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Inside:

SUMMER SOIREE EVENT

BROKER SPOTLIGHT: Kent Rodahaver

FEATURED SPONSOR: Arnold Novak Photography

FEATURED AGENT: Darlene Sheets

RISING STAR: Tatum Praise

MAKING A DIFFERENCE: Becky Sigler

SPONSOR SPOTLIGHT: Blanchard Insurance

TRAVEL TALES: Diana Geegan

SPECIAL FEATURE: Caterina Storch

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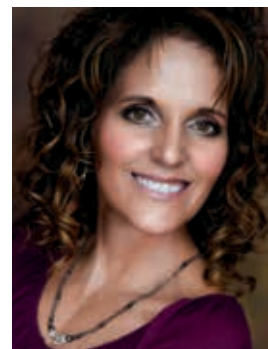
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WELCOME TO OCTOBER! KEEP PRESSING ON.

Despite the difficulties this year, I am hoping you found a way to ride the waves, embrace the challenges, and believe for the best. Keep bolstering your client base and connect with other agents this fall.

I had a blast at the recent Summer Soiree Event in July. Be sure to check out photos on pages 12-16. Thanks to all who came out for this special event. People mixed, mingled, and genuinely enjoyed themselves. It's always good to connect in person.

This month, we have another issue packed cover to cover with stories. In honor of Breast Cancer Awareness month, we are featuring Caterina Storch, who graciously shared her story with *Real Producers*.

Check out the article on Kent Rodahaver, who is the broker/owner of NextHome South Pointe. Or read about Darlene Sheets who went from the medical field to real estate. Learn about Becky Sigler who is giving back to veterans through the Wounded Warriors Foundation.

Tatum Praise is our Rising Star this month. She's been in real estate for three and a half years and is paving a trail of success! Or take a break with this month's Travel Tales, featuring Diana K. Geegan.

Our featured sponsors this month include Arnold Novak Photography, who goes above and beyond for his clients,



and Blanchard Insurance. Read on to learn how they aren't your typical insurance agency.

Check out this month's Insurance Corner. Learn about what personal umbrella insurance is and if you need a personal umbrella insurance policy.

I look forward to meeting more REALTORS® this fall and wish you all continued success in shattering your sales records and increasing your connections in Tampa Bay.

Until next month!

Don Hill, Publisher
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SUMMER SOIREE EVENT WAS A SUCCESS!

Photo Credit: **Roger Slater** of Slater Photography

Check out all the fun we had at our Summer Soiree Event at the Marina Cantina in Clearwater on July 23! A special thanks to Tony Ruth, the owner of the yacht "Magic Moments." What a wonderful yacht for Happy Hour. Thanks, Tony, for making the night a memorable and meaningful one for *Real Producers!*







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MEET CATERINA STORCH

BATTLING CANCER A SECOND TIME

» special feature

Written by **Elizabeth McCabe**
Photo Credit: **Kaeli Alva Photography**

What doesn't kill you makes you stronger.

When REALTOR® Amy Storch's wife Caterina Storch was informed she had cancer again, they were both devastated.

Caterina was diagnosed in 2018 with stage 3 invasive breast cancer. With chemotherapy, radiation and a bilateral mastectomy, her cancer went into remission for a year and a half. In April this year, a lump in her lymph node revealed cancer had returned. Now Caterina is battling cancer again and recently started chemotherapy treatment.

Amy says, "She's such a fighter. She was a Crossfit athlete in impeccable shape." This diagnosis took them both by surprise. But it has brought them closer together.

"It definitely makes you look at life differently," admits Amy. "Tomorrow is not guaranteed. It teaches you to tell people that you love them and that you care."

Caterina says, "I have cancer, but I feel fine. I was thinking, 'Did they mistake something on my PET scan?' Other than feeling tired, I don't feel bad."

Caterina is no stranger to adversity. Her father had a triple bypass surgery in 2015 and her mother dealt with stage 4 bladder cancer. Her 21-year-old sister had a brain tumor and passed away after emergency surgery. Her dog even died. The gym was her solace during the stress in her life.

Now that she has been through cancer once and won, Caterina knows what to expect. She explains, "Now that I've been through it, I know what obstacles I need to move. What mountains do I need to climb? Let's go. I try to remain as positive and calm as I can. It's another challenge that I have to meet and overcome."

...



“

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How do you navigate such a challenge? Caterina encourages women to get their mammograms. The year that she skipped her mammogram (in 2016 amidst all of her family’s battles) is the year that she was diagnosed with breast cancer. Taking care of yourself and your body is important.

If you have a family or friend who is suffering from cancer, Caterina says, “It’s important to show that you’re a caring ear and there to listen. Send someone handwritten notes. We’ve all lost that art.” Simply getting a card in the mail can brighten someone’s day and give them strength.

Caterina, who has watched a lot of people go through different stages of cancer, tells people: “Keep perspective; most of the problems we think are the end of the

world turn out to be blessings, I’ve faced immense adversity, but it’s about focusing on the good.”

A fighter by nature, Caterina is determined not to let her friends, her family, and her wife down. “There’s a bigger purpose than just me,” she says.

Caterina and Amy met in May 2017 before getting married on Valentine’s Day in 2018, two days after they found out Caterina had cancer.

Grateful for Real Estate

Amy is grateful for real estate, especially for her teammates at The Storch Group at Sellstate Legacy Realty. Each one is a valued member of the team. Caterina oversees the marketing and relationship-building. Samantha Kane and Eric Gomez are buyer’s agents. This year,



Amy and her team have sold 11.2 million dollars in real estate, with multiple contracts pending, this will be a record year for the Storch Group.

“It’s take-my-wife-to-work every day now,” says Amy.

“We’re incredibly grateful for all the support and love that we are receiving,” adds Amy. “Even real estate wise – the referrals that are coming in. Real estate has been a blessing. It afforded me not to go to the office every single day if I don’t want to.”

Amy has been in real estate for four years and her sales have doubled year over year, positioning her as a highly sought after real estate professional who is able to help her clients list and sell anywhere she is called to. “I’ve helped my clients purchase a home in Mount Dora all the way down to Siesta Key, I’m simply everywhere.”

Training for the Unknown

With mental toughness, Caterina refuses to give up or let herself get down. She attributes her strength to Crossfit.

She says, “We train a lot for the unknown. That has helped me out a lot with cancer. When I walked into the gym, I didn’t know what my workout would be.”

When she finished her workout, Caterina would help others in the middle of their workout, cheering them on in the process.

“The middle sucks,” says Caterina. “But I have to finish.” While she is in the “middle” right now, she’s fighting every day, embracing a positive mindset.

