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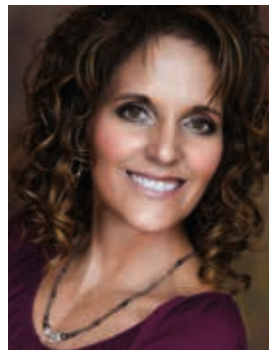
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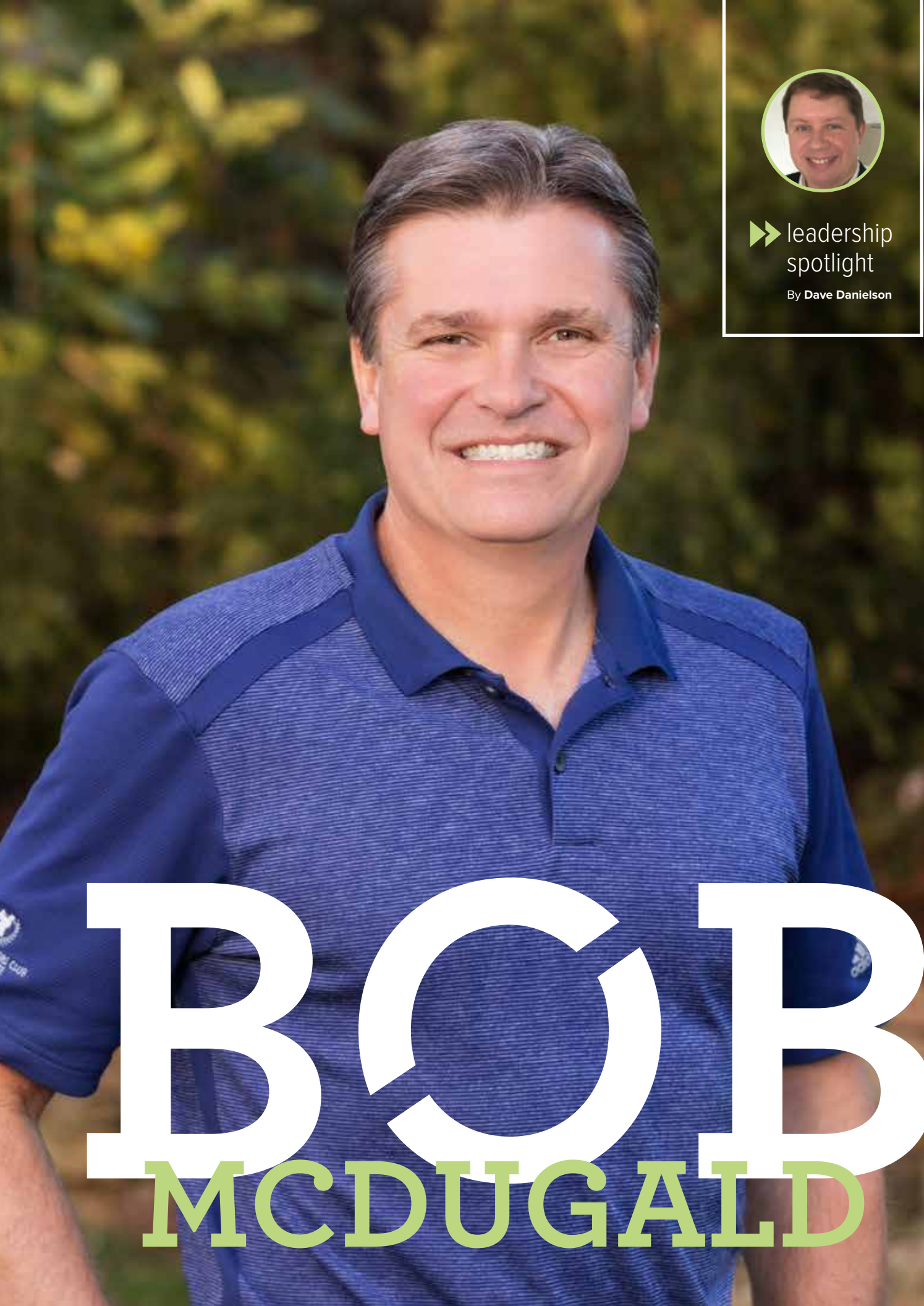
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By Dave Danielson

BOB MCDUGALD

Doing the Math. Adding a Difference.

