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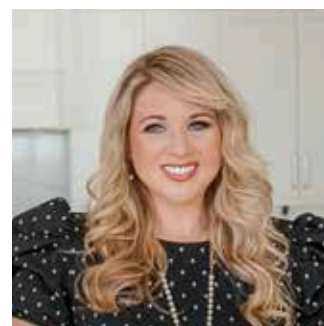
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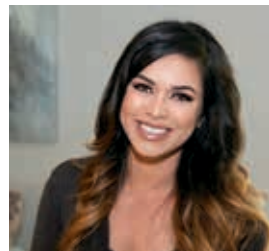
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►► publisher's note

Happy New Year, Everyone!

The new year is a time for reflection and new beginnings. As we embark on 2022, we have some exciting plans — as I'm sure you all do as well!

We're looking forward to some more of our signature events in 2022, hopefully topping the last ones (if that's possible!). We're looking at a February timeframe for our next big quarterly event. Stay tuned for details to come!

The RP Experience podcasts will continue in the new year, and we're excited to get more and more of you on the podcast. If you'd like more information about being a guest, please feel free to contact me.

As you know, our Top 500 Real Producers community is based on transactions recorded in the MLS. Be sure to record those 2021 off-market transactions if you haven't already. We can't wait to see all the new rankings from this past crazy year of off-the-chart sales!

We're excited for the future and another great year ahead and hope you are too!

Looking forward to seeing you all soon!

Andrew Regenhard

Owner/Publisher

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From left to right: Andrew Regenhard, Patrick Dearborn, Lauren Maxwell, Pastor Arnie.

ANNUAL Christmas Toy Drive

PASTOR ARNIE & REACH
ASSEMBLY OF IMMOKALEE

Canadian-born Pastor Arnold Coones Jr. or, as people call him, “Pastor Arnie,” has been at what is now Reach Assembly in Immokalee, Florida, for the past 11 years. Formerly the First Assembly of God, Pastor Arnie changed the name of the church a few years ago because, as he says, his ministry is, simply put, to “reach out to people” in the poverty-stricken area.

“It’s really to reach out to the people who live around our church where our church is located. In Immokalee, there’s tremendous poverty,” he shares. “So our church just wants to be the hands and feet of Jesus, helping the people out with their needs, with food, with clothes, with toys, with backpacks, with whatever we can to help them out.”

As he tells it, about seven or eight years ago, Pastor Arnie had a moving experience with a young boy from his church that was the catalyst for Reach Assembly’s now annual Christmas toy drive. One day, he explains, he was taking a boy home just after Christmas and he asked the child what he got for Christmas. The boy replied, “A lot of love.”

“That’s great,” said Pastor Arnie, “but seriously, what did you get for Christmas? What did your parents buy you?” The boy stopped and

looked at him and repeated, “I got a lot of love.” That’s when Pastor Arnie says he realized that the families in his community couldn’t afford to get their children even one toy for Christmas. “And I made a vow before the Lord,” he says, “I said, you know what? I’m going to try to make sure every kid who comes to our church or who lives around the church has at least one toy for Christmas.” And so, the Reach Assembly Christmas toy drive was born.

The toy drive that first year was modest; they aimed to collect around 50 toys for the children of Immokalee. Subsequently, Patrick Dearborn, a REALTOR® with John R. Wood Properties, got involved, along with Andrew Regenhard, publisher of *SWFL Real Producers*, and other Realtors and community members, and the toy drive grew bigger each year. At the time of this writing, in mid-December 2021, the church was anticipating collecting about 2,000 toys for their 2021 Christmas toy drive.

In addition to the toy drives, Reach Assembly now has multiple drives throughout the year for necessities for the children and families of Immokalee. In August, they collect and donate backpacks and school supplies for the children. They also do drives for hygiene items and diaper drives for families. “We just want

to reach out in love to them and help them out to meet their needs,” says Pastor Arnie.

But the Christmas toy drive is the biggest drive they do, with people helping collect in both Immokalee and Naples. One Saturday before Christmas (this past Christmas, it was December 18th), Reach Assembly has a Christmas party where around 500 to 600 children come through. They’ve had Santa and Mrs. Claus in attendance, and one year had Anna from *Frozen* show up. It’s a festive atmosphere for the children, with pizza, hot dogs, and drinks. The donated toys are separated by gender and age and the children are given two or three toys each.

“It’s been a real blessing,” says Pastor Arnie with a smile. “The kids really, really enjoy it. And some of the people, like Andrew and Patrick and other real estate agents, they love giving to the community. It’s powerful to see.”

To get involved with Reach Assembly of Immokalee’s toy or other drives throughout the year, Pastor Arnie encourages people to contact him at 239-404-6937 or email him at arniecoones@me.com.





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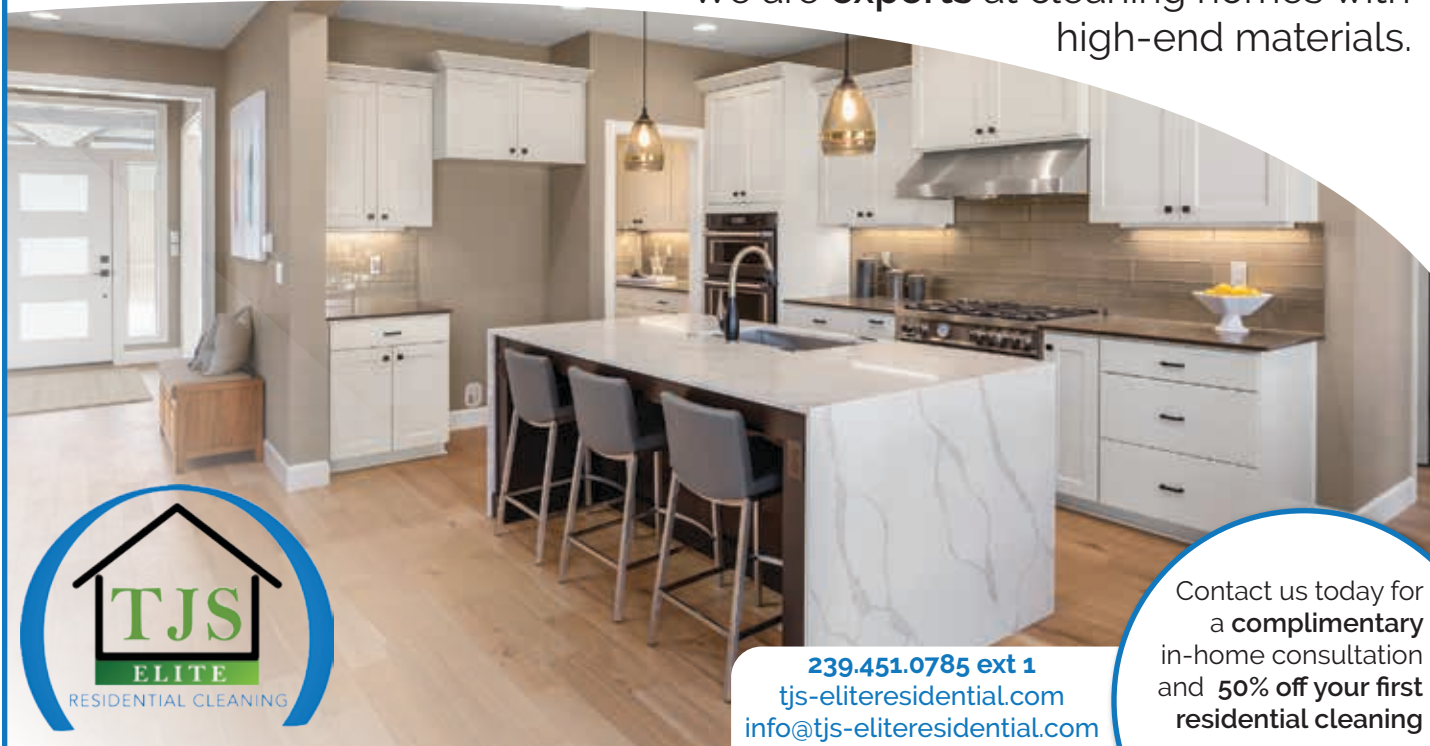
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LET ME START BY WISHING YOU ALL A HAPPY NEW YEAR. LET'S ALL COMMIT TO MAKING THIS YEAR OUR BEST YEAR YET.

