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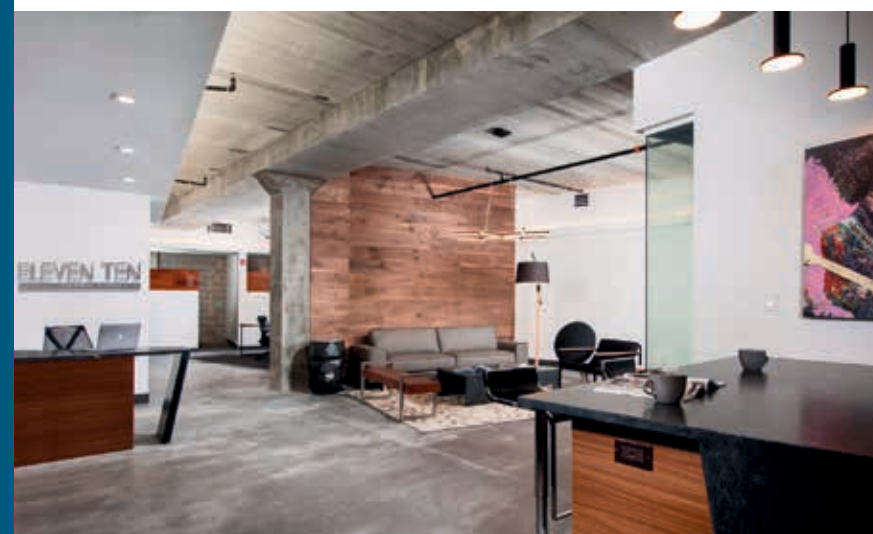
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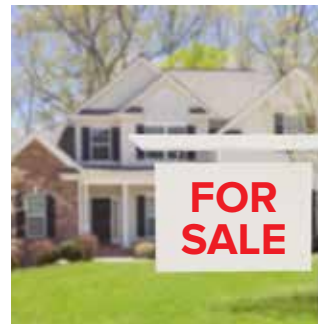
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# GIVING IS A YEAR-ROUND AFFAIR

Dear Real Producers of Naples,

As we enter the holiday season, the spirit of giving is in full swing. It's a time when we come together, enjoy the camaraderie of family, friends and community, and appreciate the joy that comes from giving. The holidays bring a sense of warmth rooted in the connections we value and the generosity that marks the season.

Your dedication to giving — of your expertise, your time, and your resources — makes a meaningful impact. When you sponsor a local youth sports team, provide supplies to a shelter, or volunteer at a community event, you help lay the foundation for a stronger, more resilient community. As REALTORS®, your commitment to Naples helps build

and strengthen our thriving, interconnected community.

In the face of natural disasters and unexpected crises like we've seen this year, the Naples community has consistently stepped up, not just with donations, but with time, resources, and heart. Whether it's helping a neighbor rebuild after a storm or supporting local schools and nonprofits that shape Naples' future, the spirit of giving goes beyond financial support, emphasizing the importance of really being there for one another.

During this holiday season, I hope you take pride in the impact you've had, not just in December but

throughout the entire year. You inspire others to give generously and remind us all that a small act of kindness can create ripples that reach far beyond the moment.

As you close out the year, may you find joy in both the giving and receiving that fills this season. Here's to a new year of continued generosity and community connection — cornerstones of Naples and the spirit that binds us all together.

Very respectfully yours,



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# 5 Simple Tips to Stage Homes for *Max Value*

LUXURY IS IN THE DETAILS

By Luxure Lifestyle

Staging a home effectively is key to attracting potential buyers and maximizing sales value. A well-staged home allows buyers to visualize themselves living in the space, making it more appealing and likely to sell faster. The goal of staging is to enhance the home's features while creating a welcoming and aspirational environment. From decluttering to strategic use of decor, staging can highlight the best aspects of a home and encourage higher offers.



- 1 Welcoming Entry:** Add a console table, a vase with flowers, and a mirror for a great first impression, & making the space feel spacious.
- 2 Lighting:** Switch out dated light fixtures with modern ceiling, table, and floor lamps.
- 3 Depersonalize:** Remove personal items to allow potential buyers to envision themselves in the space.
- 4 Neutral Colors:** Neutral tones in paint, decor, and furniture to appeal to a wider range of buyers.
- 5 Textures:** Use crisp white linens and add layers of pillows & throws with textures in neutral tones.



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# KRYSTAL BERNHARDT

GIVING THANKS

Real estate has long been a central theme in Krystal Bernhardt's life. Her mom worked for a real estate attorney and an abstract company in Krystal's home state of Illinois before opening a title company for the local bank, and Krystal became interested in real estate investing at an early age.



“Real estate has always been something that flowed through the house growing up. I wanted to start to invest in my 20s, and I thought the best way to know the most about the real estate market was to get my license,” Krystal shares.

Krystal got licensed in 2006, beginning a nearly two-decade-long career.

#### COMING TO MARCO

Krystal moved to Florida from Southern Illinois when she was still in college. At the time, she was studying pharmacy, and her first professional role was in pharmaceutical automation systems. Yet, the idea of selling and investing in real estate never left her. In 2006, she took the plunge, launching her business in Fort Lauderdale with the boutique agency Condos & Castles Real Estate.

Krystal entered a booming real estate market. However, things became more challenging when the market collapsed in 2007, so she stepped out of the business to work as a wine buyer for one of Fort Lauderdale’s trendy restaurants, Canyon. In 2013, she returned to real estate full-time.



Krystal Bernhardt is an individual agent with Premier Plus Realty.



This period marked a significant change in Krystal’s life, as she and her family moved to Marco Island. In search of a home that would be more family-friendly and safer to navigate, Marco proved to be the perfect choice.

“We had a 2-year-old little girl, and I wanted to get her out of Fort Lauderdale so she could grow up more like I did. Anything goes in Fort Lauderdale. As a single adult, it’s fabulous, but when you have a little girl who you want to be able to walk home from school, smaller feels better,” Krystal explains.