Some things add up. They make sense. That's the way it was for Future Home Realty Head, Bob McDugald.

In 1994, Bob was a math teacher. It was the end of another school year, and he had just bought a new home. Like many teachers, summer meant a way to make a little extra money before classes started up again.

Bob's agent suggested he look into real estate.

"I jumped into it for the summer to see what I could do for 10 weeks," he remembers. "I never went back to teaching."

BACK TO THE BEGINNING

Bob grew up in Southern California.

When he was 14, his father passed away, and the family moved north.

As Bob remembers, "I went from surfing to riding a tractor. It was a life change for me. But I went to work and learned the value of an honest day's work."

After high school, Bob moved back to Southern California and played baseball in college. He pursued his degree in mathematics and met his future wife — Janette.

The two married and, after finishing school, moved to Florida.

VISION BECOMES REALITY

After Bob's transition to real estate, he enjoyed a successful career. For several years, Bob worked with Keller Williams, where he was a high-producing, award-winning agent in the Tampa Bay area.

Through time, Bob's friends encouraged him to start his own brokerage. After brushing off the idea for a while, he took a closer look. He grabbed some coffee and a spot on Clearwater beach.

"I gave myself three hours, and I said I'm going to see if I can make this happen," he recalls. "I remember like it was yesterday.

I started writing, and in about 20 minutes, I was done."

In those moments, Bob envisioned Future Home Realty.

As Bob recalls, "I started with the premise of okay, you're a top-producing agent. What would it take for you to come to a real estate company? So I thought let's train, let's support, let's teach and do things that people need — and not waste money on things people don't need. And let's do it for an aggressive compensation plan."

Future Home Realty formally started in 2001. As Bob built his new brokerage, he did so using a "Earn more, keep more" model.

"Earn more means we're going to train you and support you to earn more money, and then keep more means we're going to allow you to keep it," he explains.

Today, Future Home Realty has grown exponentially — boasting 1,400 agents that completed more than 5,500 transactions for a combined volume of \$1.25 billion in 2018. In turn, Bob sits on the Board of Directors for the National Association of REALTORS®, recognizing Future Home Realty as one of the nation's 75 largest brokerages.

THE MISSION CONTINUES

For all of the success that Bob and his team have created, his original mission hasn't changed.

"It's still about giving agents a profitable, effective, efficient place to run their business."

While his organization is large, Bob's goals for success are focused on the individual.

"I'm a firm believer that the way people succeed in real estate is varied. Some do great cold calling, some do great buying Zillow leads, and are really good at converting those leads. Others are better face to face. And the same people who are good face to face will crawl under a table before they make a cold call," he smiles. "So my goal is to always help them discover what their passion is and where their comfort level is. Because I think everybody can succeed in that. They just have to learn, because if it's something that you feel good about doing, you're going to actually do it."

Bob enjoys success in all phases of life with Janette and their two sons — Joseph, who is 16 and Samuel, who is 12.

"Janette is phenomenal. She's the CFO of Future Home Realty. She has a CPA and MBA. She is a fantastic lady, a motivator, a driver and accountability partner. And she's a huge part of our success."

As Bob speaks with pride about Joseph and Samuel, he works to provide a strong example for them.

"I want them to know that you can be a very successful business person, and that you can still do it ethically," he says. "I want to be thought of as someone who led by example, and conducted his business with integrity. For me, success is about fulfilling God's will for my life."

From math teacher to national real estate leader, Bob McDugald continues adding to the positive impact he makes in the lives of those around him.



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NICK JANOVSKY



» rising star

By Dave Danielson
Photo Credit: Carol Walker/
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— POSITIVE MOVES —

Nick Janovsky is a REALTOR® with Premier Sotheby's International Realty who doesn't track his success in terms of "transactions." For him, he much prefers the word "moves" — a word that positively reflects the path real people take to the next chapter in their lives.

It wasn't too long ago that Nick made his own, positive move into life as a REALTOR®.

