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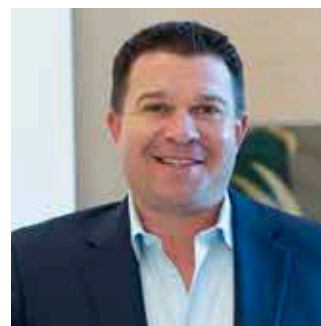
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RP

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Andrew Regenhard
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Ellen Buchanan
Editor



Andrea Hoffman
Ad Strategist



Zachary Cohen
Writer



Michelle Reed
Photographer



Sheryl Moreno
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Hana Snajdrova
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2024



DREAM BIG IN 2024!

Dear Real Producers of Naples,

As 2024 unfolds, it's the perfect moment for reflection, introspection, and setting our sights on the horizon, both personally and professionally. Let's leverage the energy of the new year to propel ourselves toward goals that are not just realistic but attainable. In our industry, where challenges and triumphs co-exist, the power of positivity and a disciplined approach can chart a course for audacious achievements regardless of the market's outlook.

Acknowledging the projected bumps in the road for the real estate market, I would encourage you to remember this: our special group of elite performers is remarkably resilient. We don't just weather storms; we navigate them skillfully, always emerging ahead of the curve.

In the words of the renowned management consultant and educator Peter Drucker, "The entrepreneur always searches for change, responds to it, and exploits it as an opportunity." Let this proactive mindset guide our actions in 2024, turning obstacles into stepping stones for growth.

Coming up in the first quarter of the year, we're excited to host our signature Naples Real Producers event. It's not just a gathering; it's an epic celebration! We'll be welcoming new Top 500 agents who have earned their spot based on outstanding production in 2023. Among them, *there will be upwards of 200 fresh faces* — agents who are experiencing the Real Producers community for the first time. We also look forward to reconnecting with longtime friends for our first gathering in the new year!

In addition to our regular quarterly events, 2024 has an epic gala in store, uniting the Naples and Fort Myers Real Producers communities for a night to remember! Keep an eye on your inbox for this event announcement and your exclusive invitation.

In the meantime, I encourage you to dream big, aim high, and let's make 2024 a year of unparalleled success!

Happy New Year!



Andrew Regenhard
Owner/Publisher
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Unlocking the SATISFACTION STATE for Success

In the whirlwind of high-performance living, we often overlook a crucial aspect of success: taking a moment to savor our achievements. Some days are intensely demanding, with endless to-do lists and no room for extras. But the key to your success actually lies in pausing to appreciate each task.

Imagine a day where you seamlessly transition from one task to another without stopping to acknowledge your accomplishments. This relentless pursuit of productivity can feel robotic and stressful. Enter the Satisfaction State, a remarkable

mindpower tool. The Satisfaction State is not about indulging for hours; it's about dedicating mere seconds to acknowledge and revel in your hard work and achievements before moving on with your day. This simple practice can unlock the door to greater success and increased emotional resilience.

I teach my clients to pause briefly and feel a sense of satisfaction after completing each task. We're often conditioned by our hustle culture to immediately shift our focus to "What's next?" without taking a moment to appreciate what we've

achieved. I'm not suggesting you bask in the glory for a while — just take a few seconds to relish the satisfaction of your focused efforts. The challenge is that in the "go-go-go" mode, we establish a negative mind-body association with our work.

The Satisfaction State isn't just a fleeting moment of pleasure; it's a profound shift in your mindset that can transform your approach to work and life. Here's why:

- **Positive Mind-Body Connection:** Actively engaging in moments of satisfaction establishes a positive mind-body connection. Your thoughts and emotions directly influence your body's response through neurotransmitters and neuropeptides. Embracing satisfaction initiates a cascade of positive emotions that can uplift your entire being.
- **Enhanced Productivity:** Surprisingly, dedicating a few seconds to savor success can boost your productivity. Rising energy levels and a more positive mindset make it easier to tackle your to-do list with enthusiasm and focus, leading to greater achievements.
- **Reduced Stress and Anxiety:** Chronic stress and anxiety often result from incessantly pursuing more without appreciating what you've already accomplished. The Satisfaction State can help break this cycle, fostering a sense of calm and contentment even when facing daunting tasks.
- **Improved Well-Being:** Integrating the Satisfaction State into your daily routine enhances your overall well-being. Your mood brightens, and your days become more fulfilling. Consequently, your personal and professional life is enriched.