Since then, Krystal has settled into the Marco Island community while building her business.

#### A LISTENING EAR

Today, Krystal is an individual agent with Premier Plus Realty. In 2023, she closed \$24.7 million.

Krystal credits much of her success to the approach she takes with clients. She prides herself

on being a caring agent, a good listener, and a strong negotiator.

“I don’t pressure people. I care about them getting the house they love. Buyers appreciate that I just don’t want to sell them something. I take the time to find what they really want,” Krystal explains. “With sellers, I listen to what they want too. You don’t want to leave money on the table, and my sellers appreciate that I work with their goals and timelines.”

Looking ahead, Krystal hopes to continue growing her business. She doesn’t intend to build a large team; instead, she prefers to give her clients the most personalized experience possible.

#### GIVING THANKS

Outside of work, Krystal enjoys spending time with her husband, Mariano, and their daughter, Kolbie (13). They’re particularly fond of boating and traveling.

“I’m so grateful for my husband. It’s cliché, but we are each other’s best friends,” Krystal smiles.

For Krystal, gratitude and enjoyment are essential parts of life. She remembers her mother passing away unexpectedly in 2019, just as she was approaching retirement. This was an especially impactful time for Krystal.

“You always think, ‘I’m going to retire, then I’ll take the time to buy this or do that.’ But after she was gone, I tried to change the way I thought. I’m going to buy that boat, take that vacation, take the time off work,” Krystal says.

“As time passes by, you slip, and your work schedule takes over again, but the idea stays with you. Being grateful for what you have right now and taking the time to enjoy life is the key. I have been so blessed to live in such a beautiful place and have a fantastic life with my family and friends.”



Being grateful for what you have right now and taking the time to enjoy life is the key.  
—KRYSTAL BERNHARDT

An advertisement for MI Painter. The top section shows a staircase with a wooden railing and a wall being painted, with a yellow oval overlay containing the text "INTERIOR PAINTING". To the right, a commercial building is shown with a yellow oval overlay containing the text "COMMERCIAL Tommy Bahama Naples". Below these, the text "Office@MarcoPainter.com" and "239-675-8224" is displayed. In the center is a large blue oval with the text "MI PAINTER" in white. Below this, the text "EPOXY FLOORING Residential &amp; Commercial Painting" is shown. The bottom section shows a new construction house with a blue roof and white walls, with a yellow oval overlay containing the text "NEW CONSTRUCTION RK Reiman Homes". Two white vans with the MI Painter logo and phone number are parked in front of the house.



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# The Power of a Daily Nap

## SUPERCHARGING YOUR PRODUCTIVITY AND WELL-BEING

Picture this: You're powering through a day full of meetings, emails, and endless decisions. Fatigue sets in, but you push forward. What if I told you that the key to unlocking greater productivity and focus wasn't more coffee but something as simple as a daily nap?

We often think success means working non-stop, but science proves otherwise. In *Brain Chains*, author Dr. Theo Compernelle emphasizes that "the human brain can be brilliant, but it's also fragile and needs

recovery time." True success isn't about battling exhaustion; it's about mastering recovery, and a brief intentional nap can be the energy reset your brain needs to perform at its peak.

### THE SCIENCE OF NAPPING

Naps aren't just for catching up on sleep; they're essential for cognitive function. NASA research reveals that a 26-minute nap improves performance by 34 percent and alertness by 54percent. So when you nap, your brain enters a restorative mode, optimizing its abilities

rather than just shutting down. This boosts memory consolidation, problem-solving skills, and creativity.

As a high performer, your brain is your most powerful tool. Giving it time to rest sharpens your focus, increases agility in problem solving, and heightens creativity. Dr. Compernelle refers to this as the brain's "idle mode," where subconscious processing occurs. *Your nap isn't just downtime; it's essential recovery time that allows your brain to operate at its best.*

### WHY REST EQUALS PRODUCTIVITY

Think of your brain like a high-performance engine. To perform at its best, it requires periodic rest. Without it, overworking leads to burnout, diminished focus, and poor decision making. Dr. Compernelle warns of "brain chains," where pushing through exhaustion leaves us less effective and mentally shackled to stress.

By taking just a few minutes to nap, you unshackle your brain and return to your tasks with sharper clarity, heightened problem-solving abilities, and a renewed sense of focus. This isn't just about making it through the day — it's about optimizing how you perform throughout the day. Research from the National Sleep Foundation also highlights that even a brief nap reduces stress, increases mood, and improves heart health. These moments of intentional rest recharge your brain's battery, which, in turn, makes you more productive and efficient.

### HOW TO NAP FOR OPTIMAL RESULTS

You may be thinking, "I don't have time for a nap." But you can make time, even for just five minutes. The key to napping

effectively is to use this short break wisely, guiding your mind into restful restoration.

- 1. Get Comfortable:** If possible, find a quiet space to lie down. If not, reclining in a chair works, too, or escape to your car.
- 2. Set Your Intention:** As you begin, consciously tell yourself, "I am resting and restoring. Conscious mind, relax. Unconscious mind, wake up with energy, focus, and clarity."
- 3. Deep Breathing:** Close your eyes and focus on your breath. Inhale deeply for four counts, hold for four, and exhale slowly for four. This calms your nervous system and primes your brain for rest.
- 4. Limit It:** Set your nap for 20 minutes. This timeframe is long enough to restore mental clarity but short enough to avoid grogginess. Can't spare 20 minutes? Even five minutes of quiet rest can improve your mood and reaction time.
- 5. Wake Intentionally:** When you wake, ground yourself with the affirmation, "I am alert, refreshed, and ready to focus." This tells your brain it's time to activate focus and energy.