CRUCIAL CONVERSATION

When you meet Nick, you instantly see he was made for what he does. And the striking thing about that is Nick never even considered real estate.

As Nick says, "I never wanted to become a REALTOR®. I had no desire."

After achieving significant success in other industries, a pivotal conversation piqued his interest.

"The owner of Smith & Associates advised me that I needed to look at it and see what it really is. Once I did, I was like, wow ... what I didn't know at the time was that the skill sets that I already had were a perfect match for the industry," Nick remembers. "I already had the

contacts and the clients. All I had to do was learn the contract, because I'm incapable of selling my clients. I'm more about giving them education and advice."

FAST START

From the very beginning, Nick's blend of professional expertise and experience combined with his contacts to create important momentum. Through just four years, positive results have quickly followed.

Nick recorded \$10 million his first year, \$11 million his second, and \$13 million his third, including \$3 million in outgoing referrals.

Nick has a voracious appetite for information and learning. Each step through his career has prepared him for this, including 27 years in Tampa Bay.

"We wear one hat as a REALTOR®. But we're really like a financial planner, a marketing executive, and a communicator. And so those are natural skill-sets I can bring to the table," he says. "I just approach real estate as here are the facts and the data. Let's be transparent about it. Let's make it fun."

While some REALTORS® wish they would have found their real

estate careers earlier, Nick's success in the field has been fueled by his other experiences.

"I've worked in different industries, careers, and politics all across this region. So I'm not only connected to my clients, but also the neighborhoods," he says. "Clients are sometimes like a blank slate. They say, 'I don't know where to go. I don't know what I want. I don't know what I need.' And I say, 'Okay. Well, tell me what you don't want. We'll start there. And then we'll get to what you do want.' It's a fun journey."

BUILDING RELATIONSHIPS

Nick's focus on helping his clients make their moves has created remarkable results. He ranked number one this past spring for outgoing referrals for all Premier Sotheby's International Realty associates, and also ranked in all of Tampa Bay in outgoing referrals placed. In fact, he's placed over 50 families on an outgoing basis, and has been involved in closing moves for over 20 families relocating outside of Florida ... in places ranging from Jacksonville and Tennessee to Pennsylvania, New Orleans, Boston and New York.



Today, he ranks among the leaders in all Premier Sotheby's International Realty agents in Florida and North Carolina.

Wherever Nick goes, he naturally connects with people. When he does, he also lets them know that he also happens to be in real estate. The connections are made, and when clients contact Nick, he has the contacts to connect them with qualified local agents coast to coast. But Nick doesn't make a casual referral.

"I do have a very strict process for how the agents are selected on the ground in other markets. I want to know their volume. I want to know the region, that specific neighborhood, I want to have a conversation with them before they ever get connected to my client," Nick emphasizes.

Nick delivers a level of care to help his clients' moves to other areas remain positive.

"I'm the gateway. I want to know that agents on the ground understand the market and the speed of service," he says. "I want them to have experience on the ground in that specific neighborhood to provide a CMA comparative market analysis, and three, to explain the nuances from state to state for any type of differences for the way commissions are governed or the type of contract contingencies and how inspection periods are enforced, and so on. Everything

“

I'D LIKE TO BE REMEMBERED FOR HAVING A POSITIVE IMPACT ON OTHERS.





is like a simultaneous handoff — like a baton pass in an Olympic relay.”

In his free time, Nick enjoys time spent with his 55-pound Husky, Oliver. He also reads a wide range of news accounts and updates every morning, including outlets such as Forbes, CNBC, Fox and CNN, among other economic and Federal financial sources. And on Sundays, Nick immerses himself in NFL football, especially his beloved Minnesota Vikings.

AREA AMBASSADOR

The Tampa Bay region has no greater ambassador than Nick, either.

“I’m extremely bullish on Tampa Bay. Compared to the world, our average price point is a yard sale in major, emerging markets. And I do think that values are going to start cascading heavier elsewhere than they already are,” Nick points out. “We are an incredible bargain, with old Tampa, and the downtown urban core of St. Pete, which is an absolute Renaissance. It’s unrivaled anywhere else. I’m extremely excited for what’s coming ahead.”

As Nick looks to the future and the positive moves to come, he does so with a selfless sense of service.