It used to be that this time of year most everyone would sit down and write their New Year's Resolutions. Some would follow through, most would not. The following year, most would read them only for the second time, realizing that, "Hmm ... would have been good if I'd followed through."

To actually get clear on how to create our best future, we must be more specific and intentional. We must know what we've done and accomplished and also know, specifically, what we really want for our future.

How, in fact, do we create our Best Year Yet? First, we must be familiar with all our current and past bests. Yes, our bests, both personally and professionally. Ask yourself, was 2021 your best year ever? If yes, what needs to happen to beat

WHAT'S YOUR BEST MONTH, QUARTER OR YEAR IN REVENUES AND OR PROFITS? WHAT'S YOUR BEST MONTH IN ATTRACTING NEW CLIENTS OR CUSTOMERS? WHAT'S YOUR LARGEST CLIENT THAT YOU EVER ATTRACTED?

it? If not, what was your best, and what do you need to put in place to beat that year?

We need to get really clear on our professional bests. What's your best month, quarter or year in revenues and or profits? What's your best month in attracting new clients or customers? What's your largest client that you ever attracted? What's your best client-retention percentage? What was your best team engagement?

What's your personal best? Your best weight? Your best physical shape? How many books did you read last year? These are all bests that can be conquered in 2022.

What are some things that you can measure, both personally and professionally? You can measure your weight, body fat, and heart rate, in addition to how many steps you take per day. You can measure your times and distances in swimming, running, jogging, and bike riding. These are all things you can look to become a little better each and every time. We can certainly measure our relationships, simply by the response we get from those we are closest to.

There are all sorts of measurements we can track in business. We have revenues, earnings, and profit margins. We can measure how many rings before the phone is answered. We can measure delivery times, customer satisfaction, number of transactions, average sale, new client conversions. We can measure employee retention and engagement.

When we really understand that our only true competition is ourselves, our team, and our organization at our extreme best, only then will we be able to focus more on what really matters and where we need to direct our attention.

Take the time to get clear on all the things you can and want to measure, both personally and professionally. Then, create an action plan of tracking, measuring, and committing to beating them. Make that commitment and I, as your coach, guarantee you that if you make 2022 a year of Besting Your Bests, you could just make this year your Best Year Yet!

Happy New Year!
Coach Michael

coaching corner 
By Michael Dill

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 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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ALBERT YABOR

From Miami
to Naples:
Through
the Years



“The vision is to take Coldwell Banker’s Naples Fifth office and make it the number-one luxury office in the state of Florida,” Albert Yabor begins.

In his second full year running the Naples Fifth Avenue office, Albert’s vision is crystal clear. Each step along his career journey has led him to where he is today, leading his office, his agents, and his community to prosperity.

Early Lessons

In 1987, Albert found his way into the real estate industry through the timeshare business as he funded his way through college. He worked with Interval International, a timeshare exchange company. After a few short years, Albert ended up heading to Orlando on an assignment to open a few satellite offices at affiliated timeshare resorts. During his time there, his perspective on the business began to shift.

“It dawned on me how many upset timeshare owners there are in the world. Having spent time in that business, I realized the reality that there were a lot of upset timeshare owners that wanted to sell their timeshares.”

Albert had an idea — he would get his real estate license to help timeshare owners resell their units.



Albert Yabor originally got into real estate through the timeshare business.



...

"I realized pretty quickly that that was a bad idea, though. There was no secondary market to resell timeshares at all. So I pivoted and got into traditional and luxury sales, and I learned how to become a listing agent. I started selling luxury real estate in Miami," Albert explains.

Albert discovered early success in the luxury world. He closed over \$10 million his first year and quickly became a top producer.

"I just kept producing at that level. I kept building and having fun," he remembers fondly.

Becoming a Broker

In 2005, Albert got his broker's license, and in 2007, he was invited to become a broker with Fannie Mae.

"When they reached out in 2007, it was in the middle of a financial meltdown, and they had a very big backlog of pending foreclosures that were about to get processed," Albert explains. "I was invited by them to become one of the few listing brokers in Miami-Dade County."

Albert began his journey with Fannie Mae with three agents on his team. By 2011, he had 30 buyer's agents.

"In 2009, it started raining foreclosure properties on me. I had to very quickly pivot and built a large real estate team. I couldn't keep up," Albert remembers. "There was so much inventory that we couldn't keep up with the demand of buyers." This became Albert's big foreclosure machine. "We were a factory. We were listing 150 to 250 active properties a month."

A Higher Purpose

During the foreclosure crisis, Albert spent a great deal of time with families losing their homes. He remembers the hardship that families were facing and was inspired to get involved in giving back.

"I was going through these difficult hardships with people, pulling them out of the darkness into the light. Then, I really found my calling in real estate."

Albert got involved with several organizations. In 2010, he helped put together the South Florida Chapter for NAHREP (The National Association of Hispanic Real Estate Professionals®), and in 2016, he was elected President of NAHREP of South Florida. With that organization, he worked to affect legislation and policy to better suit the needs of minority populations.

"When we are dealing with minorities, a lot of them have multigenerational needs. We uncovered a need to help those families," Albert says. "I truly enjoyed working with the organization because we were doing the right thing for families."

Albert also served as a Governor for the Miami Association of REALTORS® from 2013 through 2018, and as a State Director for the Florida Association of REALTORS®.

“Having great culture, which I’ve been able to bring with me through the years ... is 100% why we’re so successful.”



...

“My entire office is my family... It’s about going above and beyond every time for my family.”



Albert Yabor sold his brokerage to Century 21 and is now the managing broker at their Naples 5th Avenue office.

...

Into the Present

Over the years, Albert’s brokerage was first independent, then tied to the Keller Williams brand, and later, he started another independent brokerage, Yes Real Estate Services. Yes Real Estate Services became one of Miami’s fastest-growing indie firms, ranking consistently among the top 2 percent of all brokerages in the Greater Miami area.

“We were having a great deal of fun doing a lot of goodwill in the market,” Albert recalls.

In 2019, Albert sold Yes Real Estate Services to Century 21, a subsidiary

of Realogy Holdings Corp. Then, he was offered the opportunity to relocate to Naples to replicate the success he had with Yes.

Albert agreed, and in 2020, he became the managing broker of Coldwell Banker’s 5th Avenue office. In 2021, his office broke \$1 billion in sales volume.

“It’s a completely different market than Miami. Real estate is done at a higher level, a slightly faster pace, and when you add in the fact that I came in the middle of a pandemic, it just added a whole other level of complexity. But it’s been fun and extremely gratifying,” Albert says.

As Albert looks ahead, he envisions nothing short of exponential growth for his team. And — as he is quick to remind us — appreciation for the people he works alongside daily.

“One of the things that sets me apart from other brokerages is my demeanor. My entire office is my family, and I love my family. Having great culture, which I’ve been able to bring with me through the years, through the different offices, is what I feel is 100 percent why we’re so successful. It’s about how you treat the family, going above and beyond every time for my family.”

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A VACANT HOME is a VULNERABLE HOME

The Need for a Reputable Home Watch Service

Home Watch is a service offered to people who own multiple homes. It is very popular in states that have a large percentage of seasonal residents, like Florida, Arizona, California, and the Carolinas. It was originally considered assistance by “neighbors doing favors.” These were the individuals who lived in a community year-round and would offer assistance to their snowbird friends. A good friend and mentor of mine once said, “A vacant home is a vulnerable home.” By choosing an experienced and seasoned home watch company that can educate the homeowner on proper care of their home, they will learn the value of this business.

