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RP

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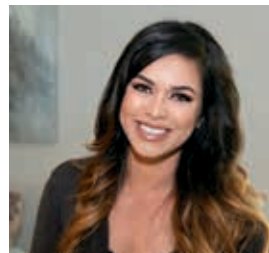
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Dear Real Producers,

Happy October! Hope everyone is doing well as we pull into Q4 2021. Wanted to let you know we will be starting to send a monthly newsletter to keep you posted on everything that's happening at *SWFL Real Producers*. In each newsletter, we'll also share a question that we'd love your answer to. We have a monthly Q&A piece called "We Ask ... You Tell" in the front of the magazine, where we publish your answer and headshot. This is a fun piece for our community — and you get to see yourself in the magazine — so be sure to click the link to answer the question when you get the newsletter each month!

The RP Experience, our new podcast, has been going great! We're having so much fun... It's been amazing having so many of you guys come to the studio as guests of some of our

amazing partners. The podcast is the newest addition to our *Real Producers* platform, where we're able to bring together top REALTORS® and industry partners for informal chats on a variety of topics, find out how you all are working through these crazy times, etc. If you haven't see *The RP Experience* yet, check it out on YouTube and Spotify. Let us know if you'd like to be a guest on the podcast and we'll get you the info.!

Oh, my gosh ... so cliché, but how time flies! Can you believe it — we're already pumped to see you guys at our next big quarterly event on November 4th at Ultimate Garages! It's such a beautiful venue. We're lucky to be able to have this awesome space for our community to celebrate at! Expect the usual fantastic *Real Producers* networking party, surrounded by exotic cars. If you want a sneak peek at where we'll be, check

out the spotlight story on page 64, featuring our partner, Corey Walker, of Brown & Brown of Southwest Florida, whose photo shoot was done at Ultimate Garages. We're getting excited for the event and hope to see you there! Keep your eye on your inbox for your exclusive invitation. And as always, please feel free to reach out to me at any time with questions on anything related to *Real Producers*. We're here for you!

Very respectfully yours,

Andrew Regenhard
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▶▶ special events



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We're excited to announce that the next *SWFL Real Producers* Quarterly Event will be held on November 4, 2021, at Ultimate Garages, from 5–8 p.m.

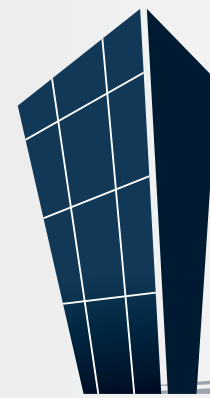
If you attended our last event, you know it's a party you don't want to miss! We'll have an amazing DJ, catered food, photographers onsite and the best networking among top Real Producers in all of Southwest FL.

For those of you who are new to the *SWFL Real Producers* community or who couldn't make it last time, be sure to pencil us in for November 4th — we are thrilled to have you!



Keep your eye on your inbox for your exclusive invitation!

For information on all Real Producers events, please email kalynd.parrish@realproducersmag.com.



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►► we ask...you tell!

What is the scariest experience you've had (especially in real estate)?



BRIAN RIGGSBY
Premiere Plus Realty, Co.
I would say my scariest day in real estate would be four and a half years ago when my wife and I decided to sell our house in NC, leave our careers, and, with our 4-month-old daughter in tow, move back to FL and start real estate school.



MELISSA MCMURRAY
Compass
I was showing investment/income properties in downtown Columbus one winter evening around 6 or 7 p.m. The house was old and dark, no lights on. I went through, room by room, turning lights on and talking away to my clients. We were standing in a bedroom, lights on, talking, when all of a sudden a man sat straight up in the bed. He had been completely covered under the sheets and I had no clue he was there. Apparently, he worked the midnight shift and was sleeping. He looked like a zombie. I literally ran screaming out of the house with my clients. Absolutely freaked me (and them) out!



DAVID BURNHAM
Lennar Homes
I had to clear a house after an eviction. The previous tenants were said to be drug dealers and pretty heavily armed. Cops cleared it a couple of days prior, but the neighbor told us they came back. We did it FBI style: went in through the back, guns drawn, and cleared it room by room. They ended up not being there, but it was still pretty fun, haha. Looking back, probably an extremely stupid decision. Would I do it again? 10/10.



TYLER MATTINGLY
Keller Williams Elite Realty
I went on a recent haunted ghost tour in Charleston, SC, on the USS Yorktown haunted naval ship. That was interesting. Then, almost walked right into a bear in Gatlinburg, TN, on the same road trip. He was on the side of the sidewalk when we almost walked physically into him. We watched him run away and eat a pizza box in the nearby hotel trash. My girlfriend had peanut butter cookies in her bag which we believe attracted the bear!



MARK RILEY
LUX International Properties
Showing a house in Cincinnati, the agent forgot to tell me there were two Dobermans in the house. As my client and I got to the top of the stairs they

jumped out, teeth and all. We screamed and literally leaped the entire staircase, safely. We left with hearts in hand.



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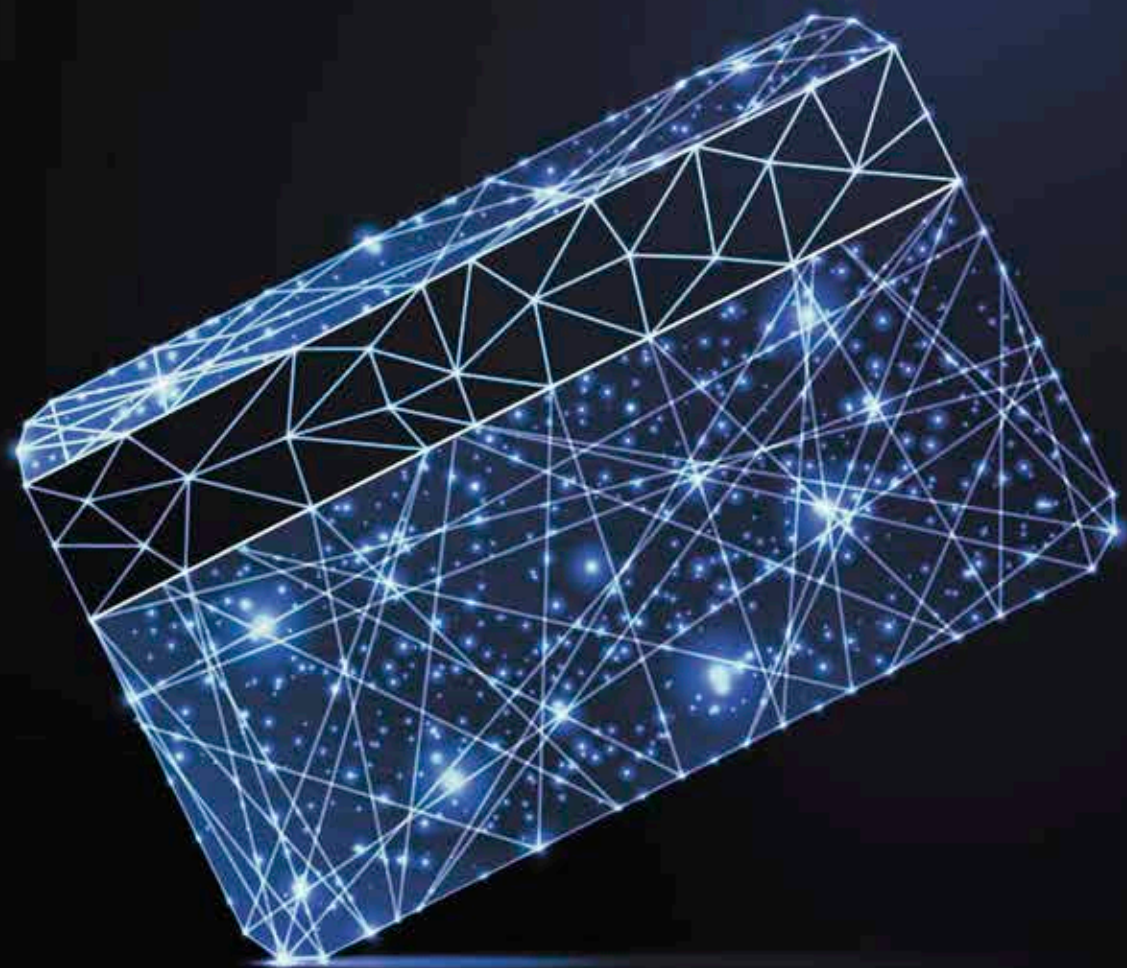
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10 THINGS THAT REQUIRE ZERO TALENT

Master These Habits and You'll Be On Your Way to Success!