“I really like working with the people around me ... elevating them to where they truly wanted to be through some type of knowledge, advice or support provided,” Nick smiles. “I like getting my homeowners into their first properties, and growing equity, and seeing their financial stability become incredible. I’d like to be remembered for having a positive impact on others. Every move is unique. And we get the chance to serve our clients’ best results and needs.”

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Veterans Alternative Delivers a Real Difference

Military veterans have dedicated themselves to a higher cause ... and they've made significant sacrifices on behalf of the nation.

Together, along with their team members at Lock & Key Realty, the Dufalas are important parts in supporting Veterans Alternative.

But what happens when their service is over

Chris remembers how he and Nicole got involved with the group.

Many face a wide range of challenging issues as they transition back into civilian life.

"I reached out to a friend of mine that was in the VA. He was a social worker for the VA at the time. And I said we want to align with a veterans charity," Chris recalls. "He knew us and knew what lit us up. He connected us with Brian Anderson, who's the Founder and CEO of Veterans Alternative."

Leading by Example

Chris Dufala served in the U.S. Navy during the first Gulf War, when he was stationed aboard an aircraft carrier enforcing the 24-hour no-fly zone over Iraq. His return home and transition have been exemplary, building a successful real estate team with his wife, Nicole.

For them, the mission of supporting veterans comes naturally.

As Chris says, "Nicole's father is a retired military veteran of 20-plus years. Sara is one of our assistants. She's a veteran also. My father served in Vietnam, and both grandfathers served in World War II, so



we have pretty thick military bloodlines. So it just sort of resonated with us foundationally."

Life-Saving Work

Veterans Alternative focuses on working with people on key concepts, including post-traumatic growth and camaraderie. As part of the program, par-

ticipants get daily sessions of Accelerated Resolution Therapy and Integrative Restoration ... with the effect of helping veterans overcome personal challenges of post-traumatic stress and transitional anxiety.

Other services include offerings such as gently yoga,

equine therapy, music, and other activities that build camaraderie. Plus, Veterans Alternative also offers services to members of Gold Star Families—immediate family members of those who have died during deployment.

As Brian says, his organization helps veterans understand their worth in the civilian world.

"When you leave the military, you don't really have the same type of resume as in the civilian world. The resumes don't really align very well," he explains. "One major factor that veterans deal with is social isolation, whether it be a diagnosis of PTS or traumatic brain injury or transitional stress and anxiety. In fact, a USC study shows that 75 percent of all veterans feel a sense of disconnection from the civilian world. And social isolation is what leads to homelessness, alcohol use and drug use, suicidal thoughts and risky behaviors."

As Nicole says, she and Chris appreciate the strong holistic emphasis that the program offers.

"One of the things about the organization that we like is that they are very into self-improvement, to yoga and meditation, without unneeded medication," Nicole explains. "We really like the approach that they're taking and see how it works for the veterans. It's really cool."

Simply put, Brian is proud of the work his team does with veterans.

"We save lives. We do a week-long wellness program multi-

ple times a month for combat veterans and their spouses. We also do them for Gold Star Families. These week-long programs have a very high impact on social wellbeing," Brian explains. "We do a very detailed program evaluation with the University of South Florida ... and what's really astounding is six months later, we've got a 46% reduction in PTSD, we have a 61% reduction in depression and 56% in anxiety. Some people are coming in giving up on themselves. But it's amazing to see the work our team does."

Chris and Nicole are such believers in the results Veterans Alternative achieves that they contribute 10 percent of their commission, or a minimum of \$100 per transaction to the group ... with cumulative donations nearing \$20,000 and counting. Most of the agents at Lock & Key Realty donate, as well.

In addition to their monetary support, Chris and Nicole have attended Veterans Alternative events, talking with veterans, and seeing their success stories firsthand.

As Nicole says, "We've been to a couple events, and we talked with a lot of the people. They have such a positive mindset. There was one gentleman who is now a yoga instructor, and they helped him get a home through Habitat for Humanity. Had he not gone through that program, he may not have had the same mindset. He might have been homeless.

Chris agrees.

"Five years ago, that gentleman was suicidal. But he has made a complete 180-degree turn in

his life," he says.