The job of the home watch company is to conduct a systematic and comprehensive visit of the home looking for any irregularities. A trained home watch reporter knows how to recognize damage in the early stages, before it becomes a major disaster. Using

computerized reports allows residents to see everything that is happening in their home, while also tracking the progress of various projects. Fifty percent of insurance policies written in Florida have a clause that states, “Any seen or unseen damage not reported within 14 days, the company may have the right to forfeit your claim.” Due to this clause, it is important that someone is properly documenting any issues in the house during the owner’s absence. By having an experienced home watcher come to your home regularly, the vulnerability of your home significantly decreases.

Many home watch companies also offer different concierge services to all of their clients. Some include

vehicle services (driving, cleaning, and taking them for scheduled maintenance), home cleaning services, grocery pickup, airport valet, receiving and sending packages, project management, or contractor supervision. Having a relationship with a home watch company will allow you to request special services, no matter how unique, and have these jobs completed as needed.



If seasonal residents learned anything about how the industry operated during the height of COVID-19, it is that homeowners really relied on home watchers to make sure all the needs of their home were met in their absence. International clients, especially Canadians, could not get back to Florida due to their own countries’ restrictions. Tasks like scheduling routine HVAC services, indoor and outdoor cleanings, and other areas of maintenance, not to mention tropical storm/hurricane preparations, now became the responsibility of the home watch companies. These companies really answered the call and acted as “boots on the ground” for their clients.

Home Watch is now a household topic that is gaining awareness from seasonal residents all over the world. Due to the increase in demand by those in need of the service, it is important to hire an accredited home watch business to take care of one of your biggest assets. Furthermore, make sure to ask the proper questions when hiring a home watch company, “because you don’t know what you don’t know, until you know what you don’t know.”

Vincent Saputo, owner of Naples Premier Home Watch, felt a need for a change of pace and enhanced quality of life for his



held such a special place in their hearts, they decided to raise their two beautiful daughters, Gianna (9) and Mia (6), in this wonderful town.

family after working 20 years as a police officer and first responder in New Jersey (Police, Fire, and EMS). Vinny and his wife, Kim, vacationed in Naples, Florida, for 17 years and fell in love with this paradise. As soon as they left Naples, they would immediately look forward to returning to the beautiful scenery, terrific sub-tropical climate, and fabulous beaches. The Saputos even got married here in 2009! Naples

After moving here, it immediately became apparent there was a real need for reputable estate management/home watch services, mainly due to the large portion of seasonal residents (affectionately called “snowbirds”), owners having multiple homes, and owners looking to have someone take care of their day-to-day needs. Saputo decided that opening Naples Premier Home Watch would be an excellent idea to serve a very specific need in this community.

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▶ partner spotlight
By Zachary Cohen
Photos by LaCasaTour

STEVE CALABRESE

Equitable Mortgage Corporation



Steve Calabrese (front right) with loan officers Jack Stoltman, Kaleb Desaulniers, Johnny Zevallos, and Samantha Galindo.

Keeping It Real

When we sat down with Steve Calabrese two years ago, he had just opened Equitable Mortgage's first Florida branch office. Since then, he's gone from working as a solo loan officer to leading a successful team of four loan officers.

Steve has grown his team and his business through a bold, authentic approach that he's now teaching to other loan officers and REALTORS® in the area.

SETTING DOWN ROOTS

Steve has always had audacious ambitions. Originally from Ohio, he packed up his truck and relocated to Florida in 2015 to chase his dreams.

His father, the owner and founder of Equitable Mortgage, ran a team of around 50 in Ohio. Steve wanted to join the mortgage business but decided to forge his own path ahead in the Sunshine State. He started originating loans out of his home and, in 2020, officially opened a branch office.

"I brought new blood to our mortgage company," Steve explains. "It's like Equitable Mortgage 2.0. There was no growth. It was an older generation running the business."

...

...

Opening a new office amid a global pandemic was no easy task, but in the past 18 months, Steve has proven that it's possible to thrive in a challenging market. His recipe for success hinges on his social media skills, marketing savvy, and willingness to step beyond his own comfort zone.

"I'm a very direct person, and people know me as that — the fishing mortgage kid that talks about things on social media. Ninety-five percent of people love it. A lot of these mortgage lenders are in a suit and uptight, and I'm the opposite of that."

A FAMILY FEEL

Steve and his team value direct communication and transparency in business. As a family-owned small business, Equitable Mortgage is the perfect choice for any client seeking a nurturing, communicative support system.

"Mortgage companies often have the vibe that they're trying to rip people off, sneaking in fees, beating around the bush, trying to hide it when issues come up — and we're the opposite. We're family-owned, have great interest rates, and we focus on service," Steve says. "In terms of product, most lenders have mostly the same product, but our thing is we treat you as a family member, as a human being. And that's gotten us far."



Steve Calabrese opened a Naples branch of his family's business, Equitable Mortgage, in 2020.



PEOPLE ARE CRAVING THE TRUTH IN 2021.

There is not a better time to be real and true. And you can build a brand off that. ”



“

In terms of product, most lenders have mostly the same product, but our thing is we treat you as a **FAMILY MEMBER, AS A HUMAN BEING.**

And that's gotten us far. ”

According to Steve, Equitable's most unique product is their in-house bridge loan. Often, a homeowner thinks that they have to sell their home before they can buy a new one. A bridge loan offers access to the equity in the current home before it is sold. Steve says his team can close bridge loans in around 14 days.

"It's a temporary *bridge* that allows you to access up to 90 percent of the equity in your home," Steve explains. "Since you always skip one month before you make a mortgage payment,

usually, people don't actually end up making a single payment on their bridge loan before their home is sold."

TEACHABLE METHODS

Steve has become an expert at telling his story on social media, and he's now teaching real estate agents how to do the same.

"It's so simple. You go on social media, tell your story, show people your actual life, and talk about mortgages every now and then. A lot of people like that."

Steve reminds us that the most critical part of social media marketing is simply staying committed to the process.

"Everyone talks about doing it. Everyone sees the value in it. You can't really be a human being in 2021 and not see the value in doing videos, content on social media. It comes down to being self-conscious about it, and that's what no one talks about — the mental aspect of it. My first videos were trash, but once you start putting out content, you stop caring about the little things or the thought that someone will think you're

...



Steve Calabrese went from working as a solo loan officer to leading a team of four at Equitable Mortgage Corporation in Naples.

...

weird. There's a side effect of not just becoming good at marketing, but actually developing as a social being and learning how to communicate better."

"People are craving the truth in 2021. There is not a better time to be real and true. And you can build a brand off that."

KEEPING IT REAL

One of Steve's favorite quotes is, "When you have nothing to hide, you have nothing to lose." It's a perfect

example of his commitment to authenticity — both in his business and personal life. He's confident in his values and approach, and he's willing to be vulnerable enough to communicate them clearly. That directness has helped him stay aligned with the clients and partners that he is best suited to serve.

So as Steve steps ahead, he keeps his values at the forefront. His desire is to help other loan officers and real estate agents grow their business,

build his team at Equitable Mortgage, and continue to support the growth of Southwest Florida.

"Everyone has a story," Steve reminds us. "Tell your story."

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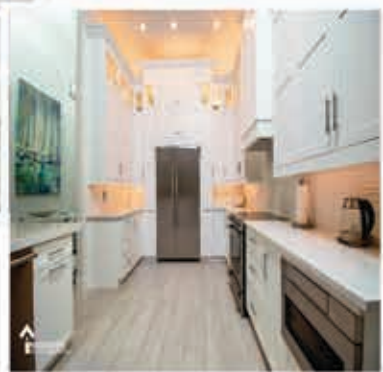
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By Michael L. Michetti, Esq.



