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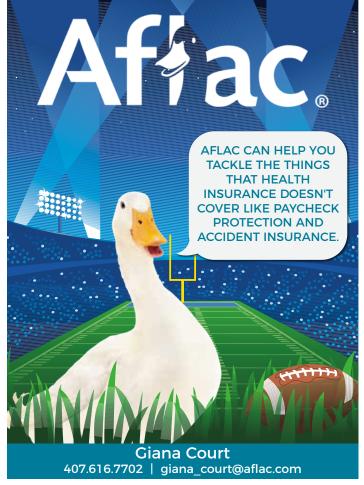




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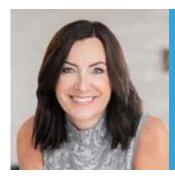
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to **VOLUSIA FLAGLER** REAL PRODUCERS

Community!

PUBLISHER'S NOTE

Jayme Dickey

PUBLISHERS NOTE:

What an amazing

year in print it

has been. This

community has

welcomed Volusia

Flagler Real

Producers with open arms. Our Fall

Festa was a huge

success and it was

great being able to recognize top

producers in our

area. I will be taking

a much-needed

break for the month

of December and

will resume Agent &

Partner meetings in

January. Keep those nominations coming.

We have so much

in store for 2024 for our VFRP Family. Tis

the season for giving,

so let's not forget to help those in need in

our local community.

I wish each and every

one of you a very

Merry Christmas!

WHAT CAN YOU DO TO HELP VOLUSIA FLAGLER REAL PRODUCERS COMMUNITY GROW?

the area to be a part of our community. You can submit their information to me at jayme@n2co.com or our Volusia Flagler Real Producers page on FB. A phone call or text is great too, 816-642-6800.

base with people who do a majority of business in our local area. Sharing is caring.

THE REALTOR®?

It is a badge of honor to be receiving this magazine out of the thousands of agents in our area. We want to validate your business and achievements! There are so many incredible producers who don't get the opportunity to be legends each month and the success they've created.

We have a lot of great events planned for 2024 so make sure to keep an eye out for your personal invite.

Jayme Dickey Volusia Flagler Real Producers jayme@n2co.com

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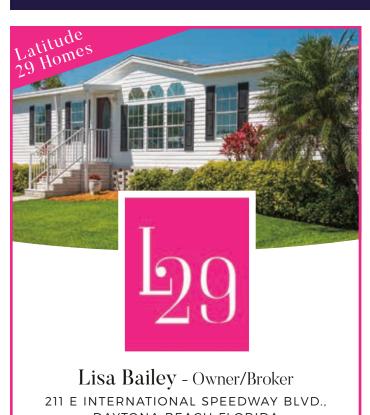
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Led by broker and co-owner Bill Navarra, Realty Pros Assured is one of the fastest-growing real estate companies in the Daytona Beach area. Now operating across five offices with a team of over 250 dedicated real estate professionals, the company has held the distinction of leading Volusia County in sales since 2019. Even with such remarkable success, Realty Pros Assured strives to be more than just a real estate company, but a true community partner.

"The best part of Realty Pros
Assured is our amazing team of
agents," Bill shared. "I love how
involved each agent is in the community and how much they have contributed to making this an amazing
community to live in. It's not only
in our core values, but it's part of
our agents' core values to give back.
We're so blessed to have agents with
the same vision we carry."

Bill's journey in real estate began over two decades ago, inspired by interactions with business professionals during his time in the hospitality industry. His first venture into the real estate field proved to be transformative, captivating him with its intricacies. Since his first investment, Bill's passion for the craft and his genuine love for architecture and design

have been evident in the way he approaches each transaction.

"When I was bartending, we had a group of business people who would come in every Thursday night and talk shop—several of whom were real estate agents and brokers," Bill recalled. "I was mesmerized by the conversations I'd have with them and that inspired me to start investing. After my first investment, I was hooked."