I would like to share something with you today that I saved a while back. It's titled "10 Things That Require Zero Talent." I found it very impressive.

1 BEING ON TIME

Something as simple as that, but how many people just can't master the strategy of being on time? I had a client tell me, "Mike, I'm always on time. And what's amazing is, my customers are actually amazed and say, 'Oh, my God. You're here on time. I can't tell you how many times this doesn't happen with other people.'" He feels he stands out against his competition just because he's on time. Something so simple.

2 WORK ETHIC

Put in the work. A lot of people work an eight-hour day, but are they really *working* during all of those hours? When we're really in the zone, we can get a lot more done in eight hours if we're putting in the work.

3 EFFORT

Olympians don't get the gold medal because they were just born with talent. They get the gold medal because

they put in the effort. Day in and day out, they do the work to become their best.

4 BODY LANGUAGE

Walk erect, proud, strong, and firm. People will see your body language. If you're slumped over, you're going to be talking slower and unenergetic. People pick up on that body language. They can see it. It makes all the difference in proper connection with others.

5 ENERGY

This goes right along with body language. If you're strong and erect, your energy is high. People pick up on your energy, both positive energy, and negative energy. Get your energy to work for you instead of against you. People want to deal with winners, and that's the energy they could pick up immediately. And how do you become a winner? ...

6 ATTITUDE

"A" is not the first letter of the alphabet by accident, and attitude doesn't begin with "A" by accident. Think of attitude as that little rock you throw in the water and those little ripples get wider and wider and wider. A positive attitude is infectious. To have a great attitude, just be grateful for what you have in your life.

7 PASSION

You'll always have a great attitude if you have passion. Be passionate about what you do. Be passionate about waking up every morning, and passionate about taking advantage of God's gifts on a daily basis. I love what I do. I love coaching people to excel and become their best, both personally and professionally. What's better than that? Speaking of which...

8 BEING COACHABLE

We have to take our guard down, open up, and be coachable. We all have blind spots. If our guard is up and we're thinking we know everything, we're not going to be able to go to the next level. We need people to help us get there.

9 DOING A LITTLE BIT EXTRA

A great little book, *212 Degrees*, explains that while 211-degree water is very, very, very hot, 212-degree water creates boiling water, which creates steam — steam that can power a locomotive engine. One degree difference in the temperature, huge difference in the impact.

10 BE PREPARED

I remember when I was a kid, I was a Boy Scout, and our motto was, "Be prepared." If you have a presentation, or a conversation coming up, or any type of event, prepare. Don't go and wing it and expect to get the results you're looking for. Do your homework, put in the time.

Remember, 10 things: Number 1: **Be on Time.** Number 2: **Work Ethic.** Number 3: **Effort.** Number 4: **Body Language.** Number 5: **Energy.** Number 6: **Attitude.** Number 7: **Passion.** Number 8: **Be Coachable.** Number 9: **Do a Little Bit Extra.** Number 10: **Be Prepared.**

Master these 10 things, and you're on your way to success!

Coach Michael Dill is an award-winning Certified Business Coach, professional speaker, and trainer. He is the president of Power & Ice Wealth Creation, a strategic leadership company that works with business owners, leaders, teams, and entrepreneurs to develop a systematized and structured organization while accelerating their mindset, efficiencies, and effectiveness to grow, both personally and professionally, to achieve extraordinary results. He brings more than 40 years of business and entrepreneurial experience in his leadership, team training, and mentoring practice. BusinessCoachMichaelDill.com





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EXODUS!

The Influx from Out of State and What's Ahead for Florida Real Estate

Nine hundred per day. Twenty-seven thousand per month. Almost 330,000 a year. That's how many people are moving into the State of Florida right now. According to Move.org, Florida was the number-one destination for Americans who were relocating in 2020. There are a number of factors driving the influx: lower housing costs than in some other states, lower property taxes, Florida's lack of a personal income tax, lower interest rates on mortgages in the last year, and, of course, the temperate, sunny-year-round weather.

—

That growth could make it pricier to move to Florida in the near term. The past year saw home values in Florida rise 10 percent, and they could increase another 8 percent in the next year, according to Zillow.



The pandemic brought a new set of motivations: many are leaving their home states for Florida due to the proliferation of remote work (if I can work anywhere, why not at the beach?) and the state's relatively fewer COVID restrictions. Employees in companies that were shuttered have been moving their retirement plans ahead, exiting the workforce earlier, and heading south. And some families with young children chose to move to Florida so their children could take part in in-person learning when the schools were closed elsewhere. Some are coming because the crime rate has skyrocketed in the last year in their cities (per the *Daily Wire*, New York City's murder rate jumped by 39 percent last year). In addition, Governor DeSantis has heavily promoted Florida as an ideal place for doing business, and quite a few major companies have opted to relocate their businesses, or some of their units, to Florida.

Whatever their reasons, according to the NAR, a total of 8.9 million people changed addresses since the start of the pandemic, and the Collier County Economic Development Office expects a 7.1-percent population increase in the county through 2025. That's a lot of people. According to the state's Office of Economic and Demographic Research, an estimated 329,717 new residents relocated to Florida between April 2020 and April 2021. They hail mainly from Texas, New York, New Jersey, Georgia, Illinois, and

California. The *Naples Daily News* reported that when they arrive, new residents are settling all over Florida, but Southwest and Central Florida are outpacing the rest of the state in growth in three counties — Polk, Lee, and Sarasota.

That growth could make it pricier to move to Florida in the near term. The past year saw home values in Florida rise 10 percent, and they could increase another 8 percent in the next year, according to Zillow. However, record-low mortgage rates and shortage of inventory are keeping the housing market strong as far as demand is concerned. According to Vaster Capital, Florida can expect the following in the short term: 1) people will keep moving to Florida, 2) interest rates will remain low, 3) demand will continue to outpace supply, 4) the popularity of new construction homes will grow, 5) multifamily real estate will be extremely lucrative, 6) vacation rentals will be more popular than ever, 7) property prices and rents will continue to rise, and 8) specific areas across the state will see rapid growth.

In the fourth quarter, while some parts of the country are seeing a bit of a leveling off, there are no signs of that in Florida. Migration into the state is expected to continue unabated through at least 2025. So if you thought things were going to cool down, and maybe you could take a breather after a crazy-busy 2020-2021 ... don't bet on it.

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►► pro tips

By John Smarge

WHEN YOUR CLIENTS NEED MOVING SERVICES

With the market as hot as it's been — and with so many people moving into Florida, as well as buying, selling, and moving within the state — there's a great and ongoing need for quality moving services. Savvy REALTORS® understand they are more valuable to their clients if they have knowledge or relationships with the vendors they need. It benefits top agents to understand the moving process so that they are in a better position to help facilitate a smooth transition for their home buyers and sellers whenever possible. Word of mouth is powerful. And professionals who've gone above and beyond for their clients are not only remembered but are sought after.

When considering assisting clients with the big task of a move, keep the following points in mind.

Start the process as early as possible.

The amount of time it takes to sell a home, from listing to closing, has shrunk dramatically in recent years. In 2010, a normal number of days a house could remain on the market would be around 140 days, which included the 30 to 35 days for closing. In today's frenzied real estate environment, that average number has dropped to 55 days — and we all have seen cases of those crazy, 30-days-or-less closings.

With these short time windows, our customers should begin the process of contracting for moving services at least at time of the listing. In considering the elevated real estate activity, and the tight labor situation, most of the more reputable moving and

storage companies are booking 30 to 45 days out for local moves. This backlog could extend to 60 days for interstate relocations. To assure a successful home-sale experience, a great benefit that Realtors could provide their clients is to come prepared with a list of quality, third-party vendors and encourage these home sellers and buyers to plan well ahead.

The price is right ... or is it?

When receiving a quote from a moving company, never accept an open-ended estimate. The company, after meeting with a customer (in-person or virtually) and discussing the desired services, should provide a guaranteed price. For a local or intrastate move, a reputable company will never ask for a deposit or demand payment before services are rendered. For interstate, payment is traditionally made by credit card at time of loading, or by a cashier's or certified check upon delivery.

