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BY JUSTIN PAPROCKI

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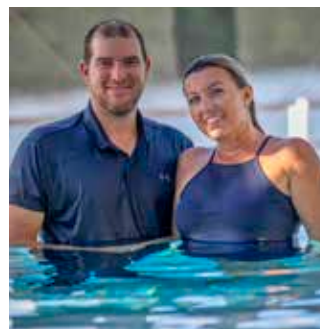
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If you are interested in contributing or nominating REALTORS® for certain stories, please email us at andrew.regenhard@realproducersmag.com.

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► publisher's note

HAPPY NEW YEAR!

Dear Real Producers and valued Partners,

Welcome to 2021! The past year has been a whirlwind of fun, excitement, and challenges for us here at *SWFL Real Producers*. Launching in 2020 during a pandemic was quite the challenge but it was still a great year for us because of all of you. I am so grateful to all our amazing REALTORS® and fantastic industry partners. I can't thank you all enough for everything ... you embarked on a journey with us at the end of 2019, sailed through a wild ride in 2020, and made our first year in print a huge success!

It was amazing to connect with so many of you this past year, both one-on-one and at our big launch party, and I look forward to more in 2021. We are

gearing up for another big bash this month to ring in the New Year and can't wait to see everyone again and hear how your holidays were. Keep your eye on your inbox for your exclusive invitation!

SWFL Real Producers has a lot of exciting things on the horizon for 2021 and we can't wait to get started!

Very respectfully yours,

Andrew Regenhard

Owner/Publisher

SWFL Real Producers

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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 an "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 January 1, 2019–December 2019 in the SWFL area. We cut the list off at number 500, and the distribution was born. For 2020's list, the minimum production level for our group was \$9.5 million in 2019. The 2021 list will reset as of our March 2021 publication, based on production through the end of 2020.

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 REALTORS®, affiliates, brokers, owners, or even yourself! Office leaders can also nominate REALTORS®. 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 photoshoot.

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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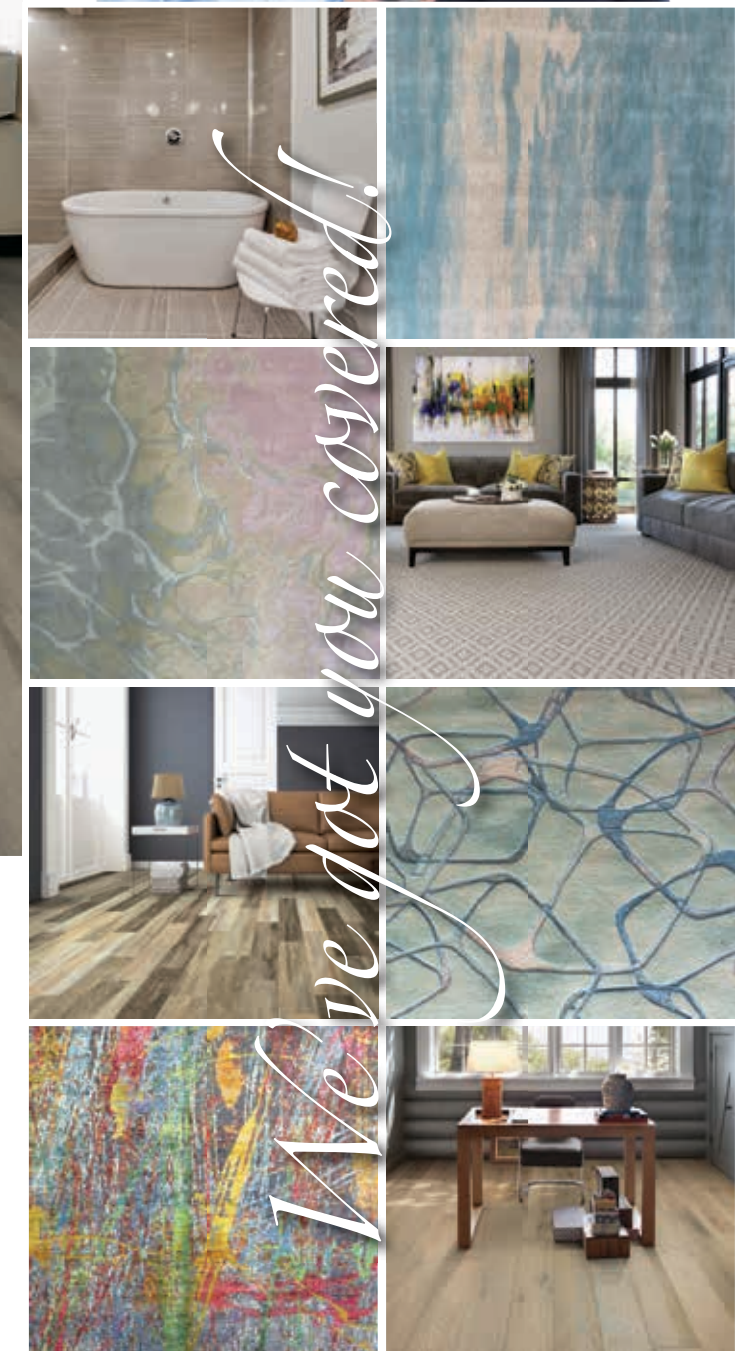