In 2008, when agents were fleeing the real estate industry in droves, Bill and his business partner, Buzzy Porter, prepared to make their entrance through Realty Pros Assured. Though the housing market was in shambles, the pair understood that there was an opportunity within the chaos. They were guided by a vision of growth and innovation and recognized the need for a different approach to real estate, one that embraced change, technology, and a commitment to excellence. For them, it wasn't just about being real estate brokers; it was about redefining what a real estate brokerage could be. Since then, their focus on innovation has extended beyond their own success to helping other agents succeed—a commitment that has become a hallmark of their leadership in the industry.

"In 2008, the market was changing, and I felt the vision of what we wanted to do in real estate," Bill described. "We felt



Realty Pros Assured's commitment to giving back, both in terms of time and resources, has made it a vital part of the community fabric. The brokerage serves as a major sponsor for numerous local events, including supporting the annual Rubber Duck Race, which benefits Youth Emotional Services, a local nonprofit. Other initiatives the Realty Pros Assured team has undertaken include organizing donations to local schools and providing donations for Food Brings Hope and the Port Orange Trust—priorities that reflect

their dedication to uplifting the lives of those around them. "I'm impressed and blown away by what our agents do for our brokerage and our community," he described. "Everybody says I should be proud of our level of achievement, but I'm prouder of the level of engagement our company has with the community. I truly feel the job of a company is to improve the community—I'm blessed to say our company does that."

Bill's guiding ethos, encapsulated in the words "hard work beats talent when talent doesn't work," is a testament to his commitment to making a difference both for his agents and for the local community. As an active and distinguished leader of Daytona Beach, he is proud to give back through various local organizations. In this past, he has served as President of the Ormond Beach Chamber of Commerce as well as for the Daytona Beach Area Association of REALTORS®, and Captain of the Daytona Beach Quarterback Club. Always leading by example, he is currently a board member of the Civic League of the Halifax Area, the Tiger Bay Club, and the Halifax Health Foundation. He is also the Chair of the Committee Foundation and a member of the Checkered Flag Committee.

"Above all, I want to be remembered for giving back to the community that's given so much to me," Bill said.

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BEE POWELL

Soaring to New Heights

Photos By: Waltons Photography & cld Photography | Written By: Manuela Nivia

A world traveler, veteran skydiver, and relentless adventure seeker, Bee Powell is known for her boundless energy and palpable drive—innate qualities she brings to her every endeavor. As a REALTOR®, Bee has cultivated a reputation as more than just a real estate professional, but a dynamic force in the industry striving to shape her clients' dreams and investments into reality. Rooted in her diverse experiences, Bee approaches each transaction with a strategic mindset and a profound understanding of the nuances involved. Her clients benefit not only from her extensive knowledge but also from her relentless drive to exceed expectations, making her a trusted partner for those seeking a dedicated advocate.

"Anything I do, I'm motivated to give my all and to be the best," Bee said. "I'm not the type to be found sitting still."

An architect by trade who worked at prestigious firms across Germany and Australia, Bee's architectural background provides her with a wealth of valuable insight when it comes to unraveling floor plans and seeing the possibilities in a property. As a real estate investor herself, Bee understands first-hand the intricacies involved with buying or selling property—from the small details to the big-picture strategies involved in long-term profitability—and she dedicates herself to ensuring that the entire process proceeds smoothly from start to finish.

"In architecture, I found my way into project management, where I made sure projects were done on time and within budget," Bee recalled. "I became the hinge between my boss, the client, the draft team, the trades, and permitting department—and I took all of that experience to real estate. Now I get to utilize my knowledge of construction and engineering, but also my love for buildings and my ability to see things from a helicopter view."