Look for a name you can trust.

A quick Google search for "Real Estate Collier County" or "Real Estate Lee County" will render hundreds of listings. There is, however, a significant chasm between merely being included in an internet search and reaching the *Real Producers* level, worthy of being considered a top-tier professional. The same holds true for "Mover Collier County" or "Mover Lee County." Deciding on what moving company you or your clients use can be time-consuming and require a little research, but the payoff is worth the effort.

Go past the listing and read the reviews and complaints. A look at Google Reviews and the Better Business Bureau site will reveal a lot about the company with whom your client will be entrusting all their belongings.

In Florida, any person engaged in intrastate moving is required to register with the Florida Department of Agriculture and Consumer Services. These legally operated companies can be found listed on the FDACS website and will include the phrase "Fla. Mover Reg. No _____" on their website, truck, moving documents, and all advertisements.

Finally, advise your customers to ask their friends, neighbors, business relations — and you — one simple question: "What moving company would you use?" Personal recommendations remain the truest gauge for selecting a top-quality professional moving company.



John Smarge has been the president and owner of Ray the Mover since 1982.

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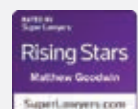


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MASTER THE MEDIA

Tips For Making Great Real Estate Videos

By Christina Daves

I had the pleasure of interviewing Cindy Ashton, a presentation strategist whose expertise is messaging and video, and asked her to share her tips on how to stand out in 2021.

Q: What is your number-one tip to make a virtual showing stand out?

A: Show, don't tell. Grab attention in the first seven seconds of your video with story. How?

1. Tell the story behind the features and benefits of the home.

Instead of showing the garden and saying how beautiful it is, tell the story about how the couple that lives there got married in that garden and has been happily married for 50 years. You can start your video by saying, "Fifty years of marriage all started in this bed of roses." Or talk about how the living room was used as a speakeasy back in the 1920s. Start with, "Cigar smoke filled the air..."

2. Get your potential buyers imagining what is possible for them when living in that home.

"Imagine your kids riding their bikes around this private cul-de-sac with the other neighborhood kids." Or, "Imagine you are work-

ing in your virtual office, you feel stressed, and all you have to do is lift your head and look out at that amazing view of the lake."

Q: Everyone has moved their business online. Now that REALTORS® really can't network in person, what do you recommend they do to stand out digitally?

A:

1. Be a real person.

Too many agents come across on camera like "slimy" salespeople with canned phrases like, "I can sell your home for the highest price in the least amount of time." People hire people they like and feel connected to. Don't try to be too polished. Instead, plan out your talking points, get that great opening line that tells a story, and then just talk to the camera as if you are talking to your best friend or favorite client.

2. Be of service.

You stand out when you make your videos about your clients. In addition to posting videos about the homes you are currently selling, also post videos that give helpful tips on things that are important to them. If your clients have families, ask

yourself what you can share that would help them, such as, "Four ways to keep your kids engaged with virtual learning." Or, "Three fun things your family can do together while stuck at home."

Q: Video is simple now, with our handheld technology of cell phones and iPads, but there are nuances to creating a great video. Could you give us your top three skills to master so you stand out on video?

A:

1. Lighting

Always have the light facing you. If you are outside, face the sun. Inside, face the window where the light comes in. You can buy a light ring or broadcast light. Or go old school and take the shade off the lamp and put the lamp in front of you.

2. Sound

If you can't be heard, the viewer will keep scrolling. If you record your videos from your computer or laptop, snowball microphones are great. Newer phones have good internal microphones. If they don't or you are filming outside, get an external lavalier microphone.

3. Background

If you have all kinds of clutter behind you, the viewer will be distracted. Be sure to choose a location that is organized, clean, and aesthetically pleasing. And try to be at least three feet from the wall or any object behind you, as it makes you appear more powerful and confident.

Learn more about Cindy and Christina at www.CaptivateandCashIn.com/Agents.

Christina Daves PR for Anyone®

Christina Daves is the founder of PR For Anyone®. She has trained thousands of real estate agents in gaining visibility by using traditional and social media together for maximum effectiveness. Agents she has worked with have appeared in national magazines, newspapers, radio, television, and blogs. Book your free business strategy session with Christina at www.ChatWithChristina.com, and learn more about her at www.ChristinaDaves.com.



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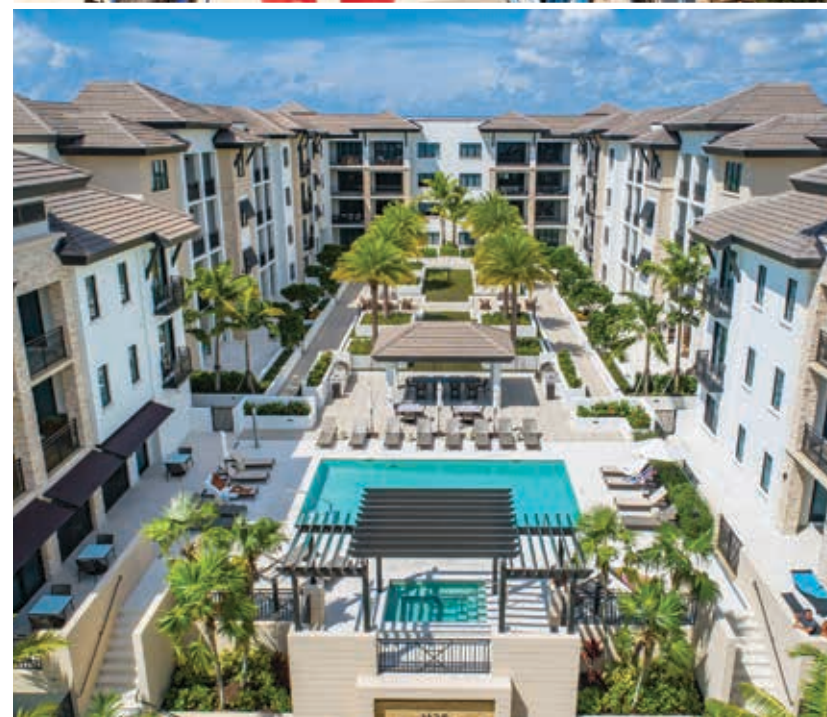
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By Michael L. Michetti, Esq.

In the DIY era, **FSBO** Ain't the Way to Go...

In this record-setting real estate market, more sellers are trying to “For Sale By Owner” (FSBO). “Why should I pay a commission? I can sell this house myself.” Most homeowners believe their home is special and, therefore, easy to sell. Not so fast. This article should be your ammo against the FSBO seller.

While the statistics vary depending on the source, the undeniable fact is that a small percentage of FSBO transactions close successfully. Some of the reasons are obvious: FSBO properties may be harder to find because they are not listed in the MLS. Similarly, REALTORS® are less likely to show FSBO properties for the same reason, and because they worry the FSBO sellers (who also

tend to be more difficult to work with) will refuse to pay commissions. FSBO sellers don’t have training and experience staging properties, showing properties, and pricing their homes, which they tend to overvalue.

Legal issues with FSBOs may be more concerning. Selling property involves the transfer of real estate

in exchange for relatively large sums of money. The procedure is fraught with legal issues. Many FSBO sellers don’t hire experienced real estate counsel to steer the transaction through the legal obstacle course that is the residential real estate closing process. Rather, they rely on less expensive, less experienced, and less “contract-aware” title companies.

Disclosure requirements vary by state, and Florida does not require a seller to provide a disclosure form to prospective buyers. That said, sellers are obligated to disclose known defects that materially affect the value of the property being sold. Listing agents are subject to this same requirement. FSBO sellers are less apt to disclose such defects for two reasons. One, they are not aware of the law (as opposed to the licensed REALTOR®), and they are not being advised of this requirement.

Similarly, Florida law requires a seller to disclose information concerning condominium/homeowners association documents and assessments. Florida statute requires that buyers of a condominium unit have a three-day rescission period from the date they receive the *complete* set of condominium documents. FSBO sellers are typically not aware of this statute and often fail to provide a complete set of the documents to the buyer with the sales agreement. Imagine their shock when they receive a termination from the buyer’s attorney the day before closing based on the failure to provide a condominium governance form. A technicality? Sure, but a valid loophole through which a buyer would receive the return of their deposit.

