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## KIMBERLY BANCROFT

RISING UP

RISING STAR  
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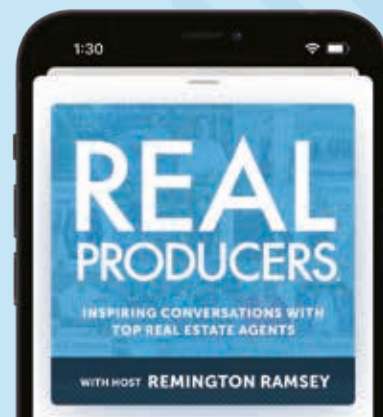
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» publisher's note

# EMBRACING RESILIENCE

## Dear Real Producers of Long Island,

As the vibrant colors of autumn paint the world around us, I am reminded of the beauty that comes with change. We all face seasons of transition and growth in our professional and personal lives. This October, let us recognize the power of resilience while embracing change — a quality that defines our top agents and preferred partners.

Resilience is not just a trait; it's a mindset that propels us forward, no matter the challenges we encounter. In real estate, where every day presents new opportunities and hurdles, resilience is our compass. Just as the leaves fall, creating space for renewal, resilience allows us to shed what no longer serves us and embrace new possibilities! With the changing real estate landscape, we rely on our collective resilience to navigate uncertainty and chart new paths to success.

October is also Breast Cancer Awareness Month — a time to honor the resilience of survivors and raise awareness about early detection and prevention. Please join me in supporting this vital cause and empower those who embody the spirit of resilience.

Lastly, a warm welcome goes out to our newest Long Island Real Producers preferred partner, **Liberty National Title**. Your expertise enhances our Real Producers community, and we're excited to collaborate with you!

As October unfolds, let's channel the spirit of resilience in every endeavor as we continue to adapt, grow, and inspire each other!



Warm regards,  
**Kristin Brindley**  
Owner/Publisher  
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In a world where uncertainty often clouds our path, safeguarding our dreams becomes paramount. At the forefront of this pursuit is Robert Zabbia, the visionary behind The Zabbia Insurance Agency — an agency that goes beyond the conventional to secure your dreams with dedication and purpose. Through a legacy of integrity, a passionate team, and an unwavering commitment to protection, The Zabbia Insurance Agency isn't just a company; it's a promise of security.

#### A LEGACY OF DEDICATION

Robert Zabbia, the president and owner of The Zabbia Insurance Agency, upholds a tradition steeped in safeguarding the aspirations of countless individuals. The roots of The Zabbia Insurance Agency can be traced back to 1915, making it a cornerstone in Massapequa, New York, dedicated to nurturing, protecting, and realizing dreams.

"Our lineage in this field stretches back generations," Robert reveals. "My great-grandfather came to America as a barber from Sicily, transitioning to real estate and insurance in 1915."

This rich legacy is a testament to the enduring principles that define The Zabbia Insurance Agency. Robert's father, uncle, and grandfather have all played pivotal roles in its evolution. Robert's journey to this profession was ingrained, joining his father's endeavor in 1996 after consulting with small businesses.

The Zabbia Insurance Agency specializes in home and auto insurance, driven by the belief that protection holds greater value than mere price. For The Zabbia Insurance Agency, it's about more than policies — it's about fostering comprehension, offering choices, and guiding clients toward decisions that align perfectly with their unique needs. Robert derives immense satisfaction from assisting first-time homebuyers, expertly navigating the intricate insurance terrain to ensure their homeownership dreams remain shielded from unexpected setbacks.

The essence of The Zabbia Insurance Agency resonates with protection. Robert's dedication to securing dreams was solidified after witnessing the aftermath of Hurricane Sandy.







Robert Zabbia's insurance agency traces its roots to 1915 when his great-grandfather, who emigrated from Sicily, entered into real estate and insurance.

“The devastation caused by Hurricane Sandy emphasized the importance of having a financially stable and reputable company protecting your assets,” Robert stresses.

With over a thousand claims in its wake, the storm illuminated the critical contrast between dependable insurance providers and those that faltered in their commitment.

Nurturing this commitment is a dynamic team at The Zabbia Insurance Agency, each member contributing their expertise to fulfill the agency's vision. From licensed sales agents Al Drago, Matt McNally, and Val Williams to customer service agents Brett Faultless, Maria Gallegos, and Cinthia Garcia, every role is integral. Adam Paganetti, the life and retirement agent, adds depth to the agency's capabilities. And support agents Lori Lee, Victoria Essig, and Marybeth Brennan, along with office manager Denise Milito, complete the ensemble, ensuring clients receive comprehensive care.

#### LOOKING AHEAD

Robert's team is driven by a shared objective — offering more than just insurance coverage.

“We serve as advisors, empowering our clients with the knowledge to make informed choices,” emphasizes Robert.

As The Zabbia Insurance Agency looks to the future, the commitment to growth and community remains steadfast.

“We're continuously expanding our agency, having acquired several smaller agencies over time,” Robert notes.

