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Following the strategies of Realtors Rupert and Karen Irby as they try to make their mark in the upscale market in Naples. BY JUSTIN PAPROCKI

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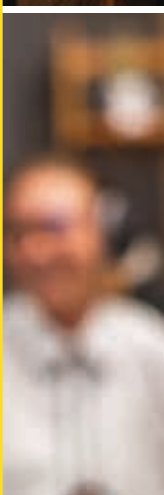
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Cover photo courtesy of Michelle Reed.



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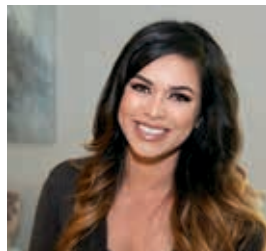
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► publisher's note

Photo by Jon Kreider



CONGRATULATIONS!

If you are reading this, then you should give yourself a big pat on the back!
That means you have made the *Naples Real Producers* Top 500 list for 2022!



For some of you, this may be the first time you are receiving this publication, and you may not know entirely what it is all about yet.

You are receiving this magazine because you are a Top 500-producing real estate agent (based off your annual MLS production numbers) in Naples. That means that you will receive this publication each month, which is exclusive for the highest-producing agents in the market, for the rest of 2022. Consider it a badge of honor!

Being in the Top 500, you also have the opportunity to be featured in our publication to share your story, and the beautiful thing is, there is no cost to you. Agents are nominated by their peers, and the actual cost of producing, printing, and mailing each magazine is covered by the advertising partners that you see in each issue, who are 100-percent vetted by REALTORS® such as yourself. (If you currently utilize a business that does excellent work, we would love to hear about them!)

We are pleased to announce that we've had such tremendous growth with you all in the last two years in SWFL, that this publication is now *Naples Real Producers*, and we will soon be launching a sister publication, *Fort Myers Real Producers*. So this magazine will now be exclusive to just Naples agents, allowing us to bring in even more of the top producers to our community. We'll be excited to see some new faces at our big events!

Speaking of events, we were so happy to have such a wonderful turnout at our quarterly event at Jet 1 Aviation at the end of February. Check out our special events pages in this issue for photos from the event. For those who are new to *Real Producers*, you'll want to be sure to come to our next event. As everyone who attends will attest...it's a great time getting together with the best of the best for some networking, and most of all some fun! Keep an eye on your inbox for your exclusive invitations to our events, and if you haven't done so already, please join our private Facebook group.

I'd like to personally thank all of our affiliate sponsors who partner with us to make the magazine free to all top producers, as well as the many real estate professionals who have contributed to all of our issues the past two years and have shown so much support for our platform. Just know that *Naples Real Producers* (and soon — *Fort Myers Real Producers*) would not exist without you!

I look forward to seeing you all at one of our upcoming events or speaking with you personally sooner than later. Please don't hesitate to reach out to me. This publication is about you and for you, and my door is always open!

Very respectfully yours,

Andrew Regenhard
Owner/Publisher
Naples Real Producers
239-290-0692
andrew.regenhard@realproducersmag.com

FAQ

ABOUT THIS MAGAZINE

By Andrew Regenhard



Real Producers is celebrating the launch of our renamed, Naples-specific magazine this month! If you just made the 2021 Top 500 producers

in Naples and are new to our publication, you may be wondering what it's all about. "FAQs About This Magazine" answers the most commonly asked questions around the country regarding the *Real Producers* platform. My door is always open to discuss anything regarding this community ... this publication is 100-percent designed to be your voice and to connect, elevate the industry, and inspire!

Q: Who receives this magazine?

A: The top 500 agents in Naples. We pulled the MLS numbers (by volume) from January 1, 2021, to December 31, 2021, in the Naples area, cut the list off at number 500, and our new 2022 Top 500 distribution list was born. This magazine is free exclusively to the top 500 agents in the area each year. This year, the minimum production level for our group was \$14.5 million in 2021, based on data reported to MLS.

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 swfl@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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2021

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KATIE WERCHEK

LuxRe

"To come full circle and get to be a part of the things people need has been so amazing for me... I want to be remembered for inspiring people to be unstoppable. Inspiring people not to quit, not to listen to others telling them to stop."

LORI FOWLER

The Naples Luxury Team
Coldwell Banker Realty

"Generosity is part of my growth strategy in my business. Whether I am mentoring new agents, serving on a board, chairing a committee for a non-profit, mentoring at the Boys & Girls Club, or my college mentees, all of those pieces make me well rounded and focused on being a better version of myself."



MARCIA HAWKEN

Downing-Frye Realty, Inc.

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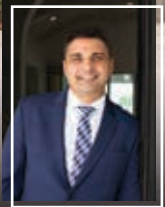
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The RP Experience PODCAST



One of the most exciting developments, here at *Naples Real Producers*, was the 2021 launch of our new podcast, *The RP Experience*.

In each episode, we are excited to feature a top Realtor paired with a valued industry partner for engaging, informative, and entertaining segments on topics of interest to Real Producers in our community.

Listen in the morning while you get ready for your day, in the car while driving to and from appointments, or after work while unwinding from your busy day.

Catch new episodes of *The RP Experience* on YouTube and Spotify every Wednesday!

Check us out on YouTube and Spotify!



To learn more, or to inquire about being a guest on *The RP Experience*, email andrew.regenhard@realproducersmag.com.

RECAP OF EPISODES 1-8

EPISODE 1

TYLER MOORE AND CHRIS LECCA

TYLER MOORE

Real Producers' preferred partner Tyler Moore, of Moore Lending, is originally from California and moved to Florida in 2001. His father was in the mortgage industry for over 40 years. Tyler got his start in the wine and spirits industry and later decided he wanted to transition to the mortgage industry with his family.

CHRIS LECCA

Originally from the Northeast, Chris Lecca, with William Raveis Real Estate, moved to Florida when he was 15 years old and got into real estate at just 18 years old. He was exposed to the rental side of the real estate business through his family business.



From left to right: Chris Lecca, Tyler Moore, Andrew Regenhard.



EPISODE 2

SHERYL BLEUSTEIN AND PATRICK DEARBORN

SHERYL BLEUSTEIN

Real Producers' preferred partner, Sheryl Bleustein, is the owner of Interiors By SBI. Sheryl is from South Florida and has since branched out to Naples as well. She has been in the interior design industry for over 30 years and has a passion and knack for boutique design, where she first got her start.

PATRICK DEARBORN

Patrick Dearborn, team lead of The Patrick Dearborn Team at John R. Wood Properties, was born in Washington, D.C., and moved to Naples in 2003. He served in the U.S. Army 82nd Airborne. Patrick met Sheryl at the Ritz Carlton at Club Level, where they started talking about work, and it turned out that Patrick needed Sheryl's help updating the homes he was trying to sell.

...



From left to right: Patrick Dearborn, Sheryl Bleustein, Andrew Regenhard.



...

EPISODE 3

AARON BARNES AND STAN WHITCOMB

AARON BARNES

Real Producers preferred partner Aaron Barnes is the owner of Resolutions Title. Aaron is a national commercial agent focused primarily on commercial transactions, with a few residential closings.

STAN WHITCOMB

Stan Whitcomb, with Premiere Plus Realty Co., grew up in Naples with a father who was in the real estate industry. He started his career in media and advertising, and later decided to change paths and focus on real estate, where he now has over 18 years of experience. Stan works with his brother, Scott, as a part of The Whitcomb Group, which has been around for three generations.



From left to right: Stan Whitcomb, Aaron Barnes, Andrew Regenhard.



EPISODE 4

STEVE CALABRESE AND JACK MANCINI



Steve Calabrese (left) and Jack Mancini (right).

STEVE CALABRESE

Real Producers preferred partner Steve Calabrese, with Equitable Mortgage, was born and raised in Ohio. He is involved in the family business, which his father started in Columbus, Ohio, over 30 years ago. Steve attended FGCU and brought a branch of Equitable Mortgage to Naples, where he lives and is now passionate about spearfishing.

JACK MANCINI

Jack Mancini, team lead of the Jack Mancini Team with Keller Williams Elite Realty, is a Florida native who went to Florida State. Before real estate, Jack used to work in the mortgage industry for US Home Mortgage.



From left to right: David Gruninger, Ben Myers, Andrew Regenhard.

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EPISODE 5

BEN MYERS AND DAVID GRUNINGER

BEN MYERS

Real Producers preferred partner Ben Myers is co-owner of Balanced images, a company that customizes water- and scratch-resistant artwork for clients. Originally from Wisconsin, Ben started playing hockey all throughout school and college, and then, after playing pro hockey for a year, decided to get into commercial real estate.

DAVID GRUNINGER

David Gruninger, with William Raveis Real Estate, is originally from Syracuse, New York, and attended school in Florida. Passionate about both golf and cars, David had a car detailing company while he was in college before getting into real estate.



