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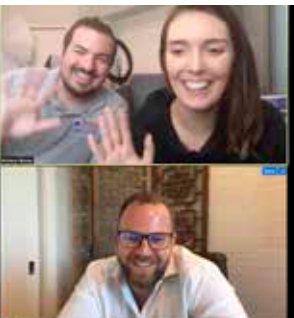
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TABLE OF CONTENTS

	08 Index of Preferred Partners		11 Publisher's Note		14 Meet The Community
	16 Coach's Corner: COVID-19 What Have You Learned?		18 Rising Star: Adam Sheets		24 Partner Spotlight: Steve Calabrese, Equitable Mortgage
	32 Investment Corner: Denise Chambre		36 Cover Story: Joe Pavich Jr.		42 Upcoming Events: Launch Party!

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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at Andrew.Regenhard@RealProducersMag.com

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One Year in Naples

In July of 2019, not only did I embark on a totally new adventure, but I also moved across the entire United States. I liquidated most of my assets and drove 3,500 miles from Washington State to Naples, Florida. It was a massive change for me, but I wouldn't have it any other way. The best experiences I have had in the past have always come from change and challenge!

The only two things that have been on my mind over the past year have been my family and creating *SWFL Real Producers*. As I have mentioned before, the biggest reason I moved down here was to spend time with family. I am so glad I came down when I did to enjoy as much time with my father as possible. He passed away about a month ago, and he is in a much better place now. We miss him dearly, but we are so glad he is not suffering anymore.



My other driving force over the past year was to launch *SWFL Real Producers*. It has been such a crazy year with *Real Producers*, and I really want to thank each and every single one of you!

First off, my preferred partners are the ones who make this whole platform come together, and we are so grateful for the support you provide to *SWFL RP* and to the Realtors®. Speaking of the Realtors, the top producing agents are truly amazing, and we appreciate the endless amounts of gratitude you pour back into my partner, the community and *Real Producers*!

The past year has truly been something I will never forget. I have experienced a lot of change and some challenges. Overall, it's been absolutely amazing to meet you and to develop strong working relationships, and some incredible friendships! I can't wait for our launch party to see all of you and create even more remarkable experiences together!

Have a wonderful Fourth of July!

Very respectfully yours,

Andrew Regenhart

Owner/Publisher

SWFL Real Producers

andrew.regenhard@realproducersmag.com

FAQ

ABOUT THIS MAGAZINE

By Andrew Regenhard



We realize that *Real Producers* is a new concept here in SWFL, and some of you may be wondering what it's all about. That is why we have created a "FAQs About This Magazine" page. Here we will answer the most commonly asked questions around the country regarding our program. My door is always open to discuss anything regarding this community – this publication is 100 percent designed to be your voice!

Q: WHO RECEIVES THIS MAGAZINE?

A: The top 500 agents in SWFL MLS. We pulled the MLS numbers (by volume) from Jan. 1–Dec. 31, 2019 in the SWFL area. We cut the list off at #500, and the distribution was born. For this year's list, the minimum production level for our group is \$9.5 million in 2019. The list will reset at the end of 2020 for next year and continue to update annually.

Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

A: It's really simple – every feature you see has first been nominated. You can nominate other agents, affiliates, brokers, owners, or even yourself! Office leaders can also nominate agents. We will consider anyone brought to our attention because we don't know everyone's story, so we need your help to learn about them.

A nomination currently looks like this: you email us at andrew.regenhard@realproducersmag.com with

the subject line, "Nomination: (Name of Nominee)," and explain why you are nominating them to be featured. It could be they have an amazing story that needs to be told – perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way. The next step is an interview with us to ensure it's a good fit. If it all works out, we put the wheels in motion for our writer to conduct an interview and for our photographers to schedule a photo shoot.

Q: WHAT DOES IT COST A REALTOR®/TEAM TO BE FEATURED?

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share real stories of real producers.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Anyone listed as a "preferred partner" in the front of the magazine is a part of this community. They will have an ad in every issue of the magazine, attend our quarterly events, and be a part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have recommended every single preferred partner you see in this publication. We won't even meet with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network, not only for the best Realtors® in the area, but the best affiliates, as well, so we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you have a recommendation for a local business that works with top REALTORS®, please let us know! Send an email to andrew.regenhard@realproducersmag.com.