This expansion isn't about numbers; it's about cultivating trust within the communities they serve, Robert says. Beyond policies and premiums, Zabbia Insurance serves as a guiding light. Armed with profound understanding, The Zabbia Insurance Agency empowers clients to grasp the essence of protection, transcending the allure of cheap coverage.

#### GUARDIANS OF TODAY, ARCHITECTS OF TOMORROW

As the landscape of real estate evolves, so does the insurance industry. While online players promise affordability, The Zabbia Insurance Agency stands firm by prioritizing quality and personalized service.

“Home insurance is becoming a challenge here in New York, mirroring what's happening in Florida and California,” Robert observes.

Through its team-based approach, the agency thwarts commoditization, standing as a bulwark against the erosion of personalized service. To top-producing REALTORS®, The Zabbia Insurance Agency extends a commitment — a seamless partnership.

“We collaborate with the Realtor's team to ensure that insurance-related issues are ironed out early in the process, preventing insurance from delaying a closing,” Robert assures.

As the future beckons, The Zabbia Insurance Agency's path is paved with expansion and community integration.

“We're continuously expanding our agency, having acquired a few smaller agencies over the years, and we're always aiming to do more,” Robert concludes.



FOR MORE INFORMATION, CALL OR TEXT THE ZABBIA INSURANCE AGENCY AT 516-799-3800 OR VISIT THEIR WEBSITE AT [WWW.ZABBIAGENCY.COM](http://WWW.ZABBIAGENCY.COM).

#### OUTSIDE THE OFFICE

Married in 1999, Robert's life is intertwined with his wife, his twins, Daniel and Jessica, and their two dogs. The family shares a love for skiing and boating, and Robert has a penchant for tinkering with cars.





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# MATTHEW CARTER

By Jess Wellar  
Photos by Frank Urso

In the competitive world of real estate, it takes more than just a license to stand out these days. But Matthew Carter, a dedicated Realtor with Laffey Real Estate, has managed to do just that, referring to himself as “part of a new generation of Realtors” that not only work harder but smarter.

“I’m always trying to be as efficient as I can be with my time,” Matt says. “I communicate clearly and often while also staying on top of the best technology, tools and systems to streamline processes.

“But my life, thus far, has proven to be anything but what I initially planned for myself,” he admits with a chuckle. “I originally went to school and got a

master’s degree so I could work in the corporate world.”

### BOLD MOVE

After spending a lot of time, energy and money, though, Matt inevitably decided corporate life wasn’t for him.

“I realized that I can have a stronger impact working with people in

my community directly to help them achieve something that they are trying to do, not help a corporation figure out how to become more efficient in making more money,” he explains.

Matt’s realization led him to transition into real estate, a career choice that he says was met with much enthusiasm from his family, as his mother and aunt had both attended real estate classes before Matt obtained his own real estate license in 2019.

“Eventually, I made the decision to switch career paths and become an agent because I felt it was a natural transition to make in order to learn more about the industry for the purpose of investing and my own personal growth, as well as being able to continue to help people as I always have,” Matt shares.

“

DOWN THE ROAD, I AM FOCUSED ON BUILDING MY OWN REAL ESTATE PORTFOLIO FOR PASSIVE INCOME SO MY FUTURE FAMILY WILL NEVER HAVE TO WORRY ABOUT FINANCES.

”





Rising Star Matt Carter is a solo agent with Laffey Real Estate.



#### FULFILLING DREAMS

Matt grossed roughly \$3.5 million at Laffey last year and says that with every transaction, he tries to go above and beyond to exceed clients' expectations because he understands the significance of buying or selling a home.

"I see myself as a facilitator of dreams and aspirations," says Matt. "When someone entrusts me with their real estate needs, I take that responsibility to heart."

Matt also understands that navigating the real estate market can be overwhelming, especially for first-time buyers or sellers. That's why he makes it a priority to educate and empower his clients throughout the entire process.

"I want my clients to feel confident and informed every step of the way," Matt notes. "Real estate transactions can be stressful and confusing. Being able to guide people through the process is extremely rewarding."

I also like knowing that I can do the 'heavy lifting' for the buyer or seller so they don't have to worry about anything — besides transitioning to wherever life is taking them next."

#### NONSTOP PROGRESS

In addition to his commitment to clients, Matt is also deeply involved in the real estate community. He actively participates in professional development opportunities, staying up-to-date with industry trends and market insights to give his clients a competitive edge.

"Every day, I am laser-focused on being better than I was yesterday in everything that I do. I always strive to be the hardest-working Realtor around," Matt emphasizes. "I enjoy and focus on building relationships with people and just being helpful in any way that I possibly can... I didn't get into this business to get rich overnight or because it was a trendy thing to do."

That sentiment aligns perfectly with Matt's simple advice to new agents — stay consistent about caring.

"Prioritize relationships over transactions and you will win in the long run. People want to do business with people who are knowledgeable, trustworthy, and really care about their success."

#### BRIGHT FUTURE

As Matt continues his real estate journey, he hopes to complete what he describes as "the second



part of the real estate equation" by becoming a successful investor. But his personal goals are much more immediate.

