. She’s also poured tremendous energy into helping others, volunteering with Rosie’s Place and serving on the board of the Women’s Institute Housing and Development.

Last year, she said she served on a panel at CONNECT, a Chelsea-based program that promotes financial stability. There, she said she spoke about her own career path and later sat down with audience members to talk one-on-one, help participants with their resumes and even carve out a little time for mock job interviews.

But she gets a little choked up when talking about two very special mentor-mentee relationships: those she has with her two nieces, who she guided and supported through the college application process and ensuing education.

“She’s now a senior at UMass and has

a job and she’s just blowing me away with all this work that we’ve done together for about six years,” McCafferty said of her younger niece.

Now that her niece is about to graduate and strike out on her own, McCafferty said she may soon look to organizations like CONNECT for other mentoring opportunities.

“It’s stuff that you know like the back of your hand because you’re in it every day, working hard, being appreciative of who your leaders are, what the organization stands for,” she said. “I think it’s important to help other folks that really need the support to find the right place in themselves.”

BANKER & TRADESMAN

WOULD LIKE TO CONGRATULATE ALL OF THE RECIPIENTS!

Margery Piercey

MEMBER OF THE FIRM, WOLF & COMPANY, P.C.



MARGERY PIERCEY

BY DEBBIE SWANSON
SPECIAL TO BANKER & TRADESMAN

Margery Piercey brings 31 years of experience to her current role as shareholder and engagement partner with Wolf & Co., P.C. As a Certified Public Accountant and Chartered Global Management Accountant, she provides audit, advisory and compliance services to a diverse client base which ranges from start-ups to multigenerational businesses, and from partnerships to public companies.

Piercey interned at Wolf while in a student at the Isenberg School at UMass Amherst and returned to the firm in 2004. She credits the positive culture at Wolf for her success in championing many initiatives and practice enhancements. Although it is a large firm with over 200 people, Piercey said it “fosters an entrepreneurial spirit and promotes professional growth. We’re encouraged to rally a team, take the ball and run with it.”

Piercey is one of five sisters. “Our parents raised us to be independent. They were very encouraging and empowering,” she reflects.

Drawn to accounting for the opportunities in the profession, she followed in the footsteps of her mother and grandmother by attending business school, accelerating her four-year studies into three and graduating cum laude.

Piercey is passionate about education, both within her profession and in the greater community. She makes contributions to ongoing professional development within her firm and the profession, and also contributes her time and insights to her alma mater as a member of the ac-



“I’m proud and thankful to be a shareholder at Wolf, where we continually strive to create that environment for everyone at the firm.”

counting department advisory board.

As treasurer and a board member of Mass Insight Education, she is quick to praise the measurable impact that organization has had on educational systems around the commonwealth and in underperforming schools systems elsewhere in the country. “We’ve compared metrics before and after MIE’s engagement, and the positive results are significant,” she said. “Education is so critical to the future success of our country and its citizens.”

Piercey is a member of the 23-person board of directors of the American Institute of Certified Public Accountants, serving its more than 400,000 CPA members. She is the first-ever female board member elected from Massachusetts to that organization.

Piercey is proud to receive the Woman of FIRE and credits many forces for her successful career while being a wife and

mother of two: God, her parents, her husband and family.

She is a believer in balance, which she and her husband worked hard to maintain while parenting and achieving leadership roles in their companies. Their children are both business school graduates and successful in their own pursuits, her daughter as a CPA and her son as a musician.

Of the demanding finance, insurance and real estate sector, Piercey said, “Finding a work environment that fosters career success and family commitment is challenging.” She concludes, “I’m proud and thankful to be a shareholder at Wolf, where we continually strive to create that environment for everyone at the firm.” ■



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Congratulations to
Margery Piercey
for being named a
2015 Women of F.I.R.E!



MARGERY PIERCEY, CPA, CGMA
MEMBER OF THE FIRM
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Nancy McCafferty
and all the 2015 Women of FIRE



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Lauren Plant

ASSOCIATE, INVESTOR RELATIONS, CALARE PROPERTIES



LAUREN PLANT

BY STEVE ADAMS
BANKER & TRADESMAN STAFF

Lauren Plant was in for a dose of culture shock when she left her position at Cambridge Assoc. in Boston in favor of a new job at Hudson-based real estate developer Calare Properties. While the position in investor relations offered an opportunity for professional advancement, the 30-year-old Plant made the switch from a large organization to a small one, from an urban workplace to a rural one, and from a diverse workforce to a company where she was the only female employee.