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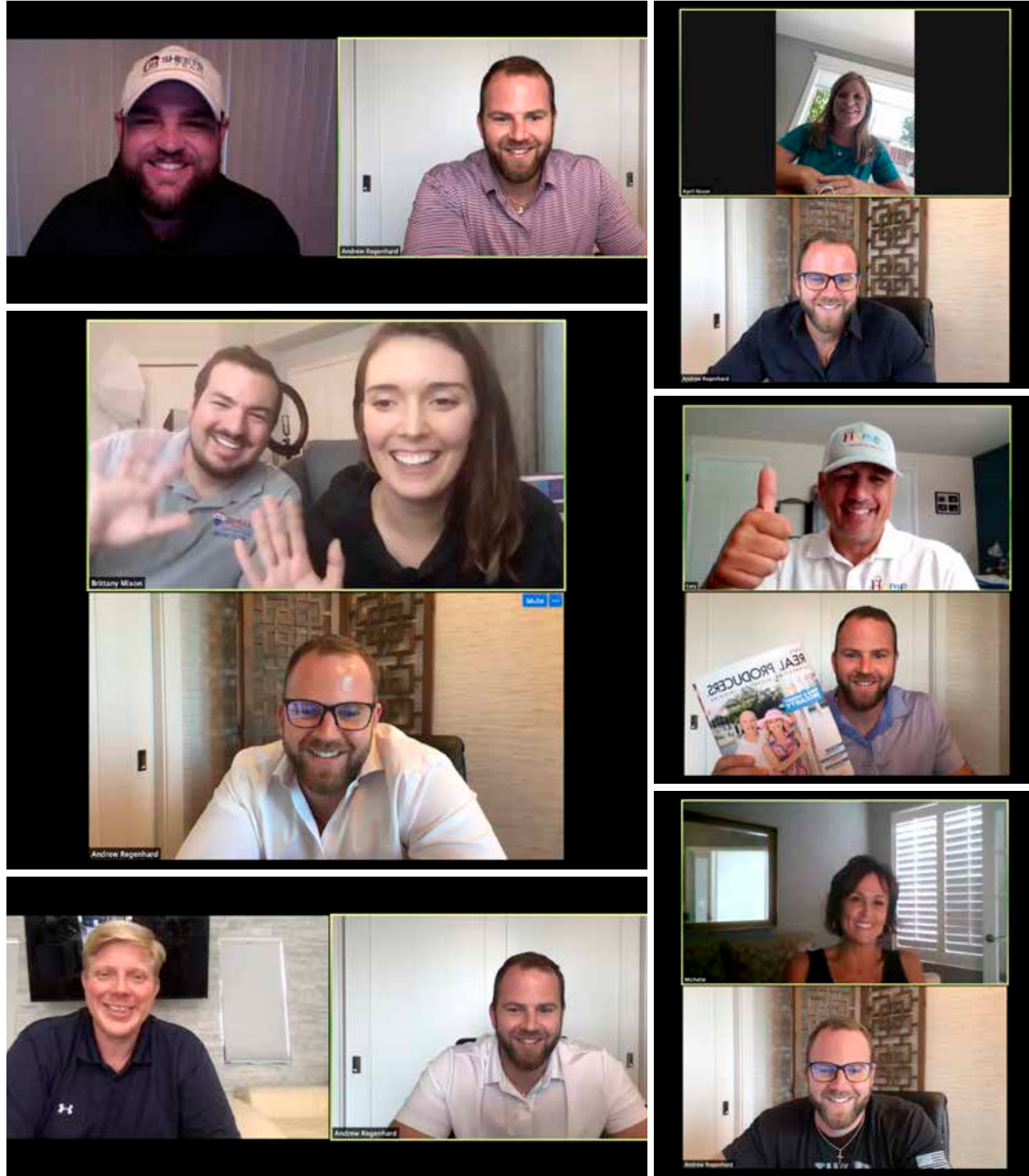
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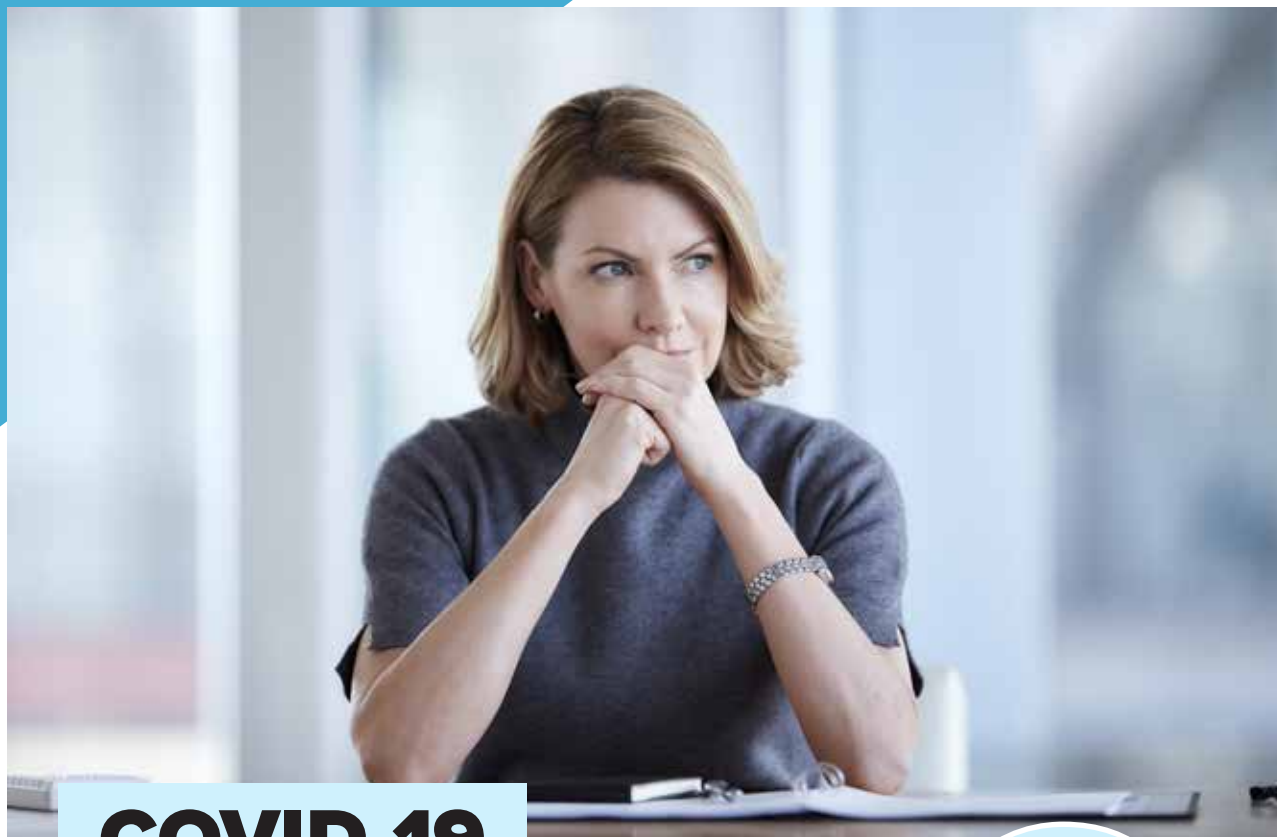
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COVID-19

What Did You Learn?

Returning to “normal” may be the greatest tragedy of this time.

We have all suffered in different ways and at various levels since the coronavirus crisis started. Yet, through all the changes and sacrifice, did you learn anything, or are you just impatiently waiting for things to get back to normal?

If someone goes back to their old familiar version of normal — doing the same things the same way they used to and thinking the same way they used to — they have missed what could have been the greatest good that could possibly come out of this crisis.

Did You Get Bitter or Did You Get Better?

This was the choice each of us had the opportunity to make as the pandemic put our lives on lockdown.

Looking back from where you are standing right now, ask yourself, “Did I get bitter or did I get better?”

Years ago, I heard a story about a wealthy man who passed away and left two ledgers for his family.

The first ledger was how he made his wealth. The second ledger, which he stated was the most important, was a journal of his thoughts.

The first book was passing on his wealth; the second was passing on his wealth of wisdom. He laid out lessons he had learned, questions he asked himself in good and hard times. There were also descriptions of how he thought and his processes for making great decisions.

This wealthy man was wise enough to know that our thoughts and experiences, the way we do things and what we learned, were, as a part of his legacy, as valuable as any money he left behind.

This is the moment to start YOUR book.

Reflect on the challenges and triumphs of the last few months — document what you learned from this crisis that you never want to forget.

You’ll find that working through what has happened, how you responded, and the outcomes of your decisions, helps you prepare for whatever challenges come next.

History has proven that tough times will continue to manifest themselves. We know that every eight to 10 years,

there is a significant event that will throw most for a loop.

The real question is, will you take a moment to write down the lessons or just hope next time is better?

The next crisis probably won’t be a pandemic, but there will be the next crisis. What did you learn from this one to prepare for that one?

Here are three things you can do to learn and get better through this crisis.

First. Ask, *what did I learn over the past several months?* Think about each area of your life and write down some of your insights, musings, lessons learned, and thoughts on, “*next time, I will...*”

Second. Start with Money, Relationships, and Health and ask yourself, *What do you want to:*

- Stop doing?
- Do less of?
- Keep doing?
- Do more of?
- Start doing?

Third. Get helpful PDF worksheets at www.TheHeroNation.com.

“There is nothing I could have done to prepare for this.”

That’s been the response of most people when asked about the fallout from the pandemic. Yet, upon closer inspection, it is evident that there was a lot they could have done.

- If their health had been better...
- If they would have had an extra \$100,000 in the bank...
- If they would have maintained closer relationships...
- If they would have trained their staff better...