Bee moved to the United States in 2004 with her husband—a fellow competitor she met in Germany while on the country's national skydiving team. After several entrepreneurial ventures, Bee's interest in real estate was sparked by a friend's investment projects in the midst of the 2008 market crash. She transformed her previous experience into a unique advantage, which she leveraged for the founding of Bee Realty Corp, a real estate brokerage that has become a powerhouse in the West Volusia region. Her passion for her work, however, extends beyond property transactions to nurturing connections and guiding clients to achieve their goals.

"I have thrived on repeat business that's where my business come from," Bee explained. "Real estate allows me to build deeper relationships and spend more time with people."



With a dedicated team of professionals with a deep understanding of the market, Bee Realty Corp is a multi-lingual and multi-faceted brokerage. They specialize in catering to every client's unique needs, whether in the pursuit of waterfront properties or downsizing. Their commitment to integrity, transparency, and excellence forms the cornerstone of their operations, ensuring that every client receives unparalleled service and support.

"The number one value that guides my business is integrity. Do what you say you're going to do, always do the right thing—that's our governing law and those are the type of people I hire. I'm very happy with where my company is



at, but we would love to have more agents that fit our culture and our values join our team."

Bee's zest for life extends beyond her professional endeavors. Though no longer an active skydiver, she has found a new purpose in her love for equestrian sports, which has allowed her to fulfill a lifelong dream. Her enthusiasm also spills over into her community involvement, where she and her team actively participate in various initiatives, ranging from backpack drives to food bank donations. Recipients of the Best Business on Main Street Award, the group also participates in Monsters on Main Street and the DeLand Ice Cream Walk.

"We are very involved in the community and encourage our agents to do the same," Bee said. "Agents in our company are part of different organizations, such as the Rotary Club, Krewe, YPN, and other projects in the community. This allows us to be shoulder to shoulder with the community we serve."



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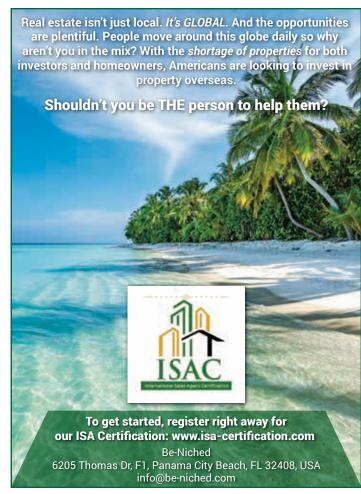


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expert corner • By Stromi Walker

Self Care is essential IN REAL ESTATE

The importance of self-care during the holidays for real estate agents and how the gift of massage therapy can enhance your well-being and client relationships during this bustling season.

The Real Estate Rollercoaster

Real estate agents know that the housing market doesn't take a holiday break. In fact, it can become even busier as clients aim to close deals before the year's end. Balancing these professional commitments with personal and family expectations can lead to elevated stress levels during the holidays.

Why Self-Care Matters

Self-care is not an indulgence; it's an essential practice, especially for real estate agents during the holidays. Here's why it should be a top priority:

- 1. Stress Reduction: The real estate world can be a high-stress environment. The holiday season brings its own set of pressures, making it crucial to manage stress effectively. Massage therapy is an effective stress-relief tool, helping you remain calm and composed during this busy period.
- 2. Mental and Physical Well-Being:
- Neglecting self-care can lead to burnout, negatively affecting your mental and physical health. Massage therapy promotes relaxation, enhances overall well-being, and ensures you are in the best shape to handle your professional responsibilities.
- 3. Client Relationships: Providing excellent service is the foundation of a real estate agent's success. By practicing self-care, you can maintain

your professionalism, resulting in more positive client relationships.

4. Thoughtful Client Gifting: During the holiday season, gift-giving is a cherished tradition. Gifting massage therapy certificates to your clients is a meaningful gesture that shows you care about their well-being. It's an exceptional way to express gratitude for their business and enhance your professional relationships.

