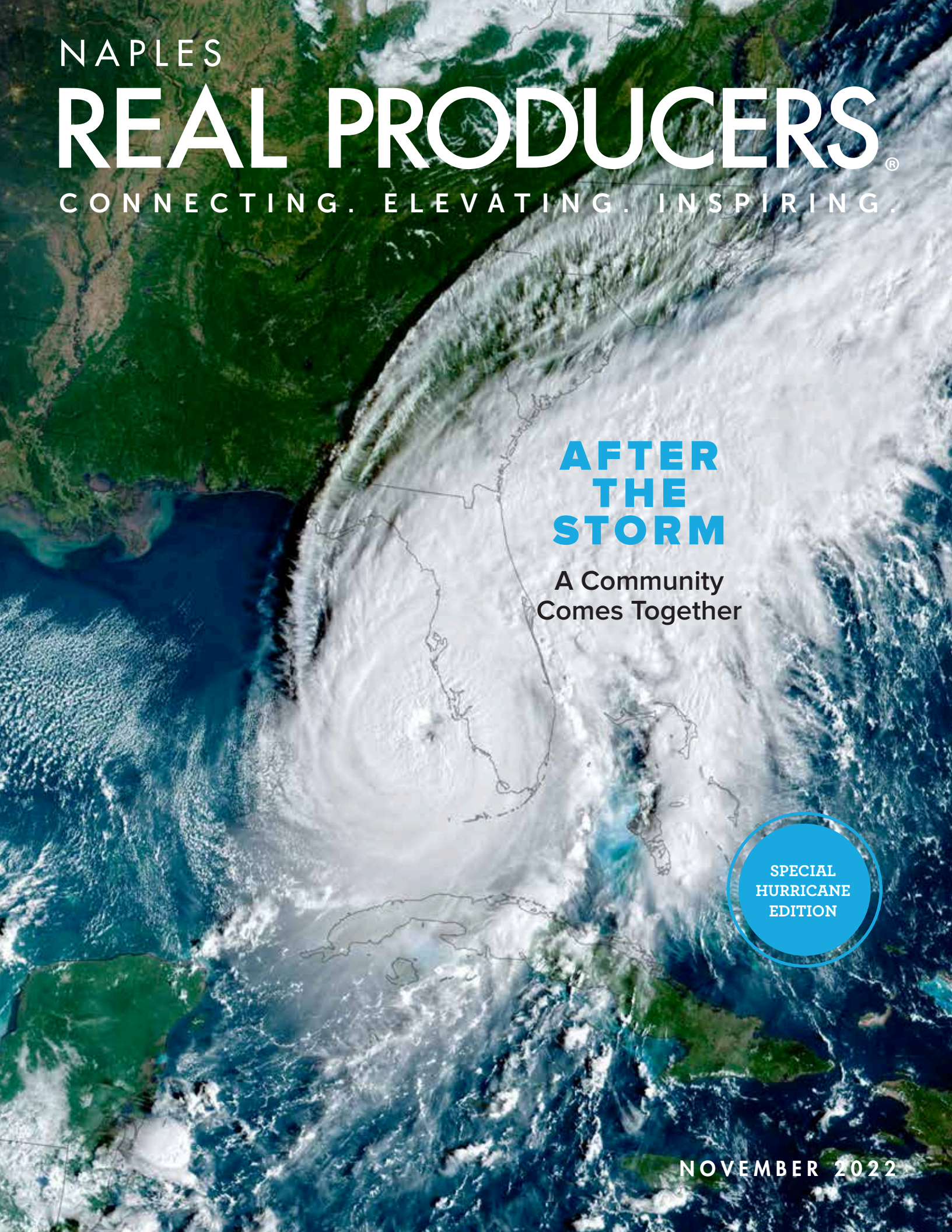


A satellite image of a large hurricane system over the Caribbean Sea, with the outlines of North and Central America visible. The hurricane's eye is clearly defined in the center of the storm.

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Naples Real Producers collected donations and delivered supplies to hurricane-stricken areas in Fort Myers.

“The Greatness of a Community is Most Accurately Measured
By the Compassionate Actions of Its Members.”

—Coretta Scott King

Publisher's NOTE

Dear REALTORS® and Preferred Partners,

This issue is dedicated to commemorating not Hurricane Ian... but *us*, our SWFL community, who came together in strength and with resolve to assist those affected in the aftermath of the storm. Our entire community really joined hands and pitched in to support each other and help with the many cleanup, relief, and rebuild efforts. Here at Real Producers, we received \$5,000 of donations that allowed us to purchase food, water and supplies that we then delivered all over Fort Myers. Thank you SO much to everyone who donated that allowed us to make an impact and contribute to the many relief efforts going on in our community. We appreciate you all so much! Please check out our hurricane special feature on page 76, where we highlight members of our real estate community who shared their stories with us of loss, hope, and the incredible power and servant hearts of our beloved community.

November is also a month where we recognize those who have served our nation. This month, we celebrate Veterans Day, honoring those brave men and women and their families who have given so much of themselves and have made such tremendous sacrifices for their fellow countrymen. As many of you know, I have a soft spot for veterans, having spent quite a bit of time with

them in my previous career as a military contractor. I have the utmost respect for these American heroes and am proud to call several of them my closest friends. Please check out our article on Dr. Evelyn Lewis and her Veterans Health and Wellness Foundation in this issue. This is a very worthy cause to donate to so that those who have served receive the health care they and their families deserve.

November is also a month we focus on gratitude. This year, after having just gone through Hurricane Ian together, we really have even more reasons to be thankful. The impact on our community has been devastating, but the reminder is there to truly appreciate what is most valuable in our lives — our families, friends, and loved ones. As we get ready to head into the holiday season 2022, we are so grateful for the special people in our lives, for our community, and for all of our blessings. Our hearts and prayers are with each of you who has suffered losses from the hurricane. It is moments like these we can fully embody and appreciate the meaning of community.

For obvious reasons, our fall quarterly event at MarineMax had to be postponed and we have rescheduled it. Be on the lookout for your exclusive invitation via email and if you haven't received it or would like more information, please email us at SWFL@n2co.com.

I am grateful for this inspiring Real Producers community and look forward to seeing you all again soon.

Happy Thanksgiving to all!

ANDREW REGENHARD

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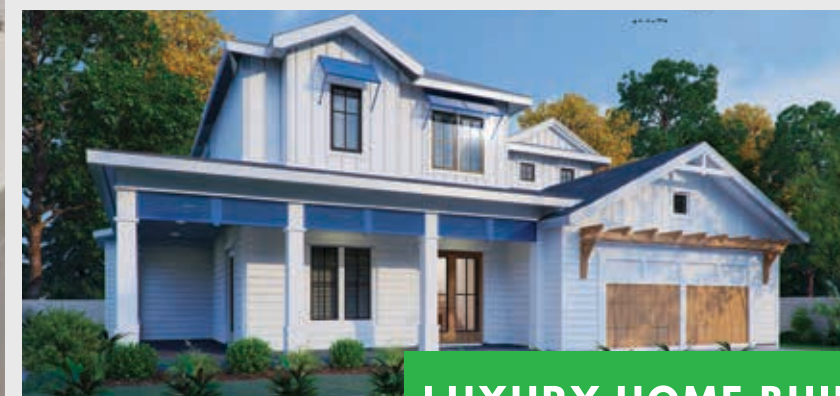
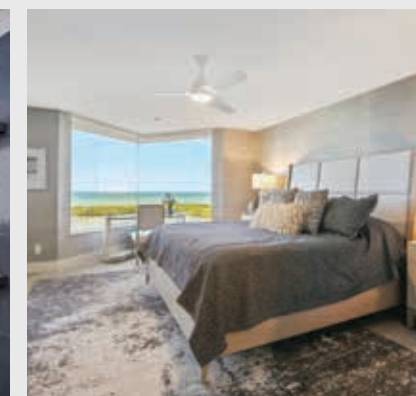
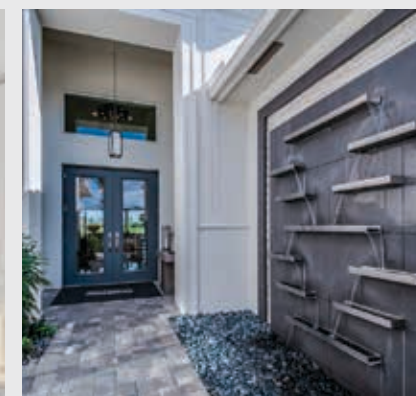
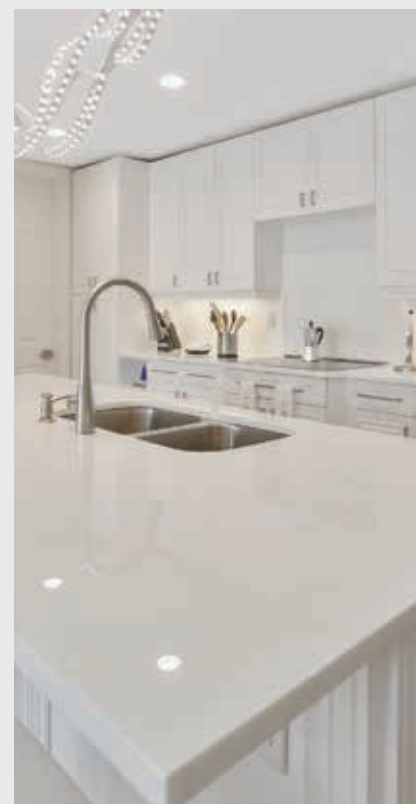
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—Nina



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"In 2020, I had a lot of time to reflect on life and a lot of things to be grateful for. I just realized I have one life and one chance... A lot of people wait their entire life, wait until they're older, and the biggest regret they have is waiting so long."