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MINDSET MATTERS

HOW TO ACHIEVE YOUR GOALS

By Danielle Damianov

Henry Ford once said, “Whether you think you can or you think you can’t, you are right.” That old saying is so true! In a sales business, having a strong mindset is one of the most important things you need to succeed. Your mindset can either drive you or destroy you. A negative mindset can stop you from taking action. It can prevent you from seeing the positive in situations. A positive mindset, on the other hand, will push you, allow you to take massive action with a “Can Do” attitude, and can help you double or triple your business to give you the life you have always dreamed of.

Mindset is not everything, though. A positive mindset *and* consistent, massive action is key. Right now, you might feel stuck in a rut, scared about the future, not sure if you will survive financially or what your future holds. Believe me, I’ve been there many times. I can promise you that if you set specific goals, have a strong mindset, and take massive action, you will not only survive but you will thrive! Below are some of my tips for creating a strong mindset and taking massive action to achieve your goals.

1. Don’t watch or listen to the news.

I know this can be hard, especially with everything going on, but I can assure you that not listening or watching the news will have a big, positive impact on your mindset. If there is something major going on, someone will tell you. The news can be negative, a lot of it is untrue, and it is not something you can control. Worry about the things you *can* control and keep what you watch or listen to the positive.

2. Wake Up early and have a Miracle Morning.

There is a Chinese Proverb that states, “When the student is ready, the teacher appears.” This is so true! How many times have you heard something, listened to something, or read something but never took action ... only to hear the same thing again, months or years later, and you take action and it changes your life? Many years ago, I read the book, *The Miracle Morning*, by Hal Elrod. It was a great book but

I never implemented it. Then, in September 2019, not only did I read the book for a second time, but it hit me. *This* was how I was going to get myself out of my rut! I started getting up an hour earlier and that progressed to two hours before my kids got up. Those two hours in the morning gave me the “me” time that I needed to work on my business and not *in* my business.

3. Be proactive and not reactive.

You control the day. Don’t let the day control you. There are so many ways we can become reactive. Have a schedule. Set your weekly schedule on Sunday night. Every night before you go to bed, review your schedule for the following day. Make sure your day starts with lead generating and business building and start to identify your daily distractions and eliminate them. Ask yourself whenever you commit to something, “Is what I am committing to going to help me reach my goal?” If the answer is no, cancel it or don’t do it.

4. Find accountability partners and like-minded people.

Try to limit the negative people in your life, even family! Find others who are looking to do what you are looking to do and have accountability partners. If you are looking to grow and scale your business, find others looking to do the same. If you are a seasoned agent looking to phase out of the business but still get residual income from your client list, find someone looking to

do that and mastermind together. There are people nationwide who are looking to do the same thing you are. Figure out what you need accountability for and spread the word! Social media makes it so easy to find other people with similar goals and mindsets. Identify what you need and go out and find it.

5. Only worry about things you can control.

You cannot control other people. You can only control yourself. When things happen in business, and they will, look for the positive and ask yourself, “What did I learn from this and how can I grow?” Breakdowns mean that a breakthrough is right around the corner! I used to let every problem I had in this business affect me to the point where I would either be up all night thinking about the problem or dream about people and situations. I finally got to a point where I realized that you can bend over backward for people and situations and they will still be upset about something, so you can only worry about things that are within your control. If something happens in business, and it will, know that you are not alone and that time heals everything. Don’t sweat the small stuff.

6. Take Massive Action.

You can think, dream, visualize and pray all you want, but massive action is key. Mindset and consistent, massive action are the number one things that will help you achieve your goals.



Danielle Damianov has been in the mortgage and real estate business since 2001. She is currently the VP of Mortgage Lending at Guaranteed Rate, has her real estate broker license (inactive) and real estate instructor’s license, is author of *Real Estate Secrets Unlocked*, and loves helping real estate agents succeed in their business. You can check her out at www.lendfla.com and www.believelearnachieve.com.



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It was filled with a collection of magazines, catalogs, free gifts, coupons, and of course postcards from Realtors. One was very nice—professionally designed, oversized, printed on heavy card stock with a high-gloss coating, and my name neatly printed on it. It really stood out. I’m not selling right now, but it did leave me with a positive impression about the Realtor.

As I continued through the pile, I found another postcard that was obviously done on the agent’s laptop, printed on the color copier at the office, with a sticker for an address label, on thin, index-card stock with crumpled corners.