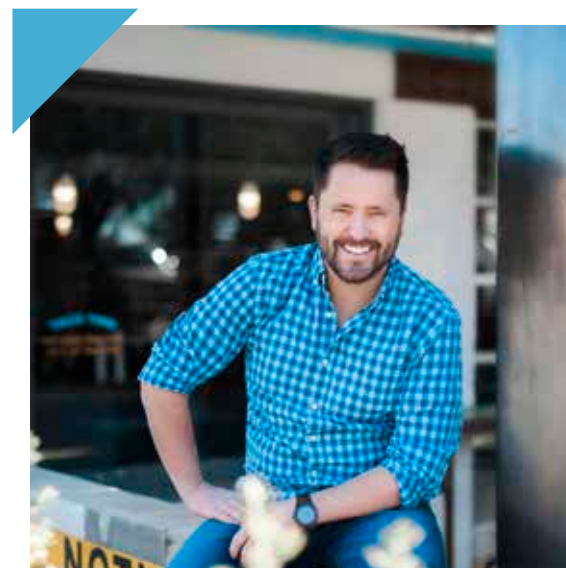
These are all things that would have helped them during this time.

A crisis is a terrible thing not to learn from.

Discover your lessons, take action, and be more prepared for the next storm.

“We kept our heads while everyone else was losing theirs, and now the world is ours.”
—Tiffany McLaurin

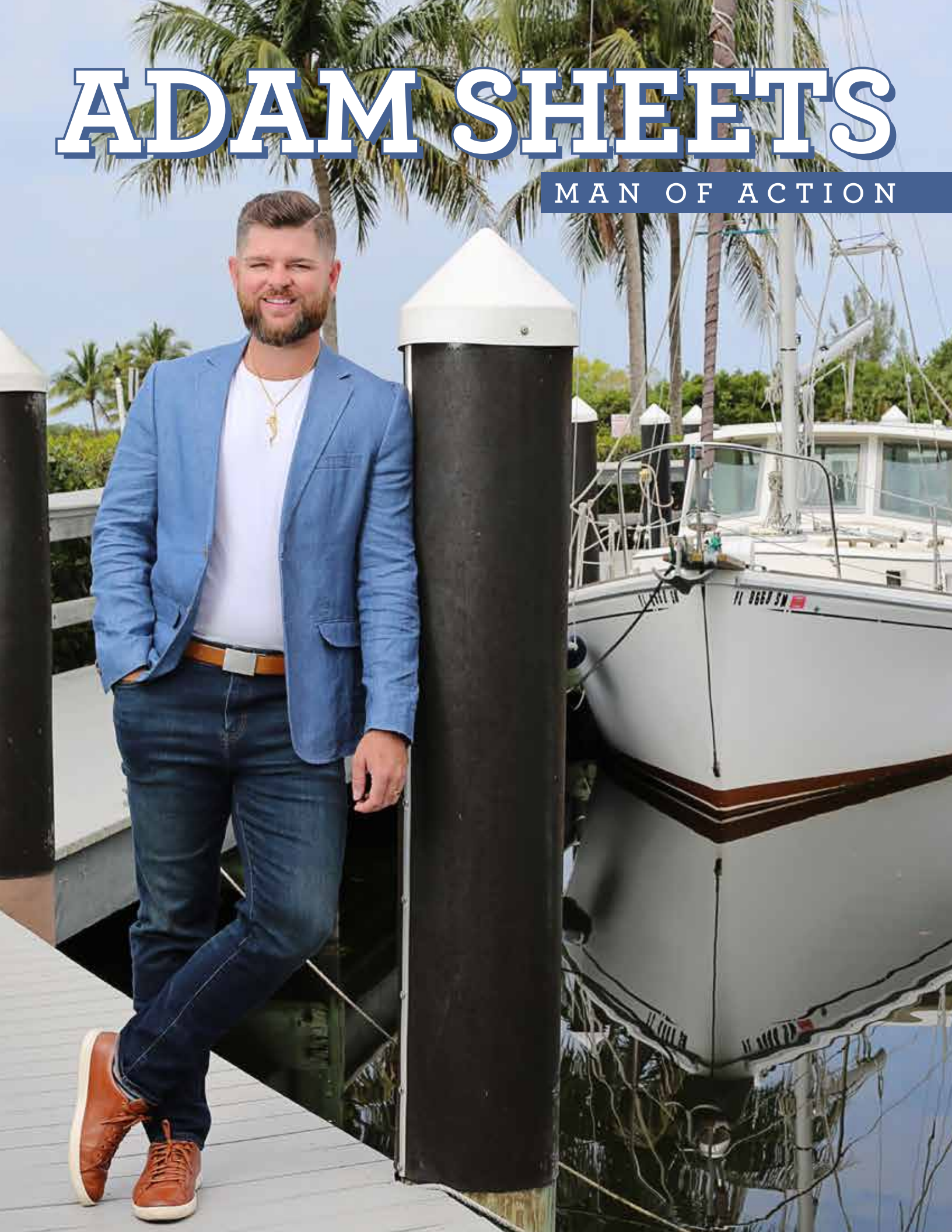
For all the tools you need to thrive during turbulent times, download the 30-Day Momentum Toolbox at <https://www.theheronation.com/stimulus>.



Wayne Salmans is an author, speaker, and business coach. In the past decade, he has coached and trained over 5,000 entrepreneurs, was named as 30 Under 30 by *Realtor® Magazine*, and ranked one of the top coaches in the world. His passion is to help real estate business owners build, grow, and scale their business, faster and with less bruises. www.TheHeroNation.com

ADAM SHEETS

MAN OF ACTION



► rising star

By Dave Danielson
Photography by LaCasaTour

Adam says he's done about 50 contracts from the golf course.

Dreams are vital. They make up the milestones that create a sense of achievement.

When dreams combine with plans, they become powerful — and they become possible.

One of those who knows what it takes to pursue and reach his goals is Adam Sheets. As a Realtor® with RE/MAX Realty Team, Adam Sheets is this month's Rising Star — and a true man of action.

POSITIVE PATH

From the beginning, Adam had positive role models to follow, in his parents.

"My parents are in real estate. They got into the business in 2004," Adam recalls. "I was 13 at the time. I didn't know anything about it. My parents

had switched out of their normal 9-to-5 careers and started hustling."

His forward motion started early.

"As I was growing up, I was very involved in skateboarding, video production, editing skateboard films and putting them on MySpace, and always had a knack for selling things," he says. "It started with candy in elementary school — Warheads, specifically. I bought them in bulk, sold them for \$0.25 a piece..."

PICTURING THE FUTURE

Adam came of age, graduated from high school, and attended Full Sail University.

"At the time, I thought I wanted to go into TV production, but after a year, I realized it wasn't for me, and I figured out I wanted to transfer to UCF," he says.

There was disappointing news.

"My advisor there told me that my credits didn't transfer. So I had to go back to the drawing board. I was a little lost, so I decided to switch to go to another school, get my credits, and then go to UCF."

At that time, he looked at his peers.

"I was a year behind them the whole time. I saw the kinds of jobs they were getting with their B.A. degrees, and I thought there is no way I can provide for myself getting the jobs they got," he says. "They were fresh out of college and obviously had good entry-level jobs. But I wanted to be able to make more earlier. I like nice things, I like traveling. So I called my dad and said, 'I'm going to move home and get my real estate license as something to do while I decide on my next steps.' I wanted to have something on the back burner."

ADAM JUMPED IN

"After I got my license, I wanted to figure out a way to pave my own way," Adam recalls.

So he relied on one of his earlier skills and passions.

...

“I put my background in social media and video to work. I got a camcorder when I was 10 years old and recorded everything I could think of through high school,” he explains. “I would buy and sell things and make a little money that way. By the time I started in real estate, I had \$1,200 to my name.”