In essence, the Satisfaction State is a pathway to a happier, more resilient you. It aligns your conscious desires with your unconscious mind's understanding of the rewards and positivity associated with your hard work. You will approach each day with purpose, satisfaction, and a genuine appreciation for the tasks you undertake.

So, what will your Satisfaction State be? Think of a cherished memory, an experience, or perhaps a delightful meal. As you practice more, you'll notice a transformation in how you approach your work, your life, and even your own sense of self. Embrace the Satisfaction State and discover the profound difference it can make — you will achieve more and enjoy the journey to success to the fullest!



Carlene Murray is a Mindpower Coach specializing in helping individuals cultivate mental toughness and emotional resilience. With extensive expertise in unlocking human potential, Carlene empowers and guides individuals toward their fullest potential, ensuring lasting positive change for their optimal well-being and desired success!



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MARTINICCHIO

Seeing an Opportunity

By Zachary Cohen | Photos by New Frame Photography

Born in Philadelphia and raised in Delaware County, Pennsylvania, Lance Martinicchio landed in Naples in 2006. At 30 years old, Lance picked up his life to begin anew, moving south for the weather, the lifestyle, and the opportunity he sensed in Southwest Florida.

Back in 2006, Southwest Florida was still relatively undiscovered. While most people flocked to Florida to live along the east coast, Naples remained a sleepy, quiet town. Lance had the vision to see it wouldn't stay that way for long.

Lance was first introduced to Naples through friends who vacationed and purchased a second home in the area. He got curious about investing himself, so he took a trip down to Florida to check it out.

"When I came down here to visit, I looked around the area and realized all the potential this area had to offer. The area was almost undiscovered at that time. There was so much opportunity. This area was laid back but had that opportunity to become a destination," Lance reflects. "I literally went home, registered for real estate school, and moved down two weeks later. I was 30 years old with nothing really holding me back. I never questioned it. I just knew it was the right choice for me."

Fast forward 17 years and Lance is thriving in real estate. His career has spanned the Great Recession, the ensuing market recovery, and the huge number



of buyers purchasing in Florida over the past couple of years. Meanwhile, he's watched Naples become the destination he always envisioned it would.

"The amount of development that has happened in the past 17 years has been abundant. There's been a big change in the demographic too. This used to be a place for older people to retire, but now it's more of an area for people to start and raise families. There are more kids than ever. I see it as more of an opportunity for people to live and work here every day," Lance offers.

After 15 years as a solo agent, Lance launched the Florida Lifestyle Group with Compass in 2021. He now leads a group of seven agents who closed 70 transactions for \$48 million in 2022.



Lance has achieved success by sticking to the basics in real estate. Transparency and communication top his values. By offering clients a best-in-class home-buying or selling experience, he's been able to develop a largely referral-based business.

"Buying or selling a home is emotional for people, so I'm constantly communicating with full transparency. I really value developing a trust factor with all my clients," Lance says. "I keep an even keel and help manage emotions well."

Outside work, you'll find Lance hanging out with his 13-year-old son, Chase, or playing a round of golf. Lance also enjoys spending

“*I really value developing a trust factor with all my clients.*”

—LANCE MARTINICCHIO

time with family and friends at his second home in Ocean City, New Jersey.

As Lance reflects on his journey in real estate, he taps into deep contentment. He's truly happy with where he is. His confidence is quiet but palpable. Lance simply goes about his business and does the right thing daily.

"I saw an opportunity and went for it 17 years ago, and I am now at the point where I'm seeing my friends I grew up with purchasing second homes down here. It's all come full circle," Lance reflects. "So, as for the future of my business, I don't see any slowing down looking ahead. I want to continue to stay very active in the community — present and steady. I never plan on leaving Naples. This is home."



Build those relationships early and often. I still have some of the same clients 17 years after starting in real estate who still use me and refer me. Build that trust and build those relationships. That's what we're in — a relationship business.