"The best part of it is that we're doing everything together." —Carlo

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Post Hurricane Issues in SWFL Real Estate

After Hurricane Ian, many people, unfortunately, will find themselves without a place to live. If you are a tenant, whether in a residential or commercial property, it is vital that you understand your rights. After a catastrophic event like the one that Southwest Florida just endured, we, at Woods, Weidenmiller, Michetti & Rudnick, LLP, can help you shift through your questions and concerns. For example:

1. What happens to your Lease upon a “Casualty” event?
2. What maintenance requirements was the Landlord required to undertake and any obligations that the Landlord may have had to make storm preparations on the Property?
3. What obligations does the Landlord have to make the Property habitable or if a Landlord is required to make other living arrangements if the Property is deemed uninhabitable?
4. How does insurance come into play (i.e., renters insurance, landlord insurance, etc.)?
5. Can my Landlord “constructively evict” me?
6. What will happen to your Security Deposit? How do I get that refunded?

The first step every tenant should do is to review their Lease. For example, typically, a lease will have language that, should the Property be substantially impaired as to affect the habitability of the Property, the Tenant can provide written notice to the Landlord that they are terminating the Lease. As every lease is different, this should provide you with the most streamlined answers to your questions. That said, if the Lease is silent as to such issue, below are a couple statutory provisions that every Tenant should be aware of, and which will govern how the parties should proceed:

RESIDENTIAL

Florida Statute 83.63 Casualty damage. “If the premises are damaged or destroyed other than by the wrongful or negligent acts of the tenant so that the enjoyment of the premises is substantially impaired, the tenant may terminate the rental agreement and immediately vacate the premises. The tenant may vacate the part of the premises rendered unusable by

the casualty, in which case the tenant’s liability for rent shall be reduced by the fair rental value of that part of the premises damaged or destroyed.”

COMMERCIAL

Florida Statute 83.201 Notice to landlord of failure to maintain or repair, rendering premises wholly untenantable; right to withhold rent. “When the lease is silent on the procedure to be followed to effect repair or maintenance and the payment of rent relating thereto, yet affirmatively and expressly places the obligation for same upon the landlord and the landlord has failed or refused to do so, rendering the leased premises wholly untenantable, the tenant may withhold rent after notice to the landlord... If the landlord does not complete the repair or maintenance in the allotted time, the parties may extend the time by written agreement or the tenant may abandon the premises, retain the amounts of rent withheld, terminate the lease, and avoid any liability for future rent or charges under the lease...”

Simply put, a Landlord cannot use Hurricane Ian as an excuse to evict you. Florida law has strict statutory provisions regarding evictions that apply here just like

in any other situation. The landlord cannot engage in “self-help” either (i.e., change the locks, keep the electricity and water shut off, or deprive the Tenant of basic living necessities). The risk of loss for the Property will likely be the Landlord’s, while any personal property will likely be the Tenant’s loss. It is important for the Tenant to inquire with the Landlord and receive copies of any and all active insurance policies that they may have.

The attorneys at Woods, Weidenmiller, Michetti & Rudnick, LLP, are here and ready to assist you in reviewing your lease, answering your questions, and letting you know what your rights and remedies may be.



Born and raised in Naples, Florida, Samuel Colburn is an associate attorney at Woods, Weidenmiller, Michetti & Rudnick, where he concentrates his practice in the areas of commercial and residential real property transactions, as well as corporate and commercial lending.



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Evelyn Lewis, MD, MA, FAAFP, DABDA

The Veterans Health and Wellness Foundation

SUPPORTING VETERANS COAST TO COAST

By Ellen Buchanan

To care for [those] who shall have borne the battle...

—President Abraham Lincoln

“There are about 250,000 people that transition from being a service member to a Veteran each year. I see the vast majority of those people don’t need the help we provide, but there are some out there who desperately need the services we render,” Evelyn Lewis begins.

Evelyn Lewis is a medical physician and a 25-year Navy Veteran who has seen the struggles of Veterans and their families from varying vantage points. After witnessing so many

Veterans struggle to understand that they were eligible for healthcare benefits and how to navigate the system to access their benefits, she was determined to give back to a community she felt was so desperately in need of support.

In 2014, Evelyn founded the Veterans Health and Wellness Foundation (VHWF), a 501(c)(3) nonprofit organization dedicated to helping Veterans and their families access and navigate the healthcare system so they can receive the VA benefits they are entitled to. In addition, she also offers assistance to those navigating the civilian healthcare system and in need

of advocacy if they are not eligible for care through the VA. Although Evelyn is based in Georgia, VHWF assists veterans across the country.

Meet the Founder

Dr. Lewis has had an interest in medicine since she was a little girl. Her father was a physician, and her mother was a nurse in his office. She remembers sitting in her dad’s office after school, doing homework and watching patients come and go.

As she got older, she gained a real, personal understanding of the work her parents were doing while serving the community. Observing her

parents and their dedication cemented her desire to follow in her father’s footsteps.

Evelyn graduated from Spelman College and was awarded a Health Professional Scholarship through the military and joined the Navy. She served and remained active for 25 years, retiring in 2003. She obtained her doctorate from the Chicago Medical School – Rosalind Franklin University of Medicine and Science and ultimately served at medical clinics from coast to coast, hospitals here at home and abroad and on board the USS Simon Lake assisting active-duty service members and Veterans with a host of medical challenges. While assigned to the National Naval Medical Center (currently known as Walter Reed National Military Medical Center) during the height of the Iraq–Afghanistan conflict, she cared for the service members who returned with various injuries, illnesses and diseases, cared for their families, delivered babies, and witnessed the seemingly insurmountable challenges faced by Veterans.

“In the 25 years I was in the military caring for service members, Veterans, and their families, it became very clear that many of them didn’t have an understanding of what their benefits were, what they were eligible for, and then how to advocate for themselves,” Evelyn explains.

Evelyn has taken a creative approach to the work she does, as well, going above and beyond simply educating Veterans and their families.

She also educates physicians and allied healthcare professionals on how to best serve the Veteran community, a program she believes has the potential to make a significant impact in the lives of the 13-plus million Veterans who get some or all of their healthcare outside of the VA healthcare system.

Keeping Her Promise

Today, Evelyn resides in Georgia, where she runs VHWF virtually.



Evelyn Lewis, M.D., founder of Veterans Health and Wellness Foundation

...



WITH A REASSURING
LOOK REFLECTING
COMMITMENT,
COMFORT, AND
COMPASSION, THIS
ALLOWS VHWF TO
SERVE VETERANS
FROM EVERYWHERE.



“Just an update...my dad is doing better and they are in the process of buying a new home through the VA loan. We are forever thankful for your help.” —*Veteran in Texas*

“The VHWF has assisted me with my doctor visits, with communications about my drugs and procedures, and assisting me with the process of submitting my exam paperwork to the VA that no one else has done, even after I relocated to Florida..As a disabled vet, they are a great asset to my well-being and health care.” —*Veteran in Florida*

“I want to thank the VHWF and their program for helping my father, a retired master chief. I, too, being a disabled navy veteran, tried to help my father in receiving his disability benefits which he is entitled to, however my knowledge was far out of scope. Dr. Lewis and Janice picked up my father’s case and have helped tremendously. First, the help in reducing the mental anguish that accompanies this frustrating process, giving the veteran the relief of a team. Second, the verbiage involved... Many of us don’t know the correct language that the VA is looking for, and it’s heartbreaking when repeatedly denied benefits due to language. I have been so impressed with their services that I have referred multiple other veterans and families in their direction. Thank you for your service and commitment to our veterans.” —*Veteran in Hawaii*

“With a reassuring look reflecting commitment, comfort, and compassion, this allows VHWF to serve Veterans from everywhere... When I say from everywhere, it literally is from everywhere,” she says.