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KENT RODAHAVER



SPIRIT OF A CHAMPION

When you see him on a training run or talk with him, it's clear that Kent Rodahaver is a relentless champion for those around him.

As Broker/Owner of NextHome South Pointe, Kent reflects a strong, positive emphasis in life and business. For years, Kent has taken his place as a well-known and iconic leader in the business. He's a published author, and also is a recognized leader in the international endurance sports scene.

#HumansOverHouses

No matter what kind of success he's racing toward, he carries a deep-seated love of people. In fact, that can be summed up by the hashtag he and his team use on a regular basis: #HumansOverHouses.

"I'm a people person, and the human aspect in what we do each day is huge with me," Kent points out. "Technology is obviously all around us. We have robo-dialing, text messaging, auto-responders,

and Internet sites such as Zillow in our industry. These things take the human element out of what we do, and that critical personal element can get lost."

Kent's story actually began growing up in Southwest Pennsylvania.

"When I was a kid, we lived just a few miles away from Frank Lloyd Wright's architectural masterpiece Fallingwater. I remember visiting that place many times," Kent recalls.

"I always had an affinity for architecture and design."

Pursuing Potential

As he came of age, Kent was a driver with United Parcel Service for a time. Along the way, he started investing in real estate in 1998. That interest led to his future career steps.

"Once I retired from UPS, I acquired my General Contractor's license and created a successful commercial and residential development firm," he says. "Being very involved in the frequent real estate transactions, I developed an affinity for the transactional side of the business."

Soon thereafter, Kent got his real estate sales associates license and became one of the top-producing agents in the nation for several years.

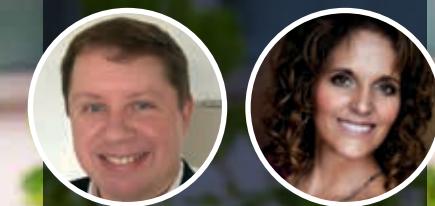
"From there, the natural progression for me as an entrepreneur, business owner and leader was to get my Broker's license and start my own brokerage," Kent explains. "My company is NextHome South Pointe. I have an office in St. Petersburg, and I just opened an office in Gainesville on May 1 this year."

Professional Passion

Kent's achievements in the industry, both individually and with his NextHome team have been remarkable.

Kent is quick to recognize his team members.

"We have a small team that has grown organically to seven agents in both offices," he says. "I'm not simply interested in having big numbers. I am grate-



broker feature

Written by **Dave Danielson**
Photo Credit: **Carol Walker/**
Thomas Bruce Studio





ful to have teammates that are all very well-rounded. They are experienced and understand the business.”

Kent is thankful for the family atmosphere at NextHome.

“It’s an awesome thing the way we get along. We share both the personal and business sides of our lives,” Kent says. “The neat thing about our team dynamic is that we can truly count on one another without expecting any kind of monetary compensation. We are really there for each other.”

The human component is central to the way NextHome works.

“Our team is passionate about the human element, and we make it our daily practice to pick up the phone and make a call rather than texting,” Kent smiles. “It’s amazing how little gets lost in the process of actually talking with someone.”

A big part of Kent’s satisfaction with what he does has to do with being part of the NextHome family.

“NextHome was founded in January 2015 and is the fastest-growing real estate franchise in the world. We have been recognized by many real estate trade magazines and organizations as the best real estate model in the industry,” he says. “We recently celebrated our 500th office in the U.S. We have exceptional corpo-



rate leadership and an amazing referral network of brokers.”

Natural Leader

When you talk with Kent, it’s easy to see his role as a leader is a natural fit.

“My idea of success has evolved over time. I don’t do what I do for the accolades or the awards,” he explains. “I’m a listener, and I love teaching and mentoring. My team is the reason I get up and do what I do each morning. I get my fulfillment out of seeing others succeed. That’s what drives me.”

That drive has been honed by a strong competitive spark through time. In fact, he’s been a competitive runner and triathlete since 2002, competing in the world championships in 2010, and has been a successful runner, triathlete, and endurance coach. In the process, Kent’s success and natural leadership abilities led to a rewarding opportunity.

“In 2009, I was approached by Weight Watchers to create a training program for their organization. My assignment was to work directly with a large group of inactive people who had no athletic outlet and coach them to complete their first 5k running race. I spent 16 weeks with them,” Kent remembers. “In the end, they had a much larger impact on my life than I did on theirs. I recognized how much I loved and enjoyed helping someone else attain a goal and reach something that they thought was impos-

sible. Some of the people I worked with 11 years ago still stay in touch with me today. That means a lot.”

Kent’s active endeavors are still central to his life today. Away from work, you’re likely to find him biking, swimming and running.

He’s got some ambitious goals and events coming up — adding to his total of more than 400 sanctioned competitive events he has taken part in.

“This year, I will attempt an 8-mile ocean swim off the coast of Islamorada, and I’m hoping to compete in an event called UltraMan — this event is twice the distance of a full Ironman triathlon. The UltraMan is a 321.6-mile endurance event that consists of a 6.2-mile open-water swim, a 263-mile bike ride, and a 52.4-mile ultra-marathon.”

Kent has been training for the past eight months for the invitation-only event. It’s an exclusive challenge, as well. In fact, Kent is one of only

50 athletes from around the world who will participate in the competition this coming February.

Sharing His Success

Kent also has a heart for giving back. In fact, he is the national Co-Chair for NextHome’s Corporate Charity Committee.

“Our largest focus is on the organization Canine Companions for Independence. Their Southeast training facility is in Orlando. Canine Companions for Independence is a non-profit organization that enhances the lives of people with disabilities, hearing impairment, and PTSD by providing highly trained assistance dogs at no charge to the recipient,” he explains. “It’s amazing to see the difference these animals make in the lives of people.”

Kent also works continuously on a wide range of local needs to re-invest back into the region. He sits on a couple of boards, including the Skyway Marina District in St

Petersburg. He is a proud member and supporter of Preserve the Burg (the St. Pete Preservation Society), where he has sponsored several historic walking tours to points of interest around town.

Back out on a training run, Kent powers through his workout, revealing a stamina that he applies to helping those around him.

“The most amazing thing about endurance sports is the character that it creates and, more importantly, the character that it reveals. No one successfully races an Ironman event without an entire year of preparation,” Kent smiles. “This requires a huge goal, a very specific plan, and intentional execution. When one applies these same principles to their life, their relationships, and their career, the rate of success is enormous.”

So is the impact. As those who are lucky to know him will attest, Kent Rodahaver has the spirit of a champion that helps those around him grow, reach their potential, and get to the finish line.