It scared me a little to think what this real estate agent would be like. Does his/her (to protect the accused) car have empty bottles rolling around? Will the information be entered

into MLS correctly? Will I serve time because the important legal paperwork will be haphazardly done? My imagination went wild.

Then it occurred to me, the sad irony... this real estate agent was spending hard-to-come-by marketing dollars creating a negative impression in the minds of the very people he/she wants to do business with. In this scenario, I’d say it would be a better marketing strategy to do nothing.

So instead of bragging how cheaply you can get a postcard out, or any other marketing piece for that matter, it stands to reason to invest the money it takes to do it right. Especially if you target more upscale homes. They expect it.

Here are few tips on how to easily image yourself as a top producer:

Graphic Design—Have a professional graphic designer create your marketing materials. A few hundred dollars invested will give you a professional and consistent look across all your

marketing channels. Letting vendors do your production for free means there will always be slight variations in fonts, colors, and graphics. Not what you want to create a cohesive brand.

Paper Stock - Probably the easiest and most cost effective way to out-image your competition is to use the best paper possible. When your marketing materials are on heavy stock, you will subliminally create an image of success.

Print Quality - Don’t print your marketing materials on the office copier. It shows. Work with a professional printer that can produce top-quality materials. Another reason to use the best paper is the way it prints. Think of a food ad in the newspaper compared to the same ad on glossy paper in a magazine.

Addresses - Creating an accurate list is at the forefront of successful direct mail. If your list isn’t accurate, the post office has no choice but to return it (if you mail first class), or worse, if you use standard mail they will go in the trash and you’ll never know they weren’t delivered. Either way, it’s costing you money. Pay a professional to create and manage your list. Update it regularly for new owners...it’s busy out there, and you’d be surprised how quickly a list gets outdated.

The good news is it’s not that much more to do it right. And the really good news for top producers is that the majority of your competition is more concerned with saving a few pennies than they are about their image. So your farm area is probably ripe for the picking if you commit to doing it right.

By Tony Spano, a real estate marketer who works with REALTORS® to grow their businesses.



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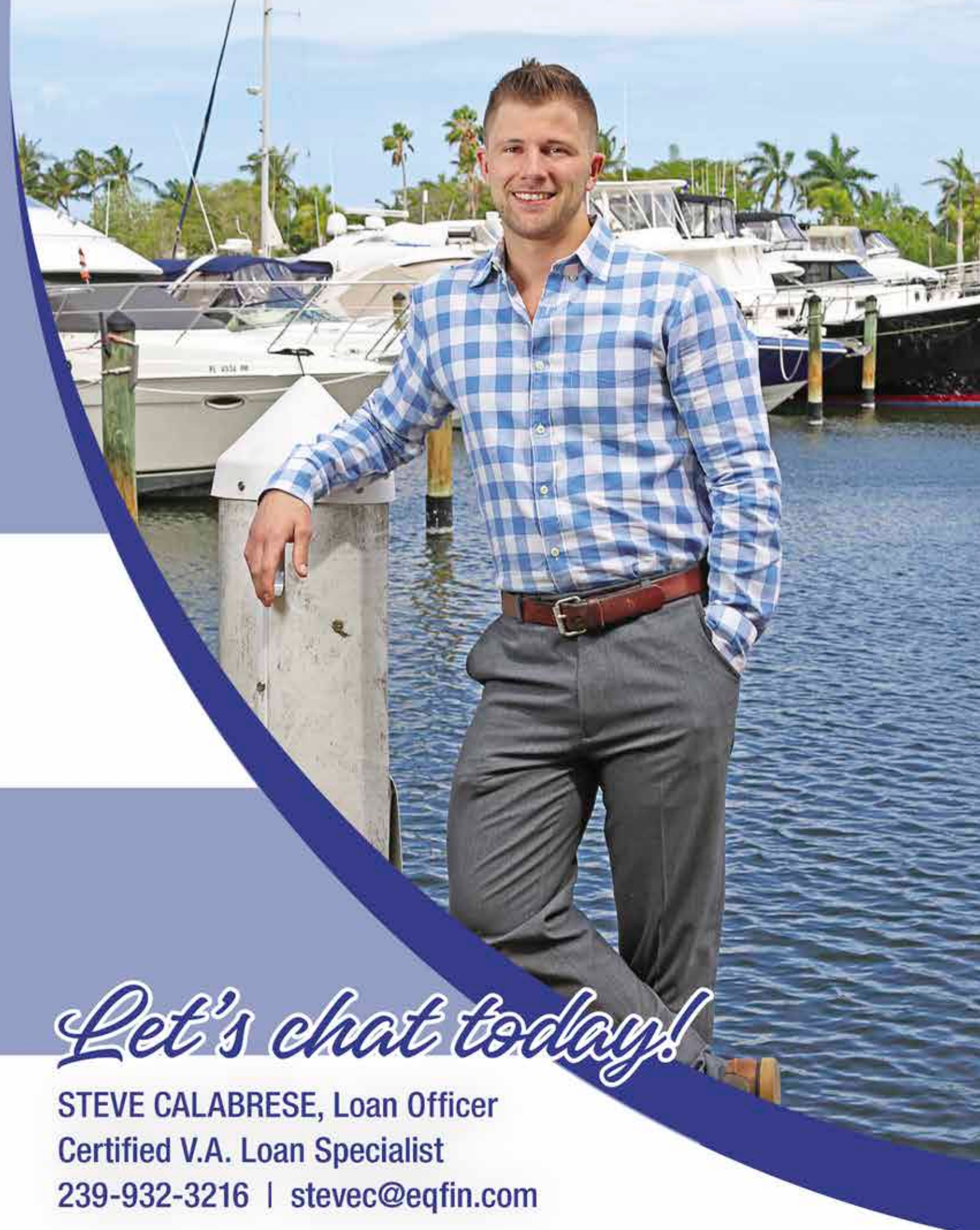