VHWF does not charge Veterans or their family members for any of

its work; sponsorships and donations help fund the services so Veterans can reap the rewards. VHWF is a small group, but one that is deeply devoted to serving those who protect our nation’s values.

“Our organization is here to help Americans realize we made a

promise. To paraphrase President Abraham Lincoln, we will care for those who have borne the battle. And if we look at what’s going on with Veterans and their families today, we are not keeping our promise...”

“I get to enjoy my life and do the things that I do because they have provided the ability for me to do this... It might sound cliché — ‘Oh, they’re over there fighting for my freedom’ — but that’s exactly what they’re doing ... whether here at home or on foreign soil.”

The Veterans Health and Wellness Foundation (VHWF) is a 501(c)(3) organization. Call 833-924-4376 or visit MyVHWF.org for more information or to donate.



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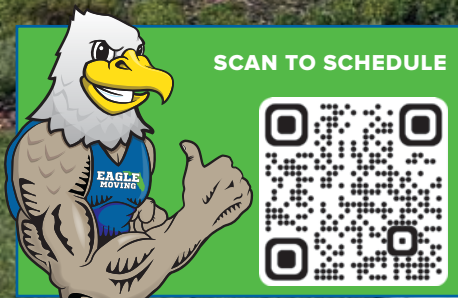
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DEBBIE FROST



MEASURING SUCCESS IN LAUGH LINES

Debbie Frost's real estate career began in the late '80s in Connecticut, where she was born and raised. After graduating from Bentley University with degrees in accounting and marketing, she set off to build a career in accounting. Yet, it didn't take long for Debbie to realize she didn't want to sit behind a computer all day.

"First, I did accounting, and then, I got a job with ADP to set up payroll for businesses. That wasn't just a desk job. Some days, I was at a desk, and some days, in the field, and I really liked not being at a desk all the time," Debbie reflects.

Alongside this shift, Debbie began to get curious about becoming a REALTOR®. So in 1985, she got her real

estate license in Connecticut. She sold real estate part-time around her accounting work for the next six years.

"I bought my own home and loved the process so much I thought this could be a rewarding career," Debbie explains. "I liked getting out from under a big corporation and being self-motivated and self-employed."

Moving South

In the early '90s, Debbie became a single mom and moved to Florida.



...



Friends for over 30 years, Debbie Frost (right) and her partner, Laura Clemo (left), have worked together since 2013.

Laura Clemo

Laura spent 20 years with the Philharmonic Center for the Arts, where she worked closely with Myra Daniels, before becoming a REALTOR®. She worked full-time in real estate for many years, but today she's a part-time agent. She also cares for her husband, who's a double amputee, and their two dogs, Willy and Molly.

"I decided I wanted better weather than the gray, dreary winter days in Connecticut. I came to Naples because there was family here," Debbie explains.

In Florida, Debbie returned to her work in accounting for another six years. She found her footing in her

new hometown before returning to real estate in 1997. This time, she devoted herself to real estate full-time.

"The truth is, I didn't fall in love with it until Florida. In Connecticut, it's primarily principal residences and all

work hours are nights and weekends. I lost a lot of family time to my work in real estate. But in Florida, things were different, and it worked better for me."

Debbie started her career with John R. Wood Properties. She completed short



“
I just love my customers. There is no better feeling than seeing someone being excited about reaching their goals.
”

stints at different brokerages before returning to John R. Wood, where she still hangs her license.

"I like the traditional format of a real estate company. Here, we are more like family. Agents work together. We have each other's backs. It's a different atmosphere than a 100-percent commission brokerage."

Thriving in Real Estate

Debbie has now been selling real estate in Florida for over 25 years. She gets just as much joy from her work as she did when she began.





“

When you actually care about your clients, it shows, and the sales come naturally. So I don't worry about stats; I worry more about making sure the clients I'm working with are satisfied with my service.

Debbie Frost, with John R. Wood Properties, has been selling real estate in Florida for over 25 years.

...

"I just love my customers," Debbie smiles. "There is no better feeling than seeing someone being excited about reaching their goals."

Debbie and her partner, Laura Clemo, have worked side by side since 2013. They've been friends for over 30 years.

"It's just us," Debbie continues. "We do all the nitty gritty ourselves, and we strive for win-win outcomes."

Debbie and Laura are committed to their clients. They focus on giving each client 100 percent of their attention.

"When you actually care about your clients, it shows, and the sales come

naturally. So I don't worry about stats; I worry more about making sure the clients I'm working with are satisfied with my service," Debbie says. "We do whatever it takes to get the house sold. We're willing to think outside the box."

A Life Well Lived

Although she was born and raised in Connecticut, Debbie has now been in Florida for over three decades. It's safe to say Florida has truly become home. In her free time, Debbie enjoys spending time with friends and family, dancing, kayaking, and traveling. Her daughter, Kelsey, passed away three years ago from cancer, leaving

Debbie two beautiful grandchildren. Her son, Kaden, is now 22.

As Debbie looks ahead, she has some hopes of slowing down, but she doesn't think she'll ever stop working. Kaden is in the process of getting his real estate license, and Debbie hopes he'll take over the business one day.

Regardless of what the future holds, Debbie plans to keep enjoying life. As one of her favorite quotes reads, "The true measure of success in life isn't money, fame, or power — it's laugh lines."

"That's the essence of our business," Debbie says. "We like to laugh a lot."

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Monthly Prin. & Interest (Start)	\$2,995	\$2,725	\$2,820
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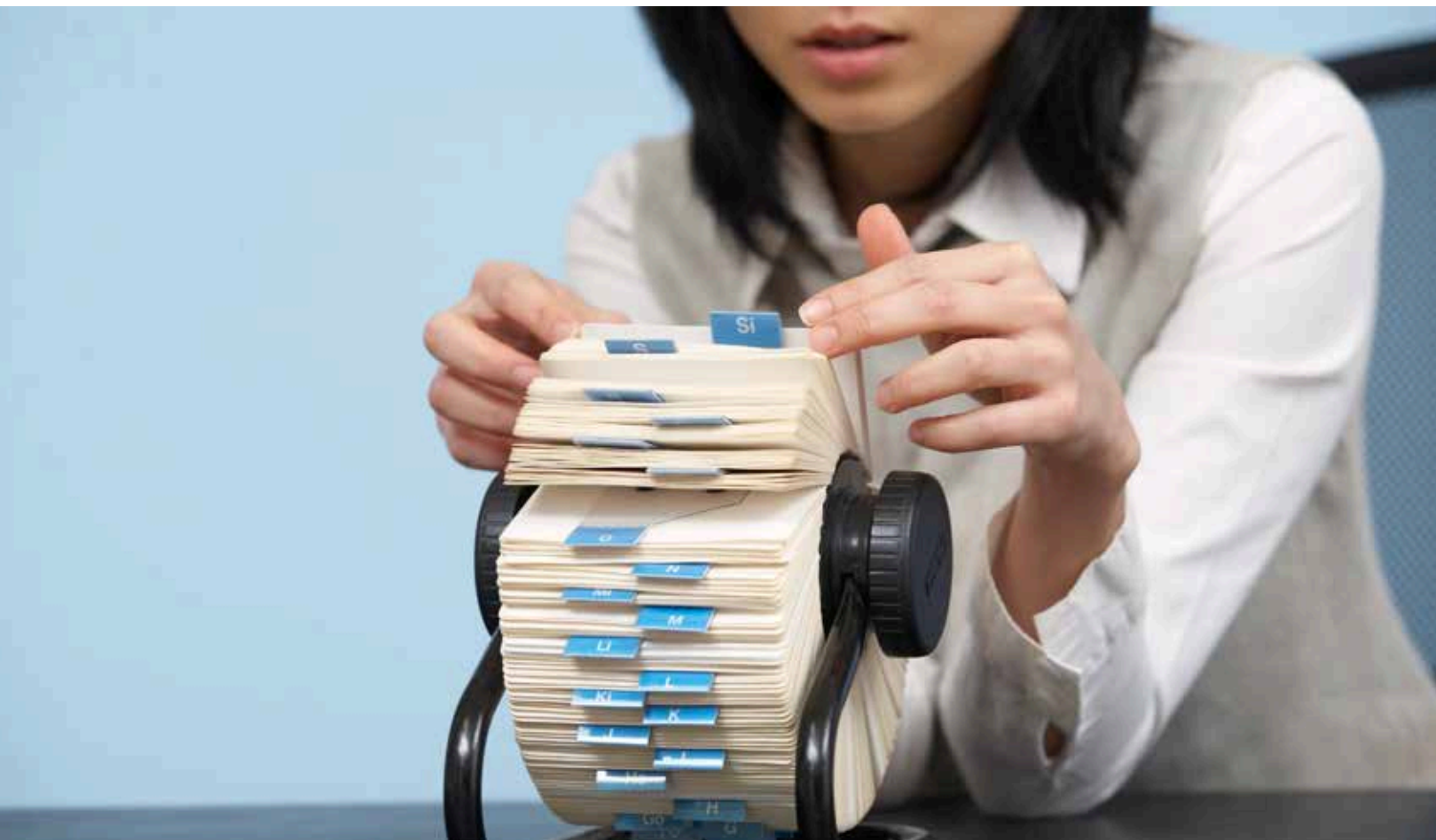
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You're Only as Good as Your Rolodex...