How about contract preparation? Most FSBO sellers know better than to sign the sale of their home on a cocktail napkin. But do they have a contract form or know which one to use? There are different versions of purchase agreements that can be found on the internet, but how does an FSBO seller

know which form is best for their transaction if no Realtor is involved?

Inspections are the most common cause of failed real estate closings. The contracts all have different inspection procedures. Some have very specific time frames, processes, and forms. Others have a strict deadline within which to cancel. For the FSBO seller, the problem remains the same: they have no Realtor to guide them through the process and facilitate communication with the buyer. They may miss a deadline or respond in a manner that opens up termination rights for the buyer. Most often, we see FSBO sellers agreeing to terminations because the selling agent said their buyer is terminating within the “inspection period.” Not realizing that it was not an “as is” contract, the FSBO seller releases the deposit even though they were entitled to it.

Many times, the FSBO seller lets the buying side drive the ship. Without a listing agent to refer them to a closing attorney, they “piggy back” off the buyer’s selection. This can lead to being easily manipulated to the buyer’s advantage. Listing agents are a great referral source providing protection for the seller. Remember, scams happen. FSBO sellers are more susceptible to scams and fraud. There is no listing agent to screen potential buyers, and a lack of knowledge about the process can result in a loss of money. There are numerous stories of wealthy “buyers” posing as important people to obtain access to the property, personal information, or the money.

Realtors provide a line of defense for sellers against lousy marketing, inefficiency, legal pitfalls, and, of course, the advantageous or fraudulent buyer. Realtors are sellers’ allies and not just a sunken cost. Sellers should view their home sale from 20,000 feet, not 2 feet, and see the benefits of a listing agent ... and accompanying real estate attorney, of course!



Attorney Michael Michetti is a partner and founder of the real estate department at the law firm of Woods, Weidenmiller, Michetti & Rudnick, LLP.



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Kimberly Wagner & Julie Rembos

By Dave Danielson
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DREAMS AND DESTINIES

Julie Rembos (left) and Kimberly Wagner (right),
of Premier Sotheby's International Realty.



In the swirl of life, it can sometimes seem that things happen by chance. In many cases, that may be true. But there are also situations and steps in life that seem to have a purpose to them ... like they were meant to be.

Take the case of Kimberly Wagner and Julie Rembos. As Global Luxury Specialists with Premier Sotheby's International Realty, they work each

day to help their clients achieve their dreams with rock-solid ethics and integrity. They do it with an apparent ease and passion that make it appear that this work is each lady's destiny.

Meant to Be

Both Kimberly and Julie had backgrounds that seemed to point them toward their future careers as REALTORS®. "I had family members

in real estate, including an aunt who was a broker in Chicago," Julie says. "I admired how she took care of her family and built her business. My family moved a lot, and real estate always interested me. So I got my license in 2005 and have been with Sotheby's since 2007."

"My father was an architect. That's where I got my passion for design and

...





Both successful Realtors® in their own right, Kimberly Wagner (left) and Julie Rembos (right) teamed up at the end of 2020.

...

real estate from the design passion in my family,” Kimberly remembers.

Opening a New Door

During Kimberly’s career, she worked in Washington, D.C., and

New York City for firms such as PricewaterhouseCoopers and Legg Mason. When she turned 40, Kimberly faced a very challenging chapter in her life.

“I woke up one day very ill, and this went on for several years. I needed to leave my finance career. So I made my vacation home in Naples full-time. During that time, I got my degree in



...

interior design, and I also got my real estate license. Once I got healthy, I dove headfirst into design and real estate.”

That was 11 years ago. It was a time that ended up opening a rewarding new door.

Becoming a Team

“Julie and I lived in the same community, but we hadn’t met yet. I would get Julie’s real estate postcards in the mail,” Kimberly remembers. “I thought she was such a class act. I wanted to get to know and work with her.”

In time, Kimberly got her opportunity. She began her real estate career, found traction, and gained ground. Eventually, Julie and Kimberly met and took on work together. “We have been doing deals together since the end of 2020 and we are very like-minded,” Kimberly says. “We are very respectful of each other. It has been a true pleasure to work with Julie.”

“We have a lot of the same values with the way we treat our customers with a lot of integrity,” Julie explains. “We are very similar, and we work together very well. We have the same strong ethics and sense of integrity.”

“We have a lot of the same values with the way we treat our customers with a lot of integrity.”



Kimberly Wagner and Julie Rembos have plans to expand their reach into luxury golf-course and beach communities.

...

Passion for the Profession

They also share a strong love for their work. “I love the architecture and design of the properties we work with. I’m really passionate about it. I also love photography,” Kimberly says. “I get really involved with our photographers during our shoots. It fuels the creative side of me.”

“The relationships we build mean a lot to us, too,” Julie says. “Most of the clients we work with become friends. It is very rewarding for us to grow our friendship circle as we build our business.”

Away from work, Julie and Kimberly have a range of positive interests. Kimberly enjoys golf and whitewater

“

The relationships we build mean a lot to us, too. Most of the clients we work with become friends. It is very rewarding for us to grow our friendship circle as we build our business.

rafting. She also enjoys supporting local organizations, including the Humane Society, the Naples Therapeutic Riding Center, and the Theater Zone. Julie also has a passion for golf and supports the efforts of the Shelter for Abused Women and Children.

As Julie and Kimberly look to the future, they hope to continue building forward. Together, they plan to expand their reach within golf-course and beach communities in the luxury market.

Those who get a chance to know and work with Julie and Kimberly appreciate their combined strength and tireless drive to help them reach their dreams ... and destinies.

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Corey Walker's wife, Ashley, got him involved in ballroom dancing, and the pair dance together both competitively and for fun. (Pictured here at Ultimate Garages in Naples, where Corey insures the red Ferrari F12.)

Insurance: We all need it, yet despite its incredible importance in our lives, to the general public, the topic of insurance can seem ... what's the word I'm looking for ... dull? The truth is, the insurance industry is a dynamic one, packed full of positive outcomes that help to lower risk for successful individuals and their families. It helps people recover from life's disasters and helps to protect the things nearest and dearest to them. One Naples insurance advisor has set out to change the way the public perceives his industry. Corey Walker, Vice President and Private Client Advisor for Brown & Brown, Inc. of Southwest Florida, is dedicated to helping protect his clients' hard work and financial success by bringing a unique perspective to insurance.

Corey grew up in Pensacola, Florida, with an interest in aviation. His father was an electrician in the Navy and worked on airplanes. Corey planned to become a helicopter pilot throughout college and join the Army as a warrant officer. However, at that time, he was racing motorcycles and suffered a few injuries that prevented him from following his dream of joining the military. Corey realizes that this obstacle he faced was a blessing in disguise. "I would have been in Afghanistan, and I don't know if I'd be here today had I taken that path. I have the utmost respect for veterans who went through that and those who lost friends and family from those wars," he says. "I'm grateful that life had a different path for me that has given me the opportunity to do what I do today and allows me the chance to give back."



Corey recently celebrated his seventh anniversary with Brown & Brown, Inc. With a long-standing history of proven success, Brown & Brown is one of the insurance industry's most powerful and influential leaders. Exposures are unique and deserve equally unique solutions. From large, multinational organizations to small businesses and individuals, teams within Brown & Brown work to understand clients' values, goals, and objectives to offer valuable risk management insights

“
**MY GOAL
IS TO HELP THESE
FAMILIES PROTECT
THEIR FINANCIAL
SUCCESS.**





Competitive both at work and at play, Corey Walker, Vice President and Private Client Advisor for Brown & Brown of Southwest Florida, has a love of fast cars like his 2004 Dodge Viper.

...

and place appropriate insurance coverage, helping to protect what people value most. It employs over 11,000 teammates across the country and in select global markets. Since joining the team in 2014, Corey has been ranked among its top 10 advisors nationwide.

As a Private Client Advisor, Corey specializes in building customized insurance programs to meet the unique needs of his clients. “That can include airplanes, cars, boats, houses, estates, domestic employees, things of that nature,” he says. “All they need is a home valued at more than \$1 million to qualify.” For example, one of Corey’s teammates at Brown & Brown has a client with an insurance policy on a million-dollar dollhouse. And because of Corey’s aviation background, he has a small group of clients who insure their private aircraft, like a \$50 million Gulfstream 650. “There is typically a way to structure an insurance policy for anything with a collectible nature that has a value associated with it. For example, I have a client that has \$13 million in gold bars that we just placed insurance on last year.”