“We’re out in Hudson, and it’s kind of out in nowhere compared with Boston,” Plant said. “And the world that I’m in is predominantly men. There’s only so many ways men can work together, because you can get sick of the same mentality, and it’s good to get a female approach to it.”

Since joining Calare in March 2014, the Gibbs College graduate has been an advocate of reshaping the company’s culture to make it more hospitable to women. Calare executives, Plant said, have recognized the need to diversify the company’s workforce, hiring a consultant to advise them on recruiting and hiring women and minorities. Plant is now one of eight female employees.

Her responsibilities include fundraising from institutions and other investors to support Calare’s rapid growth, having acquired more than 15 million square feet of commercial real estate worth \$650 million in little over a decade since its founding.



Speaking her mind has “never been a problem for me.”

To support the fundraising mission, she’s also been active in raising the company’s profile as Calare expands its marketing division. Plant urged executives to update the company’s original logo and modernize its website.

“I said, ‘You know, guys, if you really want to get the name out there, you’ve really got to get out there and make (the logo) more appealing,’” she recalled.

Calare hired Cambridge-based Agency 3.0 to revamp the logo and website. Then Plant, who is responsible for uploading investor statements, quarterly reports and tax documents, worked virtually around the clock redesigning the investor portal to make it more user-friendly.

Plant credits Calare executives, including President Bryan Blake and Di-

rector of Marketing Charles Nolfi, with fostering a workplace culture that encourages employees to speak their mind – not that Plant needed much encouragement.

“That’s never been a problem for me,” she said.

Outside the office, Plant volunteers for the Best Buddies Massachusetts and St. Jude Children’s Research Hospital. The Leominster native grew up in an artistic family, with an accomplished pianist father, and she took up ballet at age 3. A former member of Danceworks Boston, she now coaches a team of girls ages 3 to 11 at the Harvard Academy of Dance with a lifelong friend.

“We have a passion for everything we do,” she said. ■

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WOULD LIKE TO CONGRATULATE ALL OF THE RECIPIENTS!

Paula Savard

CEO, ABERMAN AND ASSOCIATES



PAULA SAVARD

BY DEBBIE SWANSON
SPECIAL TO BANKER & TRADESMAN

Dedication, a strong sense of ethics and setting her sights on goals have driven not only Paula Savard’s successful real estate career, but her personal life as well.

As a young mother, Savard was looking for a flexible, yet lucrative, way to provide for her two young children.

“I thought real estate would enable me to raise a family and give them what they needed through their lives,” she said.

She took and passed the sales exam, and was promptly asked if she wanted to take the broker’s exam – something unheard of today.

“Now you have to take a 40-hour course before you can sit for the sales exam, then you work with a broker for three years before you can take the broker’s exam,” she said.

Savard agreed, passed the exam, and at 22 years old found herself qualified to hang out her shingle. Paula K. Aberman Assoc. was established in Lancaster, Mass.

“It was a risk; I didn’t have the faintest idea what to do,” she said. But 47 years later, the boutique firm is going strong, with many colleagues in association for over 30 years.

In addition to her role as CEO of the firm, Savard is active in realtor education. She instructs agents in professional standards through the National Association of Realtors (NAR), where she serves as legal action chair. She helped create NAR Quadrennial Code of Ethics Education Training, and was



“Find a way to earn your daily bread and more with a career that is your passion and your delight.”

appointed first chair of the education subcommittee of the professional standards committee, where she advocated for the addition of agency relationships and guidance to NAR’s code of ethics.

She is also currently a director and vice chairman of MLS PIN – an entity she was instrumental in creating – and sits on several committees.

Past roles include president of the North Central Massachusetts Association of Realtors, president of Massachusetts Association of Realtors (MAR), and president of local and state chapters of the Women’s Council of Realtors.

In 2012, Savard was one of two recipients – from a pool of nearly 1 million – to receive the Distinguished Service Award by NAR. In 2003, she was named Realtor of the Year by MAR.

When she’s not working, she enjoys boating and flying her four-passenger Cessna;

the plane is another example of Savard’s practice of finding the best means to an end.

“I got my pilot’s license 12 years ago when my daughter moved to Maine. I figured I could spend four hours on a highway, or two in the air,” she said.

While Savard is proud of her professional accomplishments, she’ll quickly point out that achieving what she set out to do remains her biggest source of pride: seeing her two children through college, and now watching her grandchildren begin that journey.