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▶▶ leader of the month

By Dave Danielson
Photos by LaCasaTour

Instilling Confidence

GARREN GRUP



As each of us take steps forward in life, it's natural to have some second thoughts.

During these times, it's important to have someone who can come alongside, and help as you move ahead.

One great example of this is Garren Grup.

As a REALTOR® with John R. Wood Properties, Garren is a resource people can count on every time.

"One of my favorite parts about what I do in real estate revolves around my customers. The people I get a chance to meet are so interesting," Garren says. "They're from all walks of life, including people who are senior executives, who are in leadership positions with many Fortune 500 companies, to local teachers and volunteers. As I work with people, I really enjoy the feeling of knowing that I'm instilling confidence in them throughout their transaction."

“
One of my
favorite parts
about what I do
in real estate
revolves around
my customers.

Making His Way

Garren specializes in luxury and resort properties and got his start in real estate 18 years ago.

Prior to that, Garren's story began in Ohio.

"My family is in real estate development there, so I grew up in the business," Garren recalls. "When I was 20, I started working at my family's company."

When he got started, it didn't take long for Garren to become exposed to all aspects of his family's business.

"At our stonework's firm, I worked with several aspects of what we offered, including kitchen countertops, shower enclosures and fireplace surrounds," he says.

An Opportunity Arises

It wasn't long before change — and opportunity — entered the picture.

"I had only been there a short time when the operating partner left the company. The stone division was being prepared to be closed," Garren remembers.

Garren stepped forward.

"I convinced my father that I could run it," he smiles.

Though just 20 years old at the time, Garren had a maturity beyond his

...

years, an innate business sense and a drive to excel.

He recalls, “When I took over leadership of the company, I did all our sales and marketing, handled customer service, took care of measurements and estimating, oversaw our showroom operations and built relationships with our builder and interior design partners, as well as increased our exposure to the public.”

Next Steps Forward

After successfully leading the company for seven years, Garren sold the company and moved to Southwest Florida and the Naples area. At the same time, he had his sights set on a new career path.

“Through time, I had been exposed to quite a few Realtors,” he says. “It always looked very interesting to me, so I thought I’d try to put my marketing degree to use as well!”

Garren dove into the business full-time and weathered the steady uphill climb that greets most new real estate agents.

“Looking back, I was just naïve enough that I didn’t get frustrated and give up. I went after it, and never looked back,” Garren explains. “I never realized how hard it was going to be. If I had, I might not have done it. I was 26 years old and I had customers question how much I knew at that age, but I hung in there, worked my tail off, and eventually made some good headway.”

Signs of Success

Garren’s efforts have certainly led to excellent results that have grown



“
**At our stonework’s
firm, I worked
with several aspects
of what we offered,
including kitchen
countertops, shower
enclosures and
fireplace surrounds.**

through time. In fact, in 2020, he recorded about \$25 million in sales volume.

Throughout his 18-year career, he has remained with John R. Wood Properties.

Away from work, Garren and his family (including two children) lead an active life.

“We enjoy time spent hanging out at the pool, boating and exploring the beach,” he says.

Garren also has a passion for giving back to the industry that has meant so much to him. He serves on the local MLS Committee, and served as a member of the local Association of REALTORS®, holding a variety of positions throughout the organization for more than 10 years, including the Board of Directors.

Every day, Garren puts his dedication and drive to work for the clients that have come to rely on his knowledge and expertise, as well as for the Realtor partners on his team.

At the same time, he pushes himself to learn and grow in his ability to help his customers reach their dreams.

Garren Grup truly enjoys helping put their minds at ease and appreciates their confidence in him.



Garren Grup has spent his entire 18-year career with John R. Wood Properties.