“THE MOST AMAZING THING ABOUT ENDURANCE SPORTS IS THE CHARACTER THAT IT CREATES AND, MORE IMPORTANTLY, THE CHARACTER THAT IT REVEALS.”



MEET DARLENE SHEETS

FROM RADIOLOGY TO REAL ESTATE!



▶ featured agent

Written by Elizabeth McCabe
Photo Credit: Roger Slater of CCS Photography

REALTOR® DARLENE SHEETS DISCOVERED HER PASSION FOR REAL ESTATE ALMOST BY ACCIDENT. AFTER SELLING HER NEIGHBOR'S HOME, DARLENE HAD A CHANGE OF HEART ABOUT HER CHOSEN PROFESSION, RADIOLOGY.



She worked in the medical field for over 20 years as a radiologic technologist before becoming a nurse. But when she realized that one home sale was a quarter of her nursing income, she thought, "Wow. This is a lot of money. I realized that even though I was in medicine for 20 years, real estate seemed to be my calling for the future."

In 2002, her dream of becoming a REALTOR® became a reality. She says, "When I do something, I have to go all in. I got my license, got a coach, and built a relationship with a local mortgage banker. For the first year, I didn't quit medicine. I waited for two years."

Soon the choice became obvious. Her first year, Darlene closed one transaction a month, strictly from clients from the mortgage banker. For every buyer he gave her, Darlene successfully closed the transaction. After two years, she was confident enough to make the leap into real estate full-time.

Interestingly, real estate runs in her blood. Darlene's father was a builder and her mother was a nurse. As a child, she thought she would go into construction, but real estate was a better fit for Darlene.

Secrets to Her Success

Darlene, who has a career sales volume of \$117 million, credits

her background in the medical field to her success in real estate. Being in medicine allowed her to process information differently and also be empathetic to her clients. She truly cares about each and every one.

"I was blessed to have the opportunity to be in the medical field for as long as I was. It helped me grow and better able to help people in real estate," says Darlene.

Darlene also credits her success to following up with her clients. She comments, "I pride myself on my follow-up. I get a lot of compliments on that."

She also is committed to being the best REALTOR® she can be.





“ I WAS BLESSED TO HAVE THE OPPORTUNITY TO BE IN THE MEDICAL FIELD FOR AS LONG AS I WAS. IT HELPED ME GROW AND BETTER ABLE TO HELP PEOPLE IN REAL ESTATE. ”

Recently, she used her time during COVID-19 to brush up on education and technology. Darlene loves to learn, which helps her stay up-to-date in a competitive industry.

Focused on Family

Darlene, who is originally from Rhode Island, came down to the Sunshine State when she was 20. Although she still visits Rhode Island several times a year, she has lived in Florida for over three decades. Her sister resides in Florida while her other two siblings are in Massachusetts and Rhode Island with her mother.

Darlene has one son, Mark, whom she has raised herself since he was 12 months old. Mark, also a REALTOR®, excels in sales. He has sold cars

for Mercedes and has done door-to-door sales.

“He has helped me sharpen my sales techniques,” says Darlene. Currently, Mark has his own irrigation company and is doing very well.

Active Interests

Outside of work, Darlene pursues an active lifestyle. She enjoys biking, walking, and cooking. She is excited to visit Movara Fitness Resort in Utah in the near future. “I went in 2016 and am going to go again this October. It’s a fun place to regroup with hiking and aerobics, fitness, Pilates, and yoga,” says Darlene.

Darlene is also actively involved in the community and is proud to be the 2020 Presi-

dent-Elect for the Seminole Lake Rotary Club. Her Rotary does a lot of activities, including mission trips and Habitat for Humanity. In addition, they host a Red Sled party, which raises money for the foster kids of Pinellas County. Last year, they raised over \$40,000 in one weekend with toy donations and monetary donations.

In addition, Darlene is the captain of her Neighborhood Watch. She is connected to a local deputy and takes pride in keeping her neighborhood safe. With her servant’s heart, she is happy to be there for neighbors if they need anything.

Darlene is also active in leadership in real estate. With 195,000 REALTORS® in Florida, she is proud to be part of

the Leadership Academy. She was one of 15 to be chosen for the 2020 Leadership Academy out of approximately 50 applicants.

“I’ve been in the business 18 years,” says Darlene. “I’m connecting with some of the top agents in the state. The people are brilliant. I love the energy and the connections that I’m making.”

Life is an adventure for those willing to embrace the journey. If Darlene hadn’t helped to sell her neighbor’s house years ago, she might never have discovered the blessing of real estate. She can’t imagine doing anything else, feeling fortunate for a career that spans almost two decades.

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By Dave Danielson



PROVIDING A NEW VIEW

Sometimes, in a sweeping, panoramic picture, it's the little things that make a difference — the fine details that make the picture complete.

That's the way it is with Arnold Novak and his photography business that he's been steadily growing for several years now.

Day in and day out, Arnold works to provide a new view for the area's real estate industry by capturing listings in a new light.

"When I walk into a house, I really try to look at it through buyer's eyes," Arnold explains. "There are so many interesting parts of a home. I like to take pictures that help show the size

and all of the fine details in the structure. It could be elements of the kitchen. It might be the hardware on the sink or the countertop. It could also be the furniture or the design of the home itself. Wherever you look, you can see something new with each project. Those small details can really provide a unique perspective."

PICTURING THE WORLD

Before he started his photography studio professionally in 2015, Arnold always had an eye for the world and the details in it.

He saw a lot of those details in his earlier career.

"I used to work on a cruise ship for five years," Arnold recalls. "In the process of





traveling around the world, I took a lot of pictures.”

In 2015, Arnold bought his first drone and dove into doing a lot of projects throughout the Tampa area.

“I really like aerial photography,” Arnold says. “As I started working with the drone, I thought it would be a great step forward with business, and that’s how I got into real estate photography, and I’ve enjoyed growing the business ever since then.”

A LICENSE FOR THE LEARNING CURVE

One of the first steps Arnold enjoyed taking was working through a rewarding learning curve.

“When I first got started, I didn’t know that much

about real estate. So I got my real estate license to learn more about the business,” Arnold says.

Arnold even went one step further.

“After I got my license, I started working in a brokerage for a while. My first photography client was working in the same office with me,” he recalls. “Now I have over 100 clients that I really enjoy working with, and they keep me very busy all year long.”

DELIVERING VALUE AND SERVICE
Arnold has a passion for providing value.

“One thing that I really strive to do is to provide a one-stop shop service for my partners in real estate and their clients,” he says. “I offer listing videos and photography. In addition, I also offer 3D tour photography.”