### MASTERING PEAK PERFORMANCE

Ultimately, naps don't just make you more productive; they enhance your overall well-being. Consistently incorporating brief rest into your day reduces stress, boosts happiness, and increases overall balance. It's about knowing when to push and when to pause, finding that balance that allows you to consistently perform at your best. As high achievers, it's easy to focus on pushing forward. But sometimes, the key to true strength is knowing when to pause. When we give ourselves permission to rest, we're not wasting time — we're investing in our productivity, creativity, and success.

So when fatigue hits, listen to your body. Instead of fighting through it, take a few minutes to rest. You'll come back more energized, more focused, and more capable of tackling whatever comes next. As Dr. Compernelle teaches, mastering recovery is just as important as mastering your tasks. By integrating daily naps into your routine, you're not just napping — you're unlocking the full potential of your brain's power for your very success.



Carlene Marie is a Certified Master Mindpower Coach and Certified Health, Wellness & Life Coach. She specializes in private and group coaching, keynotes, workshops and publications helping high performers cultivate mental toughness and emotional resilience. With extensive expertise in unlocking human potential, Carlene Marie's programs empower and guide toward lasting change for optimal success in every area of life.  
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▶▶ partner  
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By Zachary Cohen  
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# THOMAS WIENCKOSKI

## OneGroup Insurance

**The Florida home insurance market is one of the most dynamic in the nation. The insurance landscape is changing faster than the average consumer can keep up with, making a trusted insurance advisor more essential than ever.**

That's where Tom Wienckoski and his team at OneGroup Insurance step in. As one of the area's largest insurance providers, Tom and his team have access to over 40 insurance carriers.

"That's important because carriers have been very volatile — canceling policies, raising rates, getting out of certain counties. It can be very hard to get insurance, and as an independent agency, we can give people a lot of options," Tom explains.

REALTOR® partnerships are another big part of OneGroup Insurance's approach to the business. They work tirelessly to help keep real estate agents up-to-date on the changes in the insurance markets. By focusing on education and service, OneGroup Insurance has built countless relationships with agents and teams.

"Insurance has become a major factor in the decision to buy a home, and we want to be your partner in that," Tom shares.

### FROM ELECTRONICS TO INSURANCE

Tom founded NuVantage Insurance in 2010 and sold to OneGroup in 2021, after which he stayed on as president of the Southeast region. Before his insurance career, he worked in the electronics industry.



“My entry into insurance was unintentional,” Tom quips.

Tom founded an electronics company in 1986 and ran it successfully through 2008. His organization built printed circuit boards — essentially the guts of computers, telecom equipment, and medical equipment. As president and CEO, Tom led the company’s growth from two employees to a few thousand.

After leaving the electronics business in 2008, Tom took a professional break. When his home insurance was canceled, he got curious about the insurance business. The company that rewrote his policy was looking for an investor, and he jumped at the opportunity. A decade and a half later, he’s still thriving in the insurance world.

**A CHANGING LANDSCAPE**

OneGroup Insurance offers more than home insurance. The company also provides boat insurance, auto insurance, business insurance, general liability insurance, product liability insurance, worker’s compensation, benefits, wealth management services, and 401 (k) management.



Tom Wienckoski is president of the Southeast region of OneGroup Insurance.



Susan Atkeson is a producer with OneGroup Insurance.

“Pretty much everything except health and life insurance,” Tom explains.

Tom focuses most of his energy on acquisitions. By growing the company’s network of insurance agencies, he’s able to serve more clients and provide them with more insurance options. That’s especially important in today’s rapidly shifting insurance market.

“What’s happened in Florida has much less to do with natural disasters and much more to do with fraud,” Tom explains. “Unfortunately, for the last three, four, five years, there has been a lot of fraud in Florida, and that’s what has forced carriers to go out of business or raise rates.

“There are very high litigation numbers in Florida per claim. Carriers were taking a hit with a lot of money going to third parties. The Florida legislature has made quite a few changes to try to help that. We’re seeing certain carriers come back to help in these areas. I think the insurance market is

going to open up. Carriers are opening some more territories, and the more competition, the more opportunity for the homeowners. We think rates will settle in.”

Regardless of what happens in the insurance market, OneGroup Insurance is well-positioned to thrive. They have ample cash on hand, giving them stability and the resources to build their footprint. That’s good news for Tom because he doesn’t plan on doing anything else professionally.

“We’re very solid. We have a lot of advantages. I enjoy traveling, but really, business is my hobby. I don’t see myself ever retiring. It’s fun building things, and I enjoy doing this.”

For more information, visit [www.onegroup.com/florida/nuvantage-insurance](http://www.onegroup.com/florida/nuvantage-insurance).



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# EDUCATION + ACCOUNTABILITY = PRODUCTIVITY = PROFITABILITY

## THE 4-POINT FORMULA FOR SUCCESS

By Michael Dill

Today, I'm going to share a four-point formula that, if followed and applied properly, will give you greater results in your organization.

It's very simple: Education + Accountability = Productivity = Profitability.

Let me explain.

**Education.** You have your team, your current employees, and your new employees. Your job as a leader and/or divisional manager is to properly educate your team on their roles and responsibilities and exactly how to carry them out. If there's a new system inserted into your organization, your team needs to be educated accordingly. Are they watching pre-designed videos to learn and understand? Do you have a follow-up process or a little questionnaire that they answer so you know they're learning exactly what they're supposed to be learning? Are they consistently being trained on those roles and responsibilities and how to properly apply them to get the result you're looking for in the organization? Because once you have a process and a procedure of properly onboarding, training, and following up with your employees, making

sure they understand their roles, responsibilities, and how it's to be done, they will naturally become more productive.

**Accountability.** Once you have the process of education in place, it's your job, as a leader and/or divisional manager, to hold your team accountable to make sure they're doing exactly what they're supposed to be doing. Too often, I hear managers telling me, "Oh yeah, they should be watching these videos. They should be doing this. They should be doing that." And I ask, "What's your procedure for following up, making sure they're doing what they're supposed to be doing?" And I get a blank stare. It's your job to follow up and create the process of holding them accountable to judge their progress, making sure that they fully understand their role and how to master it.