Believe It or Not,

IT'S IN THE CONTRACT

REALTORS® are often tasked with preparing contracts for customers. Unfortunately, this sometimes leads to problems. Our office has seen some provisions inserted into contracts that range in description from “interesting” to “downright ugly.” This article will help you avoid these whoppers in your deals!

THE ESSENTIALS

In order to avoid big mistakes, you must recognize what makes up a valid and enforceable real estate contract. Be sure to:

1. Include the proper parties to the contract and pay special attention to completing the seller information accurately. To accomplish this,

try to pull the last deed of record (don't necessarily rely on the information listed on the tax collector or property appraiser sites), and remember, if the property is held in trust, then the trustee is the seller, and if it is held in a corporate entity, a person with apparent authority must sign the contract (check Sunbiz).

2. Include the correct legal description and address. You would be surprised how many times these are actually missing from a signed contract.

3. Properly complete the purchase price, deposit information, and loan information. Be careful the numbers correspond with the correct line or you may have your customer making a second deposit equal to their loan amount.

4. Finally, include a closing date. The terms “mutually agreed to by the parties in the future” does not cut it.

THE WRITING

Florida is a Statute of Frauds state. This common law legal term is codified in Florida statute. And its importance is simple but paramount. It means any terms relative to a real estate transaction must be in writing and signed by the parties to be enforceable. Emails do not suffice. Text messages between agents agreeing to credits or extending dates are completely unenforceable.

THE TRAPS

Most contract-provision-drafting mistakes fall into two categories: vagueness and ambiguity. You should think of these terms as the equivalent of the two creepy, evil sisters from the movie *The Shining*. If you see them, run in the other direction. Ambiguity means a phrase that has two distinct meanings, while vagueness is a phrase that has an under-defined meaning, which can only be clarified by context. Both can lead you to the path of litigation!

So now we have the essentials, the rules about being in writing and the traps to avoid. Let's have some fun. The following provisions are inserts from contracts actually provided to our office to close over the past several years.

“This Sale is contingent upon the sale of Buyer's Property.” This is clearly a vague provision. What property? When is the sale? The issues with this, as drafted, are too numerous to list but we, unfortunately, see this quite often.

“Turnkey furnished.” I hate it. Avoid the traps. Use an inventory list. And along the same lines:

“Personal property being left without any value for the convenience of Buyer and Seller.” Be mindful that this does not necessarily obligate a seller to leave anything. So if your buyer expected the coffee table to be in the living room, they may be disappointed. Even worse:

“All personal Property as of the Effective Date.” The client ended up reluctantly conveying the golf cart in the garage he had intended to sell independently.

“Offer is contingent upon Buyer viewing the Property.” Online? In person? By when? Way too vague.

“Closing is contingent upon an appraisal.” This one is completely unacceptable. So an appraisal occurs, and the contingency is satisfied? Look, if you want to include an appraisal contingency, both NABOR and FR/BAR have forms directly on point, so use them. Which brings up a great

point: Don't recreate the wheel. Don't be afraid to use the forms!

“Seller shall pay all closing costs including Buyer's attorney fees.” Unless the amount of the costs is known, you should not let your customer agree to such a blanket statement. And for attorneys' fees, the amount should be written into the contract.

“All repairs made to Buyer's satisfaction.” Make sure to include reasonable and objective standards when dealing with repair items or a seller may never “satisfy” the buyer.

And beware the illusory contract: **“Buyer's obligation to close the transaction contemplated herein shall be contingent upon Buyer receiving funds in the amount of the full purchase price at or prior to closing.”**

Unfortunately, in most instances, the contract is already signed before it makes its way to our office, and any objection we may have may require an amendment that one party may not be willing to sign.

One more thing ... try and use actual legal terms. There is no such thing as “dock” stamps or a “quick” claim deed. When I see these, I want to quickly jump off a dock!

Good luck!



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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►► featured agent

By Zachary Cohen
Photos by Sun Services SW Photography



TROY DEMOND

From Fitness to Real Estate: *A Life Path*

5:30 a.m. While most agents are a few hours from their morning coffee, Troy De Mond's day is already in full swing. Each morning, he finds himself at the gym around this time, prepping his body — and his mind — for the day to come.

"You have to exercise every day," Troy advises. "I just turned 60. I don't have the intensity that I used to. But you have to stay active and fit, clear your mind so you can focus on business. That's why I go into the gym early. I'm regimented in my routine. So that's how I start every morning — going into the club and clearing the head."

Troy has taken a lot from his 25-year fitness career into real estate, and his early morning fitness routine is just one of those elements.

FROM FITNESS TO REAL ESTATE

Before becoming a real estate agent in 2013, Troy enjoyed a successful 25-year career in fitness. He obtained his master's degree in exercise physiology and spent five years working as a physiologist before exploring his entrepreneurial side. By the mid-nineties, Troy was sponsored by Nike and Spri Products, traveled the country as a speaker and educator, and owned a fitness club in Fort Myers.

Troy gained national and international recognition, and his health club was well-known in Southwest Florida. But when the economy dropped into a recession in 2008, his high-end club was negatively impacted. With 55 people on his payroll, his business debt was building, and by 2013, Troy realized that it was time to make a change.

“

I loved helping and serving people, and I loved selling.





Before he entered real estate, Troy De Mond had a 25-year career in physical fitness and owned a fitness club in Fort Myers.

...

“I looked at how I built the fitness business and what I could do next. I loved helping and serving people, and I loved selling,” Troy reflects.

After contemplation, real estate seemed like a perfect fit. So in late 2013, Troy left behind his fitness career for a new beginning.

RELATIONSHIPS FIRST

In the fitness world, Troy learned an important lesson: “Build the relationship first and the business comes second.” As he began his real estate journey, he applied the same business lessons, and with positive effect. By aligning with Royal Shell Real Estate, he was able to offer his clients a high-service, high-touch experience.

“And that was right up my alley,” Troy says.

Troy also took with him the value of hard work and hustle. He’s willing to help his clients at any time of day.

“I always said I had to out-hustle the other 9000-plus agents we have in Lee and Collier Counties. That’s always been my mindset — to arrive early and stay late.”