Customer service is also central to what Arnold provides.

“Whenever I work on a project, we take pride in turning those pictures around quickly,” he says. “I upload pictures and send them over so that the agents I work with have them by the time they get to their computers the next morning.”

The same goes for booking Arnold’s services.

“I know how important it is to be responsive,” he says. “If someone calls with a property that needs to be photographed, I’m usually able to get out to the property by the next day.”

Arnold enjoys being a resource people can count on for value.

“I have a basic price for properties that I work with here in the Tampa area. If a home is occupied, I give them some direction on things they can do to better present the home. And if it’s empty, I’m happy

to go over and look at the property. As a licensed person myself, I have access that can provide some extra flexibility for agents. I like to make it as easy as possible for them.”

Going above and beyond is one of Arnold’s favorite parts of his work.

“I always want to provide a professional, reliable service. I pride myself in being on time and I don’t cancel jobs unless we need to cancel because of the weather,” he explains. “I want to over-deliver whatever we agree on for a project, and to do it for a great price.”

As Arnold reflects on his work, he goes above and beyond to provide a new view for his partners in real estate and their clients.

“I’m lucky, because I get to what I really enjoy,” Arnold says.



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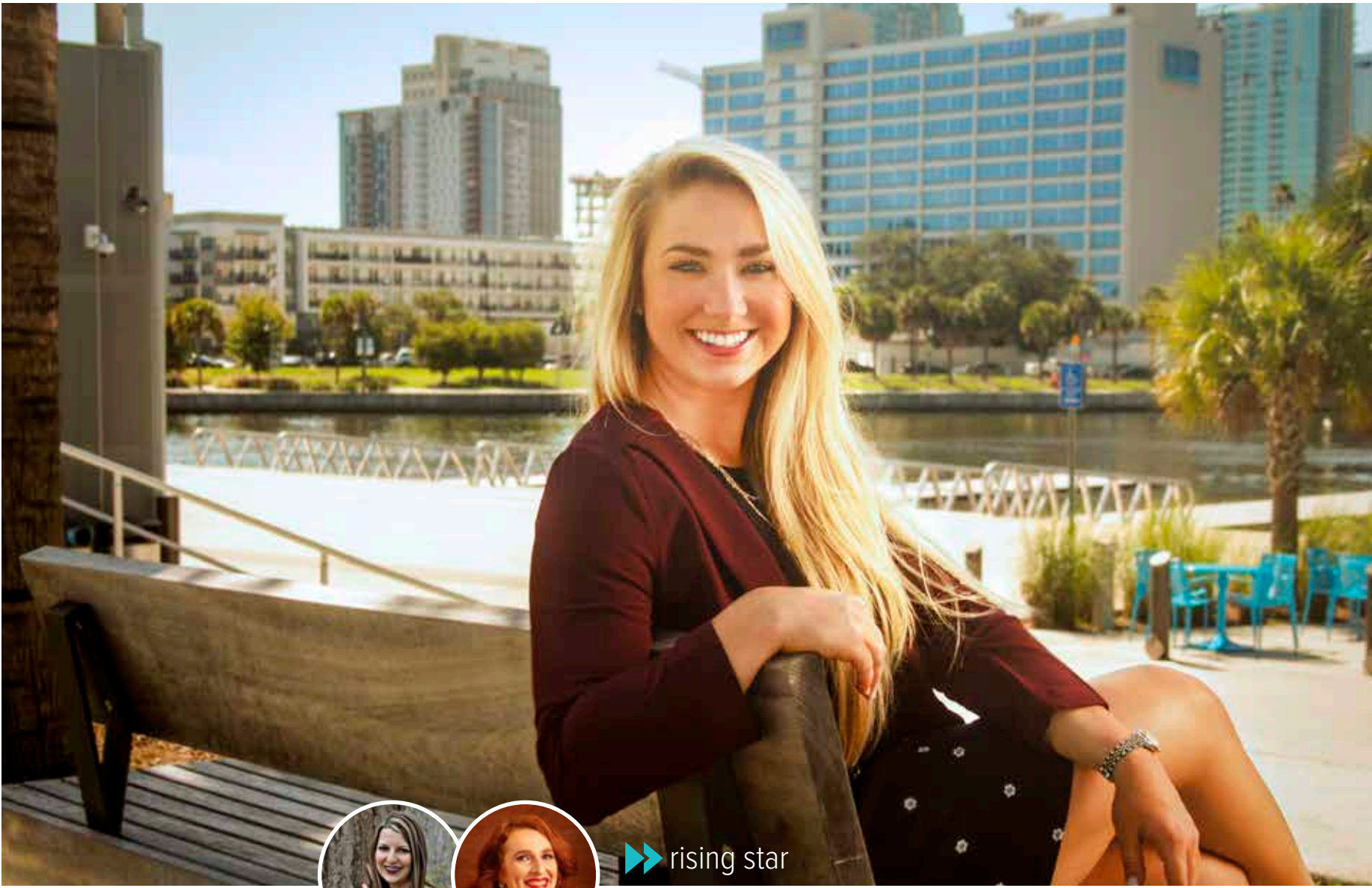
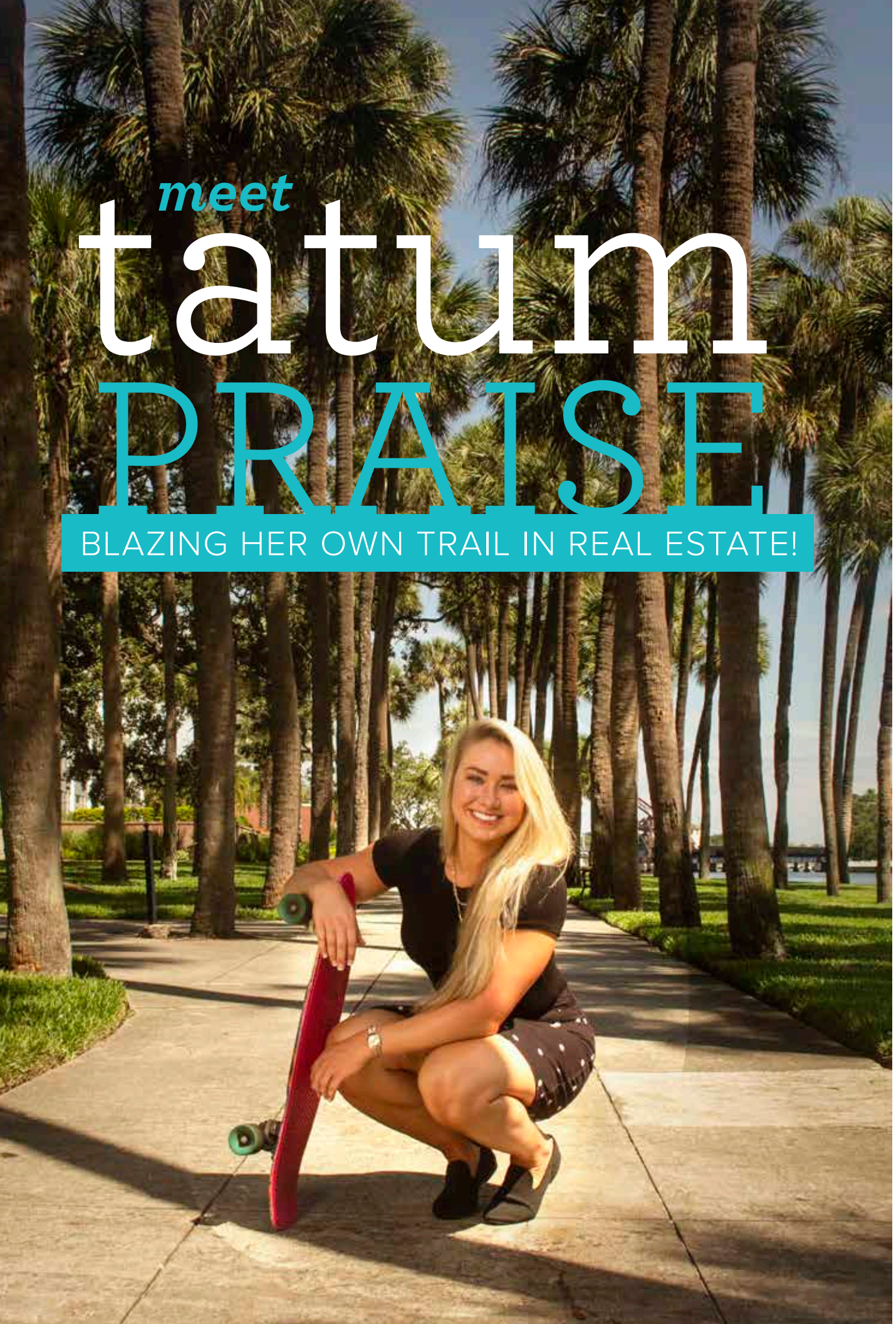
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meet
tatum
PRAISE