"I plan to marry my girlfriend, Kaitlyn, and purchase a house. That is my main focus right now," Matt smiles. "Down the road, I am focused on building my own real estate portfolio for passive income so my future family will never have to worry about finances."

Matt adds that his additional long-term goal is to remain relevant, despite all the naysayers.

"I want to keep providing value for as many people as possible — whether it's actually helping someone complete a transaction or helping someone move a piece of furniture in their house,"

Matt concludes. "I want to prove the people wrong who seem to think that Realtors will become extinct in 'x' amount of years because we don't provide any value, and Zillow will rule us all. That will never happen to me or anyone else like me who is in this business for the right reasons."

"My ultimate goal is to make sure each client has the best experience possible, regardless of the sale price. People remember how you make them feel, and it's a very powerful thing to generate a referral."

#### OUTSIDE THE OFFICE

Matt enjoys spending time with his girlfriend, Kaitlyn, her dog, Maci (a Maltese and shih tzu mix), and family. He has a passion for traveling, exploring new places, and meeting new people.

Additionally, Matt engages in hobbies such as playing golf, going to the shooting range, reading books, and challenging himself with new activities like coding and playing the guitar — and confesses he has an obsession with learning.





# KIMBERLY BANCROFT

## cover story

By Zachary Cohen  
Photos by Frank Urso

## RISE UP

**Kimberly Bancroft launched her real estate business at the onset of the deepest recession the housing market has seen in decades. Getting started in real estate is hard enough; according to the National Association of REALTORS®, a staggering 75 percent of agents fail in their first year, and 87 percent of agents are out of the business in five years or less. Launching a real estate business in 2007, right as the market unwound, was a next-level challenge.**

Kim, however, was up for the challenge. She had built a successful modeling career that took her to Los Angeles and, eventually, New York, where she started a family and stayed at home with her children for several years. But by 2007, she found herself divorced and needing to return to work. So she turned to real estate.

“I went to college for art history, which I fell in love with. Houses are similar to art. There were different styles and incredible beauty. And I decided I could control my schedule and still be at the bus stop to pick up my kids. I had dabbled in the real estate business while living in California, and it felt like a perfect match,” Kim reflects.

Kim struggled to gain traction early on. As many agents left the business, she tried to build a foundation.

“I wasn’t really doing a lot of transactions and was getting frustrated. One of my friends reminded me of the ‘10,000 hours’ concept... Malcolm Gladwell discussed in ‘Outliers’ that it takes 10,000 hours to be an expert at anything, which can take 10 years. After I heard my friend say that, I decided to continue going. I decided I could do it,” Kim says.

Kim put her all into her work. She held open houses for other agents, became one of the first agents to partner with Zillow, and pursued every bit of education she could find.

“I overcame the challenge of starting in the recession by working hard and sticking with it. I knew there would be a payday at the end. I kept following the experts, working hard, and putting in the effort and energy. And it worked.”

### BIRTH OF A LEADER

Today, Kim is a leader in Long Island’s real estate space. The small team she leads at Daniel Gale Sotheby’s International Realty closed 21 transactions for \$34 million in 2022.

Kim has found her purpose and passion in real estate. She particularly loves guiding people to make





sound financial decisions, supporting clients in their homeownership journey, and being a concierge for all things, from restaurants to schools to contractors.

“When I lived in LA, I loved telling people where the great restaurants or things to do were. I became a sort of concierge, and it’s the same in real estate. I can help a family integrate into an area, help them get established,” Kim explains. “Clients like working with me because they can see I’m incredibly responsive. I take it very seriously. I care tremendously. People aren’t transactional; they are meaningful. I treat people as though they are family. After a deal is closed, I am still there for them. This is a meaningful event in

someone’s life to buy a house, and it’s an honor to be a part of it.”

Kim has also been named a Masterpiece Luxury Specialist at Daniel Gale Sotheby’s International Realty. In that role, she helps agents secure high-value and unique listings, often tagging along as a sort of “wing woman” in closing the sale.

**FAMILY FIRST**

When Kim’s not selling real estate, she’s with her family or serving her community. She and her husband, John, who owns a commercial real estate development company, have three children, Claire (23), Jack (21), and Wyatt (16). Kim enjoys traveling, skiing,

tennis, discovering new restaurants, and spending time with her four dogs.

Kim also serves on the board of directors for several local organizations, including the Grenville Baker Boys & Girls Club in Locust Valley and the Belmont Child Care Association, where she is also on the advisory board.

Now that her children are reaching adulthood, Kim has begun dreaming of the possibility that they may one day join her in real estate. Until then, she plans to continue growing her business, serving clients, and creating greater success.

“I’m hoping to be in this for the long haul. Hopefully, more of the same — improving upon my processes and continuing to succeed.”

“  
**PEOPLE AREN’T TRANSACTIONAL;**  
**they are meaningful.**  
**I treat people as though they are family.**

Top producer Kimberly Bancroft has been named a Masterpiece Luxury Specialist at Daniel Gale Sotheby’s International Realty.



**FUN FACT**

Kim is originally from Columbus, Georgia, and has lived all over the U.S. — Georgia, Florida, Alabama, New Mexico, California, and New York.



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