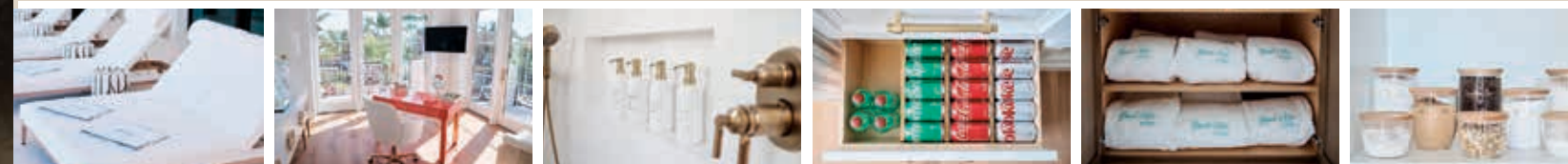
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CHANGING THE 80-20 RULE



▼
coaching corner

By Michael Dill

Many of you who are in the real estate business likely understand the 80-20 Rule. Also known as the Pareto Principle, this rule posits that roughly 80 percent of your business comes from 20 percent of your customers.

One particular day, I really pondered this important statistic. Do we really want to adhere to the 80-20 Rule and obtain 80 percent of our business from 20 percent of our customers? If that applies, what does the other 80 percent of our clientele look like?

Here's my theory: We all started a business from scratch. Day one, our goal, obviously, was to attract business, bring customers in, and start generating revenue. Then,

somewhere down the road — maybe one, two, three, four, five, or even 10 years later — we start realizing that we really don't care for a majority of our customers. They might not be ideal clients for one reason or another.

I have a coaching practice, in fact, and I love all my clients. However, I'm very clear on the type of motivated clientele I care to work with because when my clients are committed to doing the work, they get results, and we all win.

Consider what would happen if you got crystal-clear on exactly what an ideal customer or client looks like, from the beginning, so you can market accordingly? If

you were to apply this strategy, you would then attract the people you love doing business with, who come back, stay with you a long time, spend more money, and tell their colleagues and friends. They're happy because you're delivering your products and service with excellence; and you're happy because your business is growing.

I learned something from Michael Losier at a conference roughly a decade ago, and it's called "Contrast Clarity." If anybody wants the template, feel free to reach out! It's simply a Word document that on one side reads 'Contrast,' where you write down all of the things you don't want in a customer, a person on your

team, or a marketing assistant. On the other side of the document, it reads 'Clarity,' where you then list everything you want in a customer, a teammate, or an ideal marketing person.

Personally, my Contrast side represents business owners who don't do the work, who don't stick around long, or who are resistant. My Clarity side represents clients that actually do the work and then some, those who stay for one to five years or more, and ones who are open to anything I share to take them and their organization to the next level.

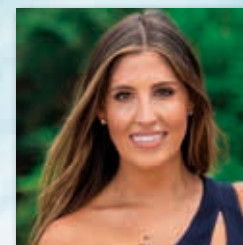
When you get clear on exactly what you do and don't want, then

consistently articulate it, you'll be ready any time you encounter the right person for your team or that perfect, potential client. There's nothing more powerful than telling somebody, "You would be a perfect client for me!" Then, ask permission to share with them why that is the case. They will almost always agree because they, in fact, *are* that person because of the clarity that you created.

I now challenge you, instead of abiding by the 80-20 Rule, to jot down your list and create that clarity so that 100 percent of your business will be coming from clients that you enjoy working with. Do this and you will create a win-win for all involved!



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. To learn more, visit BusinessCoachMichaelDill.com.

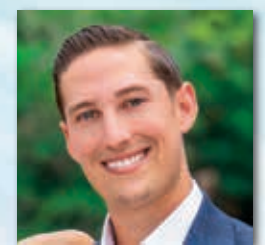


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By Zachary Cohen
Photos by LaCasaTour

DALI MIHAJLOVIC



ALL IN PROPERTY MANAGEMENT

ALL-IN ON REAL ESTATE

Dali Mihajlovic is one of Southwest Florida's fastest-rising real estate agents; he's also building one of the area's premier property management firms, ALL IN Property Management.

Dali's experience as a REALTOR® has helped him develop one of the most agent-friendly property management firms around while quickly building a reputation as an all-inclusive, customer service-focused company.

GOING ALL IN

Born and raised in Serbia, Dali spent over 20 years as a professional tennis player and coach before transitioning into real estate. He relocated to the U.S. at 17 years old, first landing in Florida and later growing a tennis coaching business in Chicago.