BLAZING HER OWN TRAIL IN REAL ESTATE!



▶ rising star

Written by **Elizabeth McCabe** • Photo Credit: **Allie Serrano** of Allie Serrano Portraits, LLC

Originally from Minnesota, Tatum Praise moved to Florida to attend the University of Tampa. Her path took a twist. While she intended to become a physician's assistant, when Tatum discovered real estate, she found a better way to make a living. She did, however, graduate with a degree in Exercise Science.

"I started selling real estate as a sophomore," says Tatum. She emerged into the real estate scene three and a half years ago.

The path wasn't entirely foreign to her. "My grandfather was an agent and my dad owned property in Big Sky, Montana. Two of my brothers own a property management company in Orlando, The Listing Real Estate Management," says Tatum.

Upon reflecting upon her future, Tatum says, "I wanted something that would allow me to have a level of freedom and no limit on how much you can make." Real estate was her answer.

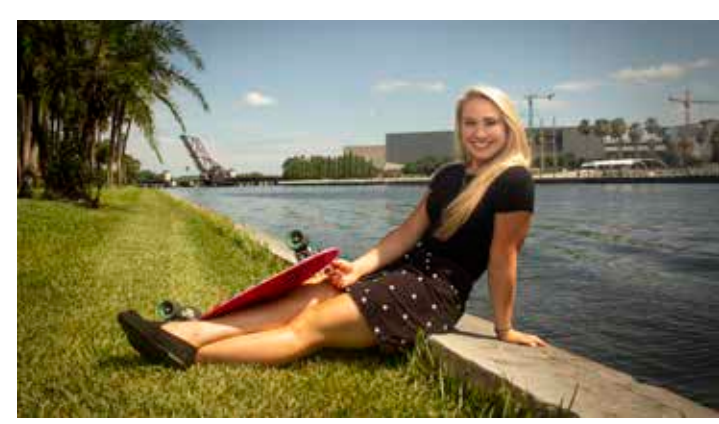
"My goal is to be an investor and a developer," smiles Tatum. "I've built a lot of good relationships leading me down the right path."

She adds, "I'm very blessed and thankful to have found real estate. It fits my personality really well. I love what I do every day."

Tatum's first year was challenging at Keller Williams. She closed one deal and persevered through a lot of cold calls. Her second year, having moved to McBride Kelly & Associates, she earned 8 million dollars in sales. Last year in real estate, she had 12 million dollars in sales and aims for 18 million dollars in 2020. Now she builds her business through referrals.



“
THE ONLY
LIMITATIONS
THAT YOU FACE
IN LIFE ARE THE
ONES THAT YOU
CREATE IN YOUR
OWN MIND.”



SECRETS TO SUCCESS
“I work a lot. It’s pretty much all I do, but I have fun with it,” admits Tatum. She wouldn’t have it any other way. She is a go-getter and uses her drive and determination to create a successful career.

“The only limitations that you face in life are the ones that you create in your own mind,” adds Tatum. With her optimism and seeing a world of possibilities, Tatum envisions a bright future. She also takes the time to read leadership books, listen to Tony Robbins, and is eager to be the best REALTOR® she can be.

“I feel I’m very good at communicating with people and I genuinely care about helping them,” adds Tatum.

Tatum also likes sales and helping her clients find the right product for them. “I help them find them accomplish what they want to, whether that is an investor or a normal buyer or a seller.”

PASTIMES
When Tatum isn’t selling homes, she loves to travel. “It’s one of my favorite things to do,” she says. When she gets overwhelmed with work, simply getting away can be re-

freshing and invigorating. Even a break outdoors is a breath of fresh air for Tatum.
Hiking, biking, and “everything outdoorsy” is enjoyable for her. “Working out and fitness is a big part of my life as well,” she adds.

Tatum also likes to eat and try new foods, hang out with her dog Taco, and family time is very important to her. Her sister and brother-in-law, along with her niece and nephew, just recently moved back to Minnesota. Another one of Tatum’s brothers is married and resides in Arizona as a forest firefighter. Tatum also likes spending time with her parents. Her father used to be a chiropractor and is now retired and invests in real estate. Her mother is a stay-at-home mom and raised five pretty awesome kids.

FINAL THOUGHTS
“I’m super big on my faith,” adds Tatum. She believes that everything that she has achieved is due to her faith in Christ.