He had his real estate license and was set to start. In the process, he got some advice from his mother.

“She said, ‘You need to get your sphere and your farming together, and work on a mailer.’ I thought, ‘Gosh, that seems super old school,’ and I wanted to figure this out on my own,” Adam remembers. “Looking back, I should have taken her advice. I decided I was going to hit social media, specifically Facebook, really hard ... adding and messaging everyone I knew.”

Within the first week, he had his first home under contract. Then came another, and another. And then?

“The faucet shut off,” he says. “It took six months for me to sell my next house. I knew I had to put the pedal to the metal. And in the last quarter of that year, I sold another seven houses. I realized if I worked at it and treated it like a job, then the results would come.”

SIGNS OF SUCCESS

The results did come, and they haven’t stopped. During his second year, he set a goal of reaching 25 transactions. He came close — with 23.

“At that point, I knew real estate was my career. So I moved out and got a new car, as you do when you’re a new Realtor, right? I didn’t want to be ‘the Sheets kid.’ I wanted to do it on my own and wanted people to know me,” Adam emphasizes. “I credit my parents, completely, with helping me get better in the business. That year made me realize I can make it and buy my own piece of real estate.”



In just five years in the business, rising star Adam Sheets has sold more than 150 houses, approximately 120 of which have come from his work on Facebook.

Away from work, Adam’s world begins with his wife, Zoë.

“She has been a huge support for me, and is very understanding about the late-night texts and calls and weekend hours that come with this business,” Adam says.

Adam also looks forward to time with his dog Brewer, his family, and

his friends — the same group of which he’s had for over 15 years. He credits some of his success to the years of hearing, “You know you’re going to end up selling real estate,” from his friends.

In his free time, Adam is a big golfer.

“If you don’t find me in my office or near the pool, I’m on the golf course,” he smiles. “I’ve done about 50 contracts from the golf course. It’s the one time where, if I’m doing that, I can turn off my phone. As



I’ve discovered, the world isn’t going to end if you don’t answer your phone for four hours.”

During his young career, Adam has learned to take a big-picture view of real estate and its role in life.

“My mom was a top-gun speaker. Her whole speech was about the fact that this business can eat you alive, so you have to make time for yourself,” he says. “You have to set boundaries for yourself. Otherwise, you’re going to be going non-stop. I don’t want to get burned out on this business. I want this to be a 30- to 40-year career. And someday, I’d like to be a real estate coach.”

SETTING HIS OWN PATH

Adam’s approach is definitely working for him. In fact, in 2020, he’s already sold more houses than he did in his first and second years in the business, combined. In his five years in the business, Adam has sold more than 150 houses. Of those, about 120 of them have come from his work on Facebook.

“Most of those have come out of grinding on Facebook for hours every day,” he explains. “Whether you’re putting together a flyer or spending time on Facebook, you’re still spending time. And Facebook has been my preference.” He grew The Sheets Team’s Facebook page from 0 followers to over 3,000, and their Instagram profile from 0 followers to over 2,000, generating leads for members of the team and ensuring they’re one of the go-to SWFL real estate social media profiles.

It’s obviously a preference that works for him.

Adam is a man of action — with the conviction to follow his own path.

“I’m a pretty high-energy person, which you have to be in this business. The ups, the downs, the smiles you see when someone closes on their first home, the pains you see when a deal unravels ... I’m here for it all, and I’m loving what I do,” he says with a smile. “There’s not another job you could get me to do.”

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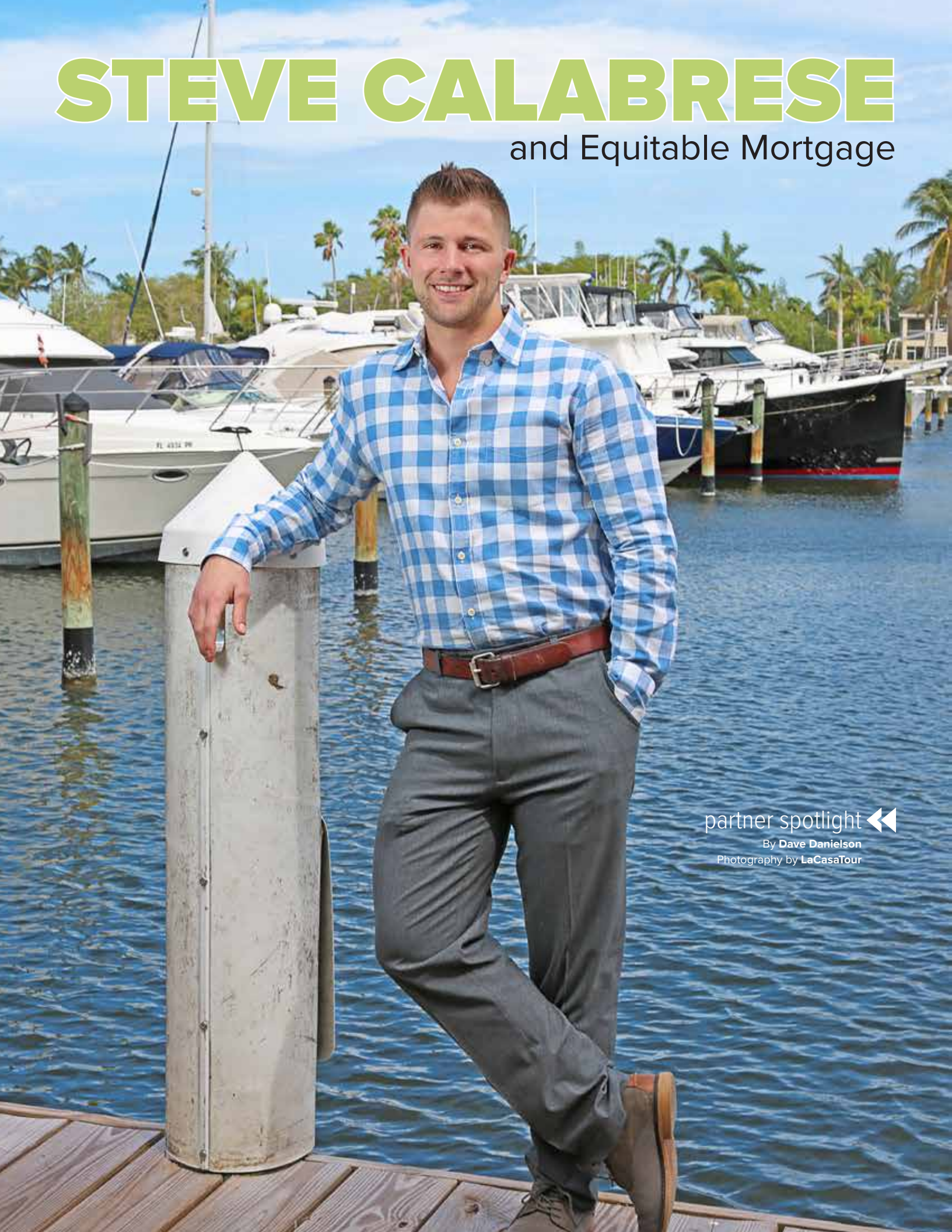
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STEVE CALABRESE

and Equitable Mortgage



partner spotlight ◀◀

By Dave Danielson
Photography by LaCasaTour



MAKING A MARK

When you look for a partner to come alongside you and help you serve your clients, you want someone whose qualities go beyond what's expected. One who fits this description perfectly is Steve Calabrese, a loan officer with Equitable Mortgage.