EPISODE 6

JOHN PRETE AND RENEE HAHN

JOHN PRETE

Real Producers preferred partner John Prete, of HouseMaster Home Inspection, was born and raised in Connecticut, where his father was a developer and John was surrounded by the world of construction. He went to school for accounting, but later on took over his father's business in 2003.

RENEE HAHN

Renee Hahn, team lead of the Renee Hahn Group at William Raveis Real Estate, started her career in corporate America working for GE. After many years of traveling for work, mother-of-three Renee decided to move to Naples and made a career change to real estate.



From left to right: John Prete, Renee Hahn, Andrew Regenhard.

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...

EPISODE 7

DAVID BURNHAM AND EMILY KONOPASEK

DAVID BURNHAM

Real Producers preferred partner David Burnham, of Lennar Homes, went to Wheaton College in Chicago. After graduating, David got his real estate license and decided to focus on new construction. He considers himself “the Lennar Concierge” for real estate agents.

EMILY KONOPASEK

Emily Konopasek, with Compass, has been in the Naples area for over 30 years and in real estate for over 7. After graduating from college, Emily worked in marketing for a few years, which led to her getting involved in real estate.



From left to right: Emily Konopasek, David Burnham, Andrew Regenhard.



Andrew Regenhard (left) and Lauren Maxwell (right).



Chris Sweat (left) and Nick Sweat (right).

EPISODE 8

LAUREN MAXWELL AND THE SWEAT BROTHERS

LAUREN MAXWELL

Real Producers preferred partner Lauren Maxwell is a producing branch manager and team lead of The Maxwell Team at CrossCountry Mortgage. She has lived in Naples for 33 years and started her mortgage business right after college. Lauren has a true passion for mortgage and for helping others in the business.

NICK AND CHRIS SWEAT

Nick and Chris, The Sweat Brothers at Compass, are both former teachers and both very service oriented. Nick got into real estate before Chris did, and they got together to form a successful, high-producing team.



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YOU EITHER QUALIFY... or You DON'T!

This year's NFL Combine took place from March 1st to 7th in Lucas Oil Stadium in Indianapolis. The NFL Combine is where college players get to show off their talent and skills to pro scouts gearing up for the draft. In the 2000 NFL combine, there was one particular player who placed dead last, based on his statistics. He actually ran the slowest 40-yard dash of any player in his position ever.

That particular player was drafted as the 199th pick in the 6th round that same year. In week 2 of the following season, he replaced the number 1 QB who was knocked out of the game. Since that day, this quarterback has played 22 seasons as a starter, has been to 10 Super Bowls, winning seven, has been the Super Bowl MVP five times, has more playoff wins than any player in the history of the NFL, and is now considered the G.O.A.T. greatest of all time. Yes, we're talking about the newly unretired Tom Brady of the New England Patriots and Tampa Bay Buccaneers.

I share this because, in the creation of a successful organization, when you're hiring your dream team, understand that they actually do not get hired or fired. They either qualify for a position or they don't. Tom Brady qualified himself for the QB position of both the New England Patriots and Tampa Bay Buccaneers, only to relinquish it on his retirement.

When an organization is clear on its culture, they will be clear on who fits in and who doesn't. When you are looking to create your dream team, you want to be looking for certain attributes in these individuals. You want to find personnel that is running on all 16 cylinders. It's these individuals that you need to create a high-performance team.

These 16 cylinders are formulated with four components, being: Mind,

Body, Heart, and Spirit. However, they are not all equal in their percentage. Both mind and body, of which you will read on a resume, consist of three cylinders each, for a total of six. That leaves 10 cylinders to equal the full 16. Heart and spirit equal the other 10 cylinders, each counting for five. What does this mean? The heart and spirit are the attributes that tell you whether the person has the drive, the passion, and the get-up-and-go for the position.

At the same time, you also need a leader running on those 16 cylinders. When you have this combination with those who have qualified for their positions by these standards, you will begin to have your high-performance team.

If Tom Brady was judged on Mind and Body alone back in 2000, he may have never been in the NFL at all, it was his Heart and Spirit that first drove him to the top.

When you find the right people with heart and spirit, with the passion to learn and do their best, you will certainly be able to teach them the skills to perform. However, if you hire on a resume alone and leave out the heart and spirit, you will find yourself with an organization not running on all cylinders, and if your organization is not running on all 16 cylinders, you just may never qualify for the bright lights in the big game of business.

Mind, Body, Heart, and Spirit.

Coach Michael Dill is an award-winning certified business coach, global speaker, and published author. He is a proud Action Coach Franchise partner as well as the president of Power & Ice Wealth Creation a strategic leadership company that works with business owners, leaders, teams, and entrepreneurs to both 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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KATIE WERCHEK

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“ I WANT TO BE REMEMBERED
FOR INSPIRING PEOPLE TO BE
UNSTOPPABLE. INSPIRING PEOPLE
NOT TO QUIT, NOT TO LISTEN TO
OTHERS TELLING THEM TO STOP.”



IN HER FORMER YEARS, KATIE WERCHEK WATCHED HER FATHER RUN A SUCCESSFUL CUSTOM HOMEBUILDING COMPANY, AND SHE HAD THE OPPORTUNITY TO WITNESS THE GOOD, THE BAD, AND THE UGLY OF THE CONSTRUCTION WORLD. KATIE TOOK AN INTEREST IN HER FATHER’S WORK, AND AT THE UNIVERSITY OF WISCONSIN MADISON, SHE MAJORED IN BUSINESS WITH AN EMPHASIS IN REAL ESTATE. SHE WAS ALSO IN THE REAL ESTATE CLUB.

“We would travel to different cities and meet with developers. That was in 2002–2005,” Katie remembers.

As she approached graduation, Katie turned back towards her roots. She accepted a position as a project manager for Toll Brothers in Naples, and so began her professional career.

Katie enjoyed her work in construction, and yet, she always felt something was missing. She watched the salespeople visit job sites and offices, and her curiosity was piqued. Yet, Katie failed to truly consider a career in sales for herself.

...

Katie Werchek (left) with her business partner, co-owner/team leader Nicole Black.



Boutique brokerage LuxRe was launched in November 2021.

• • • “I’d see the sales managers making all this money and still didn’t think about becoming a Realtor®,” Katie reflects. “I had a real estate license just to find properties for my dad but never saw myself as a real estate agent.”

Changing of the Winds

In 2015, Katie’s view of herself changed. By then, she and her husband, Anthony, were running their own construction company, Cana Homes. Katie discovered that she loved parts of the work but was challenged by others.

“Remodeling homes — I realized that process is not the fun part for me. People would talk to me, buy the real estate with another agent, and then we would do the project. People weren’t looking at me as a real estate agent, but as a contractor.”

So Katie decided to make a change. Anthony took over full responsibility at Cana Homes, and she dove in headfirst to real estate.

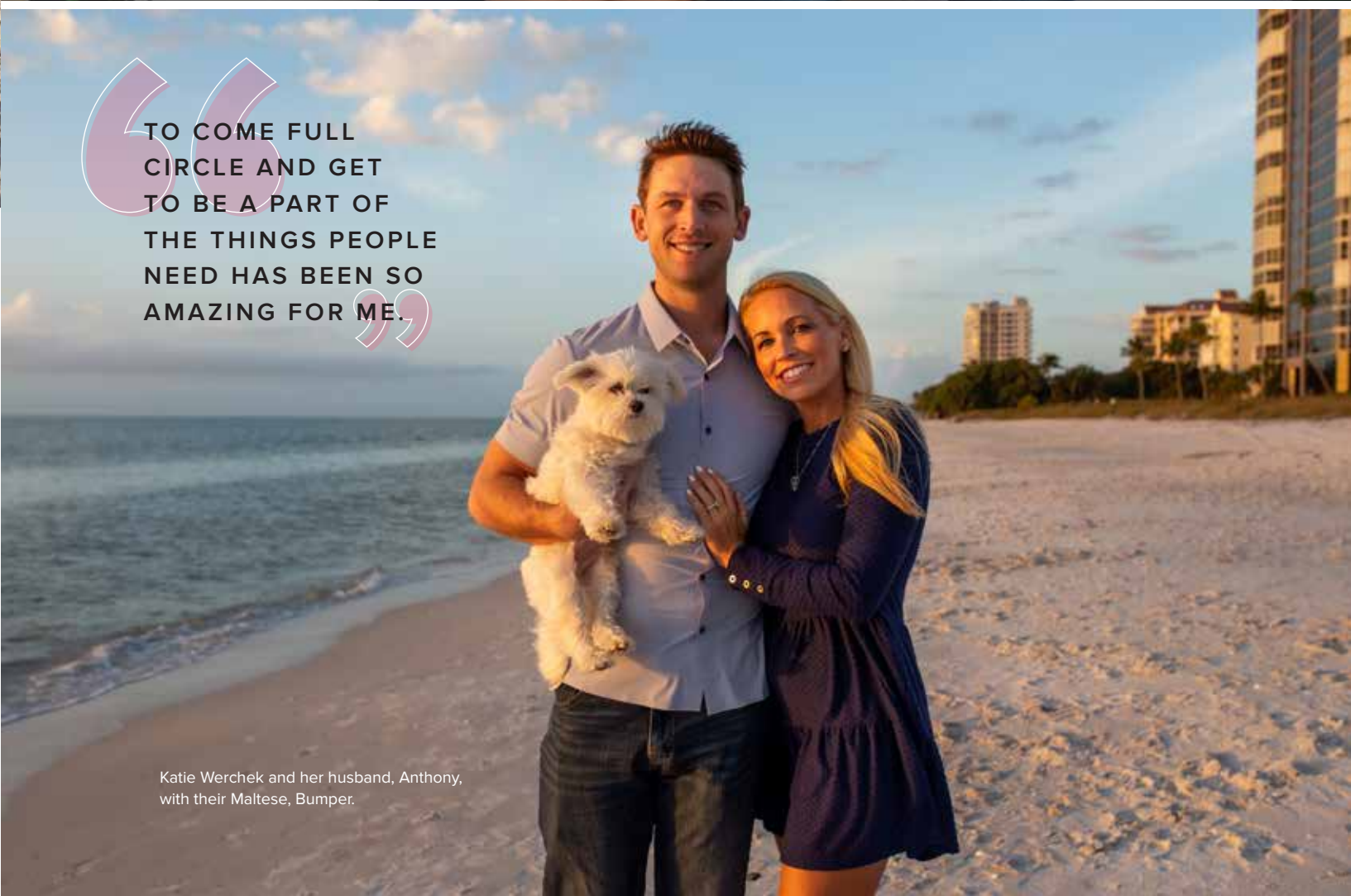
“Finally, I found my groove,” Katie beams.