“I’m very blessed to be where I am. I love what I do and I’m very thankful for all that I have,” concludes Tatum.

She is living proof that anything is possible with faith, favor, and focus.

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GIVING BACK TO THOSE WHO GIVE THEIR ALL

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who put
themselves on the
line to protect our
nation's liberties
and freedoms.



making a difference

By Dave Danielson

Photo Credit: Gerardo Luna Photographs



In the process of providing that priceless protection, many of our brave sons and daughters make sacrifices, enduring time away from their families...and sometimes they suffer life-altering injuries or the ultimate sacrifice of their lives.

With that in mind, it's good to know that there are those in our nation who recognize what the members of our armed services give.

One of those is Becky Sigler. She takes pride in giving back to those who give their all for us.

A HISTORY OF HELPING

Becky is a REALTOR® with Vintage Real Estate Services and has enjoyed a very active, successful career in the industry for the past five years. She also takes an active role in tending to those who have suffered injuries through their service to the nation.

That desire to support veterans comes from her own background. Becky was one of seven children growing up. Her father, Master Sergeant Louis W. Johnson, was an army military police officer. He served for 32 years in the army and was deployed in areas around the globe. Becky and her family moved back to the U.S. from Germany in 1971.

As she came of age, she worked as a marketing executive for 18 years as a road warrior. She also met and married David Sigler, who is Becky's Broker at Vintage Real Estate Services.

"David bought the brokerage about three or four years before I got my license," she recalls. "It sounded interesting, and I wanted to be able to have that background in the business for the conversations we had. I got in, have loved the business, and together we've grown."

SUPPORT WHEN IT'S NEEDED THE MOST

In the process of growing her efforts in the business, Becky has also grown her efforts to give back to veterans.

"I'm a big advocate of the Wounded Warriors Foundation," she emphasizes. "Every time I work with a veteran, I donate a portion of my commission to Wounded Warriors Foundation on that person's behalf.

It has meant a lot to both my husband and me to do that for those who have given so much for the rest of us."

Like many who give of their own gifts, Becky feels the rewards of helping others.

"I've never felt more satisfied than when I'm able to help. Some soldiers don't come home to their family," she says. "Each contribution we make is from the heart and feels good to know that we are making a positive difference in a way that helps families as they are dealing with a very difficult time."

CARING IN ACTION

Becky has contributed a portion of her commissions from the work she does with veterans to the Wounded Warriors Foundation for the past three years. In return, she receives gestures of thanks that mean a lot.

"It's very satisfying to know that we're helping. Then, on top of that, I receive thank you cards and flags all the time. It's so nice that they take the time to recognize me. The things we do to support the Wounded Warriors Foundation is very heartfelt. It's a way to honor the service that my dad committed himself to. It also is a way to honor the sacrifices that families of





service members endure through their family member's service. I think the Wounded Warriors Foundation is a wonderful organization to contribute to, and it provides me with an active way to give back."

In addition to her work with the Wounded Warriors Foundation, Becky and David are also long-term members of St. Stephens Catholic Church. In fact, they've been members for over 25 years.

They also take pride in supporting ECHO of Brandon.

"David and I are both big supporters of ECHO of Brandon," Becky explains. "The group does an amazing job of supporting and helping local families who are in need."

FAMILY FOUNDATION

Away from work, Becky and David have a passion for time spent with their daughters, including 16-year-old, Madi, who will be a

high school senior this fall, and 14-year-old, Maisi, who will be entering high school as a freshman. Both girls attend the Academy of Holy Names in Tampa.

In their free time, the family enjoys bicycle riding, boating, fishing and scuba diving. The family also enjoys time supporting Maisi on her travel softball team.

When you talk with Becky, her spirit of kindness and positivity shines through loud and clear. They are qualities that Becky applies in many ways, whether she's supporting groups like the Wounded Warrior Foundation, as well as her clients through their process of finding a new home.

As Becky says with a smile, "It's very exciting and thrilling to help people. The satisfaction I get from that is immeasurable."

Becky is truly one who gives back to those who give their all.



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Written by Elizabeth McCabe • Photo Credit: Shay Walker Photography

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The difference is in the details for Blanchard Insurance. They aren't your typical insurance agency. Designed to be different, Blanchard Insurance is eager to exceed their clients' expectations.

Jamie Hoover, Chief Operating Officer with Blanchard Insurance, explains, "We aren't agents; we're a TEAM. We aren't your parents' agent from yesterday; we're real people, a diverse TEAM of different professional and cultural backgrounds."

Most of their agents come from former careers in real estate, lending, title, advertising, corporate operations, and so forth. As a result, they have gathered a very diversified skillset with one common mission: to serve both their partners and clients with ONLY the absolute best in concierge service.

Jamie adds, "We are proud to have women in a majority of our leadership roles and just as proud to be fostering the next generation of the insurance professional within our organization."

MEET TAMPA BAY INSURANCE AGENTS HAILEY HAGERMAN AND MARCUS TARANTINO

"We are really excited to expand to

the Tampa Bay area," says Jamie. Insurance agents Hailey Hagerman and Marcus Tarantino are covering the Tampa market, including St. Pete and south to Punta Gorda.

Hailey earned her Bachelor of Science in Finance from the University of South Florida. As for Marcus, he got his Bachelor of Science in Business Management from the University of Central Florida.

Hailey and Marcus excel interacting with clients, REALTORS®, mortgage companies, and insurance companies to provide insurance solutions for new home closing and refis. They also follow up to ensure that clients are satisfied with the Blanchard experience.

NOT SALESMEN, BUT A CONCIERGE

When it comes to serving their clients, the insurance agents at Blanchard Insurance aren't salesmen, but concierges.

What does being a concierge mean? Jamie explains, "It means we will truly do whatever it takes to get the



job done and we bring everything to the table to do so. In the most difficult insurance market in the country by a longshot, you have to be truly dedicated and adaptable to support your clients and partners. We aren't bankers, either; we work Fridays. In fact, we're ALWAYS working because that's what it takes in today's market."

The professionals at Blanchard Insurance never compromise their service model. This strategy has been the secret to their success, helping them shape the brand which they are known for locally and abroad.

...



...

Jamie shares, “We all made a pact to only get into this industry if we could change the negative stereotype everyone thinks of when it comes to insurance, and more so the cheap commodity our peers have made it. To sum it up: We are DIFFERENT. We are CHANGE. We are all the things we SHOULD BE when you make that next premium payment.”

STANDING THE TEST OF TIME

Blanchard Insurance has stood the test of time. They started from humble beginnings 30 years ago as an industrial insurance agency.