As those who work with Steve will attest, he and his team are making a mark as people who make a truly genuine difference.

"We are a medium-sized, family-owned-and-operated mortgage company with the power to serve," Steve says. "My dad, Bruce, started the business 25 years ago. We have very low rates and excellent service. Our loan officers bring outstanding relationship-building to their work with 10 to 15 years of experience, each, at the same company."

UNIQUE ADVANTAGES

Steve brings a rare level of positive energy that he channels into helping his Realtor® partners build their business — while he strengthens client relationships.

"From the start, I wanted to deliver a unique level of value to Realtors®," Steve says.

As a result, it's not uncommon to see Steve on a range of social media channels. But you aren't likely to hear him talking a lot about mortgage loans on his channel.

He says, "You've probably heard it before: 'I'm a local lender, answer my phone 24/7, have low rates, close on time, have a wide array of loan products, and provide excellent communication.' That's my job ... that's the bare-minimum job description of a loan officer. If your lender isn't doing all of the above, you need a new lender. But how am I different?"

"I moved to SWFL three years ago without knowing a soul. I passed my Mortgage Loan Originator exam a few weeks prior and knew *zero* about the

lending industry," Steve explains. "I had no training; I literally knew nothing. I transferred from Ohio State to FGCU and started doing loans out of my house and in between classes."

"In February of 2019, I had a paintballing accident. I got shot in the back of the head at point-blank range with a paintball gun. I completely lost my ability to talk and was in the hospital for a week. I was terrified I'd never be normal again. I literally turned into a vegetable. I dropped out of FGCU a few weeks later, got my act together and closed \$11 million of loans in 2019," Steve says. "I broke into the SWFL market in such a short period of time using social media and by working 20-hour days. I literally built my business from social media."

MARKETING

"I truly believe we are living through the greatest era in the history of hu- ●●●



Steve Calabrese moved here three years ago, passed his Mortgage Loan Originator exam, and joined Equitable Mortgage – a medium-sized family business in Ohio founded by his father 25 years ago.

...

manity to be alive. You can make a post online, someone across the world that has no connection to you can see it, and it can change their life. And you can do it without spending a dime. The average person spends two hours a day on social media. Sure, older methods of marketing still work to get the consumers attention: mailers, emails, billboards, signs ... but the attention nowadays is on social media,” Steve emphasizes. “It costs me nothing to post on the big social media platforms (Facebook and Instagram), and if I spend a few strategic dollars using custom audiences and targeting, I can keep my videos on every Realtor’s social media feed in SWFL.”

Steve points out that, as a lender, he wants to stay in front of two groups of people, including his past database and his referral partners.

“If you’re a Realtor in SWFL, you’ve probably seen my sponsored ads on your Facebook or Instagram feeds. Over time, Realtors and clients see my content over and over, and it seems like I’m everywhere,” he says. “It’s Marketing 101. There are about three Realtors in SWFL actually doing it, and there are no other lenders doing it. If I were a Realtor, I’d stop chasing after the low-converting, online leads that have no connection to you, and I’d

spend my marketing dollars on making relationships ... and that involves getting in front of the camera and doing posts.”

REVEALING YOU

“I’d look up these *Real Producers* agents and realize that they don’t have a Facebook or Instagram account, so I couldn’t send them a DM (Direct Message) and ask them to coffee. I’d have to look up their phone number,” Steve explains. “The issue isn’t that the real estate agents aren’t doing social media. Overall, most agents see that that’s where the attention is nowadays, but according to NAR, less than 1 percent of closed deals actually come from social media. It’s that most of us are doing it completely the wrong way,” Steve explains.

“People are on social media to be entertained. The idea of keeping personal and business accounts separate is absolutely absurd. You get three likes and no engagement on your picture of your

new listing because it’s boring. You have no personal connection to it. People want to see your face, they want to see that you’re a real person, and a separate business account is wasting your time.”

“The biggest excuse that I hear is, ‘I didn’t grow up with this social media stuff, I don’t know how to do it.’ My response is, ‘You didn’t grow up driving a car, but you figured it out.’ Rather than spending two hours a day consuming social media content, use it to learn the platforms,” Steve points out. “If you’ve been following society, you know that this social media stuff works, and you *can* learn it. The reason that you don’t post content is because you have insecurity about being in front of your iPhone camera.

I get it. To this day, consistently recording and posting video content is my biggest struggle in my business. I know it will absolutely, 100 percent, move my business forward, but my ego really struggles to produce

content. It’s really all mental. Stop caring and start posting.”

The power of video is really about the power of you.

“At first, it was strange for me, too, being in front of the camera. But you have to let your ego go and put yourself out there, and let people see who you are as a person,” he says.

That’s the advice Steve lives by on social media. He works closely with Realtors, sometimes interviewing them on his social media, and supports their efforts to get started with telling their own stories.

“This is really about making a personal connection. And that starts by sharing who you are away from business. In many ways, that kind of sharing is just as powerful, if not more so, as talking about your business. For example, if you see my channels online, you’ll learn about me and my personal interests ... and ... ‘by the way, I do mortgages.’”

MARKETING THAT MAKES A DIFFERENCE

“Put yourself in a homebuyer’s shoes for a minute. You’re thinking about buying a home in the next six months. Facebook’s algorithm identifies you

as a likely homebuyer, so you get targeted with real estate ads. One night, you’re looking at cat memes on Facebook, you see a real estate ad to buy a home, you put your info into my landing page, then the next day you get a call from a Realtor who tries to sell you a home,” Steve says.

“They have no personal connection to you, they have no idea who you are, they have 27 friends that are agents. They aren’t wanting to buy for six months and you think you have a right to sell them a home all of a sudden? That’s what the majority of Realtors and lenders are doing for ‘social media’ these days. They’re trying to sell homes to people they have no relationship with, yet they have a community and database of hundreds of true friends that would refer them out, but simply don’t remember to, because they talk to them twice a year.”

With a passion for helping others tell their story, Steve teaches social media marketing classes.

“The numbers are pretty clear,” he points out. “About 90 percent of the time, people are spending their online time looking at social media. And when they’re online, they are there to learn and be educated ... not sold.”

Steve’s efforts are paying off for himself and his clients. In fact, in 2019, he recorded over \$11 million in volume and knows how to turn social media into done deals.

“I’ve closed loans with people not in person or by phone,” he smiles. “But I’ve done some where the only communications with the person were exclusively through Facebook Messenger.”



realproducersmag.com



FULL MOTION

Away from work, Steve’s energetic appetite for life is in full motion.

“I moved to Florida a few years ago, and I’ve never been bored one single day. Whether it’s boating and exploring the shoreline and inland waterways, fishing, or doing anything outdoors ... really, I love the area. And one of my biggest passions is spearfishing,” Steve emphasizes. “I moved here to fish. I moved in with some guys from the FGCU spearfishing club and realized that free diving and exploring under the water is a lot cooler than out of the water. It’s the toughest sport I’ve ever done. You have one breath to make it to the bottom of the ocean, shoot a fish and get it to the surface without it getting eaten by a shark. It sounds dangerous, but the buddy system really limits the number of things that can go wrong.”