Dali moved back to Florida in 2018, and in 2020, he launched his real estate sales career. Since then, he's been fully committed to real estate; ALL IN Property Management was founded the following year. Over the past two and a half years, ALL IN Property Management has grown its portfolio to over 200 properties.

"Property management goes hand in hand with real estate," Dali explains. "After taking care of clients who purchased a home,

they need someone to manage the rentals. So that's how it all started. Little by little, through word of mouth, the property management business started growing to where I decided to open a property management company to service them fully."

With All IN Property Management, Dali's goal is to take the day-to-day operations of a real estate investment out of the owner's hands, freeing up time and energy for them to use elsewhere in their life.

BUILT FOR REALTORS

Dali's property management firm has offered his real estate business the added benefit of being a lead-generation source. Many investor buyers turn out to be property management clients, and many of his renters become eventual buyers.

While Dali's property management business and real estate sales business feed each other, Dali is careful not to step on the toes of other real estate agents. He prides himself on running a Realtor-centric business model.

“

THE SKY'S THE LIMIT, SO WE'LL SEE WHERE THE FUTURE TAKES US. I'M LOOKING FORWARD TO CONTINUING TO GROW.



“I’m someone who understands a real estate agent’s job and the scope of work they do. I am providing them with a relationship, with someone to take care of their clients, someone to keep their clients happy. And then, whenever their clients are ready to buy or sell real estate, I give those clients back to the Realtor. I won’t take the business away from them. I want to have good relationships with agents where they can feel confident that they can rely on me to take care of their clients’ needs,” Dali explains.

ALL IN’s business model centers on creating extraordinary client relationships through empathy-driven customer service. Their systems, staff, and technology are best-in-class. They offer a hands-on experience to clients, ensuring no detail is overlooked. In addition to handling the more traditional list of property management services, ALL IN has expanded its staff to include an in-house design and furnishing team and offers a variety of home concierge service options as well.

“With the ever-growing number of luxury rental property owners living outside of the area, ALL IN has mastered the art of fulfilling every need imaginable for owners who desire to furnish and care for their properties — prior to, during, and after their tenant’s stay. From contact to contract, we provide options for our owners to enjoy owning their investment properties without them having to lift a finger,” Dali emphasizes.

LOOKING AHEAD

ALL IN Property Management has quickly become a power player in the property management industry, but Dali and his team aren’t resting on their laurels. They are committed to continued growth. Expansion to Florida’s east coast is in their plans.

“The sky’s the limit, so we’ll see where the future takes us. I’m looking forward to continuing to grow.”



The ALL IN Property Management team leads the industry with best-in-class systems, technology and customer service.



Dali Mihajlovic, owner of ALL IN Property Management, traded his 20-plus-year career as a professional tennis player and coach for real estate in 2020.

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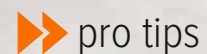
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THINGS TO KNOW WHEN CONSIDERING AN ESTATE SALE FOR YOURSELF OR A CLIENT



By Shereen Ally

Despite an extensive need for estate sales in every local market, there is also a lack of conversation regarding these events. Many misconceptions revolve around the liquidation of residential and commercial properties. Read on to discover five things every industry professional should know about estate sales.

1 Estate Sales Are Not Just for Death and Divorce. Many people associate estate sales with loss as they sometimes occur after a homeowner passes away. In reality, just as many sellers are looking to downsize or move, and others are looking to relocate to assisted or independent living where they will have less space for belongings. Additional reasons for having an estate sale may include: adjusting to life as empty nesters, relocating for a job or family responsibilities, selling an Airbnb or rental home, or closing a business or office. Just about anything can be sold — from cars to couches to coins.

2 Estate Liquidation Cannot Be Achieved With a Garage Sale. Items accumulated over the years can become overwhelming when families or individuals are ready to make a change. Unlike garage sales, estate sales sell as much as possible, typically with the goal of clearing the entire contents of a home or business. While both encourage sustainability through resale, estate sales are more successful, allowing homes to remain clean, organized and protected. They also help owners find additional solutions after the sale to prepare for next steps. Estate sales allow for belongings to be staged where they are rather than moving everything to an auction house or out into a yard. This speeds up the selling process and keeps items safe. Estate sales also have high attendance as they are advertised by a professional company.

3 Clearing a Property Can Be a Quick Process. Estate sales serve as a turnkey solution to avoid the time-consuming, costly, and stressful process of dealing with personal property.