Jamie jokes, “Yes, we were making house calls day and night in sometimes not the safest of neighborhoods, and yes, oftentimes mistaken as detectives perhaps canvassing the neighborhood for clues. However, we wouldn’t change a thing, because these humble roots taught us a lot about helping people which really is at the core of our philosophy today.”

From an insurance agency, they wanted to do more for their clients and expanded to include home and auto insurance as well as small business insurance.



“We have really done and see it all collectively,” says Jamie. “Today we cover our clients all across the great state of Florida, but throughout the Southeast US and as far as Colorado and Washington as well. The future is bright. I don’t think we’ll ever outgrow our humility because we see ourselves as simply people helping people.”

WHY CHOOSE BLANCHARD?

What makes Blanchard passionate about insurance is the ability to help each and every one of their clients have peace of mind, not having to worry about their largest assets.

Blanchard Insurance agents protect people’s way of life and help them get back on their feet. They are reliable, truthful, and responsive to their clients’ needs.

“Our promise is to ensure that the right protection is in place so you can enjoy peace of mind and all that our great state has to offer,” says Jamie. They pride themselves on their outstanding customer service.

We are honored to feature Blanchard Insurance as our Sponsor Spotlight this month. For more information, check out their website, www.blanchardinsurance.com, or call 727-275-7222.





travel tales
Written by Elizabeth McCabe

Grand Tetons



Eiffel Tower, we went to the TOP.



On The Seine



Yellowstone National Park's "Grand Canyon."

DIANA K. GEEGAN

LOVES TO EXPLORE NEW PLACES!

When it comes to traveling, Diana K. Geegan's bags are packed. "I love traveling," she smiles. "I would love to live in another country for a few months." Until that happens, she is going to explore as much as she can with her husband and their 16-year-old son, Gannon.

"I've been to 10 countries, including China, Cuba, Costa Rica, Panama, France, England, Italy, Canada, and Spain. I ran the Dublin marathon in Ireland before I met my husband," says Diana.

Exploring new places and broadening her horizons is exciting and memorable for Diana, who is a REALTOR® at Keller Williams Luxury Homes International. Traveling is a great way to take a break from the hustle and bustle of real estate. It's also a way to take in history and make cherished memories with her family.

In addition to exploring countries overseas, Diana likes seeing everything America has to offer.

She has visited Yellowstone National Park with her fam-

ily, which she found to be "incredible." Going back 100 years in time and becoming one with nature was an unforgettable experience. They stayed at historic lodges at Yellowstone, which only added to their vacation.

Recently, Diana and her family went to the Great Smoky Mountains, where they camped outside underneath the stars. Not only was it great for family bonding, it was a chance to experience nature and the beauty of the outdoors.

Future plans include going to South Africa in 2022 for a five-star safari. "I'm really looking forward to that," says Diana.

She also has a few travel tips for those who like to vacation. Diana says, "Talk to people who have gone where you want to go. My husband is an unbelievable travel guy. He plans every detail ahead of time so we have an incredible time when we are there, especially for Yellowstone. He has a great itinerary I can share for that." Planning ahead can make all the difference between a dream vacation and an average vacation.

We wish Diana the very best wherever she decides to go next!

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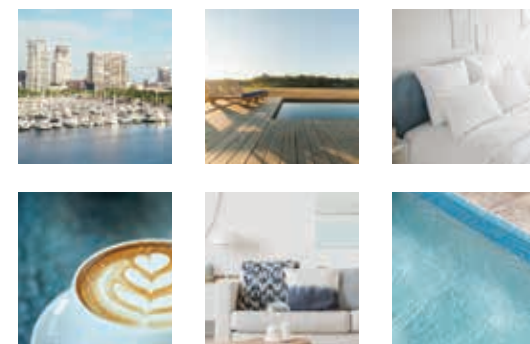


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In most cases, clients with significant income and assets to protect need a liability umbrella. Liability umbrellas are one of the most affordable types of coverage out there for the protection they offer. Most policies for \$1,000,000 in coverage run approximately \$350-\$500 per year.

A personal umbrella insurance policy will provide extra coverage for you and your assets. It can kick in when other insurance coverage is not enough, but it is not a catch-all policy designed to cover everything. Personal umbrella insurance provides two basic types of coverage – liability and defense costs.

Teen Drivers

If you have a teenage son or daughter on your auto insurance policy, having additional umbrella coverage is a good idea. Teen drivers lack experience and are more likely to be involved in a crash. Although you are required by law to carry liability auto insurance, the state-required minimums may not be enough if your teen driver is at fault for an accident. Purchasing an umbrella policy may be the best way to get additional liability coverage at a lower cost.

Intoxicated Party Guests

When you host a party or other gathering at your home, you try not to let anyone drive away intoxicated. But not every situation is within your control. If a guest leaves your home drunk and causes a collision, you could be held liable for the accident if you live in a state with dram shop laws. These laws, which exist in a majority of U.S. states, hold a business or host who serves alcohol to an intoxicated person liable for injury caused by the drunken patron or guest.

Homeowners Liability

Being a property owner comes with specific legal responsibilities. Under premises liability laws, you could be held financially responsible for injuries or damages someone else suffers on your property. For example, a child having a sleepover with your son or daughter could break an arm

or leg in an accidental fall. When you are out walking your dog, the animal may feel threatened by another dog or person and bite someone in a mistaken effort to protect you. Falling limbs from a large tree in your yard could damage your neighbor's home or vehicle. A personal umbrella insurance policy can provide additional coverage beyond your homeowner's insurance limits in any of these situations.

If you are considering a personal umbrella insurance

policy, speak with our friendly agent. We can advise you on how much coverage you need and help you find the best quote in the area.