LuxRe

In the seven years since Katie began her real estate sales career in earnest, she’s led several teams. Her most recent project is as the broker for LuxRe, a partnership with Nicole Black.

“When I sat down with her, it was an instant connection,” Katie says. “We decided to be a small boutique brokerage that elevates every agent, every transaction, and is very powerful.”

• • •



“TO COME FULL
CIRCLE AND GET
TO BE A PART OF
THE THINGS PEOPLE
NEED HAS BEEN SO
AMAZING FOR ME.”

Katie Werchek and her husband, Anthony, with their Maltese, Bumper.



FUN FACT

Katie Werchek took a three-year hiatus from real estate from 2008 to 2010. During this time, she pursued another of her passions — fitness. She opened several gyms in the midwest and developed SkinnyFit and Sweat, two concepts focused on high-rep, low-weight workouts.

• • • LuxRe was launched in November 2021. As of the new year, they have 11 agents on the team. As the team leader, Katie's goal is to help every agent leverage the strengths and have the brokerage fill in the blanks. She wants to empower her agents to focus on what they love about the business.

"The idea is, if you saw an agent was with LuxRe, you know they are 100 percent on top of their game, passionate, good at what they do, full-time," Katie continues.

Full Circle

Katie and her husband, Anthony, live on the beach in their dream home. She knows how good it can

feel to live in a place she loves, and she desires that feeling for every one of her clients.

In her career, Katie has come full circle. She's gone from watching her father run a construction business to leading construction companies herself, and finally, to her passion: real estate sales. If one word sums up her feelings on the topic, it's 'grateful.'

"It's amazing," Katie beams. "To come full circle and get to be a part of the things people need has been so amazing for me... I want to be remembered for inspiring people to be unstoppable. Inspiring people not to quit, not to listen to others telling them to stop."



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Homebuyers often rely on their real estate agents when trying to sift through the good, the bad, and the ugly of the homebuying process. Many things are obvious when walking through a home, but the electrical system is largely out-of-sight and out-of-mind. That's usually the case, until something bad happens.

According to the National Fire Protection Association, home electrical failure or malfunctions account for over 51,000 home fires each year. Having a sharp eye to catch potential electrical problems can steer your clients clear of danger or headaches down the road. Additionally, this allows you to alert the home inspector of any areas of which you are particularly concerned.

Knowing what to look for is half the battle, and being able to spot home issues during a walkthrough provides an immense amount of value to your clients.

Here are 5 electrical issues to look out for when showing a client a home:

1. OUTDATED OR UNSAFE WIRING

Some clients love older homes, especially for the remodel potential. However, older homes means older wiring, and older wiring can be unsafe. The wiring in your house will generally correspond to the electrical code used at the time the house was built, unless a whole-home rewiring was previously completed. In the '60s and '70s, aluminum wiring was used instead of copper, and

it can be dangerous and problematic. Listen for buzzing, look for exposed wiring, and note if sparks come from switches or outlets. As always, voice your concerns to the home inspector prior to the inspection.

2. BAD ELECTRICAL PANELS

Electrical panels, also known as "breaker boxes," receive the power from the grid and distribute it throughout the home. By opening the hinged electrical panel access door, one can see if there are any telltale signs of issues. Stray wires are a bad sign, and it's usually unsafe. If it's an old home, ensure the panel has been upgraded to 100 amps or more.

3. NO GFCI PROTECTION IN THE KITCHEN, BATHROOMS, AND OUTDOOR AREAS

A ground fault circuit interrupter (GFCI) outlet is designed to cut power or "trip," thereby protecting against the risk of electrical shock. You can identify them by the two buttons on the face of the outlet. Lack of these outlets in the kitchen, bathrooms, and outdoor areas is a sign that the home isn't up to code.

4. UNGROUNDED OUTLETS

If an outlet has only two prongs, instead of three, it lacks a ground. Besides preventing you from plugging in modern "three prong" appliances, the ground part of the outlet helps protect the delicate circuitry from power surges. If you see two prong outlets, it might be a sign to have the inspector dive deeper into the electrical system.

5. NO PERMITS PULLED ON A RENOVATION

If the home your clients are considering purchasing has been remodeled, be sure to ask for the actual permits that were pulled to perform the work. Work permits, issued by local governments, ensure that any work performed is inspected and up to code before project completion. DIY'ers or "side work" contractors that don't have a license will sometimes forgo the permit process to bypass inspections, save money, or save time — and this often spells trouble or safety issues down the line. Always check to ensure that an inspection was passed on any electrical work.

Jacob Anderson, Owner & CEO of Coharbor Electric LLC, has over 14 years of experience leading complex organizations, including \$100M-plus operations as an officer and F-15 fighter pilot in the U.S. Air Force, venture-funded startups, and traditional small businesses. Jacob has a Master's in Business Administration (MBA) from University of North Carolina. As a Service-Disabled Veteran, he is proud to lead a phenomenal group of electricians serving the Southwest Florida area.



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Viorel Toader

AFK FLOORING & KITCHENS

THE REMODEL EXPERTS

partner spotlight ◀◀

By Zachary Cohen
Photos by New Frame Photography

Viorel Toader's journey has taken him across the ocean from his home country of Romania to the United States. Along the way, he's learned two new languages (English and Spanish), built a company, and solidified his reputation as one of the area's best remodeling contractors.

Viorel's professional path started at 15, when he first picked up carving and cabinet making. By 19, he had opened his own shop, where he had six employees. At 22, Viorel made a life-altering decision. ...



...

“I ended up meeting a guy that came over here, and he was speaking so highly about America. At the beginning, I wasn’t interested in his story. But one time, when we were having lunch, I started asking questions, and it grew on me. I realized I wanted to go. I got a visa, and here I go. That was 2001.”

In the U.S., Viorel picked up work installing floors. He arrived knowing barely 50 words in English.

“It was challenging,” Viorel recalls. “I started by learning words, then listened to the radio and TV. I would listen to the radio in English, even though I couldn’t understand it. I started with phrases and words and a dictionary.”

Slowly but surely, Viorel began to get accustomed to the language and the culture. He successfully transitioned his fine woodworking skills to the flooring and remodeling industry, where he installed high-end marble finishes, tile, backsplashes, and more.

AFK Flooring & Kitchens

In 2010, the economic downturn left Viorel, like many contractors, struggling to land work.

“I got frustrated. I used to be very busy. So I decided to open up my own store. The downturn of the economy made me decide that I’m tired of asking for work. I was ready for my own shop,” Viorel says.

Over the past 11 years, AFK Flooring & Kitchens has become one of the area’s



Viorel Toader opened AFK Flooring & Kitchens in 2010 and it has become one of the area’s most well-respected brands.



We like to listen, ask questions to our clients, and add more value than what they expect from us. We want to give them options that they haven’t thought about but love.

THAT’S WHY WE LOVE TO LISTEN AND THEN PUT OUR EXPERIENCE ON THE LINE.”

most well-respected brands. Viorel has successfully leveraged his experience installing floors and doing kitchen remodels to teach his team the same detail-oriented methods. He often attends seminars and training sessions to bring back the industry’s newest and best products. AFK Flooring & Kitchens has a 4000-square-foot office space and showroom, and their attention to detail, from the design stage to the finish work, is second to none.