Professionally-trained estate liquidators speed up and simplify downsizing. Sales are typically conducted on-site over two days unless more time is needed. A free consultation is usually offered to agree on the details of the sale preparation period, requirements of the process, and specific dates the clients are ready to proceed with. The process includes expert pricing and analysis, a large network of buyers who follow sales regularly, and a compressed sale timeline. After the sale, the client typically receives a check and inventory breakdown within five to seven business days.

4 Selling Belongings Alone Will Lead to Underpricing. By hiring an estate sale company, families and individuals will likely see a large influx of commission without having to exhaust time and effort. Estate sale professionals can stage a house or business for ample customer traffic flow and to showcase the items for sale — creating just the right atmosphere for a successful sale. Trained teams will price and sell merchandise in a professional manner. Families who choose to sell possessions themselves risk losing a lot of value. Hiring a team ensures that items are researched thoroughly, obtaining fair-market value.

5 The Process of Downsizing Can Be Simple. Having an estate sale can help alleviate the stress and complexities associated with clearing a home or business. Blue Moon Estate Sales operates under the high standards of conduct and best practices of the American Society of Estate Liquidators (ASEL). The Blue Moon Estate Sales team offers organized and timely sales with value research and pricing, professional marketing and promotion of the sale, staging to optimize customer traffic and presentation of items, trained staff for handling transactions, and assistance with finding proper removal services post-sale.



Shereen Ally is the owner of Blue Moon Estate Sales in Naples and Fort Myers. Shereen offers professional, modern estate sale services to help families streamline their possessions and downsize to fund the next chapter of their lives. For a free consultation or to learn more, call Shereen at (239) 464-0833 or visit BlueMoonEstateSales.com/naples-ft-myers.

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feature agent

KATHLEEN BURMEISTER



A TEACHER'S SPIRIT

By Zachary Cohen
Photos by LaCasaTour



KATHLEEN BURMEISTER first obtained her real estate license 23 years ago, but it wasn't until 2020 that she actively began selling real estate. Kathleen's first love for real estate was on the investment side of the business. For many years, she managed her family's investment transactions in Colorado, the Florida Keys, and Southwest Florida. Meanwhile, she built a career as a teacher and private tutor while raising her four children.

Kathleen cherished her career in education, but when the COVID-19 pandemic upended the world in 2020, she decided the time was right to make a change.

"Being a teacher is totally my passion. It's totally what I was born to do. But doing something else later in life definitely is exciting. It's been extremely rewarding," Kathleen smiles.

From Teaching to Real Estate

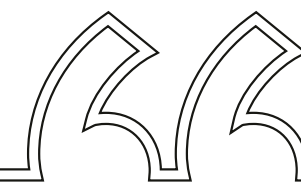
Kathleen's teaching career formed the perfect foundation for a career in real estate. She has the ability to engage and relate with people from all walks of life. Her listening skills are strong, and she is naturally empathetic.

"When my broker hired me, he said he loves to hire teachers and nurses because they are compassionate, patient, and kind. I carry those skills over from my teaching career. I'm also a very good listener. I really listen to what people want and need," Kathleen explains. "Dealing with people — that's the easy part for me. That's what I'm innately good at."

While Kathleen already had many of the soft skills necessary to succeed in real estate, there were challenges too. Contracts, paperwork, and marketing were competencies she had to gain on the job.

"Doing those things was a different type of challenge than being in a classroom," she continues. "It's definitely been a learning curve. I wasn't a business person. Those skills weren't in my wheelhouse. I taught first and third grade, then language arts, so for me to be a business person, it was a lot of learning."

Kathleen's ability to welcome the challenge of learning new skills has allowed her to thrive. She closed an impressive 16 transactions totaling over \$25 million as a member of the Naples Luxury Team with Coldwell Banker Realty in 2022.



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STEP IN A LOT OF
PEOPLE'S LIVES.**



Kathleen Burmeister is a Realtor on the Naples Luxury Team with Coldwell Banker Realty.

Kathleen's local knowledge has also been essential to her success. Although she grew up outside of Pittsburgh, she's been living in Florida since 1980. Her experience investing for the past 20-plus years gives her a leg up in understanding the local real estate market.