Incorporating Massage Therapy into Your Holiday Self-Care Routine

Now that we've recognized the importance of self-care, let's explore how you can seamlessly integrate massage therapy into your holiday plans:

- 1. Schedule Regular Sessions: Consider setting a schedule for regular massage therapy sessions throughout the holiday season. This proactive approach can help you manage stress, stay energized, and perform at your best.
- 2. Prioritize Personal Time: Allocate specific time for self-care during the holidays. Whether it's an afternoon at the massage studio or a cozy evening at home, ensure you have moments of relaxation and rejuvenation.

The Power of Massage Therapy Gift Certificates

Investing in massage therapy gift certificates can make a significant difference in your holiday season and client relationships. Here's how:

Strengthen Client Relationships:
 Gifting massage therapy certificates to your clients is a unique way to show

your appreciation and strengthen your professional bonds. It's a gesture that goes beyond business transactions, creating trust and loyalty.

- 2. Thoughtful and Memorable: While many professionals opt for traditional holiday gifts, gifting massage therapy sets you apart and demonstrates your commitment to your client's well-being.
- 3. Stress Relief for Clients: The holiday season is stressful for everyone, including your clients. A massage therapy gift certificate can provide them with much-needed relaxation and self-care, creating a memorable experience.
- **4. A Sign of Professionalism:** The act of gifting massage therapy certificates reflects positively on your professionalism and your commitment to holistic well-being.

Real estate agents, the holiday season should be a time of celebration, both personally and professionally. Prioritizing self-care through massage therapy is a powerful way to maintain a balance between your demanding career and personal life. It is also a luxurious and thoughtful gift to strengthen your client relationships, demonstrating your gratitude and commitment to their well-being. So, as the holiday season approaches, consider incorporating massage therapy into your self-care routine and sharing the gift of relaxation with those who make your success possible.







Gerall Westfall

LEADING THE WAY IN REAL ESTATE

Photography By: Kenneth Grant Inzpirations Written By: Manuela Nivia

With over twenty-five years of experience in the real estate industry, Geri Westfall has established herself as a renowned figure in the Daytona Beach Real Estate world. Geri serves as Broker of Geri Westfall Real Estate, a boutique brokerage with two locations in Ormond Beach. The group offers both residential real estate sales and property management through its expert team of over 50 residential sales agents and two property managers.

featured broker *****



Geri is not only a seasoned professional, she is also a community champion, dedicated to helping others and making a positive impact to those around her. "One of my greatest rewards in this business is helping clients attain something they didn't think was possible-whether that's buying their first home, getting a vacation home by the beach, or starting an investment portfolio—and helping them achieve something either for the enjoyment of their family or betterment of their financial future," Geri shared.

In 1998, Geri began her real estate journey as an individual investor. She eventually transitioned to become a successful businesswoman fueled by her passion for helping people navigate the complexities of the real estate market. Having withstood both the real estate booms and declines throughout the years, Geri prides herself in helping other agents build a sustainable business that can weather the everchanging market trends.

Despite never picturing herself as a "salesperson", Geri realized that real estate sales provide a unique value to clients, which is what she set out to do. After years of experience under her belt and a deep understanding of the local market, Geri recognized the need for a brokerage that would not only provide exceptional service but also prioritize the values of integrity, client-centered focus, and a strong team culture. "I realized I really enjoy helping people understand the real estate process and helping them build a future, as opposed to renting their whole lives," Geri explained. "I've had clients that have rented for a decade before crossing my path and there is nothing more rewarding than hearing them say, 'I never thought I would ever own a home like this'—that's what makes it so worthwhile."

Beyond real estate sales, Geri's expertise extends to the management of bank-owned assets. When the real estate market faced headwinds in 2008, she embraced an opportunity to put much-needed customer service in the direction of disposing of bank owned assets. What started as a serendipitous undertaking quickly turned into a lucrative and rewarding business venture. Geri discovered a passion for this unique niche and excelled in representing banks and asset management companies in the disposal of these assets. Most recently, Geri's passion has centered on helping her agents build their own businesses. While still maintaining her own sales, Geri teaches new agents how to do what she does so well. Feeling that "real, down-to-earth" training is lacking in the industry, Geri has sought out to provide agents with the necessary tools to build thriving careers.