Other assets Corey has developed insurance programs for include

multimillion-dollar houses and a collection of antique 1920 and 1930 Bugattis, valued at approximately \$1 million each. In addition to managing his high-net-worth client base in Florida, Corey is licensed in all 50 states, most of Europe, and the Caribbean Islands. “This is where what I do is different. I take the time to learn a family’s dynamic to create a custom risk management program by working together and consulting on their potential insurance needs,” Corey says. “My goal is to help these families protect their financial success from the catastrophic surprises in life through different insurance programs.”

Corey is currently going through an executive business program at the University of Pennsylvania for Chubb Insurance to further his training and expertise. The in-depth program is designed for professional risk managers who work with ultra-wealthy families. He has also completed PCG University with AIG Insurance and has a CPRIA designation from the Private Risk Management Association (PRMA).

With hurricane season in full force, families and individuals in Florida are reminded of the devastation caused

by past storms. Corey encourages people to consider hurricane insurance and stands ready to help protect his clients with the backing of Brown & Brown’s extended network of insurance providers. Before Hurricane Irma hit in 2017, Corey and his family escaped to safety in California, where he continued working remotely. “I was able to work with the insurance companies and adjusters to get insurance claims going right away, so my clients got scheduled with contractors first,” Corey says. “They were able to get repairs done while others may have been waiting on their insurance company to show up to do an inspection.”

After sitting down for a talk with Corey Walker, one thing is clear: nothing is typical about him or the way he does insurance. When he isn’t working with his clients, it’s not uncommon to find Corey kiteboarding, fishing, racing motorcycles, dancing with his wife Ashley, attending a charity function, or hosting friends at their home. At the time of this interview in August, Corey and Ashley were gearing up for a tequila/taco tasting they hosted for friends and business partners.

No matter the situation, Corey focuses on being competitive and helping to provide his clients with a comprehensive solution. “I’m a consultant, at the end of the day,” he says. “I don’t make decisions for my clients; I help educate them on what’s available and let them make the decisions they feel are best for their family and situation.”

If you have a client with a home valued over \$2 million, contact Corey Walker, Vice President and Private Client Advisor at Brown & Brown of Southwest Florida, by calling 239-213-2049 or emailing cwalker@bbswfla.com.



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By **Zachary Cohen**

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KRISTINA *Lambros*

The Circle
of Life



Growing up in New York State’s Hudson Valley, Kristina Lambros, of Keller Williams Realty, remembers the vast countryside and old charm her hometown held. Her family — part Greek — was big, boisterous, and tight-knit. Kristina’s father, Dimitrios, and grandfather, Kyriacos, were builders, and construction and real estate were part of everyday conversation. Those early years shaped Kristina in ways she couldn’t have envisioned at the time.

“I’ve heard the real estate lingo since I was a kid,” Kristina reflects. “Hearing my dad and grandfather, ‘Papou,’ talk about building and real estate, that helped inform me. It was only natural for me to continue into the real estate business as an adult.”

Finding Her Place

Kristina attended Northeastern University, where she obtained a bachelor’s degree in international studies with a minor in communications. As she approached graduation, however, the economy tumbled. “Jobs were difficult to find when I graduated. I remember applying to countless jobs with no luck,” Kristina remembers. “When I got out of school, I wanted to start my own business. I knew I loved people and was great at sales. I grew up around business owners, and I aspired to be like that one day.”

Kristina ended up relocating to Marco Island, a place she had visited since she was a kid. Alongside her brother, she purchased and operated a cupcake shop, her first business. Soon after, she began to migrate back towards the real estate industry. She landed a job as an administrative assistant with Keller Williams, and later worked for a mortgage company, where she met her fiancé, Marc Creach, who now works with CrossCountry Mortgage.

“When I started to help agents with their businesses, I thought, ‘I can do this. Why am I not doing this?’” Kristina recalls. So, in 2014, she decided to get her license. “And I haven’t looked back since,” she smiles.

Family First

Like many Greek families, Kristina’s has always been close. She watched her father and grandfather run a family business back in New York, and she desired the same for her business. So when Kristina began to build a team, she held this family-first vision in mind. Her first hire was her mother, Tammie, who has transformed into a showing/buyer’s agent. Her brother, Nick, works for her team part-time, and her sister, Gabriella, was recently licensed. Gabriella is also a showing assistant and technology guru. Kristina’s team is rounded out by Beth Murphy, her full-time, licensed

•••



FUN FACT:

Kristina grew up playing classical piano. She recently revived her love for music when her fiancé, Marc, bought her a piano for their new condo.



With strong family values, Kristina Lambros has kept a family focus in her real estate career, hiring her mother, brother, and sister to work on her team.

executive assistant/transaction coordinator, who has over a decade of experience in the title business. For over 10 years, Beth has assisted customers with all of their title questions; she has become a valuable asset on Kristina's team.

"Family — it's my heart and soul. It's who I am as a person. As a child, I was raised with those values... My heart and soul have always been to be family-oriented. To have all of these different personality traits and a combination of individual strengths on the team has been huge, and a blessing. We've all grown together," Kristina smiles.

Kristina's fiancé, Marc, is also in the real estate business; he is a mortgage lender. "Our professions complement each other nicely," Kristina smiles.

An Exciting Road Ahead

At just 35 years old, Kristina has a bright future

ahead of her. In a market dominated by established agents, she strives to continue to offer innovative, technology-driven solutions for her clients.

Kristina recently bought a second condo on Marco Island with her fiancé, Marc; the couple also owns a cabin in Georgia. As Kristina considers growing their own family, she remains grateful for her career and the opportunity it affords. "This business has been a huge blessing. The vision is that I want to have a life by design," Kristina says. "I don't want to get stuck in a default. I want to continue to love doing the things I love doing that are not business things. I love spending time with my family and traveling with my fiancé. This business has surpassed my dreams, and I cannot wait to see what the future holds. The sky's the limit. For the team, I want them to all have a life by design too. I want to continue doing this for a long time and to live each day to its fullest!"




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Tyler

MATTINGLY

Living the Dream

► rising star

By Zachary Cohen

Photos by New Frame Photography

As a teenager, Tyler Mattingly, of Keller Williams Elite Realty, landed his first gig at a high-end resort in his home state of Kentucky. As he got to talking with the successful business owners there, Tyler noticed a through line — almost every one of them was involved in real estate in one form or another.



Tyler was inspired to become a real estate investor. At 18 years old, before he even started college, Tyler began looking at houses as an investor. He began school at Eastern Kentucky University for a year before relocating to Florida to attend Florida Southwestern, where he earned a degree in business administration and management.

Professionally, Tyler continued to work in high-end hospitality for the next decade. He was employed by resorts and country clubs within the

fine dining arena. In 2010, the same year he got his degree, he bought his first investment property.

“It was right at the end of the last big real estate bubble of ‘06 and collapse of ‘08,” Tyler remembers. “So I timed it perfectly. In 2010, I bought a short sale, did a full renovation on it, and sold that in 2012 in order to buy two properties. Since then, I’ve been buying, leasing, flipping, and selling. There was a lot of sacrifice — living in hotels between homes, for example. It wasn’t easy, that’s for sure.”

...

Over the years, Tyler formed a close bond with his real estate agent (and eventual mentor), Jack Mancini. Jack helped him buy and sell multiple investment properties, and Tyler dreamed of working alongside him one day. In 2019, that dream became a reality.