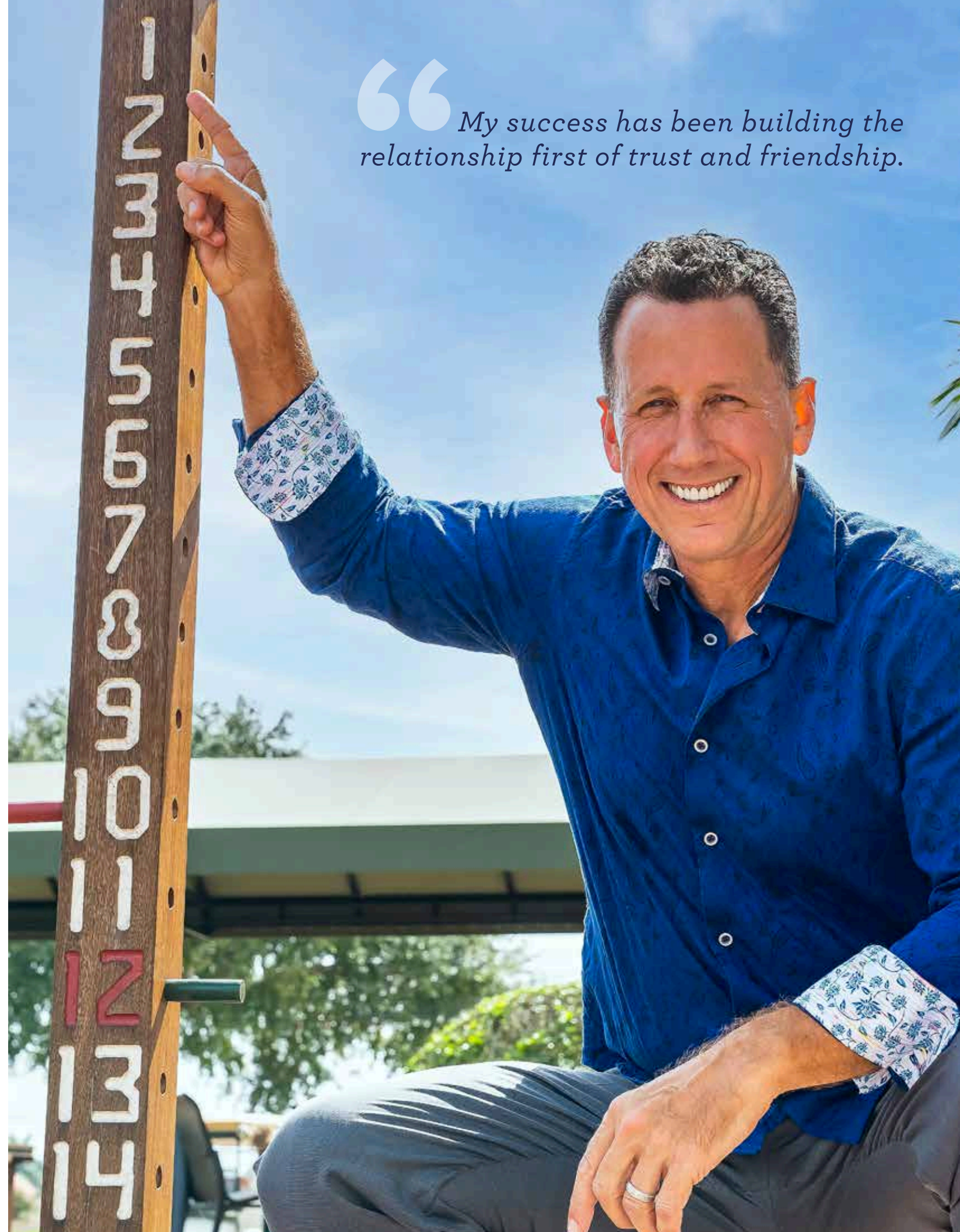
BECOMING A VETERAN

Over the past nine years, Troy has steadily built his real estate business into one of the area’s most consistent. He’s now seeing a larger percentage of repeat clients and referrals, which has been a boon to his business. He’s settled in at Royal Shell Real Estate, feeling no need or desire to explore other brokerages.

“My success has been building the relationship first of trust and friendship,” Troy says. “From there, it’s all execution.”

...

“My success has been building the relationship first of trust and friendship.”





Troy De Mond started in real estate in 2013 and joined Royal Shell Real Estate, where he has stayed ever since.

...

Troy and his partner, Sara, were recently married; after an eight-year, long-distance relationship, Sara has relocated to Florida.

Fitness continues to be a part of Troy's life, and today, he's using his fitness experience and his daily workouts as a springboard for success.

As Troy assesses his current life, he feels gratitude for the present and excitement for the future.

"I envision myself selling real estate another 10 to 15 years. I feel like I'm just getting started in this business. So for me, it's head down, stay in my lane, and let's get after it."

*I feel like I'm
just getting started
in this business. So
for me, it's head down,
stay in my lane, and
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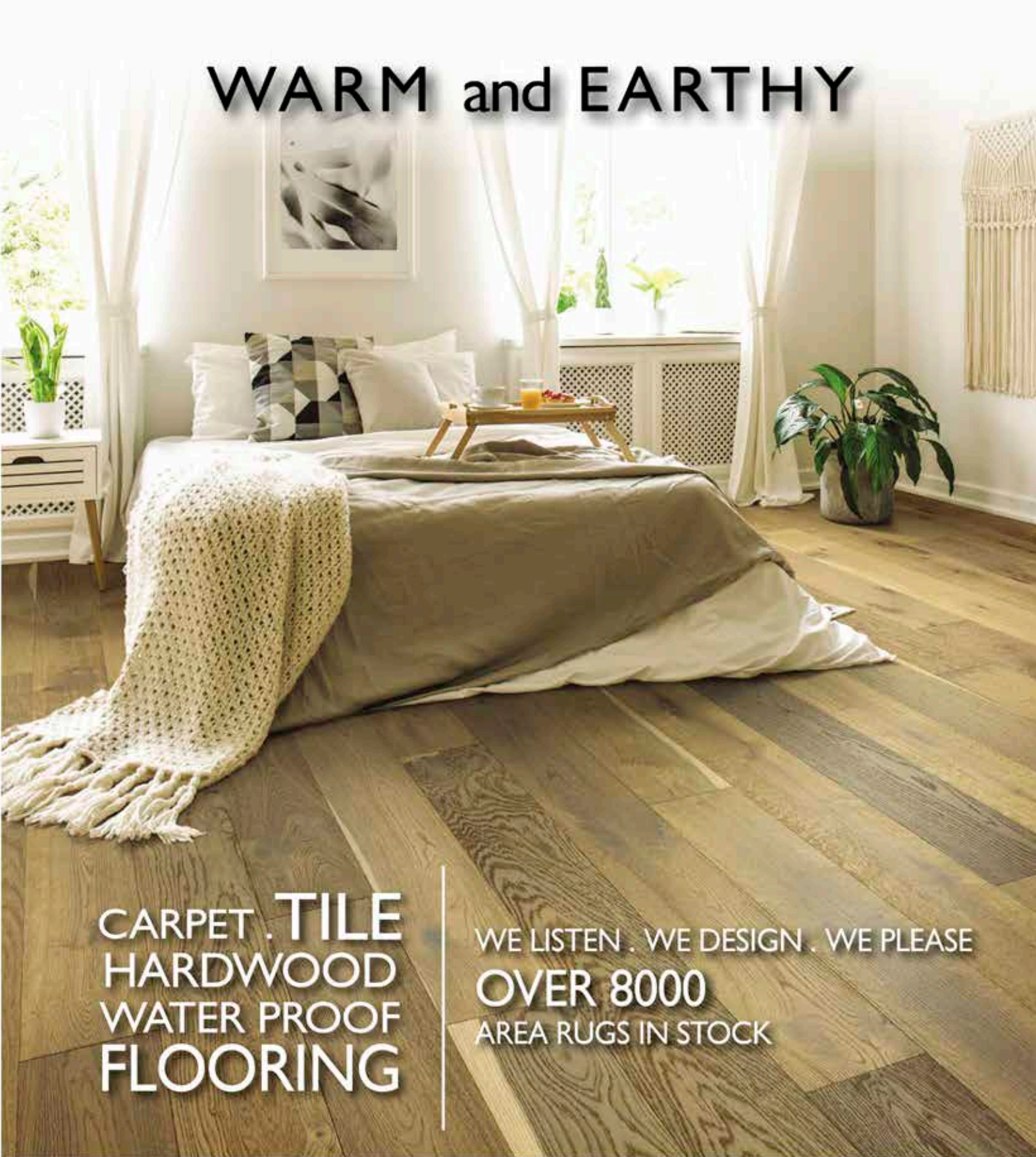
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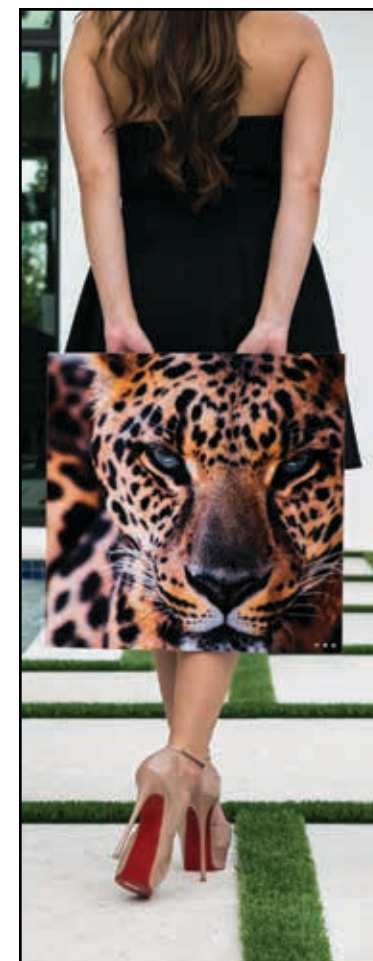
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► wealth preservation

By **Murat Dorkan, CLU**

As a self-employed business owner and top-producing REALTOR®, you will want to review your finances, your insurances, and your tax plans in the new year. A key point you're going to want to review is, are you optimizing your retirement plan to maximize your tax deduction? Some plans for solo business owners can allow for up to \$200,000 of tax deductions each year!