"It feels absolutely amazing when one of my new, or even experienced, agents interviews against a number of other agents and gets the listing or a big contract—that's a great feeling," Geri said. "Training and mentorship are where GWRE excels!" Throughout their years in business, what has set Geri and her team apart is their unwavering commitment to integrity and customer satisfaction. Guided by the golden rule, they prioritize the needs of their clients above all else, fostering trust and long-lasting relationships. Geri's approach to real estate emphasizes the significance of creating a closeknit culture among the agents on her team that prioritizes camaraderie and mutual support above sales numbers.

"Our company will always do what's right for the customer," Geri described. "If you treat the customer the way they want to be treated, it'll always come back ten-fold—that's how we treat our agents, our vendors, our customers, and other agents we work with." The impact of Geri Westfall Real Estate extends far beyond their office walls, as Geri and her team actively engage in community service initiatives. One of their most significant endeavors is the annual toy drive, where they provide essential items and gifts to 150 children in foster care, helping to create a brighter future for young people in need.

This dedication to her community, as well as to her agents and clients, has set Geri apart not just a real estate expert but a true leader in the field. With her vision and values, she continues to shape the real estate landscape, leaving a lasting impact on community she serves.

To support Geri Westfall Real Estate's annual toy drive this holiday season, contact Geri Westfall at (386) 852-0339.



Walter Borgen alter Borgen's real estate journey began with a simple late-night television commercial. Sparking his interest, the advertisement described an opportunity to "make money and build a portfolio with no money down and no experience." At 23 years old and freshly out of the Air Force, Walter signed up for the at-home study course. Just as promised, he quickly started buying and flipping houses—an experience that paved the way for a successful career in real estate sales. Shortly after obtaining his license, Walter became one of the top real estate agents in the country, closing over 100 transactions annually. "I got my license because I thought it would help me get better at finding properties I could flip, but instead, it changed my career," Walter recalled. "I started focusing on real estate sales and my goal became to help other people." >> featured broker Photography By: Waltons Photography

Guiding the Next Generation

In 2006, Walter founded RE/MAX Signature in Daytona Beach, marking the beginning of a new era in his career. During a time of challenging headwinds brought about by the market crash, Walter became an expert in short sales "before most people even knew what they were." By working on foreclosures and distressed properties, Walter had the privilege of helping families save their homes during a time of turmoil. For those undergoing short sales, Walter expanded his expertise and worked with banks to resell property. In this way, Walter was able to adapt and thrive in a changing market. "The market started to change but my focus remained on helping agents do what had made me successful, things that had worked well for me," Walter explained. "I just continued to grow and build from there. Within 6 months, I had 25 agents."

From the outset, Walter was dedicated to achieving excellence in real estate. His commitment to his clients set him on a path toward becoming one of the region's leading brokerages. By instilling a culture of relationship-based selling and a customer-first approach, Walter emphasized the importance of longterm connections over one-time transactions. He quickly put robust marketing systems and customer management processes in place to support agents in building and enhancing those essential relationships. "We look for agents who are looking to build long-term relationships with customers, people that are learning based, who want to continue to grow and become better at what they do," Walter shared. "We want agents who want to strive to be the best no matter what they are

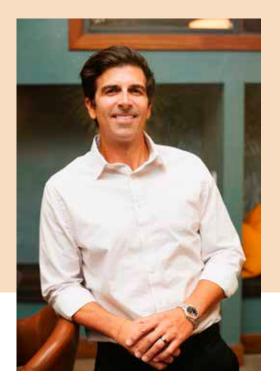
doing." Not content with just personal success, Walter has dedicated himself to sharing his knowledge and expertise with others. As a certified mentor for BuffiniTM Company, Walter has not only benefited from the wisdom of industry leaders but has also paid it forward by guiding and coaching aspiring real estate professionals. His close association with Brian Buffini, a renowned figure in the real estate world, has provided Walter with indispensable insights into values-based leadership, which

has become the cornerstone of his business. "My biggest advice for new agents is to be proactive, intentional, and consistent," Walter explained. "The biggest thing I see people struggle with is that they're sitting around waiting for things to happen to them, they're not going out looking to make things happen, and if they are, they're haphazard about it. Consistency is going to win every time, no matter what you do—it's going to create your luck."