Honest and Real

Now three years into her career as a real estate agent, Kathleen is overjoyed about what her new line of work has brought to her life. Selling real estate has allowed her to develop a business and have the flexibility to do what she loves, which largely means spending time with her family. She also continues to invest in real estate.

"As for the future, I'm taking it as it comes," Kathleen offers. "I'm happy with the way things are. I like the fact that I have flexibility. I get to work from home, and I'm very productive at home. I like the fact that you can set your own course and be as busy as you want."

If there's one thing Kathleen would want to be remembered for, it's her integrity. Her clients, family, and friends know she has their best interests at heart. The trust that builds is sure to carry her to many more years of personal and professional success.

"I'm grateful for my family, for my health, and I'm grateful to live in such a beautiful place. I'm grateful for all the clients who trust me because real estate is a big step in a lot of people's lives."

BEYOND THE OFFICE

Kathleen Burmeister and her husband, Todd, have four children and five grandchildren. When she's not working or with family, you'll find Kathleen traveling, walking her dogs, playing tennis or golf, or running (she's completed five full marathons).



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SERVING THOSE WHO SERVED:

VETERAN BENEFITS IN REAL ESTATE

For service members leaving active duty, the transition can often be daunting. Frequently, this relocation period will include purchasing a new home. For REALTORS® working with a veteran and their spouse, there are additional items to consider, such as the characterization of their service. Do they have a disability rating? What are the extent of their injuries? Is your client the spouse of a deceased veteran? Are they using the VA Home Loan? Do they need down payment assistance?

Navigating these important questions can be difficult, but understanding which benefits your client can claim will ensure a smoother transaction.

- **Home Loan Benefits:** For veterans looking to purchase their first home, or another home in their long list of military moves, there are both federal and state benefits that can assist your client.
- **VA Home Loan:** One of the more widely known benefits is the VA Home Loan Guarantee.

Created through the Servicemen's Readjustment Act of 1944, and more commonly known as the G.I. Bill, this VA benefit will guarantee a portion of the service member's loan on a property, essentially allowing your client to put no money down (as long as the home appraises at or below the sale price). The service member must either be on active duty or have an honorable characterization of service to use this benefit; and the home they are purchasing must be intended as

their primary residence. Selecting a loan provider familiar with this benefit can be the key to ensuring a smooth closing, as many providers may not be familiar with the process to secure the VA Home Loan. Additionally, if your client has a disability rating from the VA, they may qualify for a waiver of the VA's funding fee, saving them thousands of dollars at closing. This loan can even be used to construct a new home, or for refinancing purposes.

While using the VA Home Loan may help determine which lender your client uses, it can also affect the type of property they buy. The VA Home Loan comes with additional requirements regarding the actual home your client may purchase. While there is no limit as to the size of the mortgage they can take on, the VA requires that a VA-approved appraiser must determine the reasonable value of the home. Additionally, there are a myriad of other benefits available under the VA Home Loan which your client may be able to take advantage of.

- **Florida Hometown Heroes Housing Program:** For service members purchasing a house in Florida, the Florida Hometown Heroes Housing Program provides down payment and closing cost assistance to first-time homebuyers when purchasing a primary residence. This benefit is not

solely for veterans; it also aims to assist law enforcement, firefighters, teachers, healthcare professionals, and childcare employees in securing their first home. However, there are additional requirements, such as minimum credit score and income threshold, to qualify for this benefit. Therefore, you should direct your clients to discuss the possibility of using this benefit with their lender.

- **Property Tax Exemption:** One of the premier benefits for veterans is the Property Tax Exemption. Any veteran who was discharged from active service with an honorable characterization, has a 100 percent disability rating from VA, and/or is a quadriplegic, is exempt from property taxes. The property must be their permanent residence by January 1st for that tax year and is titled in their name. This benefit also passes to surviving spouses of a member of the Armed Forces if that service member died from service-connected causes while on active duty. Unfortunately, this benefit is removed if the widow remarries. For veterans taking advantage of this benefit, upon their death, if title to the property passes to their spouse and it remains the spouse's permanent residence, the tax exemption will carry over until that spouse remarries, sells, or otherwise disposes of the property. Furthermore, if the spouse sells the property and

purchases a new property, this tax exemption can be transferred to their new permanent residence, assuming they do not remarry. The tax exemption will not exceed the amount granted from the most recent ad valorem tax roll.