Growing for Good

As you might guess, the need for veterans' services far outweighs the capacity to deliver needed services. In fact, Brian says there's a waiting list of six to nine months for veterans who would like to be part of the program at Veterans Alternative.

As Nicole points out, "There is a huge opportunity out there to help. If you know somebody struggling and then if you want to get involved and donate your time and money, there's definitely an opportunity."

"We know there are REALTORS® who are veterans and teams who have veterans among their ranks. We encourage you to duplicate what we're doing, because every little bit helps," Chris emphasizes. "From my perspective, serving is one of the biggest sacrifices you can make, whether it's as a first responder here locally or overseas. Anything we can do by volunteering our time or resources makes a difference for these people who sacrifice so much."

At the end of the day, Chris, Nicole, and their team members feel good about supporting Veterans Alternative and the incredible work the organization does. They see the need ... and they feel the drive to deliver a difference.

"The only thing that frustrates me is just not being able to do more," he says. "That's actually one of the reasons that keeps us motivated to grow the company so that we can give more."

“

The only thing that frustrates me is just not being able to do more. That's actually one of the reasons that keeps us motivated to grow the company so that we can give more.



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By Dave Danielson

FLORIDA BEST QUOTE INSURANCE

COVERAGE THAT ENSURES INTEGRITY

When she started Florida Best Quote Insurance, Founder and Owner Jeanette Lawrenson saw that it would fulfill a vital need in the market — ensuring fairness and integrity for consumers.

It all started with an experience Jeanette had with her own

insurance plan. At the time, she had been successful Beallair REALTOR®, as well as a licensed mortgage broker for several years.

Applying Her Experience

“I’ve always been motivated by helping people. In 2007, I saw the real estate bubble and the changes

that were coming in the economy,” Jeanette recalls. “That year, I went to a short sale seminar. The idea of working with people in that way made me feel ill. So I came home and told my husband I didn’t want to be involved with that.”

While Jeanette took some time off at

the end of 2007 to contemplate her next career move, she had noticed some changes in her insurance.

“I had no idea I was paying so much in homeowners insurance through escrow. My premium had crept up and up, and I started shopping. In the process, I found an agency that returned a quote for \$1,800 instead of the \$5,500 I had been paying,” she remembers. “In that moment, I thought wow if I didn’t know about this, I bet none of my friends and family did either.”

She got new coverage for a lower price. The thing was, the new pricing came at a dangerous price all its own.

During a talk with one of her friends who was knowledgeable about insurance, Jeanette discovered that the new agent had slashed and removed coverage levels to get to the lower price when she was under the impression she had comparable coverage.

“I already hated insurance. No one had explained it to me,” Jeanette says. “That’s when I decided to take classes, get licensed, help people who don’t look beyond price, and come out to be a different kind of insurance agency.”

Resourceful Support

Florida Best Quote Insurance was created in 2008. As Jeanette thought about how to best reach those who could benefit from her new agency, she thought about the point when many people begin or change their coverage.

As Jeanette says, “It just made sense to me that the real estate transaction was the point where many people begin or change their coverage. So I started marketing to these people to be part of the transaction process and do it properly ... where we explain the discount and coverage specifics to them, including things like wind mitigation discounts.”

The approach still works. Today, Florida Best Quote Insurance is the state’s most-referred insurance agency. And about 80 percent of that business comes from the real estate industry. In the process, the Largo-headquartered agency has

grown to nearly 40 staff members in 12 Florida counties in just 10 years.

“We are problem solvers. I have the passion of getting to the closing table. I know what the lender/ mortgage company, title company, and clients need from my past experience,” she says

Full-Service Protection

The care Jeanette and her team take to protect their clients’ interests makes a real bottom-line difference. It also has attracted the attention of many of the nation’s largest insurers.

“As our success has grown, we’ve steadily added more and more A-rated carriers to the options we can offer to clients. In fact, we have more carriers than 95 percent of other independent insurance agencies,” Jeanette emphasizes. “In turn, we’ve been the fastest-growing agency in Central Florida since we started.”

Florida Best Quote Insurance offers a full range of insurance product lines. In the process, Jeanette takes a lot of satisfaction from the home and flood insurance options her team offers.