**Productivity.** Once you put the education in place, you're holding the team accountable, and they're doing what's supposed to be done regularly, your productivity will increase. You will have a more seasoned team that understands the process and roles and what to do to execute efficiently.

**Profitability.** Once your team is executing at a high level and you've increased productivity in your organization, that immediately leads to profitability because as they're more efficient, they're more productive, they're educated, and you're holding them accountable, which will all drip to the bottom-line margins and profits. It's that simple.

*Heed today's lesson: Education + Accountability = Productivity = Profitability. Gauge how this looks in your organization, and if you need any help, give me a call.*



Coach Michael Dill is an award-winning, certified business coach, global speaker, and published author. He is a proud ActionCOACH franchise partner, as well as the president of Power & Ice Wealth Creation, a strategic leadership company. Michael brings more than 40 years of business and entrepreneurial experience to his leadership, team training, and mentoring practice.

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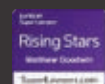
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# TOM ROSEN FEATURED



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## THE BEST IS YET TO COME

By Zachary Cohen  
Photos by New Frame Photography

Growing up on Long Island, Tom Rosen admired his father's drive and determination. Tom's dad, Sid, was a New York City fireman who was dedicated to service, his health, and his community. Sid was also an entrepreneur at heart.

While working as a fireman and raising seven children, Sid founded the largest Bingo manufacturing company in the country at a time when Bingo was quite popular. He was also a private pilot and, unfortunately, his love for flying led to his untimely death in a mid-air collision when Tom was just 11 years old.

"We were lucky because we had our finances in order, but it was tough," Tom reflects.

Coincidentally, this tragic event led to Tom's love affair with Naples. His mother became a snowbird, and Tom would come down to Naples regularly. He eventually graduated from Johnson and Wales University in Providence, Rhode Island, with a bachelor's degree in food service management. He then built successful careers as a chef and restaurant owner, worked in credit card processing, and started his real estate career in 1988. In 1996, he moved to Naples full-time.

"My mother had a house on Barefoot Beach, and she was getting older, so we moved down basically to take care of her," Tom shares. "It has turned out to be a great decision."

Tom was excited about the opportunity available in Naples. With a booming real estate market and a quieter lifestyle for his family, there was a lot to like.

### IT KEEPS GETTING BETTER

Nearly 30 years later, Tom is thriving in real estate and loving life in Florida. In 2023, he had one of his best years. His honest, straightforward, personable approach to real estate has been the key to his success.

"I think clients like working with me because I'm an open book. You don't have to wonder what I'm thinking. I'll tell you how it is and keep it honest," Tom explains. "And I know what I'm



Tom Rosen, a Realtor with Compass, and his wife, Kim



Tom Rosen, an avid pickleball enthusiast, hits the court three times a week.

doing. I know the area very well, and I've been in this business longer than I like to admit."

Tom lives in Bent Creek Preserve with his wife of 40 years, Kim. With their two children grown and living independently, Tom and Kim have taken to a quieter lifestyle. They enjoy spending time at the beach, cooking at home, relaxing with their rescue dog, Snoopy, and staying active. Tom goes to the gym three or four days a week, rides his bike between eight and 12 miles daily, and plays pickleball three times a week.

"I try to be active for at least two hours a day," Tom explains. "So that keeps me in pretty decent shape."

Tom also enjoys giving back to the community. He has volunteered at the Naples Winter Wine Festival for several years and single-handedly cleans



the six lakes in Bent Creek Preserve every month.

"I'm 62 years old now, and this is what I'm doing. I don't see myself retiring. Real estate is fun and rewarding. It's what I like to do,"

Tom shares. "Whether I'm at work or not, I want to be remembered as a fair, kind person. What I have is my integrity. That's one of my biggest assets. I'm honest with myself, and I'm honest with other people. I just try to be a good person."



Tom and Kim Rosen love beach days and unwinding with their rescue dog, Snoopy.

## WORDS OF WISDOM

*"It's not easy. It could take a couple of years before you start doing well in this business, but if this is something you enjoy, stick with it."*



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## ►► pro tips By Carolyn Castaneda

In the competitive real estate market of Naples, Florida, standing out is crucial for success. Top REALTORS® looking to elevate their listings and maintain lasting client relationships need innovative, tailored marketing solutions.

### Custom Signage Makes Your Listings Shine

One of the most effective ways to attract potential buyers is through custom signage — unique and eye-catching signs that not only draw attention to your properties but also convey your brand identity. Highlight key features to ensure your listings stand out in a crowded market. Whether it's a vibrant “For Sale” sign or directional signage for open houses, high-quality materials that can withstand the elements keep your listings visible and appealing.

### Promotional Materials Leave a Lasting Impression

Well-crafted promotional materials are essential for connecting with potential buyers. Brochures and flyers that showcase your listings and services make a strong impression. High-resolution images and compelling descriptions help clients emotionally connect to the properties, enhancing listing visibility while positioning you as a trusted expert in the Naples market.

### Car Wraps Transform Your Vehicle into a Marketing Machine

Every opportunity to market your brand is valuable in real estate. Custom car wraps turn your vehicle into a mobile advertisement that captures attention wherever you go. Bold designs featuring your logo, contact information, and visuals of your listings are a powerful way to promote your services as you drive around Naples. Every trip becomes a

chance to attract interest in your properties and connect with potential buyers.

### Unique Closing Gifts Keep Clients Coming Back

In a market where repeat business and referrals are vital, memorable closing gifts help keep clients engaged long after the sale. Custom cutting boards or other items personalized with your branding can serve as thoughtful gifts, reminding clients of the positive experience they had with you as their Realtor. This creates lasting impressions and keeps you top-of-mind.