For property which a veteran intends to claim as his or her homestead and who is legally blind, paraplegic, hemiplegic, and/or requires the use of a wheelchair, they may also qualify for a tax exemption. Assuming they are not considered totally disabled by the VA, their gross annual household income will determine if they qualify. The maximum income limitations for this benefit are adjusted annually, so you will want to check with the VA or your local property appraiser's office for an update.

For veterans over the age of 65 who received an honorable discharge and have a combat-related disability, they may receive a discount on their ad valorem taxes that is paired to their disability rating percentage. This can only be applied to their homestead property.

As a veteran myself, there was nothing more reassuring than working with a Realtor who was able to walk me through the expansive benefits process. For questions regarding any of these benefits, contact your local VA office, county tax office, or consult with your local real estate attorney. **SEMPER FIDELIS**



Brian A. Cordero is an associate at Woods, Weidenmiller, Michetti, & Rudnick where he focuses on commercial and residential real property transactions; business asset transactions; corporate and commercial lending; and landlord/tenant leasing. Prior to joining the firm, Brian served as a Judge Advocate in the United States Marine Corps, focusing on criminal defense and was an instructor at the Naval Justice School. Originally from New York, Brian graduated cum laude from the University at Albany where he received his bachelor's degree in history and criminal justice. In 2017, he graduated from Ave Maria School of Law, where he earned his Juris Doctor.

► cover story

By Zachary Cohen
Photos by Michelle Reed Photography



DENNY BOWERS

Thriving in the Heart of Naples

In the heart of Naples' real estate landscape, Denny Bowers' story is a tale of a bold career transition. Nearly two decades ago, Denny took a sharp turn in his professional journey, transitioning from exercise physiology to a career in real estate. While he hesitated to make the leap from the field he studied during college to a brand new industry, he's ever grateful he did. For the past 19 years, he's solidified his standing as one of Naples' best REALTORS®.

Today, Denny leads The Bowers Group with Compass, a team of 10 agents who closed north of \$80 million in 2023. While the stats are impressive, they don't tell the whole story. Denny is set on transforming the lives of others, one transaction at a time.

"I pride myself on the reputation I leave behind," Denny says. "I want to be known as a caring, trustworthy, and respected person, both professionally

and personally — a good husband, a good father, and a good friend. If that is my legacy, I'll be happy."

From Dumbbells to Real Estate Deals

A native of western Pennsylvania, Denny relocated to Florida in 2002 for a job at Naples Community Hospital. Over the next few years, he built a solid career in his chosen profession, but there were challenges too.

"In fitness, you work super long hours and make just okay money. It was nonstop work with limited room for growth and promotion," Denny reflects. "I would average about four days off a month. I traveled two weekends a month, personal trained 12 to 15 hours a week, and worked on the clock for 40... I started my day at 5:30 a.m. and worked until 6:30 or 7 at night. I did three years of that and was really burnt out."



Top producer Denny Bowers is team lead of The Bowers Group at Compass.

During this time, one of Denny's personal training clients, Tina Deady, began encouraging him to get his real estate license. After studying health and wellness for six years, he resisted such a drastic career change. But as the months went by and his work continued to drain him, Denny became more curious about a career in real estate.

"She kept coming back and saying, 'Forget your degree. Get into real estate.' She helped me get a job selling onsite sales with a production builder, and things took off from there," Denny reflects. "I didn't know what I didn't know. I wasn't sure what to expect, but the reward factor was there. I came from humble beginnings and had to work to get where I was. Real estate and sales give the opportunity of rewarding hard work, and I was ready for a new challenge."

19 Years Strong

Since launching his real estate career in 2005, Denny has steadily risen in the local rankings. He survived the Great Recession and, later, the chaos that the COVID-19 pandemic brought upon the industry. While the market has nearly normalized, significant hurdles remain in the post-COVID era. Interest rates

remain high, inventory is low, and buyers and sellers both have, according to Denny, skewed expectations.

"Sellers feel that it's still the COVID days and they can ask whatever they want, and buyers feel it's a recession and they can offer whatever they want. The factual part is, it's right in the middle. Sales prices have been pretty stable over the last year, and I feel that we're back to a more normal Naples real estate market. Buyers have time to think. There are negotiations on both sides and seller concessions on inspection items, but I feel the big factor working against us is greed on both sides. Where people were willing to work through issues in a transaction prior to COVID, now, people draw their line in the sand. It can be challenging."