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CHAZ

Hambling

SWFL POOL PROS

▶ partner spotlight By Lindsey Wells | Photos by John Paul Buchanan

“Life is better when you’re swimming,” says Chaz Hambling, owner of SWFL Pool Pros, LLC.

There is no shortage of homes with swimming pools in Florida, which means the state has no shortage of pool cleaning and maintenance companies competing for business. However, not all pool companies are created equally. You don’t want to hire a company known for taking shortcuts; you want someone who will do the job right — the first time. SWFL Pool Pros has been serving Southwest Florida for 20 years, and its sparkling clean reputation is just as shiny as its customers’ pools.

Owner Chaz Hambling has been in the pool industry for 22 years. He started working for a national pool retail company and had tremendous success, helping to propel the company’s worst-performing store in the country up to number 2, and making the company over \$2 million. Nineteen-year-old Chaz was told he was too young to receive a pay raise in the company at that time and was instead rewarded with a pizza party. “Knowing that I’d just made a company that much money in less than a year ... to be given a \$10 pizza was a slap in the face,” he says. Understandably feeling undervalued and underappreciated, he turned in his





Chaz Hambling races Sprint Cars
for Charlie Norman Motorsports.

Something else that sets his business apart is that SWFL Pool Pros offers same-day service.

company keys on the spot and walked out. Chaz went home and began the process of starting his own company, vowing never to treat his own staff the way he had been treated.

Twenty years later, SWFL Pool Pros is one of the premier pool companies in all of Southwest Florida. Their services include everything pool-related, from pool cleaning/maintenance, repairs, installation, equipment tear-outs, heaters, salt-water conversions, pool resurfacing, renovations, leak detection, paver installation, and paver sealing. The company's high customer satisfaction isn't just limited to the services it provides to its customers. Because of his own experience, Chaz has a better understanding and appreciation for his staff, which translates to happy customers.

"We are always available when our customers need us, no matter what time of day it is. That's been my driving success and still is to this day," Chaz says. Chaz Hambling is one of those rare, hands-on company owners who personally answers every call from his customers.

Something else that sets his business apart is that SWFL Pool Pros offers same-day service. "My phone is on 24 hours a day, weekends, evenings, and holidays," Chaz says. "I've gone out and worked Christmas morning. I've worked at 11 p.m. at a bachelorette party because their pool/party lights went out. I'm a problem-solver. I like to solve problems, and I've been very successful in that, personally and business-wise, in the pool industry."

“

Life is better when
you're swimming.



They also offer free, over-the-phone diagnostics, a rare service in this industry. He adds, "I don't want to run stupid service calls. My competitors want to charge somebody \$125 to go out and fix a \$2 item. I would rather help my customers save their money, get their pool fixed, and resolve their situation."

In his free time, Chaz can usually be found at race tracks throughout Florida, as he races Sprint Cars for Charlie Norman Motorsports in the Southern Sprint Car Shootout Series. He enjoys camping, target shooting, ice hockey with his sons, and other outdoor adventures. Chaz also served in the United States Navy as an air rescue swimmer. He and Danielle have five children: Miranda (19), Eric (18), Spencer (13), Matthew (13), and Lucas (9).

The benefits of hiring a company like SWFL Pool Pros to service your pool are endless. For one, Chaz says, chemicals and people don't mix. If you needed surgery, you would interview and choose the best-qualified surgeon possible. "I had a client fire us and have their handyman do their pool service for \$15 per month less. Now, her granddaughter is blind because she wanted to save 15

bucks. He added enough muriatic acid to the pool to blind a child. You would not let your kids play with a bottle of bleach; why are you letting them swim in it?" He compares it to owning a vehicle; we all own vehicles, but we leave their maintenance up to the certified professionals. The same should apply to servicing pools. "We stay in our lane, and we're very good at what we do, which is why our company continues to grow."

SWFL Pool Pros serves customers from Charlotte County to Marco Island and they are ready to make your pool a place for fun memories.



Call Chaz at 239-872-8186, email chazhambling@gmail.com, or visit www.swflpoolpros.com for more information.

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By Lindsey Wells | Photos by Sandy Windham

Michael Pagliccia

PROTECTING AND SERVING

From protecting and serving through his career in law enforcement to protecting and serving through his career in real estate, there's no denying it: Mike Pagliccia is in the business of helping people.

...



Mike is very committed to fitness training and competes in the Spartan Races.

Graduating with a degree in Criminal Justice from St. Anselm College in New Hampshire, Mike gravitated to a career in law enforcement as a New Hampshire corrections officer in 1991 and was later promoted to the department's investigation/Internal Affairs unit, also serving as the Security Threat Group Specialist for the department. This specialty landed him a position as a Commander for the 1996 Olympic Security Team to work within the athlete's village. Eventually, he switched over to his final position in probation and parole.