“To make it easier for our clients, we have a conference room. We have two steps. We go to their place, listen, ask questions, and take measurements. Then they come to see the designs on the big screen at the office. When they come to do

...



...

design, they also make the selection. Then I provide a free estimate. We try to make it as convenient for the client as we can.”

As Viorel looks ahead, he envisions continued growth for the company.

“We like to listen, ask questions to our clients, and add more value than what they expect from us. We want to give them options that they haven’t thought about but love. That’s why we love to listen and then put our experience on the line,” Viorel says.



AFK Flooring & Kitchens is a family-operated company specializing in kitchen, bathroom, and flooring remodeling in Naples, Bonita Springs, and Marco Island. For more information, please visit www.afknnaples.com.



**BEYOND
THE OFFICE**

Viorel is an outdoor enthusiast. When he’s not working, you’ll likely find him camping, fishing, or diving. He dives with his son, 18, and his daughter, 13, is just beginning her path as a diver.

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MARCIA HAWKEN

featured agent ◀◀

By Robert Radin
Photos by LaCasaTour.com



SELLING DREAMS

Marcia Hawken, a REALTOR® with Downing-Frye Realty, Inc., has always had an eye for luxury. With an early career in high fashion, she was familiar with the discerning tastes of elites of all types — a background that served her well when she transitioned to the world of luxury real estate sales.

Marcia also spent two decades in Canada, where she developed extensive contacts with many of the people she today calls clients — Canadians looking to relocate to Southwest Florida or purchase a second home in the area. With a heart to help her contacts realize their dreams of home ownership here and a sharp mind that enjoyed the challenge, Marcia got her real estate license, as she says, “on a lark,” and today is ranked a top performer year after year.

Early Years in Fashion

Marcia was born in Northern Minnesota and moved to Colorado after college. Her early professional career was as the proprietor of Marcia Rommel, Inc., an upscale clothing store located at the entrance of the historic Brown Palace Hotel in Denver. During her time at the store, famous celebrities would become clients, along with kings, queens, and diplomats from around the world.

In the early 1980’s, Marcia married a Canadian, sold her store, and moved to Canada, where Harry Rosen, of the famed menswear franchise, recruited her to open a chain of executive women’s clothing stores for him. Marcia did the start-up of a chain of 10 Harry Rosen Women stores across Canada, from Vancouver to Montreal, and spent 20 years in Toronto. In time,

she came to Naples, Florida, to assist a family member, and took a break from her career in fashion that would turn out to be permanent.

A Move to Real Estate

Always having a quick mind, and used to being busy, Marcia found herself bored in Naples and looking for something stimulating and rewarding to do. “So many of my Canadian friends would winter here and would ask me what I thought of certain areas,” she recalls. “I had been in customer service for many years and now knew a lot about certain areas, so I would say, ‘Let me help you.’ Well, I didn’t have a real estate license, so I thought I would get one just for the fun of it ... and maybe I could make a little money doing it.”

...



“
I’M IN THE
BUSINESS OF
SELLING
DREAMS.
”

...

Marcia quickly found that to be successful in real estate, she would have to more than dabble at it. “I learned that you have to be full-time as a real estate agent to be successful,” she says. “There are hobbyists ... and then, there are real estate agents.” So Marcia dove in headfirst, and 25 years later, is a top producer loving what she does.

Marcia has been with just two brokerages for her entire career. She was a Chairman’s Elite Club member with William Raveis, and in her 17 years at Downing-Frye Realty, she achieved top awards in her office for production every year. This past year, Marcia closed \$30 million in sales as a solo agent.

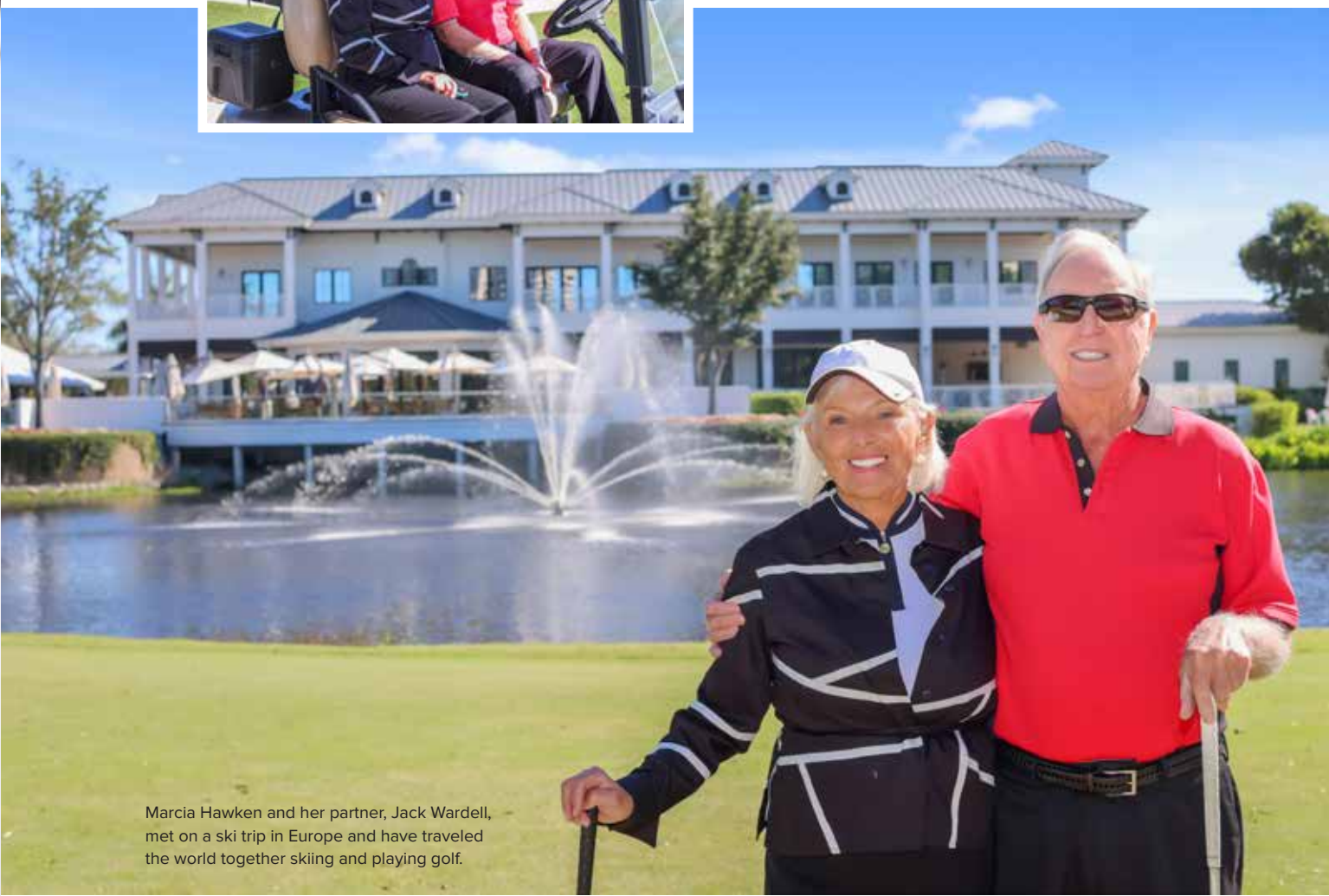


She does have a group of talented support people helping her — an operations manager who does her paperwork, a social media manager, and a graphic designer. “They are just phenomenal support in the background, seamlessly helping me make the sale,” Marcia says.

An expert in assisting buyers and sellers with luxury properties in Naples, Marcia enjoys her career now more than ever, she says, because she has developed so much knowledge. She is motivated by the problem-solving aspect of the business and has a genuine love of the people she works for.

“I love people and I love the challenges,” she enthuses. “I like the psychology of finding the right place — somewhere that is going to be meaningful for them. There are so many beautiful options here ... the part I like is figuring out an ‘aha’ moment that I kind of hit that mark for them.”

...



Marcia Hawken and her partner, Jack Wardell, met on a ski trip in Europe and have traveled the world together skiing and playing golf.



A Rich Home Life

Outside of work, Marcia enjoys time with her partner, Jack Wardell, a retired dentist whom she met on a ski trip in Europe. For 10 years or so, Marcia and Jack skied all over Europe. They’ve traveled all over the world, playing golf in Kathmandu, New Delhi, Scotland, and Ireland.

Although Marcia says they’re now happily “homebodies,” both she and Jack are very active and enjoy golf, tennis, travel, and the Florida life-style, in general.