Why HIRING THE RIGHT CONTRACTOR Is Critical

A rolodex might be old fashioned ... but there's nothing old fashioned about what it represents: your network, your contacts, your relationships — including those vendors you rely on in your business.

When it comes to contractors, if you've got the right people with the right qualifications who do excellent work, your clients are happy ... and you look like a rock star. The importance of the strength of your network cannot be overstated. You are only as good as the resources you're able to offer, so you want to be certain that you're connecting with the right people to help you get properties sold.

Here are some guidelines to follow regarding your contractor relationships.

1. Hire the right inspector.

Be sure that you're using an experienced, licensed inspector, hopefully who has been vetted by other agents. A good resource for some of the best inspectors in the Naples area is *Naples Real Producers* magazine and Andrew Regenhart, the publisher. If you need a great referral, Andrew can make personal introductions to top-notch inspectors.

2. Have great contractors at your fingertips. As soon as you get that inspection report, it's vital that you have someone in the construction industry that you can call for roofing work, for repairs, who can handle issues with the HVAC, the plumbing, floors, etc. A good

construction contractor will have great relationships with other contractors they can recommend and, ideally, will have roofers, HVAC technicians, plumbers, and electricians on staff to help you get any issues identified in the inspection report handled immediately. Expediency in coordinating and addressing items found during the inspection goes a long way towards helping ensure the sale.

3. Do the background check.

A lot of builders will ask for licensing insurance. Likewise, Realtors should also be sure they know the licensing and insurance status of anyone they bring in to do work on their properties. Contractors should have Worker's Compensation insurance, liability insurance, and the proper license for the work being performed. If your contractor doesn't have all three of those, then they're cutting corners already and are going to cut corners on you.

A lot of times, contractors can offer a lower price because they *are* cutting those corners and possibly don't have the right license for the work being performed. Even if they're insured, if, for example, they have a handyman's license and do a roof repair and there's a problem, or if they're licensed for flooring and

do some remodeling work and the cabinets fail, their insurance may not cover the claim because, technically, they were doing unlicensed contracting. The liability then falls back on the owner and they're stuck with the bill. Not good. And they're not going to be too happy with the Realtor who recommended contractors who not only didn't get the job done right but caused additional problems.

Remember, 'Your Network is Your Net Worth'! So do yourself a favor and be sure any contractor you hire isn't skipping any steps and has the proper licensing and insurance in place. You'll be glad you did.



John Huffman, owner of Huffman's Construction Group, is a Naples area native with over 20 years of construction experience. Skilled at both commercial and residential remodels, Huffman's Construction performs jobs ranging from new construction to installing new flooring and cabinets, to updating kitchens and bathrooms, to installing an epoxy floor in a garage and more.
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By Zachary Cohen
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JOHN SMARGE

RAY THE MOVER

Building a Community

By the time John Smarge entered college, he already knew he'd be a business owner. He attended Fairleigh Dickinson University, which, at the time, was only one of three universities in the U.S. offering a degree in entrepreneurial management.





John Smarge, owner of Ray the Mover, started in the moving business in college and opened an office of the then-New Hampshire-based company in Florida at the age of 22.

“I knew I was going to own my own company. There was no question,” he reflects. “My father owned a small construction company, and I guess I had the idea that I couldn’t work for anybody else. I’m not sure if that’s a good trait or a bad trait, but I just knew it.”

During his college years, John also found a passion for the moving industry. He worked part-time at a local moving company to pay for his college tuition. In the summers, he’d go on the road, moving families from coast to coast.

After graduation, John embarked upon his dream of becoming a business owner.

“I was looking for a family business that might be looking to pass it on or expand. I found this guy named Ray, who ran a moving company in New Hampshire and wanted to open an

office in Florida. So for me, at the age of 22 years old, I came down to Florida and became a business owner.”

Ray the Mover’s Secret Sauce

Over 40 years later, John continues to lead Ray the Mover. John is now the sole owner, and the company culture represents his vision of transparency, experience, and client focus.

“Our secret sauce, if you may, is the longevity of my staff. My office manager has been with me for 31 years. My general manager is going on 25 years. I have movers in an industry with rapid turnover that have been with me for 15 years. That, to me, is what makes the difference. From the first person you call on the phone throughout the sales process, and finally to the crew that performs the packing and moving, everyone is experienced. They have come through and embraced the culture of what we do.”

Ray the Mover has a culture of ‘Whatever it Takes’ (WIT). Every employee is trained to take whatever action helps customers feel cared for and helps their goods arrive safely.

Ray the Mover was once one of the largest movers in Naples, but John has since become a boutique company and honed in on a niche.

“We’re not the biggest company anymore, nor do we do everything, but what we do, we do well. We’ve figured out what our niche is — providing quality, comprehensive moving and storage services — and we do it well.”

Living in Paradise

When John arrived in Naples in the early ‘80s, he had never even been to Southwest Florida. He came sight unseen, newly married, and with a big entrepreneurial vision. Over the years, he’s fallen in love with his home.

“We’ve figured out what our niche is — providing quality, comprehensive moving and storage services — and we do it well.”

“People say, ‘You had such a vision to open in Naples.’ But I’m sorry; it was blind luck. I didn’t know much about Naples when I moved here, but quickly realized what an incredible community it is.”

John has found that people move to Naples because they want to live here. That, in itself, creates a unique culture and environment. He enjoys the diversity of ideas that people bring from all parts of the country, and he’s enjoyed being a part of Naples’ growth over the past four decades.

“They’ve made a choice to be here. Because of it, the friendliness, the way people view life, and the spirit of the people are unique. People are happy, and it makes living in Naples the paradise it is. It’s not the beaches or the mansions; it’s the spirit of the people that live here.”

Evolution of the Business

After over 40 years at the helm of Ray the Mover, John has largely stepped back from day-to-day operations. He has focused his attention on the company’s vision, purpose, and mission, and is executing those goals effectively. In this newfound open space, John has devoted himself to humanitarian work.

In the meantime, Ray the Mover has become a second-generation family business. John’s daughter, Stephanie, is now the Collier County sales manager.

“She’s smarter and a better salesperson than I ever was,” John smiles. “She has a fresh perspective with the second generation. She sees things that can be done better, but yet, she still embraces the culture that we are serving members of our community.”

Giving Back

John has been involved with local organizations like the





After 40 years in the business, John Smarge has been able to step away from day-to-day operations now that his daughter, Stephanie, has joined him as Collier County sales manager.

...

YMCA, The Shelter for Abused Women & Children, and The Rotary Club of Naples. It's with the Rotary that he's made the most global impact and where he spends much of his daily efforts.

Through the Rotary Club, John has become involved with Hanwash (www.hanwash.org), an organization that seeks to provide safe, affordable, sustainable water and sanitation to every citizen in Haiti.

"I have been working on it for four years and will work on it for the rest of my life," he offers.

Hanwash has a unique model. It's not a charity. Rather than giving water away, they are engaging the citizens of Haiti to create a sustainable system. The goal is that when they walk away, the people of Haiti will continue operating the water and sanitation systems for decades.

"We're working for sustainability, realizing you can't have sustainability if everything is charity. After we're done with the infrastructure, we will provide management opportunities so they can run it. It may take us 30 to 40 years to do it, but that's what we're doing. It's unlike anything anyone has tried to do in the country of Haiti," John beams. "I've been to Haiti dozens of times. I've seen what charity has done to that country; it's destroyed it. We think we're doing good, but until we get the buy-in of the community, until they are actively involved in the process, we're going nowhere. Our organization is doing it. Clean, sustainable water for Haiti — and then the entire world — is possible."