After nine years in law enforcement in New Hampshire, his ninth and final year as a probation and parole officer was fraught with tragedy, prompting him to switch gears and go in a different direction. "I had about 100 probationers and parolees on my caseload at the time," he says. "One of my parolees was afraid of getting a bad result on a urine test and jumped off a bridge. Another one badly assaulted a little girl. And another took hostages and ended up being

shot by a SWAT team. It was just a crazy situation; it all happened in one year. That's when I said, 'OK, I'm going to go do something else now.'"

He transitioned out of law enforcement and took a position with Vialog as a Territory Sales Manager. In 2001, Mike and his wife, Stephanie, took a trip to Florida to see his parents' home that was being built in Bonita Springs. While beachside, sipping on a drink, Mike had a thought: "I could get used to this," he told his wife. She agreed. They put their New Hampshire home on the market, sold it, and became Naples residents just four months later. Mike got his real estate license shortly after.

Now in his 18th year in real estate, Mike is a Broker Associate for William Raveis Real Estate. During his tenure as the company's field trainer, Mike always gave his trainees this piece of advice: Never sell your soul for a commission check. "You have to have a level of integrity that you don't sway from," he added, "and when people talk about you, they'll

validate that. If you ask 10 people about Mike Pagliccia, they should all tell you the same thing. You can do 10 great things, but if you do one bad thing, they're going to remember the bad thing. That's how it works."

Mike and Stephanie are going on 30 years of marriage and have two boys, Joshua, 27, and Jacob, 25. Mike and Stephanie met while he was in college and working a nightclub door to make some extra cash. "The way we met is kind of comical. I checked IDs at the door at the club, and Stephanie actually came in with a fake ID at the time, and I didn't know it," Mike says, laughing. "She just kept showing up, and we connected. As a matter of fact, her name was different than what was on the fake ID, so I didn't find out her real name until our first date."

In their free time, Mike and Stephanie are members of the Freedom Boat Club and spend four to five days per week working out at Greater Naples YMCA. Mike is also into competing in Spartan Races and gets together every St.

“
Never sell your soul for
a commission check.”



Patrick's Day with a group of local musicians, putting on a hoolie at a local establishment. He supports a handful of charities and organizations and has made quite the name for himself for the way he fundraises. In 2009, Mike attempted to—and did, if for just a short time—break the Guinness Book of World Records' mark for the longest distance traveled on a personal watercraft in a 24-hour period. "I did 753 miles on a jet ski in 24 hours," he says. "I broke the world record for it, and as it was getting validated, somebody broke my record."

As for real estate, Mike enjoys the industry's flexibility and the reward he gets from forming relationships with clients. "For the most part, everybody is usually great that I work with," he says. "I haven't had any horrible experiences—not like law enforcement. It's very rewarding if you put your heart and soul into it, which I think I have."

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rising star ◀◀

By Dave Danielson | Photos by LaCasaTour

REBECCA SINATRA

Strength and Resilience

“You’ll never see me with one foot in or one foot out. When I choose to do something, I’m all in.”

You can define power in a lot of different ways. There are examples all around us. There are physical examples that are definitely impressive.

Then there are the kinds that come from within that are awe-inspiring.

A Luxury Sales Representative with Premier Sotheby’s International Realty, Rebecca Sinatra is a prime example of what strength and resilience can achieve in the world.

Rebecca approaches life with a contagious, energetic spirit that brightens the world around her.

“You’ll never see me with one foot in or one foot out,” Rebecca says with a smile. “When I choose to do something, I’m all in.”

Moving Forward through Life
Rebecca grew up in Milford, Michigan.

“It was a rural community where everyone knew each other. It was a great place to grow up,” she remembers. “We had horses on an acreage and I loved riding. In the process, I showed horses, and I was involved with 4-H. I also was into every sport, along with cheerleading and skiing.”

Rebecca was exposed to the business from a young age.

“My mother was a REALTOR®. I had never had a real interest in doing it myself,” she admits. “But I remember coming home from college at Michigan State for the summer, and Mom would say, ‘Why don’t you do it? You can do it on the side.’”

Rebecca held firm ... for a while.

“I remember brushing her off at first. Then, as the summer progressed, I got tired of her badgering me,” Rebecca laughs. “My mother had said, ‘Even if

...





you just get your license and use it through life, it would be worth it for you.’ So I gave in, got my license and gave it a try.”

Meant to Be

From the start, Rebecca seemed to have a knack for the business.

“I felt very blessed that in my first summer as a 20-year-old, I was very successful,” Rebecca recalls.

That’s an understatement. During her first month, she made \$30,000.

“So I dropped out of school and decided to do it full time,” she says.

In time, Rebecca got married, moved to Pittsburgh, Pennsylvania, and started a family.

“We had three kids in four years, so I was a stay-at-home mom,” she says.

Rising Above

Eventually, Rebecca’s marriage ended and she moved to Naples.