Secondly, you're going to want to look at and evaluate your asset-protection plans. Post-COVID rates are going up, and you'll want to look at ways to create tax-free liquidity if you have an estate-tax problem or an estate over \$10 million.

Thirdly, you want to look at the most cost-effective ways to protect the nest egg you have for exposure to long-term care. You can look into the tax-free, cost-effective, long-term care

plans. These rates will be going up in the coming months, post-COVID, and timing is excellent to review these.

Fourthly, you will want to review your life insurance as rates have never been more competitive, and now you can combine your life insurance and long-term care planning all in one step. Very cost-effective opportunities are here.

Lastly, as concerns of the market correction approach, you will want to look for investment accounts that will protect your downside risk but allow you to participate in the upside as well.

It's not always what you make ... it's what you keep! Proper protection planning complements other investments you are making and is key to putting you in a well-rounded, strong position.



Murat M. Dorkan is the president and founder of Dorkan Financial Group Inc, an independent firm assisting clients with wealth management, preservation, and distribution. Mr. Dorkan began his career in financial planning in 1992. He provides insurance, employee benefit, retirement, estate, and financial services to business owners, professionals, and their families.



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Shannon Schaffer

▶▶ rising star

By Zachary Cohen
Photos by LaCasaTour

Leading with Care

In college, Shannon Schaffer, a REALTOR® with Keller Williams, took a mission trip to Guatemala that reshaped how she viewed the world around her. Growing up in Southwest Florida, she attended a private school with a relatively uniform culture. Stepping into a developing country like Guatemala offered a view of life that Shannon had never seen before.





Shannon and Justin Schaffer.

“I went down to Guatemala to help orphanages. We built a building, did skits for them, ran a bible study camp, and spent a week down there. I remember seeing these kids that didn’t have shoes on, that didn’t have clean water and food on the table — it rocked my world, 100 percent.”

Shannon returned to Florida with an uplifted sense of gratitude and a renewed inspiration to work hard.

“I am so thankful to live in America,” Shannon says. “It made me work a little bit harder and realize how fortunate we are. Seeing those little kids — it was a life-changing experience.”

Professional Pathways

After graduating from Florida Gulf Coast University in 2008 with a bachelor’s degree in communications and public relations, Shannon landed work in advertising sales. For seven years, she worked selling Yellow Pages

ads and was consistently one of the top salespeople at the company. For a period, she also worked as the admissions director for a private Christian school.

As Shannon’s family grew, she took time off from work to stay home and raise her children. When her youngest began school in 2020, however, she decided it was time to get back to work.

“When our youngest was getting ready to go to school, I craved that professional career again, and I took the leap. My husband encouraged me to start a career in real estate,” Shannon explains.

Shannon started her real estate career with modest goals; she hoped to simply sell a house or two each month.

“I thought, ‘It’ll help my family.’ First and foremost, I am a wife and a mom. But I thought one to two houses a month

“

I think that’s what really sets me apart. I love my clients. I put everything I have into working with these families. And in this day and age, it makes a difference.

”





would bring more income to my family, allow us to take vacations, and make more memories.”

Just a month into her career, COVID-19 brought both of her daughters home for remote learning. But that didn’t stop Shannon. She closed her first deal in May, and by October, her business had taken off. In 2021, she’s pacing to close over \$20 million.

“That’s way more than one house a month,” Shannon beams. “I put everything I have into working with these families. I make them a priority, I treat them with respect and care, and I think that’s what really sets me apart. I love my clients. And in this day and age, it makes a difference.”

Leading with Care

In real estate, Shannon calls on the sense of empathy and gratitude that was developed all those years ago in Guatemala. She remembers what it was like to see an entire community living on the edge of poverty, and this experience serves as a reminder to give everyone in her life a bit of extra grace.

“It opened my eyes to treat people with extra respect. Obviously, my clients have shoes and water, but you never know what else they’re struggling with or what their past is. I have learned to handle everyone with a little extra care.”

FAMILY HIGHLIGHT
Shannon Schaffer and her husband, Justin, have now been married for 13 years. Their two daughters, Lilly and Addy, are 9 and 4, respectively. Together, they enjoy traveling, getting out on the water, going to church, and anything Disney.



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3 TIPS TO HIRING A GREAT ASSISTANT

By Christy Belt Grossman



REALTORS® tell us one of their biggest pain points is hiring an assistant. They often hire what turns out to be the wrong person. Then wonder whether they're cut out to have an assistant in the first place because all their fears about delegating to someone come true.

Here are 3 tips to mitigate the risk of a bad hire:

1. INTERVIEW ENOUGH PEOPLE.

When you finally get to the point of hiring, whether it's your first hire or fifth, you're in pain. You need help. Yesterday. You interview a handful of people. And as soon as one person "shines," you think they're "THE ONE!"

The problem is, if you're not comparing them to great people, they're probably average, not great. If you only talk to five people, and all five are 4's-5's on a scale of 1-10 (you probably discarded the 1's-3's), then when you interview a 6, the 6 looks like a "rockstar." You got to where you are in your career because YOU are a 10.

You need to interview enough people so you're comparing 9's and 10's to each other.

How many? My last hire started required 400 resumes, 100 phone interviews, 20 Zooms, then personality assessments, and three people who went through multiple in-person interviews.

2. HAVE AN ELEVATOR SCRIPT.

Unemployment is at historic lows. Great candidates are hard to find. Your best candidates are working elsewhere and have bumped into a ceiling of opportunity. So how do you find them?

You DON'T tell everyone you know, *"I'm looking for an assistant. Do you know anybody?"*

When you do that, people only think of the unemployed. Or they think of people who are "assistant material." (Which is only defined by *their* experience, not by what *you* are looking for.)

Instead, create an elevator script that captures the qualities you want, and don't mention the job title.

Example: *"I have an amazing opportunity for the right person. I'll describe who I'm looking for. I want you to think of who you know that sounds like that. They're probably already working somewhere else. Ready?"*

Then: *"Who do you know that's really detail-oriented, never gets flustered with a million things going on, and is someone people love? For example, they might not be the PTA President, they're more likely the behind-the-scenes person running all the committees."*

3. HIRE PEOPLE YOU LIKE, NOT PEOPLE LIKE YOU.

When you interview a candidate, and it feels great because you "click," take a step back and determine *why*.

Do you like them because you share the same values?

Or does it feel good because they're like you? For example, you chatted away, the hour flew by, and you had the time of your life because they were as outgoing as you.

You need to like the person you're about to spend a lot of time with. AND you need to ensure they balance you. If you're not detail-oriented, hire someone who is. If you hate paperwork, hire someone who loves it. If you're big-picture, hire someone who loves making things happen after someone else has the ideas.

Bottom line: There's a lot that goes into hiring. Spend as much time hiring your "work spouse" as you would preparing to marry. That will set you up for success.



Christy Belt Grossman is the CEO and owner of Ops Boss Coaching™. Christy's passion for raising the bar for Ops Bosses™ was fueled by her past experience as COO of one of the nation's first real estate teams to sell \$1 billion. Ops Boss Coaching™ provides classes, a video resource center, coaching and an annual conference focused on real estate operations professionals. FREE reports and resources at www.OpsBossCoaching.com. Contact: Christy@OpsBossCoaching.com.



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ZAMPOGNA FLORES, PLLC

MATT FLORES

CLOSING WITH **CARE** ...