In Naples’ bustling real estate scene, standing out is more important than ever. Custom signage, promotional materials, car wraps, and unique closing gifts help you maximize your listings, maintain client relationships, and make a lasting impression — ensuring your long-term success.

Carolyn Castaneda, co-owner of Smiley Graphics & Promotions, has spent the past 18 years helping build a family-run business alongside her husband, Smiley, in the heart of Southwest Florida. With a focus on creativity and local insight, Carolyn and Smiley are dedicated to supporting their community, serving on the boards of Night to Shine and the Marine Industries Association of Collier County. Together, they bring personalized, community-centered marketing expertise to help local businesses thrive. Carolyn and Smiley live in Naples with their two daughters, who inspire their commitment to both family and community. [www.smileygpp.com](http://www.smileygpp.com)

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# LAUREN MAXWELL

Maxwell Mortgage Team | CrossCountry Mortgage

AT THE TOP OF HER GAME

▶▶ partner spotlight

By Zachary Cohen | Photos by Michelle Reed





**LAUREN MAXWELL** began her mortgage lending career in 1987. In that time, a lot has happened in the industry: the wide-scale adoption of the internet, the housing crisis of 2007–2010, and the COVID-era boom, to name a few. But one thing remains steady — Lauren’s commitment to her craft.

Year after year, Lauren has overcome the challenges of being a mortgage professional to come through for her clients. Along the way, she’s built a reputation as one of Southwest Florida’s best. She’s led the way at CrossCountry Mortgage since 2018.

“Our mortgage lending programs are getting better and better every year,” Lauren says proudly. “CrossCountry is the number one retail mortgage lender and number one non-QM lender in the country. We’re growing because we’re ahead of the game in leadership, programs, and tech. So while others are getting nervous about slowdowns in the market, we’re growing and growing and growing. Other than a lot loan, there’s nothing we can’t do.”



Lauren Maxwell leads the Maxwell Mortgage Team at CrossCountry Mortgage.

**BEST IN THE BIZ**

Lauren has some of the highest sales volumes of any lender, but she doesn’t consider herself a luxury or high-end lender. She handles everything from a \$75,000 manufactured home to a \$7 million mansion.

“I’m there to protect the client and get them the best deal,” she explains. “I have three loan assistants, but you get me 80 percent of the time. I’m always involved.”

Lauren encourages agents to look carefully at who they refer their clients to, especially on the lending side. The challenges that can arise during a loan approval process are unending, but Lauren is



well-equipped to handle them. Her experience and aptitude speak for themselves.

“The knowledge you need in this day and age to know how to run into challenges when they come up, to have an operations and processing team and all the tools and experience, that’s huge,” she continues. “Just because you have a license doesn’t mean you know how to close a loan. It takes years of skill. So when you are hiring me, you are getting somebody with 37 years of lending experience.”

**THE DRIVE TO THRIVE**

After 37 years, Lauren isn’t slowing down. She recently celebrated her sixth anniversary with CrossCountry Mortgage. During that time, the Maxwell Mortgage team has closed over 7,500 loans for more than \$2.2 billion, and Lauren has personally closed over 4,100 loans for more than \$1.3 billion.

So how does Lauren manage such a tremendous volume?

“With a lot of stress,” she quips. “I don’t have downtime. I was just in Europe because my boss took me on our Top 10 trip, and I still took five hours a day to work and catch up on emails and answer clients. It’s a lot, but it’s worth it. I’m competitive. It’s in my blood.

“I like being at the top of my game. I have the number one market share in Collier County and number three in Lee County. I closed one out of every 12 loans in Collier County.”

**LEAVING A LEGACY**

As the real estate market changes shape again, Lauren is as consistent as they come. She understands this business allows the best of the best to succeed in any market conditions.

“The future is growing, growing and growing. Collier County has over 9,000 units being built just in the Oil Well/Ave Maria area alone. We have a lot of growth happening everywhere in the counties I work in,” she says.



Lauren Maxwell proudly embraces her role as grandmother to her beloved grandson, Phoenix.



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Looking ahead, Lauren has no plans to slow down, either. She's still at the top of her game and plans to continue serving the community through mortgage lending as long as possible.

"I want it to be known that if Lauren Maxwell can't do it, it can't be done. I close so many loans with clients who were told 'no' and wanted a second opinion or deals gone bad that need to be saved. Call me. Let me be your second opinion. Let me be your backup lender, and if your person can't make it work, let me see if I can.

"On my tombstone, I'd like it to read, 'magnificent mother and mortgage master.' And I'm not joking."

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# FRANK STIER

 DESTINY CALLS



At 11 years old, Frank Stier wrote an autobiography for a school project. Within it, he shared his dreams. His first plan was to become a basketball star and follow in Michael Jordan's footsteps. If that didn't work out, he had a strong plan B — making a lot of money in the real estate industry.

Where Frank got this idea remains a mystery, but he was certainly onto something. His basketball dreams didn't pan out ... but he was spot on with his real estate hopes.

"My mom gave me that autobiography letter when I was 27 and was just named a Top 50

REALTOR® in the country by REALTOR® Magazine. It was almost written for me to be in real estate," Frank shares. "I've dabbled in other investments and haven't done as well, but I've never lost any money in real estate. I love it. I'm passionate about it. It makes me feel alive."

#### A VISION REALIZED

Frank began his real estate career as a leasing agent while attending the University of Texas at Austin. He saw an opportunity in real estate, so he got his license as a sophomore and started his own leasing company, UT Cribbs. By the time he finished school, his company,

which had been rebranded as Uptown Realty, had 60 agents and managed over 3,000 doors. Soon after, Frank sold the company, turning his attention to the higher profit margins of real estate sales.

"Leasing gave me a great backbone for sales," Frank explains. "Things really took off from there."