“When I moved here, my plan was always to get back into real estate as the kids got older. So when we got here, I got licensed,” she says. “I was starting over in real estate, and also starting over in a new town where I didn’t know anyone. I didn’t have a network or friends or family. Yet, I knew a bit about the area, because Naples had always been my family’s second home. The year I was born, my grandparents bought a home on Marco Island. And in the 1990s, my mother bought a home on the island as well. So it wasn’t like it was completely foreign. I always loved Naples and the beach and the sunshine. I knew in my heart that I wanted to be here.”

As she earned her Florida real estate license, Rebecca discovered that she had to face another obstacle. She was diagnosed with cancer.

Rebecca was thankfully able to fight through and beat it. Her resilience is apparent.

“When you’re faced with two major life events, it can be pretty traumatic,” she explains. “It puts life in a different perspective. I’ve always been a very driven person and a hard worker. It doesn’t matter what you do, I think the main thing is being the best you that you can be ... no matter what it is that you do.”

She puts that spirit to work each day.

“That’s always been a part of me. For me, real estate was sink or swim,” she recalls. “When you’re faced with a decision like that when you have three kids, there is no choice. You swim ... and you make it work.”

She worked through the challenges of building her business in a new state.

“Building my business was really hard my first year. I didn’t have a lot of money for marketing. I did what I could,” Rebecca explains. “I would go out and network, donate my time and get involved with as much as I could with different things, including volunteering at the school in my free time.”

As she started her Florida real estate career in late 2018, she was firmly on her path ahead.

“I couldn’t see myself doing anything else. I’m laser-focused on my business and on my priorities ... work,

family and God,” she smiles. “And I don’t stop until I get what I want.”

In 2019, she started to see the results of her hard work, recording \$3 million in sales volume.

“I was knocking on doors, meeting people, sending letters out, and making phone calls,” she says. “I continue doing that, and it will never change for me. I love doing it.”

In 2020, the seeds Rebecca planted took off and blossomed into nearly \$17 million in sales volume.

What Matters Most

Away from work, Rebecca’s world is centered around her three children — 11-year-old Anthony, 10-year-old Sophia, and 8-year-old Sidney.

Her daily routine is active and helps to energize her efforts.

“Each day, I’m up at 5 a.m. I go to the gym and box using the bag. I’ve been doing it for five years, and it’s a really fun passion for me. It’s a great outlet that puts me in a different state of mind,” Rebecca says. “I think taking that time for yourself physically and mentally is very important.”

Giving back is also a big part of Rebecca’s world. She supports shelters for abused women and children, and enjoys being as involved with her kids’ schools and extracurricular activities as possible.

Each day, with all-in service, strength and resilience, Rebecca gives her best. And those around her are much better off.

“I’m down-to-earth, honest, and never try to be something that I’m not. But I always want to try to go above and beyond ... to do unto others as you would want to have others do unto you. We’re all in this together.”



“

It doesn’t matter what you do, I think the main thing is being the best you that you can be ... no matter what it is that you do.



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ML MEADE

» cover story

By Lindsey Wells
Photos by
John Paul Buchanan

A Longstanding Tradition of Excellence

You'd be hard-pressed to find someone in the Naples and Marco Island real estate market who hasn't heard her name. In an age where the almighty dollar controls most of our lives, other elements are even more powerful for this top-producing agent. It's about the effect that one person can have on a family's future. One of those who has created a longstanding tradition of excellence on that premise is ML Meade. As a REALTOR® with Premier Sotheby's International Realty, ML delivers true individual impact to those she serves — and it's been that way since the beginning.



...

ML hails from Saratoga Springs, New York, and spent most of her adult life in Boston, where she owned an insurance agency. In 2001, longing for a warmer place to live, ML sold her business, and she and her late husband traded in the Boston snow for the Florida sunshine. After getting settled in, ML's interest in the real estate industry was piqued. "The real estate market was so dynamic and interesting," she says, "and all of a sudden it started to take off, and I said, 'I need to be a part of this.'" She started out selling real estate at Marco Island Real Estate, then spent a year with Prudential before finding her home at Premier Properties, which later became Premier Sotheby's.

For ML, no day is the same as the day before. Every day is new; every day is interesting. "The people who move down here from up north are so happy to be here," she says.

Up until a few years ago, ML operated as a solo agent. After her husband, Warren, passed away six years ago, she frequently visited her kids in Boston and Tennessee and realized she could use some extra help with her business. "My phone was constantly ringing, and I finally said to one of my daughters, 'I'm so busy; I just need some

help.'" Within a year, ML's daughter and son-in-law, Heather and Nic Mastrangelo, packed up their family and moved to Florida from Boston to help ML with the real estate business, thus forming the ML Meade Team. The team has since grown to 10 agents.