Future Prospects

As she looks ahead, Marcia says she will continue to sell as long as she can and as long as she can continue to deliver the ultra-high level of service her clientele has come to expect. She

will still strive for work-life balance, even while she continues to set a dollar-figure goal for herself each year that she writes down and, more often than not, exceeds.

Most of all, though, Marcia will continue doing what she loves and does best — figuring out the right fit for her clients and continuing to deliver on dreams.

“Selling real estate in Naples, you are dealing with many people with self-made wealth who have worked hard all their lives to come here and now want their dream home,” she explains. “And I help them find it.”

“It sounds corny, but it’s true...” she says with a smile. “I’m in the business of selling dreams.”

Marcia Hawken, with Downing-Frye Realty.



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SAVING MONEY POST CLOSING

FLORIDA'S HOMESTEAD TAX EXEMPTION

The Great Depression began in 1929, causing reforms to the ad valorem property taxes in Florida. As the Depression deepened, many Florida property owners found themselves unable to pay their property taxes and in serious danger of losing their homes. In response to this serious problem, the Florida State legislature passed legislation placing the \$5,000 Homestead Exemption Amendment in 1934 (Article X, Section 7, as it was numbered before the 1968 Florida Constitutional rewrite). The initial Homestead Exemption sought to ease the burden on homeowners by exempting property taxes on the first \$5,000 of a homeowner's residence. In 2008, the exemption reached its current state by amendment to the Florida Constitution, raising this exemption to \$50,000.

Practically speaking, the exemption reduces the value of a home for assessment real estate taxes by \$50,000, so a home that was actually worth \$100,000 would be taxed as though it was worth only \$50,000. However, the second exemption of up to \$25,000 does not apply to the school portion of property taxes — and only applies to the third \$25,000 of a property's total just value (i.e., that portion of a property's value between \$50,000–\$75,000).

Additionally, the Florida homestead exemption caps the rate at which property assessments may be increased annually. Though millage rates may be changed, the assessed value a house with a homestead exemption can be increased by is fixed. This is the result of the "Save Our Homes" Amendment to the Florida Constitution which was passed by voters in 1992 and went into effect in 1995. The amendment caps the increase of the assessed value of a home with a homestead exemption to the lesser of 3 percent or the rate of inflation.

Homestead exemptions are only available on an individual's primary home. Therefore, this exemption does not apply to businesses, rental property, second homes, homeowners claiming permanent residency-based exemptions or tax credits in other states, or homes with owners that do not claim Florida as their primary residence. Because of the "portability" provision of the January 2008 constitutional amendment, a homesteaded owner may now move up to \$500,000 of the "Save Our Homes" benefit from one Florida home to the next. However, acquiring a house that had a homestead exemption does not entitle the buyer to retain the low tax rate enjoyed by the previous homesteaded resident as homestead exemptions cannot be inherited or purchased. Under Florida law, the homestead exemption is only available to U.S. citizens, permanent resident aliens, or others who are legally able to form the intent to remain permanently under immigration laws.

Also, in general, a husband and wife in an intact marriage are treated as a single "family unit" under Florida law and are only entitled to a total of one homestead exemption — no matter how many homes they own and occupy.

Nobody in Florida "automatically" obtains a homestead exemption. Instead, a homeowner on title (or the beneficiary of a trust, a person legally or naturally dependent upon the owner or lessees having an original term of 98 years or more, all having to meet "equitable title to real estate" law) must file for a homestead exemption with the Collier County Property Appraiser.

All of the following items are required as proof of legal residence:

1. Evidence of ownership (deed, tax receipt, etc.)
2. Social Security numbers for all owners
3. Collier County Voter Registration (if you vote) dated prior to January 1st
4. Florida Driver License dated prior to January 1st
5. Florida Vehicle Registration dated prior to January 1st

You must have legal and equitable title to the property and reside in the property as your primary residence as of January 1st.

Remember, property owners who are not eligible for the current year but who will be eligible for the following year may pre-file for the exemption any time after March 1st.



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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LORI FOWLER

BORN TO SERVE



▶▶ featured agent

By Robert Radin

Photos by Sun Services SW Photography



“TO STRIVE, TO SEEK, TO FIND, AND NOT TO YIELD.”

—ALFRED LORD TENNYSON

“Since I was a little girl,” Lori Fowler, a REALTOR® with Coldwell Banker Global Luxury, begins, “I have been raising money for some cause. My mother was in development with nonprofits, and I followed suit.”

Lori spent 20 years in the public service and philanthropic sectors, both as a volunteer and as an employee. She is proudest of her work with the YMCA of the USA as a volunteer. Locally, Lori has worked with the Naples Art Association and the Naples YMCA. While in the non-profit sector, she worked with affluent donors, which prepared her for work in the luxury real estate market.

SHIFTING GEARS

In March 2012, Lori was looking for a career change that would utilize her decades of experience negotiating and working with successful, high net-worth individuals. “Instead of a warm fuzzy, now I actually have a tangible product to give them in return,” she says with a smile. Lori pivoted to real estate and is celebrating her 10th anniversary with Coldwell Banker Global Luxury this month.

Lori is an individual agent who mentors and works with other agents who provide support, but her production is her own. She was named Rookie of

...



••• the Year in her first year in the business and has achieved benchmarks each year, both via client recognition as a 5-Star agent, and with awards at Coldwell Banker, where she is in the top 3 percent of their agents worldwide. In 2021, Lori closed \$43 million in sales with 34 transactions. “I’ve been very blessed,” she says.

She credits having been at Coldwell Banker her entire 10 years and her association with real estate super coach Mike Ferry, who she’s been with for the last six years, as major contributing factors to her success. “Mike and my coach, Gaylee Weinberg, help me define what the next level is for my career each year,” she says. “They hold me accountable.”

Lori couldn’t be more thrilled with her career. “I believe it is my true calling,” she says. “I am super passionate about what I do, who I serve, and the long-term relationships that unfold from each opportunity. My husband’s and my goals have always been faith, family, and service, and this career allows me to pursue and support those objectives to the fullest.”

A FULFILLING LIFE

Lori starts her day at 4:30 in the morning and gets in a workout at Eat the Frog before starting her busy workday. She tries not to work in the evenings, and only on some weekends during peak season so she can spend quality time with her family.



“Time management is something I’m constantly striving to improve,” she notes. Saturday mornings are left unstructured and “dedicated to my husband,” she says. Lori and Douglas, just celebrated their 25th wedding anniversary in December, and are “super happily married.” They would like to get out and play a little more golf ... but with two businesses, four daughters, and four grandchildren, free time is dedicated, right now, to spending time with family and traveling to see those out of town.

Lori continues to have a passion for giving back and spends time serving on the board of directors and as the events chair of the Women’s Foundation of Collier County, as well as mentors in the Junior Women of Initiative program with the Boys & Girls Club of Collier County.

“Generosity is part of my growth strategy in my business,” she explains. “Whether I am mentoring new agents, serving on a board, chairing a committee for a non-profit, mentoring at the Boys & Girls Club, or my college mentees (I have an annual scholarship that I award to local high school students), all of those pieces make me well-rounded and focused on being a better version of myself.”

BIG PLANS AHEAD

Short-term, Lori would like to consistently remain in the top 100 agents in the local market, and long term, wants to be a key player in the top 50. Success, she says, coalesces in a customer-appreciation evening each year

•••



Lori Fowler and Tito, her Brussels Griffon/poodle mix, outside her 5th Avenue office.

••• with everyone she's made a difference with — clients, past clients, colleagues, vendors, and mentees. "Each year, I get to have that moment to thank and share with all of these people my gratitude and sincere appreciation for their trust in me. It is my favorite evening of the year," she smiles.

"I have more work to do, but growing my number of 'raving fans' has been what makes the difference," Lori says. "I know now that I have a deep desire and enthusiasm to make great strides in this market in real estate. Out of 7,000 agents, that takes time and dedication."

It also takes someone born to serve ... someone like Lori Fowler.



For their 25th wedding anniversary, Lori and her husband Douglas renewed their vows surrounded by family and friends. (Photo by Lasala Weddings)

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The 3 Laws of Achievement

How to Put Your Success on Autopilot

» advanced marketing



By Joshua Lee Henry

Success is simple. Regardless of how you define it, the steps for achieving success have been laid out and repeated over hundreds and hundreds of years. Those steps can be summed up as: Determine exactly what you want in life. Resolve to do whatever it takes to achieve it.

Sure, there are a handful of other tips that help support these two steps. Things like learning from failure, mastering people skills, and making sacrifices that bring you closer to your vision.

But the above two steps are the gist of what it takes to achieve anything you want in life.

So why aren't more people satisfied with their current level of success? Because while the formula for success is pretty straightforward, the work required to get there can be downright hard.

When you have big goals, it can feel as though others don't understand your dreams. Maybe you don't feel supported by friends and loved ones. Maybe you don't think you have the financial resources necessary to achieve what you want. Or maybe you don't think you have the education, training, or skill set needed to get you where you want to go.