#### FROM LEASING TO LUXURY

Over the next several years, Frank's career changed shape several times. He became one of the nation's top agents before transitioning his business to Florida. In the Sunshine State,

he sharpened his focus on high-end residential homes, first in Miami and then in Naples. Meanwhile, he began shifting more and more into real estate investing and development.

“I learned from a young age to find good investments off-market and have a good understanding of value,” Frank explains. “I wasn’t going to become a slave by making commissions. By buying properties and making passive income, that was a path to financial freedom.”

Frank’s dad worked for Lufthansa Airlines, and Frank has lived all around the world — from Japan to New York to New Delhi — but Southwest Florida has always felt like home. When he was ready to start a family and settle down, Naples was the natural choice. He moved to Naples full-time in 2012.

“For raising a family, it was perfect. It just flowed,” Frank explains.

Today, Frank continues to invest in and sell real estate. He owns a 150,000-square-foot office space and is excited to expand further into the development space. He’s especially proud of his most recent development project at 1100 Sandpiper Street in Naples.

“I’m a hunter by nature. I love finding deals. I love researching. I’ve done close to a billion in total sales since 2002,” Frank shares. “I have shifted from being the Realtor for the property to also the developer. Seeing a property come to life, the power of creation, from plans to reality, really is like building



I’m a hunter by nature. I love finding deals.



Top producer Frank Stier expanded his career from residential leasing and sales to real estate development.

dreams. I also love visiting luxury hotels and exotic locations like the Maldives and integrating what I see into the designs.”

### DRIVEN TO NEGOTIATE

Alongside development, Frank has a passion for the art of negotiation.

“At 7, 8, 9, 10 years old, I’d go to the bazaars in India and try to buy a shirt. They’d tell me 300 rupees, but because I’d learned the language, I’d negotiate. All of a sudden, it went down to 50 rupees just by knowing the language.

“It’s the same in real estate. When you know your stuff, there’s a way to find a win-win and negotiate. That is what drives me,” Frank explains.



Outside of work, you'll find Frank with his three daughters, Anika (8), Vera (7), and Stella (6). He also has a strong spiritual side, which helps support his mindset and his business. Yoga and meditation are his primary hobbies. "I used to be a total type A, which helped me get to where I am, but now I work 10 times less and make 10 times more by relaxing and working the moment. Being fully present, not chasing... that's the energy for success."

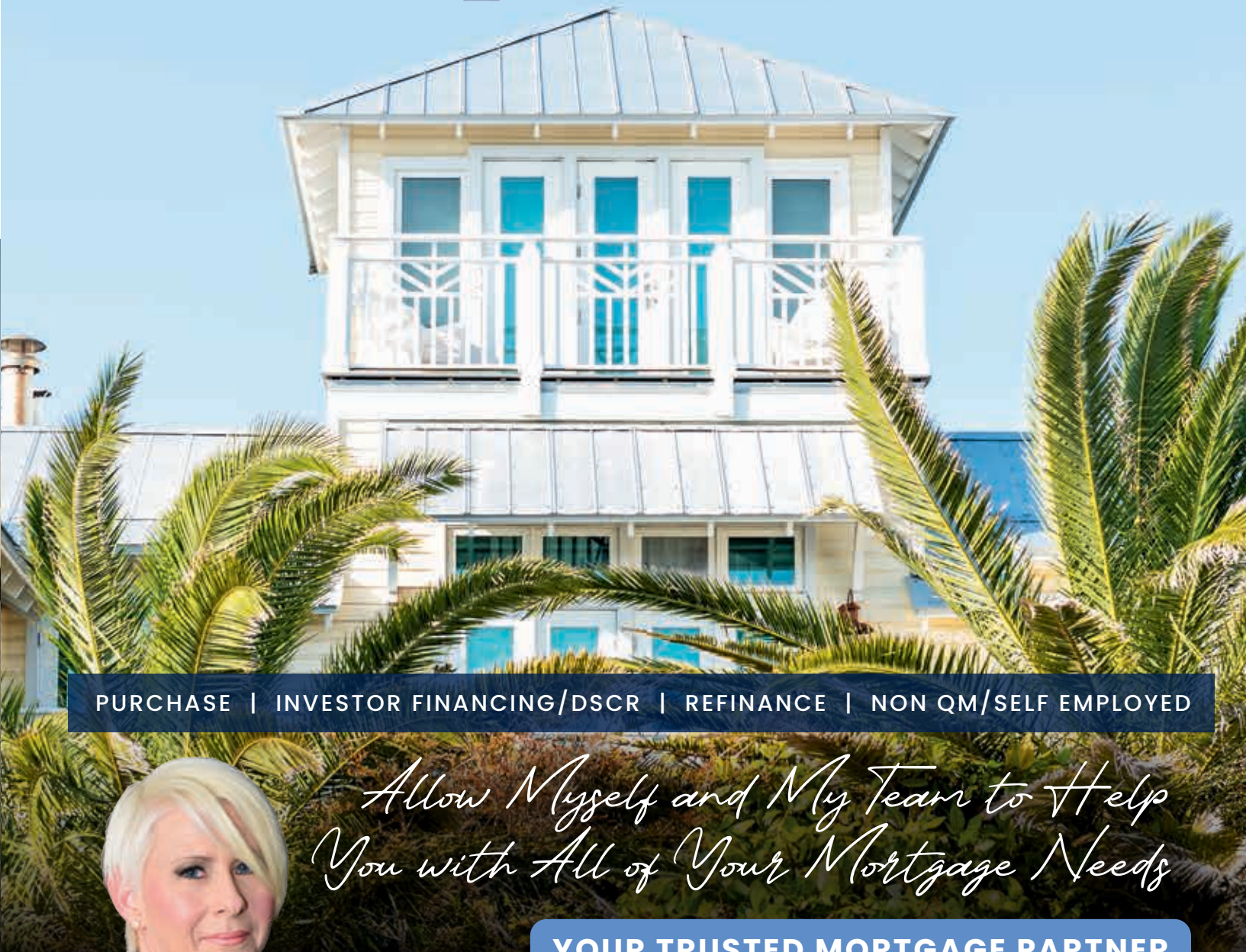


**FUN FACT**

Frank Stier has visited an astonishing 85 countries. "I believe traveling is a way to unlock creativity," he says.