“I had hit the ceiling in the country club business,” Tyler explains. “There was really no more room for growth. I would work 60 to 70 hours a week. I was notorious for never taking days off, and management would tell me that I had too high of standards



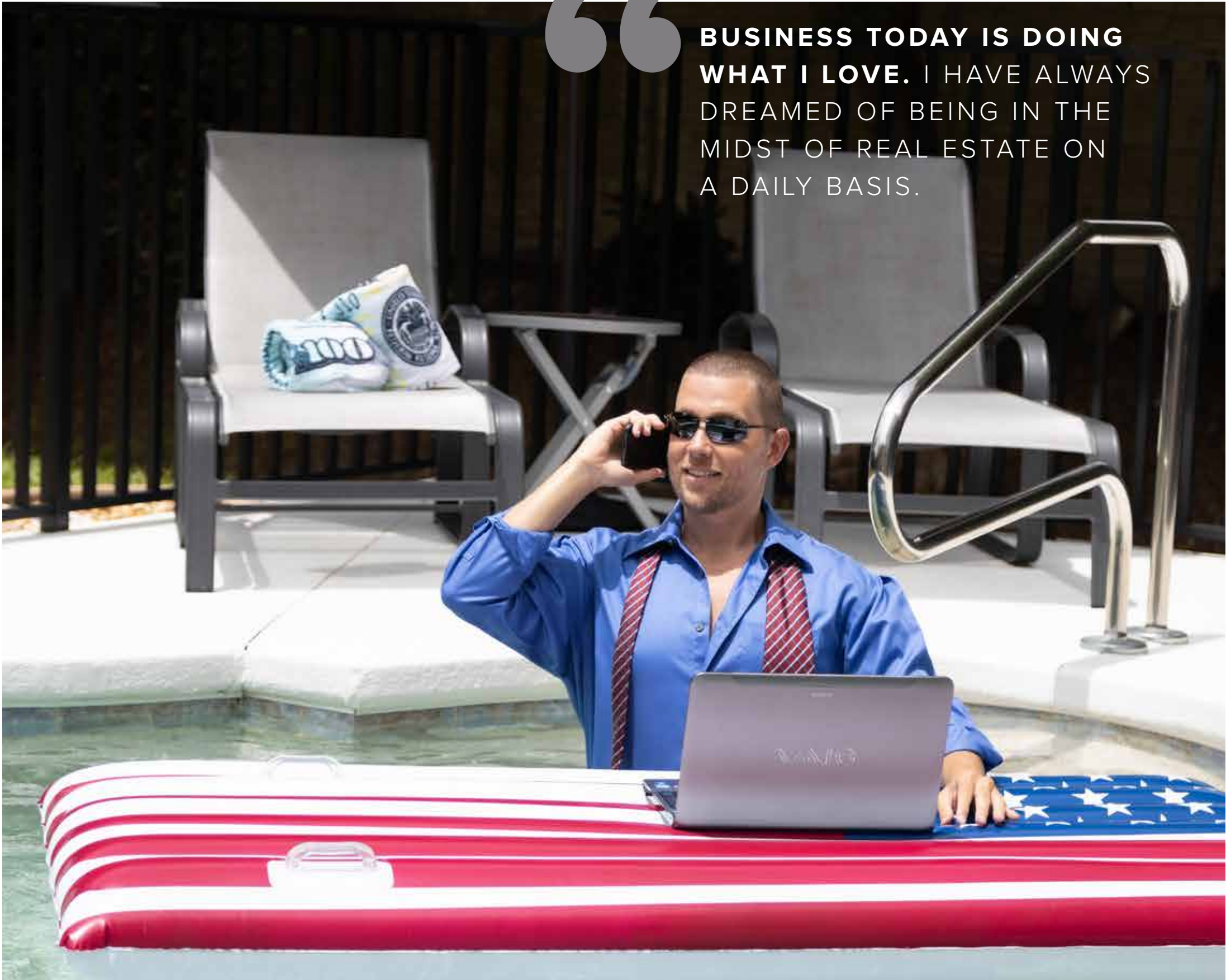


Tyler Mattingly and his girlfriend Stephanie, who helps him with his real estate business.

and that I worked too hard. But there wasn't room for growth. So I left the club right after Easter and took the plunge. Anything that I do in life, I do full throttle, and I give it 110 percent."

Tyler officially began his real estate sales career in July 2019. He closed \$3 million that first year, finishing inside the top 25 in his office, out of 190 agents, and earning the honor Rookie of The Year. In 2020, his business grew to \$11 million in sales, and he was asked to sit on the board of directors for his Bonita office. In 2021, he is tracking to close over \$15 million.

Today, Tyler lives in Estero with his girlfriend, Stephanie.



“**BUSINESS TODAY IS DOING WHAT I LOVE. I HAVE ALWAYS DREAMED OF BEING IN THE MIDST OF REAL ESTATE ON A DAILY BASIS.**”

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He has attended Summit Church in Estero since 2007 and has a love for swimming. Tyler often does his real estate business poolside, where many of his most creative ideas are born. Stephanie also helps on the back end of the real estate business with property management, design work, and more.

Tyler has taken the approach he learned in hospitality and successfully applied it to real estate. He has been honing his ability to communicate, listen, network, and then execute for almost two decades. Once you meet him, you won't forget his bright smile.

"Business today is doing what I love," Tyler beams. "I have always dreamed

of doing this. When I was a kid, I dreamed of doing what I'm doing now — helping people and being in the midst of real estate on a daily basis. It's been a dream of mine, and to finally live that dream out is amazing. The opportunities are endless. We're in such a bubble down here in Southwest Florida, and it's a dream come true to get up every morning and live our everyday lives."

“

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▶▶ partner spotlight

By Zachary Cohen

JOEY

Rock

FIVE STAR VALET

ROLLING OUT THE RED CARPET

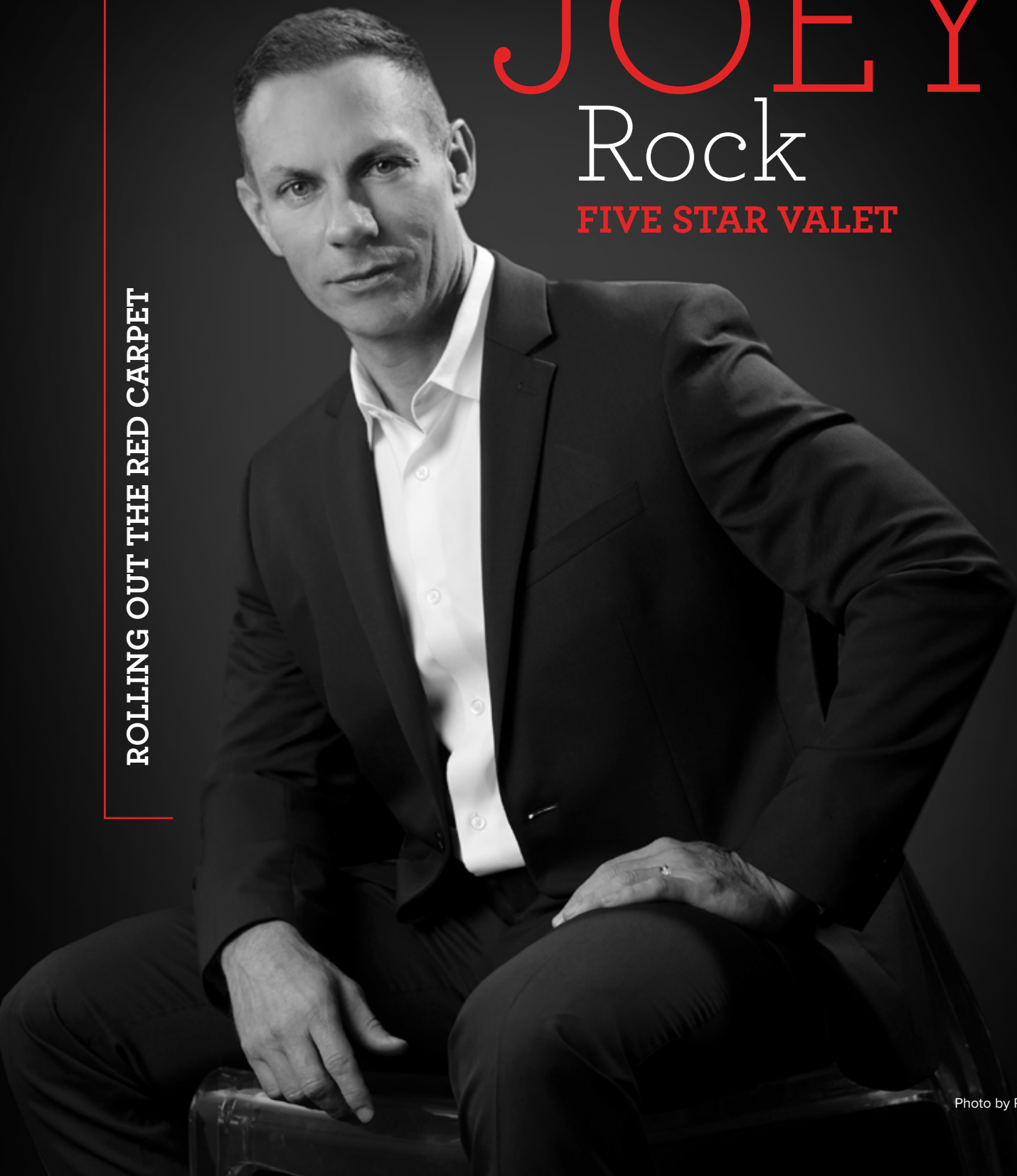


Photo by Reagan Rule



The Rock Family (from left to right: Joey, Leyna, twins Maximo and Maya, and Gabriella). (Photo by Sun Services SW Photography)

“You can have all the right strategies in the world; if you don’t have the right culture, you’re dead.”