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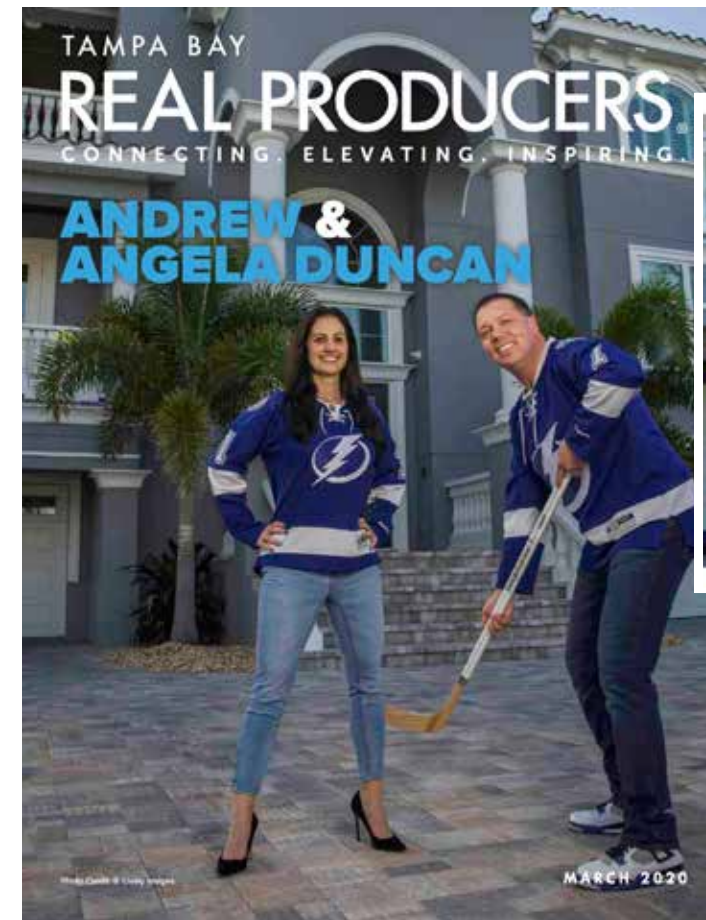
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- Clean, wash or paint your patio furniture
- Declutter the porch
- Powerwash the porch
- Clean the grill
- Check outdoor lights and/or add new lighting
- Clean windows and doors leading to the outdoor living space
- Add plants and/or flowers
- Remove and prune dead plants, flowers, trees, and shrubs
- Add fresh mulch to flower beds
- Mow the lawn
- Add citronella candles
- Add pillows and cushions to outdoor furniture
- Clean, wash or paint the garage door
- Remove cobwebs in the garage and outdoor areas
- De-clutter the garage
- Clean the garage floor
- Organize outdoor items
- Clean out the refrigerator/freezer chest in the garage
- Set up a recycling station or spare pantry
- Relax and enjoy your new revitalized space!



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If you close **2-4 contracts** per month, that's **24-80 hours** per month spent on contracts alone.

If you could get just ¼ of that time back, that's at least **1-3 business days** each month

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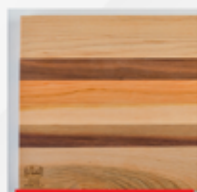
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Title Fraud: The DIY way to protect your property's title from being stolen (and a FREE GIFT!)

Kevin J. Overstreet
Insured Title Agency, LLC President/ Owner

Hello Real Producers!

This is the fourth in a series of writings about one of the fastest growing, and most financially devastating, crimes in America: Title Fraud. While there are many types of title fraud, we're focusing primarily on when fraudsters create false documents and add them to Public Record.

The first two articles were meant to introduce you to what title fraud is, and give you a basic understanding of how easily it can be committed. Article three discussed the four basic ways in which a property owner can avoid becoming a victim of title fraud:

1. The DIY Method
2. The County Clerk's Website
3. Title Monitoring/Alerting Services
4. Fraudshine State Enrollment

In this month's issue, I'll go into greater detail about how you can check the title to your own Florida property(ies).

The DIY method outlined below costs you nothing and takes just a few minutes.

For a quick 'refresher' here are the key points I've covered so far:

- In nearly all Florida counties, the Public Records are available online and can be accessed anonymously, unlimited and free of charge by anyone.
- The 'effective date' of every Owner's Policy of Title Insurance is exactly the same as the date/time of recordation of the Deed used to transfer title to the new owner.
- **Unlike other types of insurance, the effective date represents the end of the coverage period of title insurance.**

- There is nothing insuring against criminals stealing the title of any property by (among other methods) creating false documents and recording them in the Public Records.
- Once this is done, the fraudster can take out loans against the property...or even sell it. The presence of a mortgage will not stop a determined criminal. Templates for all commonly used documents can easily be found online. Furthermore, nearly exact matches of the needed documents are already in the Public Records and can be re-created at will.
- E-Recording is available in all but 11 Florida counties, allowing the criminals to record from an unlimited distance. This also creates an opportunity for documents that are not originals to be recorded.

The DIY method: Detect Title Fraud without spending money!

As mentioned above, anyone with internet access can search the title of any Florida property without employing a title agency, attorney, etc. **I recommend that every property owner do this at least annually (monthly is much better).**

Below are general instructions for conducting a 'self-check' of your property's title. This is important information, of which anyone in real estate should have a basic understanding. For the most up-to-date version of these basic search instructions, please visit www.fraudshinestate.com/DIY any time.

The Do-It-Yourself Guide to Title Fraud Prevention

1. Go to your County Clerk's website.
2. Locate the link to access Public Records (how to do this varies from county to county).
3. From there, find the Deed that was recorded when you bought your property. This is your 'starting point'. The Legal Description, located somewhere on the Deed, is something you'll want to memorize or keep handy.
4. Start a new search, using your name and date range. The date range should be from the time you purchased your home through the current date. If the particular county has the option to add 'Document Type' as a search criteria, select 'Deed'.
5. If you're able to narrow your search by selecting Deed as the document type, then compare the legal description of each of the documents that are returned in the search to that of your original Deed from step 3. Any Deeds with matching legal descriptions should be closely scrutinized. In most counties, you'll be able to click on each individual record and it will take you to an image of that document.
6. If the county doesn't allow you to select the type of document, carefully scroll through the entire list of documents your search criteria returns. Look for all documents listed as 'Deed'. Once you have your list reduced to Deeds only, then perform the tasks in step 5 (above).
7. Review the image of each Deed (if any) that appears to pertain to your property. This establishes the 'chain of title' for your property from the time you took ownership, through the time of your search. NOTE: The 'effective date' of the Public Records varies greatly between Florida counties. The county's effective date should be shown somewhere on the Clerk's site. Documents of any kind that were recorded between the effective date and the actual date may not appear in your search output.

If any document (particularly any Deed) appears questionable, you should consult with a title company or an attorney. It may be necessary to initiate legal action.

In the event that your initial search of the Public Records (steps 1 through 7 above) reveals nothing out of the ordinary, it's advisable you repeat the process on a monthly basis.

In order to make your 'monthly updates' less time-consuming, you're likely able (depending on the county) to narrow your search parameters in such a way to only view newly-recorded documents. If this is the case, be sure each subsequent search has a 'start date' that is the same as the county's 'effective date' was when you last searched the records.

Each time you perform the monthly update, there should be no newly-recorded documents with which you're unfamiliar. Bear in mind that a given document in the output will only pertain to your property if the legal description matches that which is on the Deed used to establish your ownership of the property (step 3 above).

The FREE Gift:

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Thank you for your time.



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