Walter's success stems from his passion for helping others reach their aspirations, whether investors, families, or agents within his organization. This dedication has translated into impressive results, as RE/MAX Signature boasts one of the highest per-agent production rates in the area. Looking to the future, Walter



aims to expand his mentorship program, providing coaching and guidance to new agents and helping them achieve their full potential in the real estate industry. "I started in this business at 23 [years old] and it was very difficult to get people to want to work with me," Walter described. "I didn't come from a sales background, and what I learned was self-taught. I would read 20 to 30 business books a year because I was determined to become better. I sought out training and mentors and found the best avenues to educate myself and become the best I could. I didn't have anyone backing me, it was all self-taught, self-driven, and self-funded and I think that determination is what has led me to where I am today."



>> partner spotlight

Photography By: Waltons Photography

MICHAEL CATHEY

WE RIZE TOGETHER

In the competitive world of mortgage lending, Michael Cathey stands out as a nationally ranked and seasoned professional, who has made waves in the industry with his integrity-based work ethic and focus on customer service. After an impressive eight-year track record with Hamilton Home Mortgage, Michael's recent transition to Rize Mortgage was not a decision that was taken lightly. The company's commitment to in-house lower rates combined with the convenience of "local lender service" compliments Michael's belief in the importance of fostering strong relationships within the community. There is no "bait and switch", and certainly no surprises at the closing table - he will always deliver what is promised from the beginning - if not more.

At the heart of Michael's success is his dedication to ensuring verified preapprovals, not prequalifications, for his clients. This meticulous approach not only sets him apart in the industry but also instills confidence in homebuyers and real estate professionals alike. Michael understands the significance of this step in the home-buying process and goes the extra mile to provide a seamless experience for his clients.

This commitment is evident in his work ethic. He goes above and beyond, working around the clock to be available whenever his clients or realtors need him. This dedication is not just a professional obligation for Michael; it's a personal commitment to ensuring that every client receives the attention and support they deserve throughout the mortgage process. Banker's hours have no place in his business.

Outside of the fast-paced world of mortgage lending, Michael finds solace and joy in spending time with his family. His two young boys, Jagger and Lennon, bring laughter and fulfillment to his life, and the family is completed by their faithful dog, Walter. Michael's wife, Stephanie, is a top-producing Realtor, creating a unique power couple dynamic within the real estate realm. Their ability to navigate the demands of both careers while maintaining a thriving family is a testament to their resilience and mutual support.

In his moments of leisure, Michael indulges in his love for outdoor activities. Whether he's shredding down the slopes on his snowboard,

catching waves in the ocean, or perfecting his golf swing, Michael embraces the balance between his professional and personal passions.

As Michael Cathey continues to make his mark as a top mortgage lender at Rize Mortgage, his story serves as an inspiration for aspiring professionals in the industry. His commitment to excellence, client satisfaction, and work-life balance exemplify the qualities that make him not only a successful mortgage lender but also a dedicated family man and enthusiast of all that life has to offer.









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JOHN ADAMS

FAMILY ROOTS | REAL ESTATE SUCCESS

Adams, Cameron & Co., a cornerstone of the Daytona Beach real estate landscape, has deep roots in family ties. Led by current company president John Adams, Adams, Cameron & Co. was founded by John's grandmother in 1963 and later evolved under his father's leadership. Even after decades in the business and three generations of management, the company has remained steadfast to its founding values of community, hard work, and integrity. Though their total sales value far exceeds any other company in the Daytona Beach area, their success is centered on providing family-oriented,

personalized service to every buyer or seller that comes through their doors.