With a strong drive to help others, Steve’s natural leadership abilities continually come to the surface, as well. Throughout the past several years, he has taken on club leadership roles.

“I think it’s just a reflection of how I commit myself to the things I become involved with,” he says.

As a young boy growing up, Steve learned the power of expanding his comfort zone.

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“I think it’s something that most of us can relate to, in one way or another. For me, I came out of my shell during school. I joined the wrestling team, and put myself in uncomfortable situations, and developed a personality that people remember. In turn, I think I’m different. But I think that’s a positive. We should all be our own people. Because there’s so much power in who we are.”

Steve Calabrese and Equitable Mortgage are making a mark — and a powerful impact on the world around them.

“Looking back,” he says, “I never should have been allowed to move 1,200 miles away from my company and start doing mortgages with no experience. I really struggled getting deals closed, but I’m truly thankful that I learned the industry this way. My dad and mom and company completely supported me along the way, and if I could go back, I wouldn’t change a thing.”

For more information about Equitable Mortgage, call Steve at 239-778-6548, visit him online at www.stevecalabrese.com, or email him at stevec@eqfin.com.



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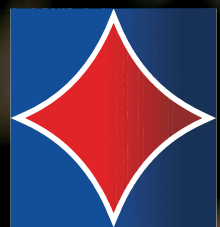
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Denise Chambre

PICTURE THE
POSSIBILITIES

► investment corner

By Dave Danielson
Photography by LaCasaTour



When you keep your sights set on what's important, your mind, energy, and life have a way of working toward that goal.

That's the way it is for Denise Chambre, a goal-oriented, top producer/broker associate with Keller Williams Realty Fort Myers and The Islands.

Throughout time, she has understood what it means to picture the possibilities and set goals for success.

"I'm fortunate that I come from an entrepreneurial family, where everyone was goal-oriented on creating wealth — mostly through second home properties and rental properties," Denise says. "So I was exposed to investment from a young age. So I've always loved property."

Pursuing Her Passion

It was a love she took wherever she went.

"When I would go on vacation, I would go to open houses in the areas I was visiting," she smiles. "I've always loved looking to evaluate the investment opportunities."

Denise bought her first property when she was 22. I'd always wanted homeownership and understood that wealth is created through the ownership of property," she explains.

She worked for a Fortune 500 company in engineering for five years after graduating from college. Then, after she earned her MBA, she wanted to live overseas.

"I always wanted to experience Asia. So after my MBA, I moved to Hong Kong," she remembers. "I was there in the 1990s as Hong Kong was going through a brain drain. That was the time when they were transitioning, in 1997, from British to Chinese rule."

In Hong Kong, Denise built her own management consulting company, employing a team of 10 local consultants who handled projects throughout the Asia Pacific region.

All the while, Denise kept picturing the possibilities — literally.

"On my desk in Hong Kong, I kept a picture of Fort Myers Beach. I always loved the area, and my goal was owning property here and moving here eventually," she smiles.

It was a vision she made happen when she and her husband moved here in 1998.

...



Thanks to their mother's example of becoming a property owner by age 22, sons James (20), Joshua (18), and Jack (16) all have their sights set on owning their first properties.

Denise with husband Richard, sons James, Joshua, and Jack, and the family's chocolate Lab Rocco.



Denise Chambre kept a picture of Fort Myers Beach on her desk while she worked in Hong Kong and dreamed of living in the area one day – a dream realized when she and husband Richard Rowe moved here in 1998.

“We’ve been very fortunate that most of my family relocated here, including my brother and sister and parents. They’re all here,” she says. “In turn, all of our kids have grown up together. We are blessed.”

In her free time, Denise enjoys walks along the beach with Richard and their chocolate Labrador dog, Rocco, who has become well known to those in the area as the neighborhood mascot.

During those walks, Denise likely recalls that desk in Hong Kong ... and that photo that kept her focus on the future.

“You have to have that big ‘why’ that keeps you going every day,” she smiles. “I’ve always believed that you’ve got to position yourself as if you’re already living the dream, and that moves you closer to it.”

That’s a far better return than most other market options.

“Another way to look at is, let’s say you can find a money market that’s yielding 5 percent, but to get that, you have to put in \$100,000 upfront,” she explains. “And more people have \$25,000 to invest than have \$100,000 to invest. That’s the power of leverage.”

Another way to earn involves equity.

“If you have a mortgage, over time, you pay off that debt. At that same time, usually, the market is going up, so the property value is going up, and the debt you owe is going down. So the difference is the equity that you’re building up,” Denise says.

There’s also rental income.

“When we rent out an investment property, we use the rent to pay off the debt. So we’re hoping there’s some money left for cash flow,” she says. “As the years go on, we’re getting higher rent, but the debt pay-

ments stay the same. As a result, our cash flow is going up. We can then use that cash flow for other properties. Or we can use the equity we’ve built up in our property and borrow against that to buy more property to leverage what you own. The end result is getting mailbox money with rent coming in every month while you’re sleeping ... and whether or not you’re working in another business.”

Life’s Loves and Goals

At the heart of Denise’s world is her family, including her husband, Richard Rowe, and their three sons: 20-year-old James, a student at Florida Gulf Coast University, 18-year-old Joshua, who studies criminology and computer science at Florida Southern College, and 16-year-old Jack, who is a top high school student at Bishop Verot. And all her children have their sights set on owning their first properties!

Originally from Massachusetts, Denise shared her love of Fort Myers with her family.

That’s the spirit that helps Denise picture the possibilities for herself — and which has enabled the great success she has achieved for herself, her family, and her clients.



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“While I was in Hong Kong, I bought my first rental property on the Beach. Then, I bought a second property. Over the years, my husband and I have acquired other rental properties that we have built up into a successful rental business,” Denise says.

Heartfelt Value

That personal passion has also shaped a large part of Denise’s career and the heartfelt value she brings to others.

“It really has defined a lot of the work I do in real estate. I work with all types of investors. I also teach how to invest in property as a way to create wealth,” Denise says.

Denise is a trainer in the investment arena for Keller Williams and conducts sessions and training at offices throughout the organization.

“I really enjoy teaching people about what we call ‘mailbox money’ and creating wealth from property. For us Realtors®, in particular, we’re all 1099 employees. We don’t have pensions,” she says. “At some point, we’re going to want to stop selling real estate and retire. Since we don’t have a pension, we need other ways to generate income. The key to wealth is having multiple income streams, such as through ownership and investment in property.”