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# THE 2024 RP AWARDS GALA

Honoring the Best of the Best in Southwest Florida Real Estate



What an unforgettable evening at our inaugural RP Awards Gala, held at Elite Jets on November 8th! It was wonderful to see everyone dressed to the nines, ready to celebrate the exceptional agents who make up our Naples’ and Fort Myers’ Real Producers communities.

This night was dedicated to honoring excellence in our industry, as we proudly recognized top-producing agents nominated and voted for by their peers. We celebrated not only their impressive achievements but also their outstanding commitment to clients and the community.

We were also thrilled to celebrate our preferred partners, whose dedication and top-tier services are instrumental in the success of our monthly magazine and events. Their support strengthens our REALTOR® community, and we are grateful to have them as part of this remarkable network.

A special thank-you to our incredible sponsors who made this event possible: our headline sponsors, **Maxwell Mortgage Team** at **CrossCountry Mortgage** and **FirstSource Title**; our brokerage sponsor, **Premiere Plus Realty**; our food sponsors, **HouseMaster** and **LandSel Title**; our bar sponsors, **Be Your Gift Group** and **Hartford Funding**; our photo booth sponsor, **Luxure**

**Lifestyle**; our awards sponsors, **Woods, Weidenmiller, Michetti & Rudnick** and **Nautical Miles**; and our table sponsors, **Action Title**, **ALL IN Property Management**, **Goodwin Law**, **Medrano & Cail Bookkeeping Professionals**, **Northstar Technologies**, and **Three Bays Lending**.

A huge thank-you to **Elite Jets** for providing a fantastic venue, **Lightworks Stage Productions** for the spectacular lighting, **5 Star Valet** for seamless guest parking, **The Twisted Trotter** for the wonderful libations, **Sage** for the delicious food, **Forever Fiore** for the stunning flower arrangements, **Naples Balloons** for the festive decor, **Jake Maciosek** and **Lionel Crespo** for beautifully capturing the magic of the evening in photos, **DJ Tommy and Jade Strings** for their lively music, and **Coby Corradino** and **Samuel Saum** with **Visionz Media** for the captivating videography.

Our gala raffle raised over \$4,000 to support **Freedom Waters Foundation**, a local nonprofit dedicated to enhancing the well-being of children and adults with disabilities and veterans through therapeutic boating experiences. Congratulations to our raffle winner, **Nico Paredes**, who took home an exclusive selection of prizes, including a luxury yacht charter provided by **Nautical Miles**, beautiful

bottled gift boxes of wine from **Rigoni Wine Company**, and a premium **WOLF Roadster** double watch winder with storage from **Carbon Watch Company**. Thank you to all who participated in this raffle — your generosity contributes to an incredible cause and makes a meaningful impact in our community.

A heartfelt thank-you to our awards sponsor, **Nautical Miles**, for providing an exclusive luxury yacht charter for our charity raffle winner and all of our Realtor

award recipients. Your generosity truly elevated the evening’s celebration.

Congratulations once again to all the honorees featured on the following pages — you’ve earned this recognition through your hard work and dedication. And a big thank-you to everyone who attended and made the night unforgettable. We look forward to witnessing your continued achievements in the coming year!



2024 RP AWARD RECIPIENTS



**BEST COVER STORY AGENT AWARD**

*Recognizing the most captivating and visually outstanding cover of the magazine.*

**PATRICK DEARBORN**

John R. Wood Properties  
Christie's International Realty

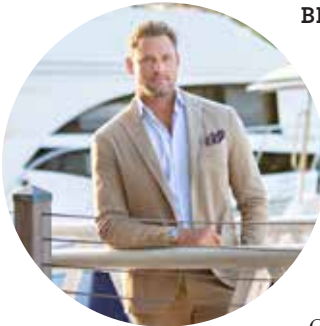


**LIFETIME ACHIEVEMENT AWARD**

*Awarded to a Realtor who has dedicated their career to real estate, showcasing consistent excellence over many years.*

**DEREK CARLSON**

MVP Realty Associates



**BEST LUXURY REALTOR® AWARD**

*Celebrating the Realtor who has excelled in the luxury real estate market, setting the standard for high-end properties.*

**TAYLOR CANADA**

Gulf Coast International  
Properties



**MARKETING EXCELLENCE AWARD**

*Awarded to the Realtor with the most creative and effective marketing strategies in their business.*

**KIM JONES**

Keller Williams Realty



**CLIENT SATISFACTION AWARD**

*Recognizing a Realtor who consistently goes above and beyond to ensure the satisfaction of their clients.*

**NINA LLORCA**

Coldwell Banker Realty



**MOST INSPIRATIONAL STORY AWARD**

*Recognizing a Realtor whose personal or professional journey has inspired others in the industry.*

**MARY JO O'REGAN**

Premier Sotheby's  
International Realty



**LEADERSHIP IN REAL ESTATE AWARD**

*Honoring a real estate professional who has demonstrated exceptional leadership and innovation in the industry.*

**KELLY BARNES**

Realty Executives

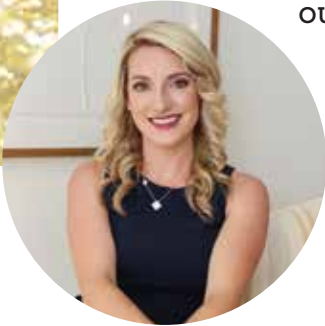


**MOST PHILANTHROPIC REALTOR® AWARD**

*Celebrating a Realtor who has made significant contributions to their community through philanthropy.*