Nobody likes to be rejected. Let alone experience loss or persist through difficulty. But the truth is...within every obstacle is an opportunity.

All these difficult situations can feel like setbacks. It might even feel like you're pushing a boulder uphill. Or you may feel that the world is against you. But as cheesy as it sounds, you can turn your setback into a setup. There is power in persistence. That's why I encourage you to keep reaching for the stars and pursuing your dreams.

Whether your goal in 2022 is to add new members to your team, experience greater meaning, improve your relationships, feel better about yourself, increase your production, have more peace in life, improve your finances, get into better shape, make more money, get more referrals, sell more homes, find true love...

It can all be accomplished (and more) if you truly want it.

Anything is possible for those who believe.

Here are the three universal laws to help keep you focused and motivated with your goals:

1. The Law of Attraction: Your Mind is a Magnet

If you've seen the movie *The Secret*, or have read any personal development books, you may have come across this one before. "Thoughts are Things" legendary speaker, Earl Nightingale, said it like this: "*You become what you think about most of the time.*"

There is an overwhelming amount of scientific evidence that supports this. Entire fields of study, like metaphysics and psychoanalysis, preach the power of thought. Plain and simple, positive people attract positive things. They attract more opportunity, warmer relationships, and deeper meaning.

But for negative people, many of them can never seem to see the silver lining through the clouds. Much like the Eeyore, the melancholic donkey from the cartoon Winnie the Pooh, they go through life seeing the glass half empty. Even Einstein said, "Stay away from negative people. They have a problem for every solution."

When you have a positive outlook, more positive opportunities come your way. There really is power in positive thinking.

2. The Law of Action: Movement Beats Meditation

This is the part that many self-help gurus get wrong. Some teach that all you have to do is think more/better/harder and you'll magically get what you want. But that simply (unfortunately) isn't the case.

Without dismissing the power of positive thinking, it's important to immediately follow it up with the second law, the Law of Action. Nothing happens unless someone or something moves.

There is a verse in the Bible that says, "Faith without action is dead." It's not enough to just *think* something. You also have to apply energy.

Once you've clearly identified your goals and have begun to shift your mindset, the next step is to execute a plan of action.

Planning in and of itself is a kinetic activity. You'll need to work through the challenges, obstacles, and create timelines for reaching your goal.

3. The Law of Accountability: What Gets Measured Gets Managed

One of my mentors, John Maxwell, teaches, "Activity doesn't equal accomplishment." What he means is, with all your "doing," make sure you're not getting bogged down with busywork.

Like the four tires of a car, you need to make sure all your wheels are pointing in the same direction to really get traction.

Focus your time and energy on the most effective results. Get a coach or accountability partner to help you stay on track if needed.

Another tip is to keep a progress journal. You can update it regularly with new listings, lessons learned during a transaction, or when you get referrals. And you can use it for logging and celebrating other major wins in your business and life too.

If you haven't already mapped out your ideal year for 2022, I want to encourage you to do so now. Applying these three Laws of Achievement will put your success on autopilot.



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▶▶ partner spotlight

By Zachary Cohen
Photos by Sun Services SW Photography

SCOTT LEAMON

TJS ELITE CLEANING *FINDING THEIR GROOVE*

After 20 years in the insurance business, Scott Leamon took a dive into a new entrepreneurial venture in 2018. That's the year he founded TJS Elite Residential Cleaning.

During his two-decade-long commercial insurance career, Scott wore many hats and gained numerous skills. As a commercial agent, he worked in business-to-business sales and risk management

solutions. He even owned and operated an agency for several years.

Scott's time as a business owner left him hungry for another entrepreneurial project, and by 2018, he was ready for a change. As he began researching opportunities, he kept coming back to a unique and unexpected option: janitorial services. Scott considered purchasing an existing company, but ultimately determined he preferred to start a company from scratch in his own vision.

And so began Scott's journey with TJS Elite Residential Cleaning.

Attention to Detail

In the four years since, Scott and TJS have had their ups and downs. They initially focused on the

restaurant industry, but the staffing challenges that came along with the late-night cleaning requirements proved unsustainable. Scott turned his attention towards office spaces, which took off. That is, until the COVID-19 pandemic set in. Once again, Scott was forced to pivot.

That's when he turned toward residential work. He brought on Holly Pendergrass to manage the business, and the residential side began to explode.

Today, TJS Elite Residential Cleaning is a boutique cleaning service focused on attention to detail and client retention.

"REALTORS® need to know that we give every one of our clients our top attention," Scott explains. "We believe in relationships. Holly starts the relationship with the homeowner or Realtor. She'll do

...



Scott brought on Holly Pendergrass to help him manage the business.



“Realtors® need to know that we give every one of our clients our top attention.”



... the initial cleaning. She learns the residence, the ins and outs, and the client’s expectations. Then she’ll train a staff member to that home specifically. That’s handed over, but she continues the quality control. She’ll interact with the homeowner. So it’s more of a boutique service.”

Meet Holly Pendergrass

Holly started as a housekeeper for a rundown hotel many years ago. At the time, she and her two children were homeless, and Holly cleaned rooms for free while working the front desk to earn a paycheck. In six months, she was able to save enough money to leave the motel for a better housing situation.

“However, the industry stayed in me,” Holly reflects. “I went from there to managing housekeeping departments in large hotels to eventually running a hotel on Fort Myers Beach, as well as Marco Island.”

In management, Holly has been able to continue to bring the humility and down-to-earth nature that

made her so valued as a housekeeper. Her teams have always known she’d be there right beside them. Even in her role today, she continues to clean homes.

“Holly has been in the cleaning industry her entire adult life. She’s easy to talk to, knowledgeable. When she takes an account on, she owns it. She’s committed. She does what it takes,” Scott says.

Holly adds, “I love watching Scott and I grow. I love seeing him and I overcome all the obstacles this pandemic has handed us. We keep pushing. We want people to know we exist, and we will make the difference.”

Looking Ahead

A few short years ago, neither Scott nor Holly could have imagined working together at TJS Elite Residential Cleaning. But today, they can’t imagine doing anything different. They both envision many more years of growth, success, and customer satisfaction.

...

...

“ I LOVE WATCHING SCOTT AND I GROW. I LOVE SEEING HIM AND I OVERCOME ALL THE OBSTACLES THIS PANDEMIC HAS HANDED US. WE KEEP PUSHING. WE WANT PEOPLE TO KNOW WE EXIST, AND WE WILL MAKE THE DIFFERENCE.”



“The vision is to grow — to be known as the elite cleaning company in Naples and Fort Myers.”

TJS Elite Residential Cleaning is a boutique cleaning service based in Naples, Florida, and serving Collier and Lee Counties. For more information, please visit www.tjs-janitorial.com.



Scott Leamon and Holly Pendergrass look forward to continued growth for TJS Elite Residential Cleaning.



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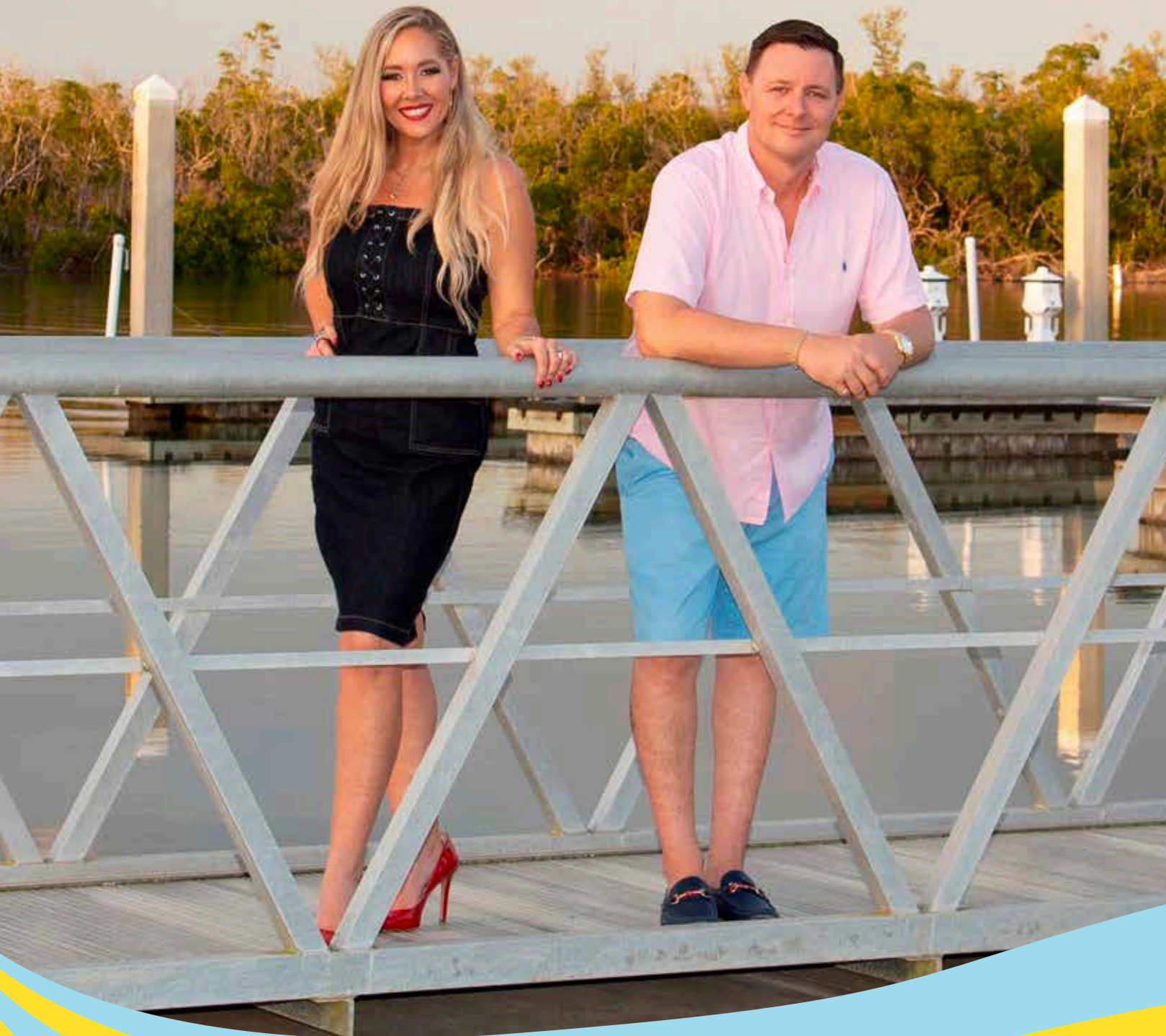
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TODD LAWLER & EMILY PETERS