Building Community
Whether implementing a vision and culture with Ray the Mover or serving the community through humanitarian efforts, John is centrally focused

on building community. As he eases out of the business and watches his daughter step into a larger role, he's afforded the opportunity to reflect on his own growth, as well as the growth of his company and community.

"I'm optimistic about Naples and about Southwest Florida in general. I have loved living in Naples for the last 40 years. I've loved watching it grow. This community is an incredible place to live, and I believe in 40 years from now, it will be just as incredible of a location. A lot of what I do and the way I treat people is about building a community my children and grandchildren will live in."

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Who's In Your *Pit Crew?*

I'd like to talk a little bit about the similarities between business and NASCAR racing. First, NASCAR racing... The first race was on June 19th, 1949. Now, what amazes me about this sport is the pit stop. These cars come into the pit with the goal of the pit crew to have them out in less than 11-1/2 seconds. That is what they call efficiency of doing everything that needs to be done very quickly. The fastest stop clocked was recently in Brazil at 1.82 seconds. Now, the average pit crew consists of about 20 people. The average salaries of these pit crews range anywhere from \$21,000 up to \$63,000.

Now, what does this have to do with business? Think about this. These 20 people are able to take care of everything that needs to be done in seconds to get that car back on the racetrack so they can hopefully win the race. Any missteps, they're going to go from first to fifth to 10th, to maybe last place. So every member on that crew needs to be on their A-game to achieve the desired results.

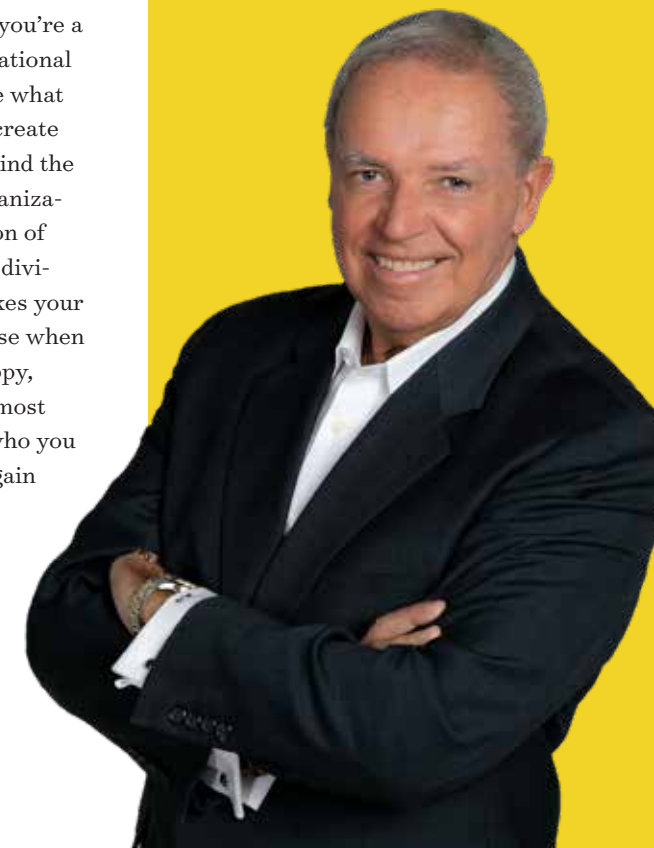
Again, how does this relate to business? It's obvious. You build a team. Your team is your pit crew. If you look at your organizational chart, you have different divisions. Within the organization, you have your team leaders for each one of those divisions and they have their own pit crew. You have human resources — usually one person that is in charge of that area of the organization. Another person on your pit crew is your accounting or your bookkeeping department. All they do is keep the numbers, keep you updated, and take these numbers to educate you on how you can use them to identify problems, identify challenges, make decisions, and grow your business.

You have the marketing division — that part of the pit crew is about getting your brand out there consistently so people know who you are, where you are, and how to contact you to bring your organization business. You have research and development if you're the type of organization that is looking at new products to bring into the world to make a difference. If you conduct events, you have your events director. You, as the organization or the owner ... it's not your job to create these things. Have someone specifically with the strategic alliances so they can get these events set up and marketed accordingly to have everything go down on point.

You have your customer service department so people are being called and updated with all the steps that you take so they can get the proper service from your organization and can feel that they are being attended to and looked after. And depending on what type of business you have, you may have a training and safety division. If you're a tree cutter or landscaping organization, you have somebody specifically in charge of training and safety so everyone's following the guidelines and no one's getting hurt. And you have legal so you have somebody in that department to make sure that all the i's are dotted and t's are crossed to ensure you're staying out of trouble.

Understand that NASCAR is the same as business. You find your pit crew, you get them to work together efficiently. They're all in charge of their own little division of what does well so you can be the visionary of your organization so everyone follows you to take that business to where you want it to go. If you're challenged in this area and this made a little bit of extra sense to you that maybe you're a little perplexed, get an organizational chart, create your pit crew, see what areas need to be fulfilled, and create your brand and your culture. Find the right people and build that organization so you have an organization of people representing their own divisions in your pit crew that makes your business run efficiently. Because when it runs efficiently, you'll be happy, your team will be happy, and, most importantly, your customers who you want coming back again and again and again will be happy.

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.
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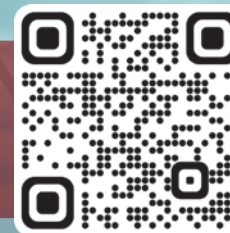
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Better Together

» power couple
By Zachary Cohen
Photos by LaCasaTour

After meeting at a CrossFit gym in 2013, Nina and Carlo Llorca became inseparable. In 2015, they married, and soon after, Carlo joined Nina in the insurance world. In 2019, the pair became REALTORS®, the next step in their professional journey.

Nina and Carlo have flourished with an unorthodox business partnership. This couple does just about everything together, side-by-side. They go on listing appointments together, show homes together, and work with each client intimately.

The result is that Nina and Carlo are thriving, personally and professionally.

“We like being a power couple,” Nina smiles. “We are together 24/7.”

Beginnings: Nina

Nina was born in Yugoslavia (present-day Montenegro). Her family immigrated to the



...



Nina Llorca immigrated to the U.S. from Yugoslavia when she was 4 years old.



Carlo Llorca spent eight years in the Navy before returning to Naples to become a law enforcement officer.

U.S. when she was 4, landing in Long Island, New York. After vacationing in the area with her family multiple times, Nina moved to Naples in 2004.

“My parents had property here, and to me, this was heaven. I made the decision to come here and purchased my first property then,” Nina recalls. “Here, it feels like vacation every single day. Everyone is upbeat, happy, and genuinely enjoying life. At first, I thought, ‘This can’t be real,’ but every time we came back, it was the same way.”

Nina began working in the insurance industry after high school. In 2011, she opened her own agency. Nina and Carlo continue to run that agency, and Nina’s oldest daughter now works there as well.

Coming Together: Carlo

Carlo was born in Cuba and landed in Naples in 1976. After high school, he spent eight years in the Navy before returning home to Naples to become a law enforcement officer. For the next 20 years, Carlo served as a SWAT, aviation, and dive team member for local law enforcement.

After meeting Nina, Carlo reassessed his career path.

“Nina and law enforcement don’t mix,” Carlo quips. “She thought it was too dangerous, so there was a choice I had to make. She suggested I work at the insurance agency with her, and I decided I was ready for something different. So I gave it a shot.”

Carlo discovered that he truly enjoyed the work in insurance, as well as working alongside his partner.