The Impact is Real

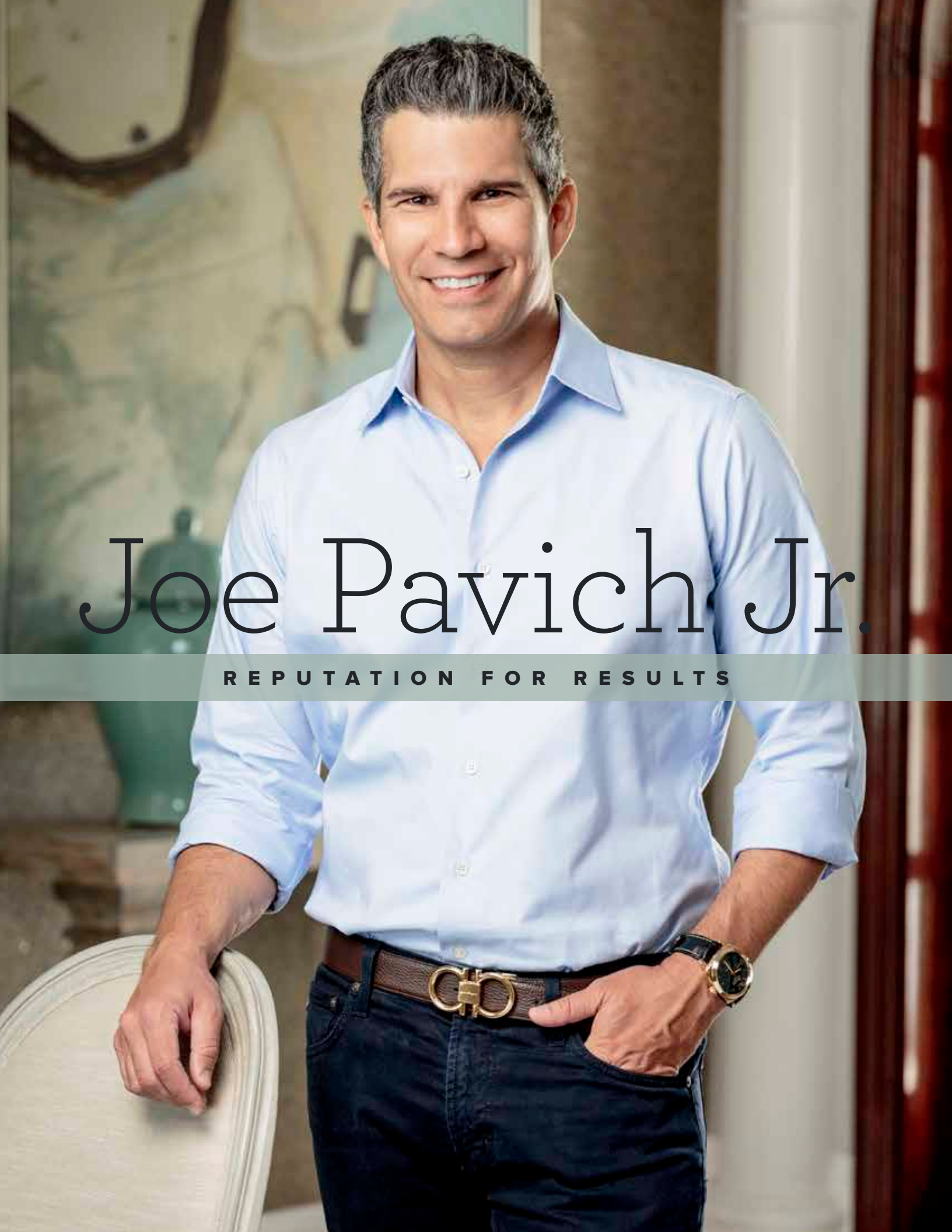
“The value in owning property is clear. In fact, the research shows that, on average, the net worth of first-time homeowners is \$200,000, while the net worth for those who rent is about \$10,000,” she points out. “The reason for the difference is you’re able to leverage your money.”

She says start your strategy at home, then work out from there.

“Before you buy any investment property, you need to own your home first. Rather than paying the landlord’s mortgage, pay your own. Then, after that, property investment is a great place to build wealth,” she says.

Denise shares an example.

“Let’s say you want to buy an investment property for \$100,000. You’ll probably need to put 25 percent down. And a year later, if the property appreciates by \$5,000, you’ve made \$5,000 off of \$25,000 because that’s what you put in. You made \$5,000 off of \$25,000, which is a 20-percent return on the money you invested.”



Joe Pavich Jr.

REPUTATION FOR RESULTS

► cover story

By Dave Danielson

Photography by Pure Fotografica



The Pavich family (from left: Juliana, Joey, Joe, Jacob, and Jenn).

The act of achieving your goal isn't something that just automatically happens. It takes dedication, perseverance, and hard work.

One of those who has a reputation for results is Joe Pavich Jr. It's something he has created and honed through the years — ever since making his start in the business in 2001.

First Impressions of the Business

Today, Joe is Broker Associate with Realty World J. Pavich Real Estate. As a son of Realtors®, it may have been a foregone conclusion that Joe would pursue a future in the business himself. But it wasn't.

"As a kid growing up, I remember going with my parents on the weekends. They loved looking at open houses. We didn't have the devices that we have now to occupy ourselves. I would bring a

notepad and a couple of small things to keep myself busy during the hours that Mom and Dad spent looking at homes," Joe recalls. "At the time, as a young boy, I thought I'd be a Major League Baseball player. I never thought I would be doing this."

Times — and attitudes — can change.

"I got a job out of college working at Enterprise Rent-A-Car," Joe remembers. "With an opportunity like that, you're working a lot and learning so much ... it gives you the ability to manage your direction, working with accounting, budgeting, profit, and the ability to run your own business. It was cool. I liked that a lot. I like having

employees, selling products to people, and customers who were mine who didn't want to work with anyone else because I made them feel special."

Service Excellence

That was a feeling he tried to always replicate ... and his clients clearly felt his commitment. A client returned a vehicle with a gas tank that wasn't completely full? No problem. A car came back a little late? Again, no penalty.

"I wasn't out to punish customers. It just didn't make sense," Joe says. "I always told employees that we want to be sure to take care of people and make them feel special."

...



In 2019, Joe Pavich Jr. personally sold more than 100 homes and exceeded \$850 million in total career volume.

••• In time, Joe found himself thinking about real estate. Then, he decided to make the move, and told his boss.

“I went to my boss and told them about going into real estate. He was shocked that I was leaving Enterprise. He thought it was a bad idea and said I could always come back,” Joe says.

His course was set, though.

“I got in the business and started working it hard. I did what a lot of people don’t do. A lot of people want to hit a grand slam and have immediate success,” he says. “But you have to work at it and put your time in. I never left the house without a business card, and collected names and numbers and did open houses every weekend.”

Hard work created results — with three sales during his first month.

“It was an exciting feeling,” Joe shares. “And I wanted to keep getting out there and making it happen.”