“We were working on a deal for someone who was purchasing a home in a flood zone. The area is coded for a very expensive rate. We’ve been selling private market flood insurance for a long time, because FEMA was pricing itself out of the market with its high pricing. With this particular deal, the client was receiving quotes of over \$10,000 a year. We were able to get comprehensive coverage in place for them for \$5,100. It feels good being that resource.”

Teaming Up for Success

Jeanette is quick to give praise to her team that she runs with her husband, John, and business partner Glenn Galish.

“We have such great support staff. We’re family-run and oriented. And we have a very strong focus on customer service.”

One of those that Jeanette is quick to recognize is Lindsey DeCollibus.

As Jeanette says, “Lindsey was one of the first agents to join our agency. She graduated Magna Cum Laude from the University of Miami, has become our Senior Partner in the agency. She’s an amazing insurance advisor and a real asset and partner for all her REALTORS® and lenders.”

In fact, the Florida Best Quote Insurance team follows up with customers to review their policies, checks for rate hikes after storms and contacts clients to handle renewals

When she’s not working, Jeanette and John enjoy time at the beach or boating. They also own and operate the Jewel Café in Belleair Bluffs, even hosting industry lunch & learn sessions. The café is decorated to honor Jeanette’s father, who was one of the original engineers at NASA. In fact, the diner features many items from his NASA collection that he gathered through decades of work at the space agency.

At the end of the day, Jeanette takes great pride in what she always has as part of her business—giving consumers insurance options based on quality, value and integrity.

“We’re their partner, and we’re here to help the transaction along. It’s about the rewards of knowing we’re helping people and that we’re truly being a value-add for them.”

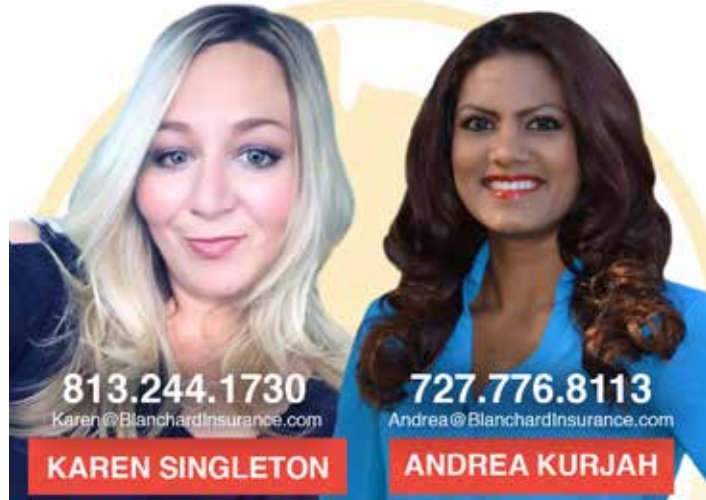
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▶▶ behind the scenes

By **Dave Danielson**

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As Holly Vega grew up, her mother worked as a telephone operator — that friendly, informative voice that used to help callers connect with people and the things they needed on the other end of the line. Callers knew they could rely on operators like Holly’s mom for what they needed.

Today, the technology has changed. But in a world of voice-mail and pre-recorded messages, callers to Military Home Base know they can rely on Holly, who serves as the Business Development Manager and Relocation Concierge to connect them with what they need.

Supporting Her Friend’s Vision

Holly remembers the time when her friend, Iris Green, had an idea for a way to serve those who have served.

As Holly recalls, “Iris told me about the business idea she had always wanted to do. Her husband had orders to be stationed in Kansas for school. Normally, as a spouse, we go with our military spouses. She was interested in creating the organization, so I said, ‘Why not now?’”

Iris followed through on her vision, and Military Home Base was born. In the process, she asked Holly to be part of the new organization.

“It has been so nice to see her dreams come to fruition. She mentioned her concept to me



in April 2018, and by September, we officially started.”

Holly says her role with Military Home Base is meaningful in many ways.

“It’s been a learning experience with real estate. I never knew anything about it other than we had purchased a couple of homes,” Holly explains. “I’ve had a chance to learn a lot. It’s been very educational. Plus, I belong to something in addition to being a mother. I love being a mom, and that’s my full-time job. But working here means being able to help so many people. It’s a blessing.”