▶▶ partner spotlight

By Zachary Cohen
Photos by New Frame Photography

...

“

From the agent perspective, it's having the comfort of knowing once they hand the transaction off to us, that they are going to be able to talk to us, that we are going to work our darnedest that the deal closes favorably for the client, and, at the end of the day, that referral they gave to us will reflect positively on them.

”



In late 2018, Matt Flores and Carlo Zampogna joined forces to form Zampogna Flores, PLLC. Together, they bring real estate and title services centered on care, responsiveness, and expertise.

Matt and Carlo had worked together previously. Eventually, Carlo broke off to start his own practice, and Matt did the same. Matt considers Carlo a mentor, and over the years, the pair remained friends.

“Eventually, we looked at it and said, ‘Why don’t we do this together?’ So from that friendship came this law firm,” Matt explains.

Matt and Carlo have similar personalities and philosophies. They both practice real estate and business law, and both focus on putting the needs of their clients above all else.

“We put others first. We take care of people,” Matt says.

Matt also understands that responsiveness is essential — in the real estate business, especially. He encourages real estate agents and clients alike to rely on him for timely and clear communication.

“ WE PUT OTHERS FIRST.
WE TAKE CARE OF **PEOPLE.** ”

...

Matt Flores with his wife, Taylor, and children, Isla and Sunday.



...

“ I STARTED TO GET A TASTE OF REAL ESTATE, AND I REALLY ENJOYED THE **DEAL-MAKING** AND **CLOSING PROCESS.** ”



Matt Flores is a practicing attorney and co-founding partner at Zampogna Flores, PLLC.

“You hear complaints about lawyers that they are not responsive. That’s really important to us — making sure people can reach us and acting in the best interest of our clients in these transactions.”

Partner Highlight: Matt Flores

Prior to starting his career in law, Matt embarked on several law internships, including an internship for a criminal defense firm and another in family law. While neither of these first two ambitions struck his interest, he was hooked when he came across real estate law.

“I started to get a taste of real estate, and I really enjoyed the deal-making and closing process,” Matt reflects.

Early in his career, Matt continued to fine-tune his practice and learn as much as possible. When he left to start his own firm, his goal was to make a name for himself as a real estate lawyer.

“And that’s where I am now. That’s most of what I do,” Matt explains.

Matt and his wife, Taylor, have two children, Sunday (2) and Isla (born in September 2021).

“They are certainly my life right now. That’s all-consuming at this point,” Matt smiles.

Matt is also involved in several local nonprofit organizations. He is on

the board of directors for Friends of Rookery Bay. This organization connects people with Southwest Florida’s coastal environment in support of Rookery Bay National Estuarine Research Reserve. Matt is also the chair of an annual event called the Great Dock Canoe Race.

Matt Flores has lived in Collier County for over 25 years. He graduated from Lely High School, attended the University of Florida, and graduated from Ave Maria School of Law.

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cover story

By Zachary Cohen
Photos by Michelle Reed Photography



Guenther, Heitman & Williams Team

THE POWER OF THREE

Over the past 13 years, Dan Guenther, Sam Heitman, and Melissa Williams, of the Guenther, Heitman and Williams Team at Premier Sotheby's International Realty, have dominated sales in Grey Oaks. While they were each hired onto the Grey Oaks team individually, the trio has formed a tight bond that has propelled them to over a decade of success.

...

...

“You’re talking 13 years, and we always work through it. It just works,” Sam says.

“We’ve never had a strong argument,” Dan adds. “We don’t disagree on much. We’re dealing with a lot of personalities, a lot of high-volume transactions, but we collaborate and figure out a solution, whatever the situation is. We always come to a good conclusion, and that really benefits our customers. They get three of us collaborating on an issue. They get three people with a lot of experience in the business.”

Dan, Sam, and Melissa each have prior experience working for builders, developers, and real estate companies. That’s helped make them a resource for new construction and resale home sales within Grey Oaks. They’ve even extended their reach beyond the community as their clients move elsewhere or send referrals.

In 2020, the Guenther, Heitman and Williams Team listed and sold \$150 million. They have sold 243 homes for over \$800 million in their time together.

“We’re very well-rounded with the knowledge we have. I think that’s huge,” Melissa says. “We’re a team of three, and our clients get three for one. Each of us treats our clients like gold.”

The Road to Grey Oaks

After a handful of years living in Seattle, Sam Heitman returned to the west coast of Florida in 2002. At that time, he began working for a luxury home builder. With no real estate experience, he was tasked with sitting the models.

“I didn’t get paid much,” Sam reflects. “But I always thought this business is what I make it. So I went from sitting models to showing up every day to go above and beyond.”

By 2003, Sam got his real estate license, and soon after, he landed with Premier Sotheby’s



Sam Heitman.

International Realty, where he continued to hone his skills in new construction onsite sales.

Melissa Williams relocated to Florida from Ohio in 1987. She remembers moving for the love of Florida — but without a career plan.

“I didn’t really have any idea what I was going to do. My husband and I liked to look at homes, and I fell in love with this one builder and his product. So I got my real estate license in 1988 and went to work in new construction for a builder.”

Over the next several decades, Melissa worked for several developers onsite and also did general resale.



Melissa Williams.

Dan Guenther moved to Florida in 2000 from Wisconsin after playing four years of Division I college ice hockey at the University of Wisconsin–Madison. He was licensed in 2004.

Dan began his career with a resort division of Centex on the east coast of Florida, where he learned the ropes in new construction sales. He and his wife and two children moved back to the Naples area in 2007 and, shortly after, landed at Grey Oaks.

“I saw the community and a lot of opportunity, so I came on board and have been here ever since.”

“

We’re a team of three, and our clients get three for one. Each of us treats our clients like

GOLD.

”



Dan Guenther.

Continued Success

Dan, Sam, and Melissa were hired separately, but they have formed a lasting partnership. As the trio looks ahead, they envision many more years of success together.

While the past two years have been a boom in their business, Dan is now seeing a transition in the market.

“Now you’re seeing inventory shrink all over town, and the number of transactions has slowed. People don’t know where to go if they

...

Dan Guenther, Melissa Williams and Sam Heitman
teamed up 13 years ago at Premier Sotheby's
International Realty.



“

We look forward to continued success.

**WE'RE A TEAM FIRST,
INDIVIDUALS SECOND.**

And that works for our clients.

”

...

were to sell their property. We don't know what's going to break the logjam,” Dan comments.

Despite the challenges, Sam is confident that the Guenther, Heitman and Williams Team will continue to thrive. They've continually been the number-one team in Grey Oaks, have their own dedicated office just off-site, and have continued to expand their customer base beyond the community.

“Florida is a great destination for anybody coming from another state ... and I see that continuing,” Sam says. “We look forward to continued success. We're a team first, individuals second. And that works for our clients.”

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7 Great Places to **RUN** IN NAPLES

With the New Year underway ... and resolutions still in play ... fitness buffs will want to lace up and check out these “best of” places to run in Naples, Florida. With its sunny weather and abundance of flower-lined streets and neighborhoods, Naples has lots of great places to run. But we think these are some of the best. Check them out!

BIRD ROOKERY SWAMP TRAIL

*Hours: One hour before sunrise to one hour after sunset
1295 Shady Hollow Blvd.,
Naples, FL 34120*

Twenty-five miles north of Naples, the Bird Rookery Swamp Trail offers 12 miles of biking and hiking. A 1/4-mile crushed-shell path leads to a 1,500-foot boardwalk. Then, the trails become relatively flat with swamp on either side.

CLAM PASS BOARDWALK

*Hours: Monday through
Sunday 8:00 a.m.–sunset
465 Seagate Dr.,
Naples, FL 34103
(239) 252-4000*

Clam Pass Park, located near Naples Grande Beach Resort in North Naples, is one of the most frequented beach access points.