**LORI FOWLER**

Coldwell Banker Realty



**OUTSTANDING HOSPITALITY AWARD**

*Honoring a professional who exemplifies exceptional hospitality and customer service in real estate.*

**MANDY DINGLE**

Marzucco Real Estate



**REALTOR® OF THE YEAR AWARD**

*Recognizing a Realtor who has exemplified excellence, professionalism, and outstanding service throughout the year.*

**JOE PAVICH JR.**

Realty World – J. Pavich  
Real Estate



**ROOKIE-OF-THE-YEAR AWARD**

*Recognizing an emerging star in the real estate world, this award is for the most promising new talent.*

**MADELINE TRACY**

Compass



**SOCIAL MEDIA INFLUENCER AWARD**

*Celebrating a Realtor who has leveraged social media platforms to grow their brand and engage their audience.*

**NATALIE PEREZ-BENITO**

Compass

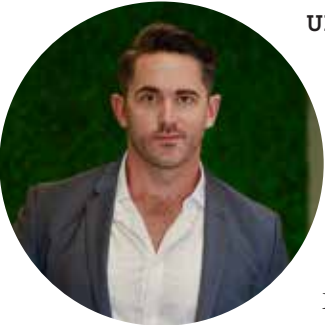


**TOP PRODUCER OF THE YEAR**

*Awarded to the Realtor who has demonstrated exceptional productivity and sales success over the past year, consistently delivering outstanding results and surpassing their targets.*

**BRITTANY SKOTAK**

Douglas Elliman Real Estate



**ULTIMATE CONNECTOR AWARD**

*Given to the Realtor who has made the most impactful and meaningful connections within the industry.*

**JOSH MARZUCCO**

Marzucco Real Estate



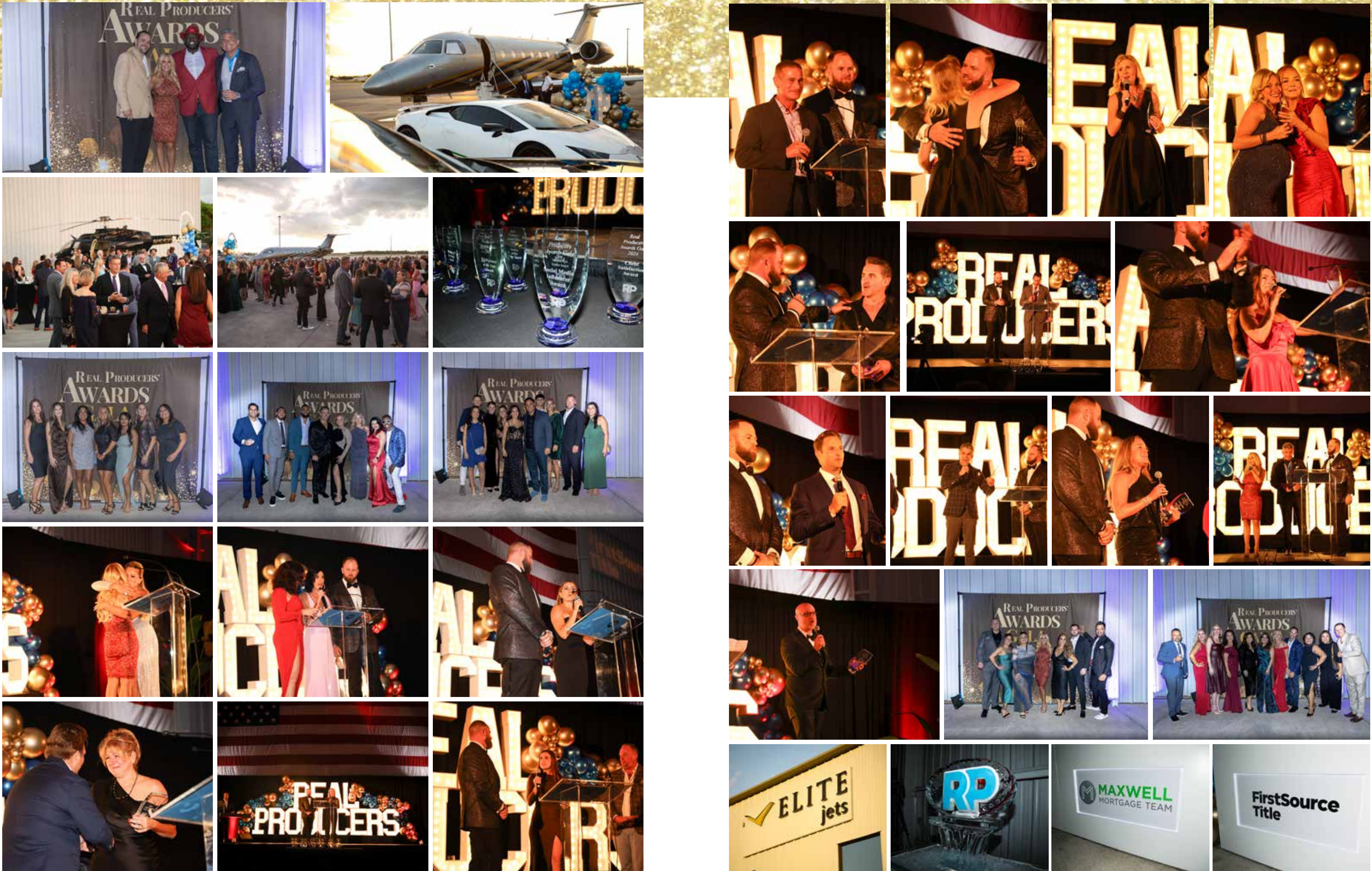
**DRESSED-TO-IMPRESS AWARD**

*Awarded to the best-dressed attendee of the RP Awards Gala, showcasing style and sophistication.*

**LAUREN TARANTO**

Coldwell Banker Realty







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