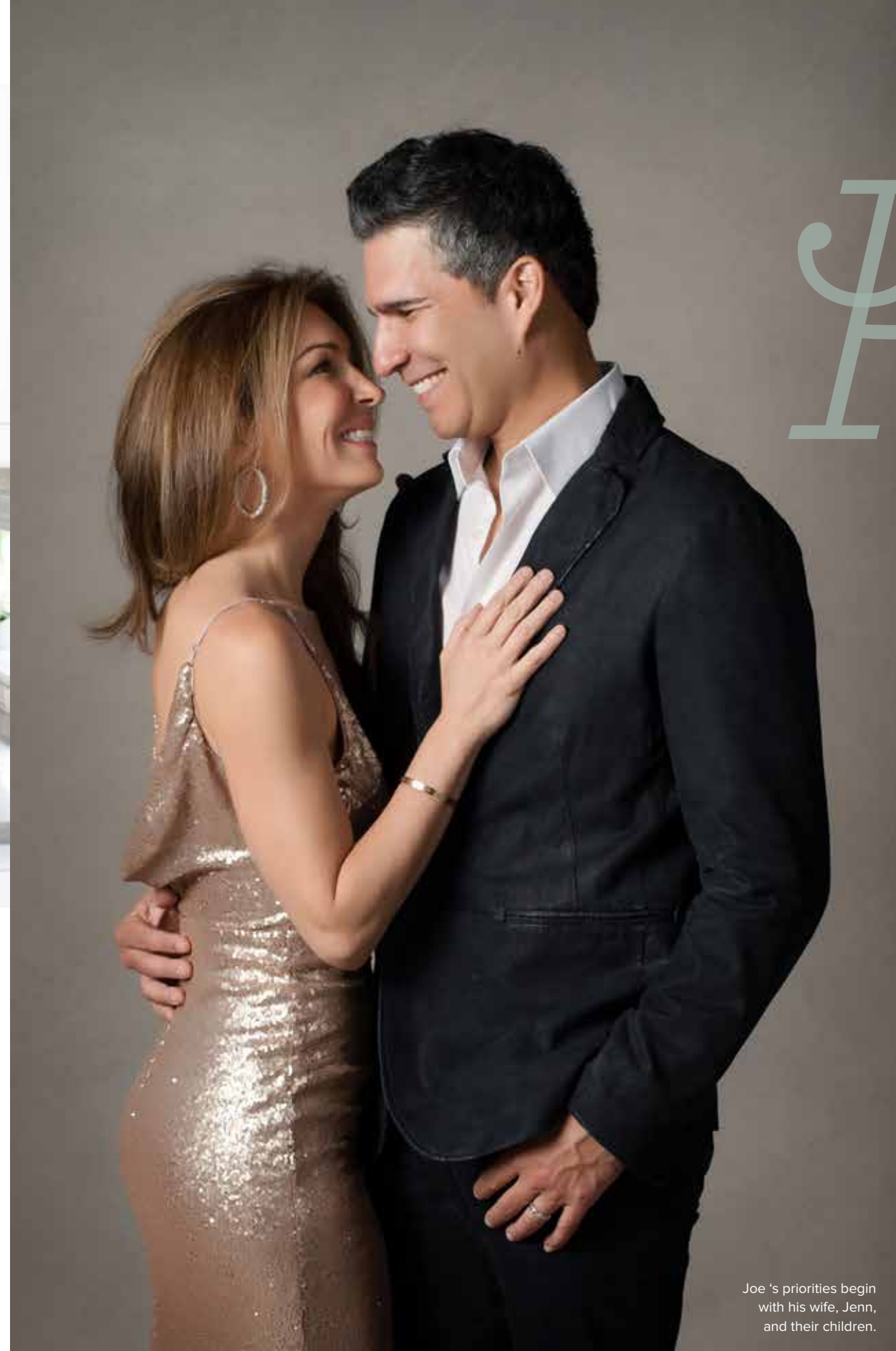
Hitting Stride

That feeling grew and has never stopped.

“I always put a percentage back into the business, and started seeing results and getting referrals and getting people to call me directly,” he smiles. “At first, people would call my dad, and he would hand them off to me, and I didn’t want that. It didn’t take long, and I had my own business separate from my dad’s.”

Through time, Joe has built his own team, today consisting of three full-time assistants, including Theresa, Stacey, and Julie. The results have been stunning. In fact, in 2019, Joe personally sold more than 100 homes, and hit over \$850 million in his career in real estate.

•••



Joe’s priorities begin with his wife, Jenn, and their children.

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“We have an awesome team, and we’re truly like family,” Joe says. “We’ve built great systems that are in place to streamline intake. I have 50 listings, and sometimes a seller wonders if I’m too busy. But the way we’re organized, I could manage much more.”

Family First

While he’s driven to achieve excellence, Joe prizes life’s priorities — beginning with his family, including his wife Jenn, and their children: 10-year-old son Joey, 8-year-old daughter Juliana, and 5-year-old son Jacob.

“It’s important to me to be home every night for dinner. My business doesn’t run my life. I want to be there for the baseball tournaments and other activities,” he emphasizes. “It’s possible for us, in this business, to be with our family and yet not really be with them. So if I need to take a call, I try to step away. I want to be there not only physically, but really focused on them.”

It’s one of the things about real estate he loves the most.

“It allows me to be 100 percent at my career and 110 percent as a dad and husband ... and do those things fully,” Joe smiles. “I’m the same guy off the clock as I am on the clock.”

In his free time, Joe enjoys golf, fishing, boating with the family, and spending time at the beach.

Genuine Gratitude

When you meet Joe, you immediately understand that this is a man of integrity, caring, and determined drive.

“Honesty, integrity, and trust are the things I teach my kids as well,” Joe says. “I’ve always felt like I’ve looked out for people. I never thought about the money or thought I have to make this or that sale today. It’s about taking care of them, and the money will come.”

With a genuine sense of gratitude, it’s easy to see how Joe has built his reputation for results.

“I absolutely love what I do and can’t imagine doing anything else,” he says with a smile. “I’ve got an amazing family with my wife and three kids. I wouldn’t trade my life for anything.”



Joe loves the freedom a career in real estate provides and says, “I’m the same guy off the clock as I am on the clock.”



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Panther Home Inspection

MAY 2020

cover story
By Dawn Davidson
Interviewer: Lisa Casanova

There are those like Chris Lecca. For Chris, who is a REALTOR® with Downing Frye Realty, there doesn't seem to be a line at all. He is a true passion for the profession.

"Real estate is really just part of my life, and part of who I am," Chris says. "I get a call from someone who wants to go look at a house right away. It doesn't feel like anything out of the ordinary. To me, it feels like a very natural part of what I want to be doing. For me, a day without my clients feels incomplete."

As Chris got older, the dream took on more energy. "When I was 15, my parents retired early and we moved to the Naples area," Chris remembers. "When we arrived, I realized all of the possibilities in real estate that existed here. The idea of becoming an agent really caught my eye. I began to look forward to the time when I would turn 18 — not for the typical reasons of my teenage years, but so that I could get my real estate license."

LIFELONG LOVE
Some find their path in real estate after exploring other directions in life. But it seems like real estate was the only direction Chris had been heading his whole life, even as a boy growing up in Massachusetts. A big part of Chris' success story began with his example at home — his mom, Diane, and his dad, Jim.

"I grew up around real estate," he recalls. "My parents owned and maintained over 100 rental properties in and around Massachusetts when I was younger, and they always tried to involve me in what they were doing."

"My parents always pushed me to do my best, and I've always followed that motto and dad knew best, so I tended to follow their suggestions. I didn't always like to hear what they were saying, but taking their advice always helped me," Chris recalls. "Along the way, they gave me options. They would give me their opinion, and then let me choose another path if I wanted. But since I always emulated my parents, following in their footsteps by getting involved in real estate had been a dream of mine ever since I was 12 years old."

And that's exactly what he did. "As soon as I graduated from high school, I obtained my license. That was 12 years ago," he laughs.

REWARDING BUSINESS
The rewarding feeling Chris gets continues to build.

Chris Lecca has had a stellar rise to number one, top producing agent in his office at Downing Frye Realty, and ranks in the top 1 percent of over 6000 Realtors in Naples.

Every REALTOR® has their own unique approach to real estate. There are no right ways to achieve and maintain balance. And, when it comes to this business, one size definitely does not fit all. However, for many, the line between work and personal life is defined and clear-cut.

38 • May 2020

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