THE VALUE OF HARD WORK



cover story

By Zachary Cohen
Photos by Michelle Reed Photography

GROWING UP IN PLYMOUTH, MICHIGAN, SIBLINGS TODD LAWLER AND EMILY PETERS WERE EXPOSED TO A LIFESTYLE OF HARD WORK THAT FOREVER IMPACTED THEIR APPROACH TO BUSINESS AND LIFE.

“Eight acres in the country, four wheelers, tractors, and lots of chores,” Emily reflects. “We watched our parents all the time and saw what they were able to accomplish themselves.”

Todd and Emily’s parents were both self-employed. Emily, the elder sibling, got her first job at 13 years old, and Todd got his first job at 12. From an early age, they were committed to working hard to achieve their goals.

“The lifestyle taught us that you can have anything you want, but you gotta work for it,” Todd explains.

MARCO CONNECTIONS

In the late ‘80s, Todd and Emily’s family planned to vacation in Jamaica. But when a typhoid fever outbreak struck, they decided to reroute their plans, instead visiting Marco Island for the first time.

“We came down here and our family just loved it,” Emily reflects.

Eventually, the family purchased property on Marco Island, and Todd and Emily remember spending many weekends and holidays in the Florida sun as kids.

...



FUN FACTS

Todd owns several exotic cars and is a Porsche fanatic. He also loves to be out on the water boating and fishing.

Emily enjoys fishing, too, and most of her time outside the business is spent with her two children.

- • • “We loved Marco Island so much,” Emily remembers. “All I wanted to do was look at model homes. I told my parents when I was 13 I was going to sell real estate here one day. I knew that’s what I was destined for.”

INTO REAL ESTATE

Todd also took an early interest in real estate. At 19, he got his captain’s license and opened an offshore charter fishing business. Simultaneously, he began his career in mortgage lending. As his mortgage business grew, he left his fishing business behind.

“I keep my captain’s license and sell high end properties by boat. I love being on the water,” Todd smiles.

After obtaining degrees in business marketing and business advertising, Emily got her real estate license in 2007. Three years later, Todd decided to leave the mortgage business to join her.

“Todd and I have always gotten along. We’re best friends. I know what he’s thinking before he says it. We’re polar opposites in a lot of ways. It’s been

full-steam ahead — and we haven’t killed each other yet,” Emily laughs.

“When I’m on the ledge, she’s ready to pull me back in. We balance each other out pretty good,” Todd adds.

HARD WORK WINS DEALS

Todd and Emily are deeply committed to their business. They employ the work ethic they learned growing up in Michigan to real estate with great success.

“I’m a workaholic,” Todd says bluntly. “I always have been. If I had a day off, I would go into the office. On Christmas, after everyone is done with their family stuff, I’ll go into work to catch up. I enjoy working. I’m wired that way.”

Todd Lawler



Emily Peters



“**SUCCESS ISN’T OWNED; IT’S RENTED, AND THE RENT IS DUE EVERY DAY.**”



Siblings Todd Lawler and Emily Peters are a team of two at Premiere Plus Realty Co.

••• Todd and Emily are a team of two; they don't have assistants, because they "don't want to babysit anybody."

"We're both type A personalities and want to maintain control over things," Emily says.

Todd and Emily believe the result is that they are able to provide a best-in-class client experience.

"That's how we are so different from anyone else out there," Todd says. "With the volume we do, it is just us, around the clock. We do the work you would pay someone to do so we have full control to make it a better process for our clients. We do literally everything."

GETTING CREATIVE

Over the years, Todd and Emily have found creative ways to tap into their marketplace. They opened their office seven years ago — a risk for a team of two. But the risk has paid off, as their high-traffic location has been a boon to business.

In 2022, Todd and Emily are working on another exciting step forward. They recently helped a client purchase the last property on Marco Island zoned for development and are the prospective exclusive agents for the future condo building.

As Todd and Emily look ahead, they envision getting involved in more exciting opportunities like this one. To them, that's the true value of hard work. They believe that "success isn't owned; it's rented, and the rent is due every day."

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SWFL REAL PRODUCERS' QUARTERLY EVENT AT JET 1

WHAT A FANTASTIC GATHERING WE HAD AT OUR FIRST QUARTERLY EVENT OF 2022 AT JET 1 ON FEBRUARY 24TH!! THANK YOU TO EVERYONE WHO CAME OUT. IT WAS GREAT TO SEE YOU ALL! WHOEVER MISSED THIS AMAZING EVENT... YOU NEED TO BE SURE TO CATCH OUR NEXT ONE!

Congratulations to Terry Mell, with Miloff Aubuchon Realty Group, winner of the charter flight for eight to Key West and overnight accommodations in our big raffle. Huge thanks to everyone who purchased a ticket, and especially to Jet 1 Aviation for donating the charter flight and to Preferred Travel of Naples for donating the accommodations. Thanks to all of you, we raised a record-breaking \$19,400 to benefit Rescue 22

Foundation, the wonderful local organization that trains and pairs service dogs with veterans in need. Way to go, Real Producers!!!

We're very grateful to Jet 1 Aviation for the awesome venue. Thank you so much, Scott and Keaton Phillips. We are humbled and so grateful that you shared your incredible space, helping make this a standout event for our *RealProducers* community. Thank you to Naples Motorsports, as well, for bringing their exotic cars to the event!

A huge thank-you, as always, to our wonderful event sponsors: Lauren Maxwell, of The Maxwell Team at CrossCountry Mortgage; Josh White, of Sentry Insurance; and Michael Michetti, of Woods, Weidenmiller, Michetti & Rudnick. And, of course,

to our volunteers, who helped our event run smoothly. We could not have done it without you all!

Big shout-outs to our vendor partners: 5 Star Valet for help with parking, Lightworks for event production, M&G Farm Stand for the delicious food and open bar, and Corrafilm for an exciting video of the event we hope you've seen by now on social media. Our photographers, Austin Luper and Samuel Saum, took fantastic photos of the event. Check them out on the next few pages!

Once again, thank you all for being a part of our *RealProducers* community. We're so grateful to everyone who came out and joined us for yet another signature *SWFL Real Producers* event. We can't wait until the next one!

For more information on all Naples Real Producers' events, please email swfl@realproducersmag.com.