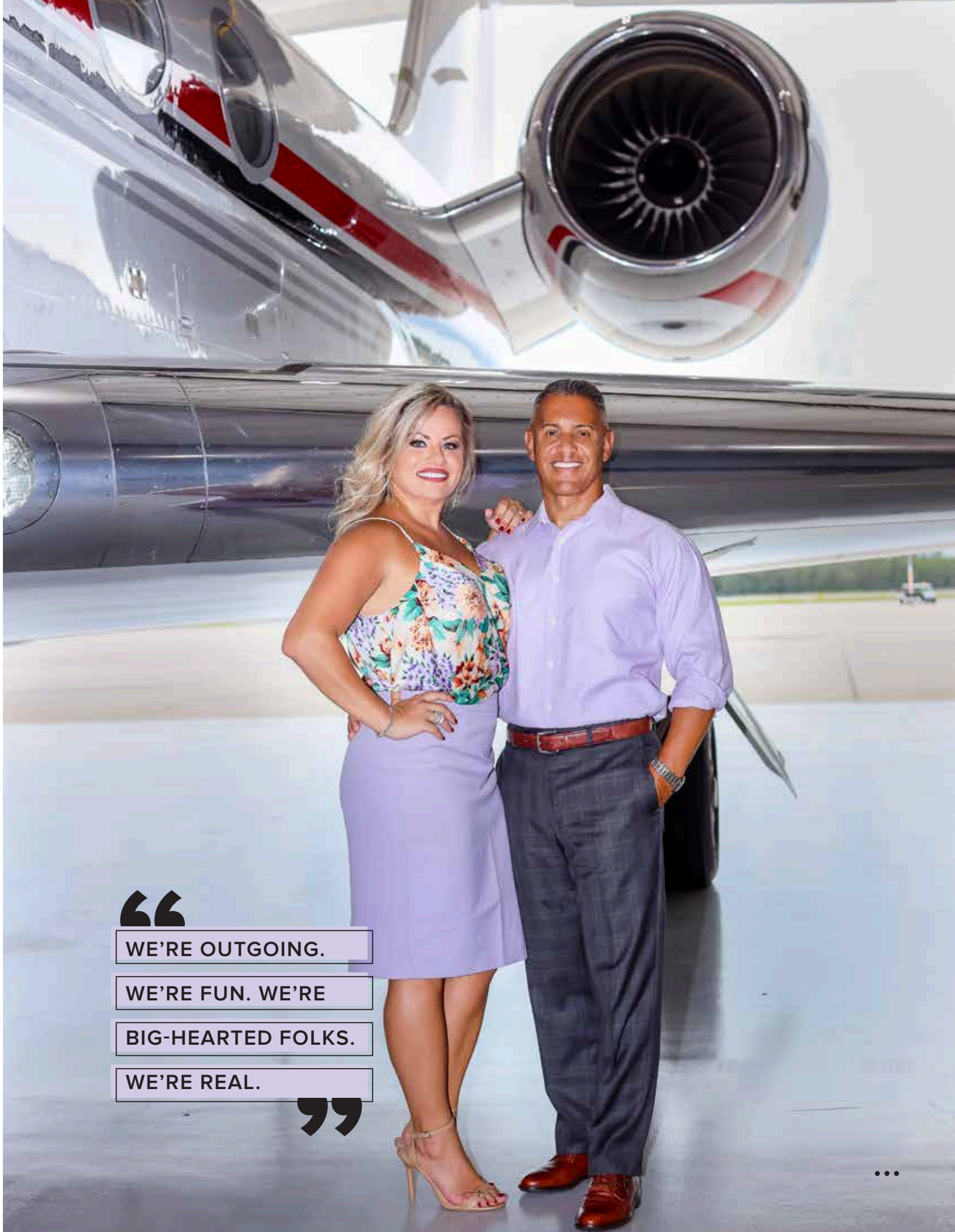
Real Estate Calls

After years of insurance success, Nina and Carlo kicked off their real estate business together in 2019.

“We had a scenario where one of my really good customers of 15 years approached me and said, ‘I need your help on a transaction. I’m buying a house, but I’m not satisfied with my agents.’ I said I wasn’t a licensed agent, but I could try to guide him through the process.”

At that moment, Nina and Carlo had an epiphany — they both were ready to give a career in real estate a shot.

In the last three years, Nina and Carlo have taken the things they love about the insurance business —



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WE’RE FUN. WE’RE
BIG-HEARTED FOLKS.
WE’RE REAL.
”



working with clients, building relationships, and problem solving — and successfully applied them to real estate. They are transparent and authentic in all their dealings.

“What you see is what you get,” Nina says. “This is us. We work hard, and we’ve built what we have from scratch.”

Nina and Carlo have also added some creative offerings, like their

complimentary staging services (under the brand Staged and Styled to Sell). They hang their licenses and brand, Nina Loves Naples, at Coldwell Banker Realty’s Fifth Avenue office. In 2021, the couple closed nearly \$25 million.

Happy and Healthy

As Nina and Carlo look toward the future, they hope to continue to grow their real estate business. Yet, their primary goal is much simpler: to be happy and healthy. So far, they are achieving that goal with flying colors.

“Working together, we are having so much fun,” Nina smiles. “We’re your outgoing, fun, spunky couple. We’re always smiling, always genuinely enjoying what we do.”

“The best part of it,” Carlo adds, “is that we’re doing everything together.”



Power couple Nina and Carlo Llorca work closely together as 24/7 partners in real estate and in life.

FAMILY SPOTLIGHT

Nina and Carlo have three girls, Alina (17), Adela (14), and Angelina (6). When they aren’t working in real estate or insurance, they enjoy spending time on the beach and socializing with friends.

Carlo also has his pilot’s license, and the couple enjoys taking short trips by plane.

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►► health & wellness | By Carlene Murray

REACH YOUR GOALS BY Habit Stacking

Got goals? Sure you do, and no doubt, as a top performer, meeting and exceeding your goals is a priority each day. Experts tell us to write down our goals, make our goals SMART, read our goals daily, and visualize the achievement of our goals. Our goals serve a purpose as they focus on a desired outcome and help clarify our direction. Yet, in studies of people who succeed, the most successful follow *systems* and not goals. Personal development guru James Clear suggests this even further, stating, “Goals are overrated, and therein lies a danger in being so goal-focused that we often miss the bigger picture.” *It is our daily processes and systems — what we do on a daily basis — that determines our success.* And, you guessed it, those daily processes and systems are our small daily habits that determine our very success.

Sure, you possess grit, will power, passion, talent, wisdom, and perseverance. Yet, these qualities do not determine reaching your goals. Motivation waxes and wanes. We may begin an endeavor

with fervor ... only soon to not “feel like it” or experience a setback and then avoidance, negativity, and doubt set in. More often than not, most end up quickly giving up trying to implement a new habit and, ultimately, the desired goal is never met.

So goals and passion don’t cut it and, as the Dilbert guy, Scott Adams, confirms, “Passion is overrated, and goals are for losers.” Adams suggests that it is “our systems, something we do every day that moves us in the right direction to achieve our goals.” Therein lies the very secret: our small daily habits, our daily systems and processes, ultimately determine our goals. When we build a better system that promotes the system and not just the goal, we are more likely to be successful. The system is the process that actually drives the results. Committing to the system and showing up every day is what makes the difference, and “habit stacking” can set us up for success.

Habit stacking is just what it sounds like — it’s creating a new habit by stacking it onto an existing one. Habit stacking harnesses the momentum and energy of an already-existing habit in order to ingrain a new habit to produce a desired outcome. For example, think of a habit you’ve been trying to incorporate into your day. Maybe you intend to time block one hour every morning dedicated to working out of your CRM, but have found your mornings are hijacked by email, social media, meetings, and calls, all while entering listings, negotiating contracts, and connecting with clients and colleagues. So, although a well-intentioned goal and, presumably, a vital one, your CRM time blocking either falls further down your to-do list or falls off. Despite your specific goal, it’s just not happening.

Enter habit stacking. By calling on your existing morning routine, all the things you normally do, you can tie your CRM time blocking to one thing that happens without fail, one habit that occurs like clockwork. If, every day, you sit, clear your space, and drink your morning coffee at your desk, once seated, while enjoying your coffee, begin time blocking your CRM. Use the old behavior of clearing your desk space while enjoying your coffee as the trigger to create the new behavior. When you stack CRM time blocking to your morning coffee and space clearing, an already solid habit in your morning routine, you are more likely to follow through and create the new habit. Habit stacking may not feel like much on any given day, but it pays dividends in the future.

The concept of habit stacking is also useful neurologically. James Clear, author of “Atomic Habits,” states, “You are basically creating an on ramp to this neuropsychological pathway in your brain. You already have a habit built: making/drinking coffee in the morning is something you can count on. And because it is an established daily habit, by tying a new behavior to that same neural pathway and building it into your brain, you’re creating a stronger likelihood for the new habit to stick.”

The concept may seem simple — and it is — with consistency. As long as your new habit is attached to a rock-solid one, you will successfully start building a new one. Here are a few additional tips to help you begin habit stacking:

- 1. Know it.** Know your ‘why.’ Write out your “MoFa.” This is what I call, in my coaching, your “Motivating Factor.” Your new habit will only be sustainable because you ultimately want to do it to achieve a specific result. If you’re doing something because you think you should and not actually because you want to, your motivation will fall flat. Commit to the system and the process.
- 2. Size it.** Start small. Instead of one-hour time blocking, shoot for 15 minutes and, over time, increase the time in increments.
- 3. Connect it.** Connect your new habit with your goal. For example, by time blocking working in CRM, my goal is to increase my sales by a specific amount, by a specific date, and ultimately, build my business mostly of referral-based relationships.