Exceeding the Need

Whether they’re active military, veterans or their family members, people who need information and ideas on their next steps find the friendly voice of Holly.

“They can call any time, and we help them find military-friendly companies, or if they’re looking for a house, a loan or information in a different area,” she says. “People really like our customer

service. I actually care, and they know they can call and get a friend.”

Part of Holly’s service excellence comes from her ability to put herself in the place of those she serves. In fact, with a husband who is very active in the military and who travels a lot, she is in their place.

“My husband is always going and moving. My son was sick at eight months and started having seizures, so I stayed home with him. So my career stepped back,” Holly says. “I love being a mother. It’s my pride. And that’s one of the things that means so much to me about being here. I’m able to work part-time here and be a full-time mom. It’s a dream job for a military spouse. And working with Iris, we support each other. We’re a team. I am blessed and enriched here.”

Making the Connection

Iris, the team at Military Home Base and those on the other end of the line aren’t the only ones who recognize the heartfelt difference that Holly makes. Within the last year, she was named the 2019 Armed Forces Insurance Marine Corps Spouse of the year

and then went on to win 2019 Armed Forces Insurance Military Spouse of the Year (and overall international title) by the Armed Forces Insurance Company.

In addition to her day-to-day work, Holly also has created her own program called Military Hearts Matter, bringing awareness and support to heart issues and strokes for service members and their families.

Holly and Iris have created an expanding audience for Military Home Base. In the last quarter alone, 2.3 million people have been reached through the informative series of live video interviews and podcasts they share online.

No matter where she is, Holly Vega lends her voice to serve those who serve the nation and connects with her military network.

“My mother was an operator for several years,” Holly smiles. “While our society has moved in a different direction, people still love hearing that voice. You want to talk to a person.”

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By Dave Danielson

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IRIS GREEN

SERVING THOSE WHO SERVE

Those who serve the interests of the red, white and blue make a lot of sacrifices. In many cases, those sacrifices still occur once men and women leave the military and transition back to civilian life.

Beyond the cultural differences between military life and the civilian world, and beyond even the changes in geography for those who are stationed overseas or away from their homes, U.S. military veterans often face difficulties securing civilian jobs that measure up to the responsibility and pay they had during their military service.

They also face unique needs and opportunities through the nation's VA program when it comes to securing housing.

So who is there to serve those who serve?

One of those providing the answer is Iris Green, REALTOR® and CEO of Military Home Base.

Experienced Resource
Iris and her husband have been married 20 years. They know the challenges faced by active-duty and former military members firsthand. In fact, her husband retired after 20 years of service in 2017.

As Iris says, "We moved 12 times in 18 years. We moved here in 2011, and I started working for a major lender as a VA loan processor, and realized it was not for me."

So she started with Keller Williams Realty in Brandon as a Receptionist, then

moved to a role in Agency Services as a Training Coordinator.

In November 2012, Iris officially began her life as a real estate agent. Her start was remarkable. In 2013, she was Rookie of the Year, recording \$6 million in written sales volume.

In 2014, as she hit stride as an agent, her husband received new orders stationing him in Fort Leavenworth, Kansas, followed by a scheduled deployment in the Middle East — his sixth deployment.

Rather than facing another family separation, Iris went with her husband and continued her business remotely for a year.

"I had an agent who was my legs on the ground. She did all my showings and was the face of the transaction. I handled the negotiations and everything from behind the scenes," she explains. "We slipped a little bit — doing between \$4 million and \$5 million that year, but that was fine. I thought I was going to lose my business. After a year, we came back. And I picked back up."

Iris says, "Military spouses face unique challenges with regards to employment. Spouses don't usually have careers that we can take with us from duty station to duty station. We have to start over every single time. Sometimes it's minimum wage, sometimes we're over-qualified, and sometimes they won't hire us because they don't think we'll be there long."

Establishing Military Home Base Soon, Iris and her husband both found themselves working in real estate. As her business continued to grow with Keller Williams, she decided to take a new direction to more directly work with members of the military and veterans to give them a more focused level of care and service.



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