"Every day, we strive to learn something just as much as we strive to sell something," ML says of her team. ML and her team strive to change with the times by continually taking classes and attending seminars to improve their business. When COVID-19 hit the state in early 2020, while most businesses were shutting down, ML and the team used that time to continue their education. "When it started in early March, and everybody was shut down, we took advantage of Zoom meetings and online seminars and classes," she says. "It was a great opportunity during such a terrible period of time."

Away from work, ML is all about fitness and traveling. She co-founded the Marco Island Half Marathon and 5K in 2008 to honor her friend, Carole Sbertoli, a fellow Realtor, who passed away suddenly. Each year in March, around St.



The ML Meade Team (From left: Nic Mastrangelo, Heather Mastrangelo, ML Meade, Jan Harrison, Jane Enos, Melissa Baker).

“

My phone was constantly ringing, and I finally said to one of my daughters, 'I'm so busy; I just need some help.

”

Patrick's Day, over 700 runners gather in Marco Island in Carole's memory to run and raise money for local charities, including the YMCA, Marco Police Foundation, Marco Fire Foundation, Marco Island Patriots, and the Marco Island Charter Middle School. Other charities ML participates in or donates to include the Community Emergency Response Team of Naples and Marco Island, the American Diabetes Association, Juvenile Diabetes Research, Girls on the Run, and the Harry Chapin Food Bank.

ML remarried three years ago, and when she is not working, she and her husband, Joe Mayer, can often be found traveling together, playing golf, or target shooting. ML has traveled to 49 of the 50 states in America and 50 of the world's 197 countries and plans to add more to that list. Quite the athlete, she has biked across the United States and Europe, climbed two of the Seven Summits globally, and has run in numerous marathons and half marathons. "If you can't tell, I love traveling," she says. "I travel with the kids and grandkids a lot, and I have a

...

...

“

The real estate market was so dynamic and interesting.

”

group of girlfriends — there are six of us in total — who travel to Europe every year. Not this year, but, hopefully, someday soon.”

Each of her three adult daughters is married with families of their own, all athletes. Her daughter Heather and son-in-law Nic have one son, Tyler, age 15, who runs competitively, and one daughter, Emma, age 12, who swims competitively; her daughter Caitlin and son-in-law Phillip Cochran

have three boys, Finley, 12, Austin, 10, and Liam, 8, who are soccer and basketball players; and her daughter Meghan and son-in-law Stephen Artemis have one son, Stephen, age 11, who plays baseball and basketball. “I had three daughters, and now I have five grandsons,” ML says, laughing. “It’s funny how that turned out.”

“I’m just so lucky,” ML emphasizes warmly. “I have a great life.”



When COVID shut the country down, ML and her team took advantage of the time to continue their education.

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2020 FICO Score UPDATES

With all the economic disruptions the year 2020 brought us, it might have been easier *not* to think about your credit score last year. However, the Fair Isaac Corporation – more commonly known as the creators of the FICO score – made some considerable changes to their reporting system in 2020, to more accurately calculate the

risk of consumers to lenders. The oldest and best known of the credit reporting agencies, FICO updates its scoring methodologies every several years to reflect improved analytics and new data (FICO 9 was released in 2014).

Though the scoring overhaul happened in summer and fall 2020, consumers likely won't

see changes to their scores until summer 2021 or later. FICO “estimates that roughly 110 million consumers will see a change to their credit score. Of those, approximately 40 million consumers should see an upward shift over 20 points, while another 40 million will see a shift downward.”

According to *The Wall Street Journal*, “the changes FICO has made to its credit-scoring model could mean a bigger gap between consumers with good credit and those with poor credit. People who already have high FICO scores will likely get an even better credit score under the new system, and people who struggle to pay lenders on time will see more significant declines in their scores than under previous versions of FICO.” However, financial experts are quick to point out that the new scoring system may not impact consumers’ ability to secure loans because lenders use a variety of models, including older ones (in fact, FICO 8 is currently the most commonly used model by lenders), to make decisions about whether to loan to a potential borrower.

Specifically, under FICO 10, new scores will weigh missed

payments, rising debt levels, and personal loans more heavily, according to *The Wall Street Journal*, to penalize borrowers who consolidate debt with personal loans and then accumulate more debt. It will also continue including supplementary information from bank account balances and rent, cell phone, and utility payments. FICO Score 10 T will newly incorporate “trended data” for the past 24 months for every borrower, to show the historical trajectory of their credit behavior, rewarding borrowers who have steadily worked to pay off debt.

Now and always, financial experts recommend smart borrowing behaviors, such as paying bills on time every time, keeping balances as low as possible, and not applying for too much credit too often. Additionally, consumers should keep a close eye on their credit reports, correcting any errors as soon as possible, as one in five Americans has inaccurate financial data on record. Your credit score represents you in the financial world, helping lenders to assess your financial stability and reliability; take time to make sure your credit score is on track in light of the recent FICO changes.

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