4. Write it. Write your new habit in your daily calendar/planner. When it is written and visible, it’s front and center and a reminder of the system and process to reach your goal.

5. Master it. Master stacking one habit at a time before adding another new habit to the stack.

Finally, remember that the greatest returns are often delayed. “Habits are like that too,” author James Clear states. “The cost of your good habits is in the present and the cost of your bad habits is in the future. The fact that we prioritize the present over the future makes habit change difficult for that reason.” Yet, when we incorporate habit stacking into our endeavors, we can make the art of forming a new habit all the easier in order to commit to the daily systems and processes required to ultimately achieve our goals.



Carlene Murray is a Certified Health/Wellness & Life Coach, Nitro Nutrition health pro, and owner of

Board30 Naples, a unique full-body approach to fitness specializing in HIIT resistance band training. Also a Florida REALTOR®, Carlene brings her passion to *Real Producers*, serving her clients and community to help others achieve optimal health and wellness of mind, body, and spirit. Carlene offers both private, one-on-one coaching programs, as well as group/corporate team coaching and instructing sessions at her Board30 studio, located at The Shoppes at Vanderbilt.

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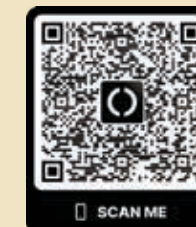
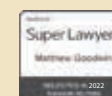
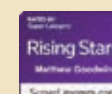
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One Life to Live

By Zachary Cohen
Photos by New Frame Photography

In the summer of 2019, Dean Shackley, a REALTOR® on the Caine Luxury Team at Keller Williams, was taken to the ER for heart failure. Born with a congenital heart defect, it was a day he knew might one day come.

Since his first open heart surgery in the first days of his life, Dean has undergone 15 surgeries in 35 years. He had a defibrillator and pacemaker put in at 9 months old due to his irregular heart rhythm.

“At that time, in 1987, they knew I’d have to have another open heart surgery and maybe a transplant depending on the situation at a later date, but they didn’t know when that would be,” Dean explains. “I had a tricuspid valve that was leaking, and they didn’t want to touch it at the time because the bad outweighed the good at such a young age.”

In 2019, Dean’s body let him know it was time for surgery. The ER doctors and cardiologists confirmed it.



...



Rising Star Dean Shackley, with the Caine Luxury Team at Keller Williams Realty, sold \$14 million in 2021, his first year in business.

Dean met with one of the world's top vascular surgeons, who agreed to do the surgery.

"He said, 'I can do this surgery, but I need you to come in and see it in your eyes that you're willing to push through. When the nurse comes in and says to get up and walk around, you're not going to complain. You're going to work. This is going to be a painful recovery and a long recovery.'"

With a wife and three daughters at the time, Dean had no doubt in his mind. He wouldn't let them down.

One Life

Despite a 7 percent chance of death during surgery, Dean made it through without a hitch. During his three weeks in cardiac recovery and the following months of recovery, he had plenty of time to consider his next move.

"Prior to this happening, we had visited Naples in the spring of 2019.

I remember telling my wife, 'Could you imagine living and waking up here every day? People do that,'" Dean remembers.

Dean had held the idea of life on the beach in his mind, but he never considered it a realistic possibility. After open heart surgery, his perspective changed.

"In 2020, I had a lot of time to reflect on life and a lot of things to be grateful for... I just realized I have one life and one chance," Dean says. "I felt like a second chance was given to me. I felt like I put

“

I felt like a second chance was given to me.





Dean Shackley and his wife Kelsey moved their family from Kansas City to Southwest Florida in June 2020.

off long enough and wanted to live. A lot of people wait their entire life, wait until they're older, and the biggest regret they have is waiting so long. I said, "That's not going to be me."

In June 2020, Dean and his family packed up their home in Kansas City and landed in Naples.

New Beginnings

Back in Kansas City, Dean had spent the prior 15 years in construction sales and management. He dreamt of a career in real estate and decided his relocation to Naples was the perfect opportunity.

In 2021, his first year in the business, he closed an impressive \$14 million. In 2022, he's tracking to close around \$15 million.

Dean found success through hard work, determination, and creativity.

"I built my business on working on canceled and expired listings and

FSBOs. I didn't have money for leads, but one thing I was willing to do was to reach out to people and tell them how I was going to sell their property. I was going to work as hard as possible because I wasn't going to let my family down. I was determined I could figure this out."

Dean has had early success with luxury listings because he's willing to provide an extra layer of service — a layer he believes his luxury clients deserve. He not only offers complimentary interior design and staging services; he attends every showing for his listings to tour the property and answer questions on the spot.

"In a luxury property, I believe that person should receive first-hand service," Dean says. "The experience I'm giving is unprecedented."

Resting in Gratitude, Reaching for Greatness

Dean and his wife, Kelsey, now have

four little ones: Ruby (8), Lydia (5), June (5), and Dean (born January 2022). The Shackley family has really settled into Florida life. On the weekends, you'll find them enjoying the beach, searching for shells, or touring the coast by boat.

As Dean reflects on his journey to Naples, emotion floods to the surface. To him, it's a marvel he's here, and he's not going to waste his chance to live the life of his dreams.

"I've been given a second chance at life. I'm grateful to get a perspective on life that most won't get 'til it's too late. I'm grateful for the fire I needed to believe in myself," Dean says. "I've been given this opportunity in front of me to chase a dream I've always had, and I'm grateful to be able to live out that dream with a family that never doubted me."



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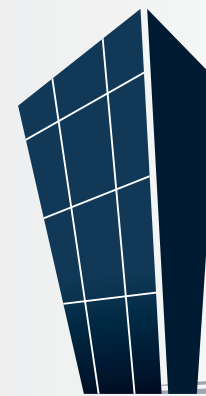
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AFTER THE STORM

A Community Comes Together



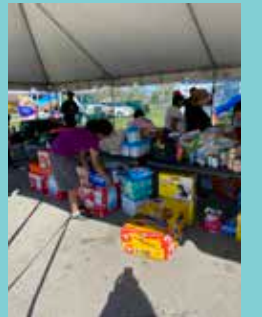
On September 28, 2022, Hurricane Ian made landfall in Southwest Florida as a Category 4 hurricane with 150-mph winds. Major damage was done to our communities not only by the intense winds but by the massive storm surge that brought a wall of sea water on land and into canals, devastating beachfronts and structures all along the coast, and sadly, causing many deaths. As tragic as Hurricane Ian has been for our SWFL communities, the resilience, determination, and faith of the people who live and work here rose to the fore. Along with government and private sector relief efforts, grassroots campaigns were immediately launched, doing everything from rescues, cleanouts of damaged homes and property of relatives, friends, and neighbors, raising money for nonprofits doing important work on the ground, and collecting and distributing food, water, and supplies.

As proud as we have always been of our SWFL Real Producers tribe, it is moments like these where the real character and strength of everyone truly shines. We are humbled and in awe of the many efforts of our Real Producers, everyone pitching in to help in any way they could. In the best of times, the community relies on REALTORS® and industry partners as essential resources. Embracing that role with a huge sense of responsibility, this Real Producers community stepped up and went to work, demonstrating their commitment and value in the worst of times as well. On the following pages, we highlight just a few of the many relief efforts undertaken by members of our own Real Producers community, and stories of what some have experienced. Thank you all for your service. You are beyond incredible, and SWFL would not be the same without you!

► special feature | after the storm

SWFL REAL PRODUCERS

SWFL Real Producers raised over \$5,000 in donations for essential supplies that we delivered throughout Fort Myers. Thank you so much to everyone who donated and made our contributions possible!



CYNDI & RON MYERS eXp Realty

Cyndi and Ron Myers have been helping FK Your Diet deliver meals, recruit volunteers, and get donations. They also helped their clients who were under water — cleaning out muddy homes and lending their car to a senior couple who lost theirs.



DENNY GRIMES
Keller Williams Realty

Denny Grimes offered his moving truck to anyone in the area in need of help, and in the days after the storm, opened his office, which had water, electric, and fresh coffee for everyone.



ERIC GALLUS and MARLO SHAY RIMES
Premier Plus Realty

Eric Gallus loaded his Jeep and trailer with ice, gas, water, a generator, and tools. He helped demo a few homes and passed out supplies to the community.

Marlo Shay Rimes spent many days using her airboat to get supplies to the islands, aid in rescue efforts, and give free rides to those who needed them.