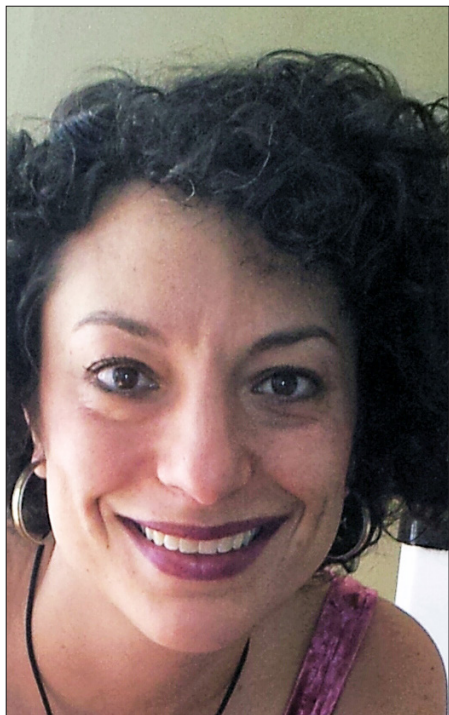
“Find a way to earn your daily bread – and more – with a career that is your passion and your delight,” she tells young workers today. “Life is good to those who are able to do just that.” ■

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WOULD LIKE TO CONGRATULATE ALL OF THE RECIPIENTS!

Ellen Tan

CEO, COMMONWEALTH LAND TRUST



ELLEN TAN

BY CHRISTINA P. O'NEILL
SPECIAL TO BANKER & TRADESMAN

It all comes back to what her grandmother told her, Ellen Tan said: "When you love one another and take care of each other, everyone prospers."

Tan, who has spent 22 years with the Commonwealth Land Trust (CLT), is part of a hard-working family of Lebanese immigrants who arrived in the U.S. with very little. "My grandmother taught me from a young age that no one ever has so little that they can't help someone in need," she said. "She also taught us that, when a family works together to support each other and the community, it can accomplish great things despite differences of opinion or temperament."

For Tan, CLT is an extension of family. Its 30 full-time staff and its residents represent different countries, perspectives and opinions, she said, but CLT works toward the common goal of bringing individuals and families out of homelessness and helping them to become productive members of society.

"She can dance with the best of them," said Ellen Tan's nominator, Victor MacNutt, a consultant to CLT. And in her words, here's what that means.

"Being a nonprofit doesn't mean you don't have to be mindful of the bottom line," she said. "The only significant difference between a nonprofit and a



"Being a nonprofit doesn't mean you don't have to be mindful of the bottom line."

for-profit organization is the mission. A nonprofit's goal is to apply business acumen to direct as much of its revenue to serving the mission. Organizations that don't cultivate business know-how will often fail and, in failing, fail their mission."

CLT is a small nonprofit which has found ways to support itself and relies less on public funding than average, according to Tan. Self-management allows CLT to keep 6 percent of revenues that would otherwise be outsourced to third-party managers, to the tune of approximately \$200,000 annually. Also, an empowered staff leads to more successful residencies, reduced vacancy loss, prompt rental payments, reduced legal fees and losses, and better property maintenance.

MacNutt, a CPA by trade, noted that CLT had more services and support staff than existing grants could support – but "rather than cutting staff, she went out and found more grants."

"Homelessness and poverty are expensive," Tan said. "What Commonwealth Land Trust does benefits everyone in the system, both rich and poor. Our model of providing wrap-around services in supportive housing keeps these people off the street and in an environment in which they no longer burden public resources such as emergency rooms, first responders and the prison system at great expense to taxpayers. Lifting families out of homelessness and moving homeless individuals – many of whom struggle with addictions, mental illness and/or brushes with the law – benefits our neighborhoods, our business districts and taxpayers. No matter your political perspective or values, we can all agree on that. ... People who are cared for take care of you, which in our industry means that they take care of the building and pay their rent on time." ■

MLS PIN Honors the 2015



Special Congratulations to MLS PIN Vice Chairman Paula Savard!



PAULA SAVARD
CEO, ABERMAN ASSOCIATES, INC.

Paula Savard has dedicated her career to improving standards and ethics in the real estate industry.

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THE 2015 WOMEN OF FIRE RECIPIENTS**

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Banker & Tradesman Would Like To Say Thank You To Everyone
Who Helped Make This Year’s Women of FIRE A Memorable One.