"My grandmother was an extremely dynamic woman, and my father was an amazing individual who put together real estate in our market," John described. "Both were presidents of the local real estate association and were hugely influential in the local market. It was great to have the opportunity to be around them and I'm grateful to have gotten to work with my father, who became my business partner, my mentor, and quite honestly one of my best friends—there's no replacement for that."

John's journey in real estate began after an impressive start in the world of consulting, where he worked with notable clients such as Chrysler, Microsoft, and Florida Power & Light. His early exposure to a diverse range of businesses and international experiences across the globe, as far as Argentina and England, laid a strong foundation for his future in the real estate industry. John now works alongside his brother Ryan, a fellow REALTOR®, to continue their family's legacy.

"I was anxious about the prospect of working with family because I didn't know what it would be like," John recalled. "It turns out it was wonderful—the best decision

I ever made. My wife and I hadn't started a family, so it also gave us the opportunity to raise a son and have him grow up in Florida."

John's contribution to Adams, Cameron & Co. began long before he became a leader in the business, however. Throughout middle school and high school, he played a pivotal role in helping his father introduce technological advancements to the industry, implementing computers in the 80's when the norm was MLS books. His

forward-thinking approach at a young age helped bring the company to the forefront of the real estate game. Today, John's focus remains on ensuring that his team is equipped with the best tools and knowledge to succeed in the industry while expanding his company's regional footprint.

"When I came back [to real estate] in 2002, I worked to assist agents to improve their marketing programs," John shared. "Later, I developed a customer relationship management program for the agents, as there wasn't one specifically for real estate at that time. I also built a dynamic real estate website that would allow us to maximize our exposure to the search engines of the day. Since then, I've been involved in making

sure that our agents have access to the latest marketing and technology tools to help them excel."

John's dedication extends beyond his company to various organizations and boards, where he actively shapes the future of the industry. His roles range from President-elect of the West Volusia Association of REALTORS®, member of the Florida REALTORS® Emerging Technology Committee, and the Chair of Ormond Mainstreet Economic Prosperity, among others. He also leads the Adams Cameron Foundation, an organization whose mission is to further the interests of the local community through sustainable charitable donations.



As you prepare to celebrate the holidays and enjoy holiday meals and traditions, the Community Christmas Club of the Halifax Area, Inc. is ASKING FOR YOUR HELP. Men and women right here in Volusia County are facing the

holidays wondering how they will scrape enough together to give their families what they need at this joyous time. Your gift can make a difference. No amount is too small. As little as \$50 provides a box full of meals for one family of four... \$500 helps feed ten families! As an all-volunteer organization, 100% of every dollar we receive goes to help your neighbors right here in East Volusia. Your generosity, in any amount, is greatly appreciated.

PLEASE HELP US FILL A BOX WITH FOOD!

Since 1931, the Community Christmas Club has been providing food to those in need in Volusia

County through a unique collaboration of individuals, municipalities, and businesses. Our volunteers raise the funds, purchase the food, box it up, and deliver it directly to families who need a helping hand during the holidays. Your dollars make it possible to bring food to local families all across East Volusia. Now more than ever, the Community Christmas Club needs your support so that it can continue its 92-year tradition of serving those in need in our community. Each year, we receive letters of thanks from beneficiaries of this program who say they do not know how they would have fed their families during the holidays had it not been for the box of food delivered to them by the Community Christmas Club. You can help us fill those boxes, and feed your neighbors in Daytona Beach, Holly Hill, Ormond Beach, South Daytona, Port Orange, and New Smyrna Beach.

This year it matters more than ever! If you would like more information or want to come and help us pack the boxes, please email: communitychristmasclub@gmail.com

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