—Patrick Whitesell

Every business owner understands the importance of company culture. Culture drives teamwork and connectedness, inspires workers daily, and helps draw in clients and partners.

At Five Star Valet, Joey Rock and his team are in a unique position. As a valet service and parking management organization, they are tasked with melding with the culture of the companies whom they serve and represent.

“Every place has its own unique culture. We’ve become experts at learning the culture of our clients. That way, by doing that, we become a seamless extension of their organization. Whether that’s a country club, a hotel, or a REALTOR®’s open house, that’s what we are really good at. We get in, learn the culture of the account, and find the right person for that spot. That team member becomes an extension of their organization.”

Rooted in Service

Joey began his career in hospitality at The Ritz-Carlton in Naples in 1998. Starting as a college student,

he valeted for four years before working his way up to become the head doorman. His experience as the head doorman at The Ritz-Carlton gave him tools that he uses every day within Five Star Valet.

“I started off just like my employees,” Joey says. “My open-door policy enables and encourages staff to come to me for anything, may it be personal or professional. I put a tremendous emphasis on human growth and development within our team. I want to see our team succeed in life with happiness.”

...

...



Joey's wife, Leyna Rock, is Director of Marketing at Five Star Valet.

In 2004, Joey took the leap and started his own company. He began with a single account — Mediterra.

“The GM asked me to start my own business because he loved the way I ran the front door at The Ritz-Carlton. I took the Ritz-Carlton service outside the Ritz-Carlton.”

By 2008, Five Star Valet was Joey’s full-time gig.

“You can copy any company standard, but what’s different is how we implement them and follow through on our

training to ensure these standards,” Joey says. “And that’s what sets us apart from other parking companies.”

Five Star Valet

Today, Five Star Valet employs over 200 full- and part-time workers, has two offices — one in Naples and another in Palm Beach, and has over 60 accounts. Joey continues to focus on exceeding expectations and applying high-class service and training every step of the way. Staff recruitment is one of his primary focuses; he understands that he cannot succeed without his employees.

“We invest in our employees because that’s the base of our business. That’s the culture,” Joey says. “Our employees are our biggest asset. We don’t hire; we select. They go through a serious selection process — a personality test, a phone interview, a face-to-face interview, an orientation, and a series of training shifts to ensure they are ready. We look for employees that are naturally personable. That’s something you can’t teach. We can teach the rest.”

Private events (for example, real estate events) are one of Joey’s



“You can copy any company standard, but what’s different is how **we implement them and follow through on our training to ensure these standards.**”

...





“I put a tremendous emphasis on human growth and development within our team. **I want to see our team succeed in life with happiness.**”

...

primary sources of work. “The true value we can provide for Realtors is rolling out the red carpet for an open house event. If you can have valet service, it doesn’t get any better than that,” he beams.

Whether he’s working an open house or running the front door of a hotel, Joey remains grounded in the quality of service that he founded Five Star Valet upon. He leads by example, continuing

to show up in the field, jump in, and help where help is needed. For example, on Easter — one of the busiest days of the year — Joey visits every single staff member to thank them for their commitment and service.

“I know I don’t have to do that, but I love doing it. I am able to see their smiling faces and it makes all of the hard work worth it. That extra step in service — that’s what we’re all about.”

Five Star Valet is a full-service luxury parking management company providing top-notch valet and transportation services in Southwest Florida. For more information, please visit www.5starnaples.com.



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For over 50 years, Big Brothers Big Sisters of the Sun Coast has been matching youth in meaningful, enduring, professionally supported mentoring relationships with adult volunteers who empower their potential and help them achieve their biggest possible futures. The Big Brothers Big Sisters' evidence-based approach is designed to create positive youth outcomes, leading to higher aspirations, greater confidence, improvement in school and relationships, and avoidance of risky behaviors. Bigs and Littles are able to get together to engage in their shared interests out in the community through the charity's unique, community-based program. Mentor managers check in regularly to support the match and are a phone call away if needed. These consistent, long-term mentorships often become lifelong relationships.

Big Brothers Big Sisters of the Sun Coast works with children and young adults from ages 6 to 18 in Sarasota, Manatee, DeSoto, Highlands, Hardee, Charlotte, Lee, Hendry, and Collier counties. The Core programs include community-based and school-based programs that provide the children with individualized time

and attention. Popular, one-on-one outings and activities are: taking a walk in the park, going to a museum, inspiring each other, listening to music, and hanging out and talking. Each relationship is unique for the Big and Little, and can range in activities and timeframe. A Big is welcome to visit the Little at their school, as

well, which often excites and inspires the Little in an educational setting. Teachers notice a dramatic difference in behavior and motivation when a child returns from a visit with their Big. Whether the relationship is at school, home, or anywhere in between, a Big is there to create a lasting friendship while providing guidance and inspiration.

Big Brothers Big Sisters Statistics

Ninety-seven percent of the students in the program either graduated from high school or were promoted to the next grade. The students participate in an intensive course consisting of an 18-lesson workbook on personal decision-making.

Ninety-seven percent of youth in the program avoided truancy. Those who are at high risk of entering the



Tim Guerrette and Chase

juvenile justice system and/or have already made contact with the system have an early-intervention, specialized mentoring system.

Ninety-six percent of seniors completing the program are continuing their education, joined the military, or entered the workforce. During the time of their mentorship, high school students meet with their Big in a business setting, which teaches them business etiquette, corporate standards, and identifies educational requirements for professional success.

Ninety percent of the children maintained or improved reading proficiency. For those at risk of failing Florida's standardized reading tests, their mentor aids in the development of grade-level reading skills and helps foster a love of literature.

Tim Guerrette, recently retired from the CCSO, owner of Florida Pro Realty, and board member and Big Brother for Chase in Collier County, says, "As a Big Brother, Chase has brought out the best in me. Our relationship has fostered the exact outcome the Big Brothers and Big Sisters program was designed for. We have the ultimate mutual respect and admiration for each other. The rewards we have both gained are endless and will have an everlasting impact in our lives."

For those facing adversity, Big Brothers Big Sisters is here to help with open arms and open hearts.

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►► cover story

By Zachary Cohen | Photos by Michelle Reed Photography

BUILDING ON SUCCESS

Five years ago, Brian and Natasha Rigsby, of the Rigsby Team at Premiere Plus Realty Co., found themselves at a crossroads. The couple was living in Raleigh, North Carolina, and each was enjoying a successful career. Brian was a PGA member and the head golf professional at Old Chatham Golf Club, one of the area's most prestigious clubs. Natasha, a career hairstylist, had stepped into an education and training role.

Both Brian and Natasha loved their careers, but they also both worked long, sometimes grueling hours. With

the imminent arrival of their first child, however, Brian and Natasha reevaluated their priorities — and thus, their careers.

“We had to make a choice to continue working for others or take the leap of faith and go into business for ourselves. So we packed up our 4-month-old daughter, crossed our fingers, and moved back to Southwest Florida to enter real estate school,” Natasha remembers.

Drawing on His Lineage

Growing up in Southern Illinois, Brian watched his father, Keith, build

a thriving rock quarry business. Keith initially retired at 43 and the family relocated to Fort Myers, but after only a year, he was ready to get back to work.

“There’s only so much golf and boating he could do,” Brian laughs. “So he got into real estate investing. He’s been a real estate agent for 23 years. He owns his own brokerage and has done very well. Through my dad, I’ve been able to witness what a great business this can be.”