HEATHER CAINE
Keller Williams Realty

KW Cares distributed \$1.9 million in generators and supplies to SWFL, and KW agents from around the country brought industrial fans, building supplies and tools to help the community rebuild. The Caine Luxury Team served hot meals in Naples Park and gave away free clothes, shoes, and toys.



BLAKE BECKER
Becker Home Maintenance and
JOHN HUFFMAN
Huffman's Construction Group

Blake Becker and John Huffman teamed up to help with hurricane cleanup, feed the community, and deliver items to women and children in need in Fort Myers.





MARY WATTS WOLLEON
Domain Realty

Mary Watts Wolleon and her family have been reaching out to help others, serving in partnership with their church, The Springs of Bonita, as well as supporting SWFL Sunshine Foundation in their efforts to assist both victims of Hurricane Ian and first responders.



DARDA GROUP
Compass

The majority of the Darda Group's clients sustained some damage and some had substantial damage... They, also, had damage at their office in Cape Coral and are working out of a temporary location. The team pitched in to help those in need, supplying personal hygiene items, tarps, batteries, food, canned goods, cleaning supplies, water, and more.



ELISE STARR & TOM STARR
John R. Wood Properties

Fort Myers residents Elise and Tom Starr had a birds-eye view of storm surge of Hurricane Ian, which took a huge toll on their hometown and boat.



ROXANA MONTILVA
Marzucco Real Estate

Roxana Montilva and her teammates partnered with Seed to Table and Feeding Florida, donating semi's loaded with thousands of meals and water they distributed in various locations.



GIOVANNI MATITA
NRL Mortgage

Giovanni Matita, of NRL Mortgage, and his family all pitched in with relief efforts.





LISA VANDERBLEEK
RE/MAX Sunshine

Lisa, her husband Brian, and their team prepped their out-of-state clients' homes for the storm, fastening shutters and strapping down boats. They have been navigating the insurance claims processes for their clients and have also delivered extra cleaning products to those in need.

KAYLA BOYD-JONES
RE/MAX

Kayla's family of four adults, three young children, and four dogs weathered the storm at her mother's home in the Cape Coral Yacht Club area. Even though her home and her RE/MAX Fort Myers Beach office were completely destroyed, Kayla maintains a positive attitude and strong faith in the SWFL community. Here, she raises her "Ian Flag."



SUZANNE VASBINDER
Your Home Sold Guaranteed Realty

Of Hurricane Ian, Suzanne Vasbinder says, "At one point, we owned our own 'private island,' as we were surrounded by water on all sides. I've lived in SWFL for over 22 years and have never experienced anything like Ian. Moving forward, SWFL will rebuild and be stronger and better than ever!"



YASMIN SAAD
Compass

Yasmin Saad's family home fared okay in the storm, but their beachfront first-floor condo was devastated. Yasmin and her team reached out daily to those in need, providing information, resources, and a helping hand.



MIKE MCMURRAY &
Members of Royal Shell Real Estate

Mike McMurray and teammates at Royal Shell Real Estate took drone footage of everyone's properties and gave them to the homeowners. They raised almost \$75,000 for local nonprofits, purchased generators for distribution, and provided free meals to first responders and contractors.

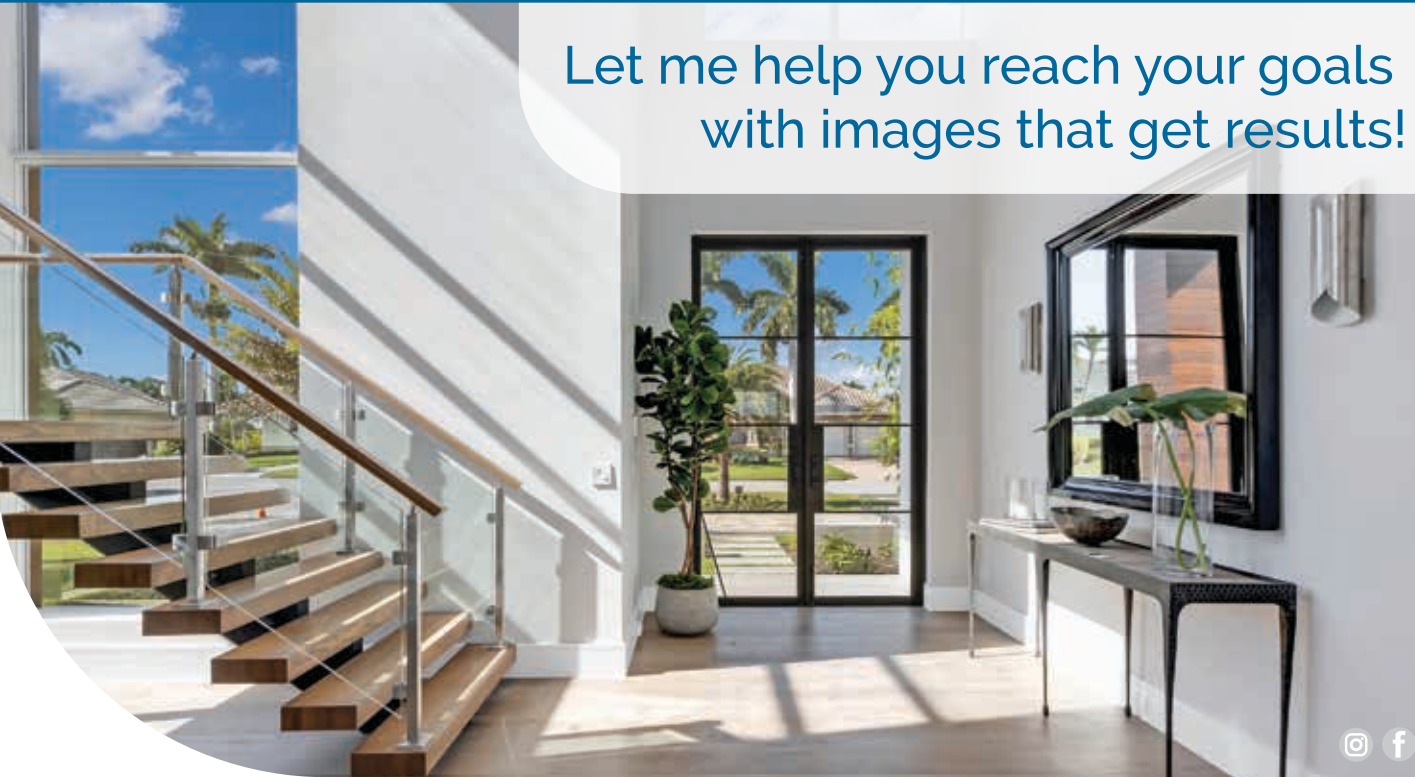


MARC DEVISSE
Tri-Town Construction

Marc Devisse came together with neighbors and other business owners, carpooling to impacted sites and businesses in downtown Fort Myers to help with cleanup efforts. Together with Marc's restaurant, Seaside Bar & Grill, they made free food for the workers and residents in neighborhoods off Alico Road, in Fort Myers/San Carlos. Tri-Town's office also served as a donation center for dropoffs and pickups.



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Holiday

HOME PREPARATION

By Shauna Osborne

The air is crisp, the leaves are changing, and the holidays are just around the corner! The cheerful months of November and December always fly by, but a little advance cleaning and organizing can help keep holiday entertaining worries at bay. Here are a few home-preparation tips to make your space fresh, festive and ready to entertain!

Prep appliances.

Prepare appliances for the holiday cooking overload with a thorough cleaning and inspection.

- Check the temperature reading with an oven thermometer to ensure accuracy.
- Remove all food residue and build-up in the washtub, drain and around the door of the dishwasher.
- Sharpen kitchen knives.
- Clean out refrigerator and freezer, checking for blocked air vents.
- Replace worn flapper valves on toilets (and don't forget to provide plenty of extra toilet paper and a plunger)!

Organize living spaces.

Focus on beautifying areas guests will see most, like the front porch, entryway, kitchen, living room and bathrooms. Stash away easily decluttered items, which gives the illusion of clean space (even if it isn't).

Safeguard your home.

Here, an ounce of prevention prevents a pound of cure.

- Always keep windows and doors locked.
- Don't advertise big-ticket gifts by putting boxes outside the home.
- Lock away all medications, firearms and household chemicals.
- Never leave open flames unattended.
- Utilize light timers to regulate electricity usage for decorations.

Stock up on essentials.

A few days before having houseguests, inquire about favorite snacks and drinks, and stock up on those items, as well as coffee, tea, creamer/sugar and simple breakfast items, like cereal, milk, juice, fruit and granola bars. Stock up on essentials like paper towels, tissue, toilet paper, hand soap and toothpaste to have on hand.

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