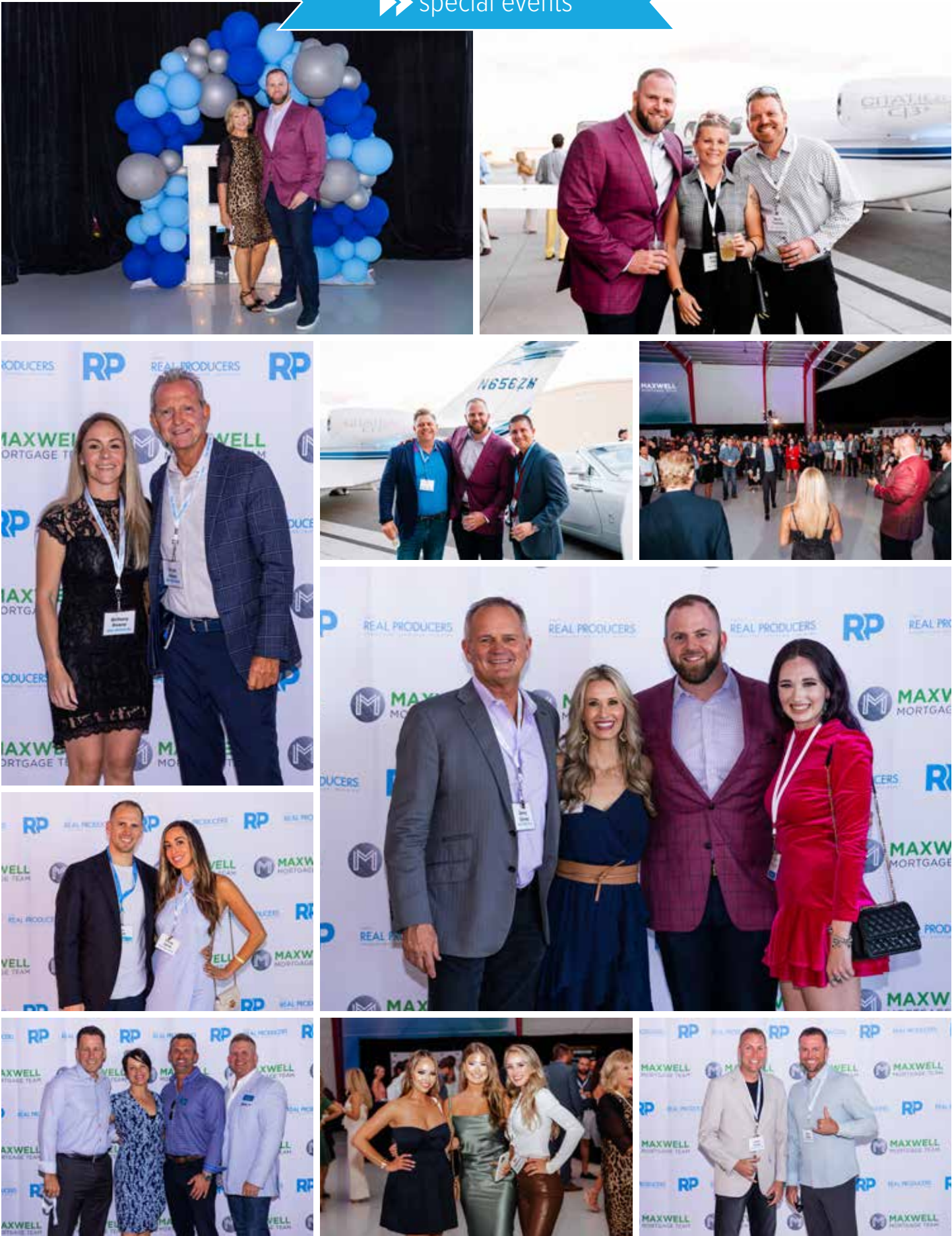


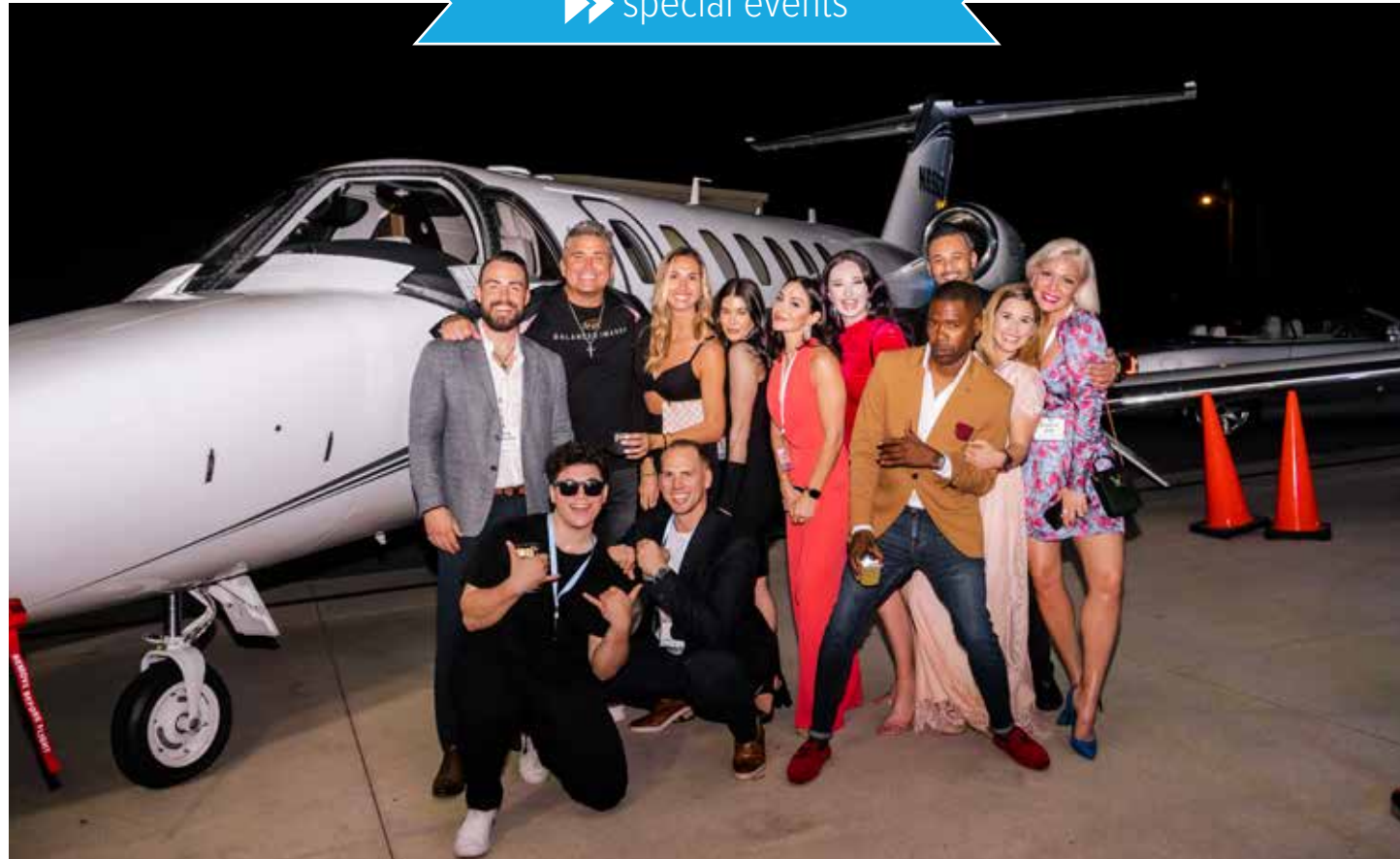
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Easy Ways to **BOOST** Your Financial Literacy

By Shauna Osborne

April is **Financial Literacy Month**, a national campaign to raise awareness about financial literacy and promote financial education. In this month, organizations nationwide carry out a variety of events and initiatives to improve financial literacy, especially among our nation's youth. Financial ignorance can lead to a variety of negative future consequences, including irresponsible spending, dangerous debt levels, and high amounts of stress, especially for financially vulnerable populations. Knowledge is power!

Read financial books and newspapers (and listen to podcasts).

Dive into newspapers and magazines (think the financial section of local / regional newspapers as well as *The Wall Street Journal*,

Barron's, *Fortune*, *Forbes*, and *Money*) as well as books geared toward money matters. Also, there's a podcast for every subject nowadays. Just want the basics? Try *Planet Money* or *So Money*. What about info on investing? You want Money for the Rest of Us or *The Disciplined Investor*. Woman-focused financial info? Look for *Women & Money* or *The Fairer Cents*.

Utilize social media and your network.

Make your social-media time more industrious by following financial experts on Twitter or LinkedIn or joining a personal finance / support Facebook group. Also, don't overlook the knowledge you have close at hand through your immediate network; utilize the financial expertise (and lessons learned) of your circle of influence – successful friends, family members, colleagues.



Ask the experts

Who better to turn to with your burning financial questions than a professional? They can listen and assess your current situation and how you are handling credit and debt; make suggestions for how to pay off, consolidate, and manage finances; and help you plan for future financial needs and stay on track going forward.

A study undertaken by the Financial Industry Regulatory Authority in 2019 showed that rates of financial literacy among Americans have taken a nosedive since the Great Recession, yet, for many, financial situations are more complicated than ever, between retirement accounts, investments, student loans, credit cards, stimulus payments, and mortgages / rent and other household expenses. It's crucial to keep our financial literacy knowledge base growing as aspects of our health, career, family, and living situation change over the years.

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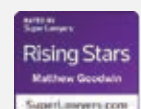
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