Brian knew that his and Natasha’s skills would translate well to real

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Rigsby Team is the exclusive, in-house real estate team for The Club at Renaissance in Fort Myers.

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estate. He also had the South Florida connections to get the business off the ground. So in February 2017, Natasha and Brian moved back to Southwest Florida to begin anew.

Finding Their Way

In the early 2000s, Brian was the first golf professional to help open The Club at Renaissance, a prestigious country club in Fort Myers. When he returned to the Fort Myers/Naples area, he reconnected with the club owners to see how he could help them. What he discovered was that the real estate sales for the community were severely lacking in volume.

“We started in Naples and Fort Myers and found our way into a niche market in Renaissance. Natasha and I had a meeting with the two owners of the

club, who were looking for a more vibrant, technology-focused real estate group. We were able to get the position as the in-house real estate team, and that’s how our journey began.”

Brian and Natasha became the club’s exclusive agents, with Brian leading sales and Natasha overseeing marketing and team development. They opened an office at the club and within their first week, they had the opportunity to represent 10 new listings.

In August 2019, Brian became a principal owner of The Club at Renaissance, stepping into a deeper role in the community he has grown to love. Brian and his partners have spearheaded a multimillion-dollar club-wide renovation, updating the club from top to bottom.

“Through the years, we’ve been fortunate to represent the majority of buyers and sellers within the community. In January, for example, we had 36 Renaissance listings in our portfolio. We were able to sell each of them, many times representing both sides of the transaction.”

In the past few years, the Rigsby Team has grown, as Brian and Natasha have hired Kaylee Manssuer, operations director, and Ellen Beattie, business development associate. As of mid-August 2021, Brian has closed 64 transactions and averaged over \$900,000 per sale.

Striving for Balance

As the housing market shifts, the Rigsby Team has redoubled its efforts to expand its reach into South and

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We have a great team. It’s a family-oriented, close-knit group. We want to continue moving full steam ahead, growing our real estate business throughout Southwest Florida while keeping The Club at Renaissance extremely successful.



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North Naples. “We are currently working our way deeper into the Naples market,” Natasha says. “We bring a strong customer service standard and know that will serve us well as we continue to expand our business.”

“I spent 20 years in the golf business building relationships. Natasha and I both worked in industries that required exceptional customer service standards. That’s why real estate has been so successful for us,” Brian adds. “The people aspect and

customer service aspect — we love that. To help others bring their real estate goals to life and provide for our family at the same time — that’s huge. We just want to do more of that.”

As Brian and Natasha step into the future, their recipe for building a balanced business remains rooted in integrity and teamwork. They value the relationships they’ve built with other agents and believe that cooperation, not competition, will allow them to achieve long-term success. “The future is all

about growth opportunities for our team,” Natasha says. “We’re asked a lot about what direction we are driving our team. We like it small, family-oriented. We want to continue to create opportunities for them.”

“We have a great team. It’s a family-oriented, close-knit group,” Brian adds. “We want to continue moving full steam ahead, growing our real estate business throughout Southwest Florida while keeping The Club at Renaissance extremely successful.”

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Through the years, we’ve been **fortunate to represent the majority of buyers and sellers within the Renaissance community.** —Brian Rigsby, Premier Plus Realty Co.

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Implementing Crystals

FOR MENTAL WELLNESS

By Kalynd Parrish

October is National Mental Health Awareness Month, and what better way to take a lead on our mental wellbeing than the holistic approach of implementing crystals into our daily routine? This might be a newer modality for some of you, but Naples has many local shops where one can acquire and learn more about the benefits. Whether you're seeking relief from anxiety, depression, stress, or diving deeper into meditation and mindfulness, there's a crystal for every ailment. Ranging from pocket-sized to giant geodes, the impact of their "power" starts at the conscious level.

No, using crystals is not a be-all and end-all solution, but it is a way to connect with our highest, cognizant selves. It is recommended to take a look within yourself first to figure out where you want to enhance a certain aspect of your life. Are you looking for prosperity? Do you want to focus more? Have you been experiencing stress/anxiety lately? Once the answer comes to you, do some light research on what kind of crystal helps in that distinct area of inquiry. For example, citrine is a lovely, amber-colored stone which reputedly enhances the ability to bring in money, success, and support. REALTORS®

have been known to get large chunks of citrine to place in listings to help sell a home. Although it may not be as needed in today's market, it is a trick of the trade suggested by local shop owner, Heather K. Nelson, of Silver Eagle Gallery, off Fifth Avenue in downtown Naples. They have been in business in Naples for over 40 years, and the shop is an absolute treasure trove of crystal selections and books on the subject, as well as Native American artifacts.

Placing crystals in fixed areas of the home is also said to be a way to manifest particular healing properties.

Howlite and amethyst can be put under the pillow to help with insomnia and sleeping problems, and shungite is great near electronic devices to alleviate EMF exposure. Jade, which welcomes wealth and good luck, or black tourmaline, which is an overall cleansing and protective stone, are beneficial by the front door. Rose quartz, also known as the love stone, is recommended in the bedroom to enhance love and joy. Selenite is for cleansing and purifying your home and office space while also clearing negative energy. It is called a "self-cleaning" crystal, which is helpful in ensuring that all your crystals are functioning at their best. If we clean ourselves and our home, we also have to clean our crystals. This can be done by having selenite around, saging, or sitting on a bed of Himalayan salt.

For those who practice meditation and mindfulness, using stones associated with our chakras, the seven energy systems of the body, is known as highly beneficial for overall wellness. If "chakras" is a new terminology for you, they are as follows: root, sacral, solar plexus, heart, throat, third eye, and crown. Each energy system is associated with a certain color, element, stone, and mantra to enhance the flow of positive energy. Your crystal can be placed on the specific energy system when lying down, or held in the palm of your hand if sitting in an upright position. If you are noticing a lack of confidence and self-worth, this could be related to your "solar plexus," located in the upper abdomen, and some stones reported to remedy it are: amber, tiger's eye, agate, calcite, and moonstone.

Walking, sunbathing, and practicing yoga are suggested activities to

also alleviate blockages found in the chakra energy system. These are minor suggestions, and, as always, it is important to live a healthy, well-rounded life in order to achieve the best results ... but sometimes bringing in additional help only speeds our healing process.

Kalynd Parrish grew up in Naples, Florida. After a 10-year, soul-searching absence, during which she graduated from the University of Kentucky and found peace with her own wellness journey, she is thrilled to be back in The Sunshine State. Kalynd has a love of disco and all things sparkly, an interest in rescue Dobermans, and reports on health and wellness topics in Southwest Florida and nationwide.



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Year-End Giving

By Shauna Osborne and Elizabeth McCabe



As the year comes to a close (but before too much holiday madness descends), it is the perfect time to think about year-end giving. Particularly in the midst of a lingering pandemic, we can help those in need – important every year but now crucial for many nonprofits struggling to balance increased demand and decreased support – and, meanwhile, save on taxes. Year-end giving is a win-win!

Support Nonprofit Organizations

Charities and nonprofit organizations often rely solely on donations to fund their missions. Interestingly, half of all nonprofits in the U.S. receive the bulk of their funding during the last quarter of the year, according to Charity Navigator. Make the final months of the year count through giving; resolve to help feed the hungry, find cuddly animals new homes, or support unhoused populations ... whatever cause is near and dear to your heart.

When you do, be sure to keep a record of your donation. Taxpayers are required to have a bank record or some sort of written

receipt from the charity, which has the name of the organization, the date, and the amount of the contribution. Other acceptable records include bank statements, credit card statements, or canceled checks.

Additionally, the 2020 CARES Act allows you to take a \$300 deduction for cash donations to qualifying organizations, which must have a charitable, educational, religious, literary, or scientific purpose and be classified by the Internal Revenue Service as tax-exempt, even if you don't itemize.

Donate Clothing and Household Items

Take time to clear out the clutter and give

to others this holiday season. Do you have gently worn clothes or functional household appliances, furniture, furnishings, or electronics that you no longer use and that could benefit someone else? Why not donate them? If your charitable donation is worth \$250 or more, be sure to include a receipt (or written acknowledgment) from the charity, with a description of the items.

Don't let this holiday season pass you by without giving to those less fortunate. After all, **'tis the season to be generous!** In doing so, you will help others and help yourself when April 15 rolls around.

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