The ¾-mile boardwalk runs through a mangrove forest and is perfect for a tranquil, nature-filled

experience. It’s best to run at low-traffic times during the day, as it can get crowded with people heading to and from the beach in mornings and late afternoons. One option for a great run is to include the beach and Seagate Drive, which has a good running path. This makes a 2.3-mile loop. The residential area across from Seagate Drive also has low-trafficked roads that are ideal for running.

DELNOR-WIGGINS PASS STATE PARK

*Hours: 8 a.m. to sundown,
365 days/year
11135 Gulfshore Dr., Naples FL 34108
(239) 597-6196*

Twelve miles north of Naples, the Observation Tower Trail at Delnor-Wiggins Pass State Park is a 0.3-mile boardwalk through a tropical coastal forest. For a great run, start near the picnic pavilion and then take the boardwalk to a tower from which there are sweeping views of Wiggins Pass and the Gulf of Mexico. The entire trail is 0.8 miles one way. To add extra distance, you can continue up the entire length of

the beach to the south end of the park and back, adding two more miles to your shoreline run.

FREEDOM PARK

*Hours: 8 a.m. to dusk daily
1515 Golden Gate Pkwy., Naples 34105
(239) 252-4062*

Just north of the Gordon River Greenway, the approximately two miles of pedestrian-only trails in Freedom Park is a great run by itself. It’s also a great add-on to the run at the Greenway. These pedestrian-only trails are mainly comprised of a boardwalk that traverses a swampy area.

GORDON RIVER GREENWAY

*Hours: 6:30 a.m. to 10:00 p.m.,
seven days/week
Recommended start at: Gordon River
Greenway Park, just south of the zoo.
Goodlette Road Entrance: 1590 Good-
lette-Frank Rd. N., Naples FL 34102
Golden Gate Pkwy Entrance: 1596
Golden Gate Pkwy., Naples, FL 34105*

Two miles from downtown and just north of the airport, the Gordon River Greenway offers plenty of views of Florida wildlife through its 126 acres

in the heart of Naples, traversed by a series of boardwalks and paths. The first phase of the pathway is 12-feet wide with smooth pavement and runs for 1.5 miles. The trail has a mix of elevated boardwalk sections over wetlands. Bridge crossings over the Gordon River provide spots to stop and enjoy the views. The main north-south Gordon River Greenway Path is 1.2 miles long and is a 3.5-mile run if you take all the spurs.

GULFSHORE BOULEVARD – BY THE BEACH

*Recommended start at:
Lowdermilk Park, 1301 Gulfshore
Blvd. N., Naples, FL 34102
(239) 213-3020*

In our estimation, Gulfshore Boulevard is the best beachside running Naples has to offer. The 9.5-mile round-trip run from Lowdermilk Park to the end of Gordon Drive and back is a favorite, especially in the heat of summer, where the boulevard’s abundance of trees offers much-sought-after shade for runners. This is also a very popular run because of the asphalt bike lane which can be shared with

cyclists, sparing runners some pounding of the concrete. Start at Lowdermilk Park and run south along Gulf Shore Drive and Gordon Drive. It’s about 4.5 miles one way. Lowdermilk Park has 1,000 feet of gorgeous beachfront, as well as picnic tables for relaxing after your long run.

PELICAN BAY BOULEVARD

*Recommended start at:
Artis–Naples, 5833 Pelican Bay
Blvd., Naples, FL 34108*

Seven miles north of downtown Naples, a run along Pelican Bay Blvd. is a great way to experience the waterfront, foliage, and stunning Florida homes. With its sidewalks and a wide street, it’s a favorite for local running groups. Start the run at Artis—a landmark within the community that offers free parking on its campus.



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healthy living

By Shauna Osborne

UNEXPECTED HEALTH BENEFITS OF READING



I remember many nights as a child falling asleep with a flashlight and book under my covers, awake until well past my bedtime, fully immersed in the tales of whatever wild animal or brave heroine the stories centered upon; now, I can't help but smile when I catch my own children awake late with a light and a book.

Some worry, with the introduction of so much new, instantly gratifying technology, that reading books will become a lost pastime. In fact, according to the Pew Research Center, over a quarter of Americans report not having read even part of a book in the last year. However, as the other three-quarters may already know, reading has some surprising emotional and intellectual benefits.

For example, the act of reading can **improve focus, concentration**, and attention span significantly. Our brains are accustomed to having information delivered in bite-size chunks (think tweets, texts, etc.), whereas reading a book, especially on a subject one is interested in, compels – and eventually trains – the brain to hone in and stay honed in for every last word. Interestingly, regular readers also tend to have **better vocabularies**. Of course, encountering a new

word in the context of a thought-provoking read is a more memorable experience than rote memorization of a dictionary entry.

Need a **mood boost**? Research has shown that reading silently slows down the heart rate and eases tension in the muscles – and even more effectively than activities we generally consider “relaxing,” such as sitting quietly or having a cup of tea. Reading, particularly fiction, also activates the left temporal cortex, an area of the brain associated with enhanced emotional intelligence and ability to be compassionate.

Not surprisingly, bookworms tend to show **higher levels of empathy, creativity, and emotional intelligence**. Each time you pick up a book, you become engaged in the lives of characters, their relationships, history, and so much more. Each read helps cognition by forging new brain pathways and strengthening existing ones, which, in turn, improves short-term memory recall over time.

The benefits of reading are endless, so go stick your nose in a book this month!

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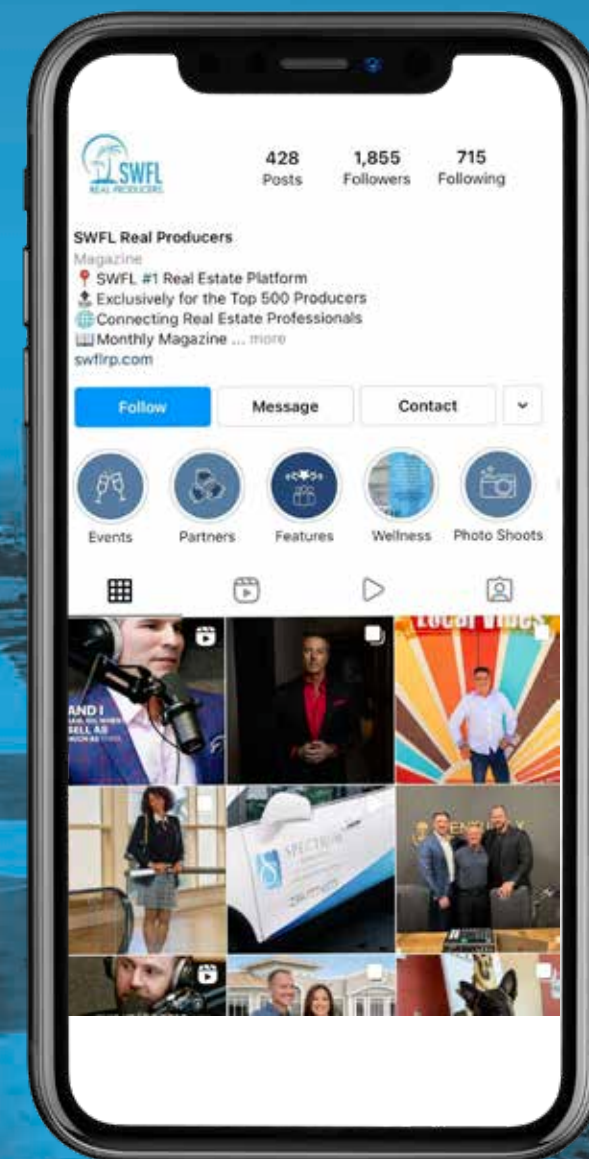


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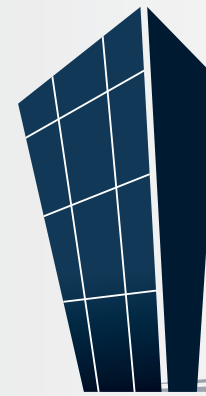
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