While the current market remains challenging, Denny is ready to serve his clients through it. He also sees the silver lining: the market may soon settle into a new normal, allowing him to get back to doing what he loves most — serving his clients with intention and care.

"Education is the biggest thing in my business," Denny says. "Educating everyone on what's happening in the market is huge — mortgages, rates, inspectors, market





Denny Bowers with his wife, Erica, and daughters, Alexis and Brooke.

conditions. If we're educated, then we can educate our buyers and sellers on what they need to do to have a successful transaction. Then, to be able to excel and move forward in a market like this, it's all about going back to basics — sphere of influence, past clients, and taking care of your referral partners. That's where you start to win business."

Staying Humble

When he's not selling real estate, you'll find Denny spending time with his wife of 18 years, Erica, and their two daughters, Alexis (15) and Brooke (14). Denny also enjoys traveling, boating, playing golf, and staying involved at his church. He gives back to the community through

missions, charity work, and involvement with the Naples Pelican Bay Rotary.

"Life with them is awesome," Denny beams. "Life is awesome. I came from a big family who all lived within 10 miles of each other in western Pennsylvania, and I was the only one who moved away. The importance of family and being present with your kids was taught to me by watching what my parents did when I was growing up.

"I've worked hard to get where I am, but I never sacrifice quality time with my family. Real estate is a tough business to be content, to be happy where you are. You can always work more, make more money, and set bigger goals, but what are you sacrificing to be more successful?"



WORDS OF WISDOM

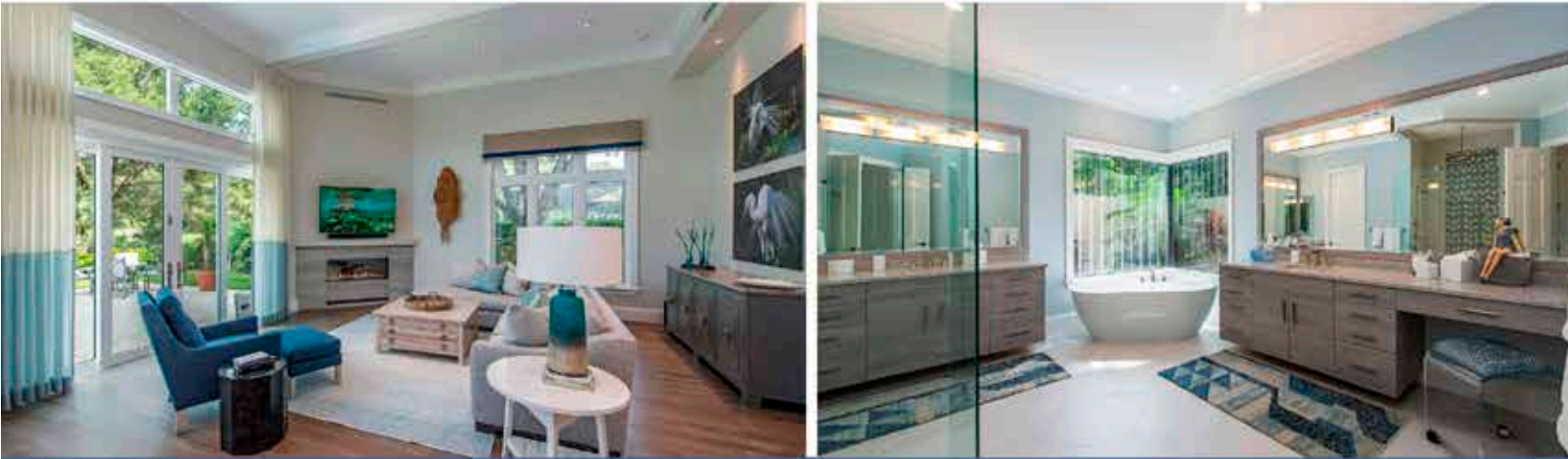
"It's the hardest time in my real estate history to get into the industry. We had an increase of 3,000 to 4,000 agents in Southwest Florida during COVID. Looking just at the Naples market, there are 3,800 listings and 9,000 to 10,000 agents. That's about two and a half agents for every listing. There's a lot of competition, so surround yourself with a great supporting cast and stay educated on the market. Provide unparalleled service to your customers, and you will succeed."



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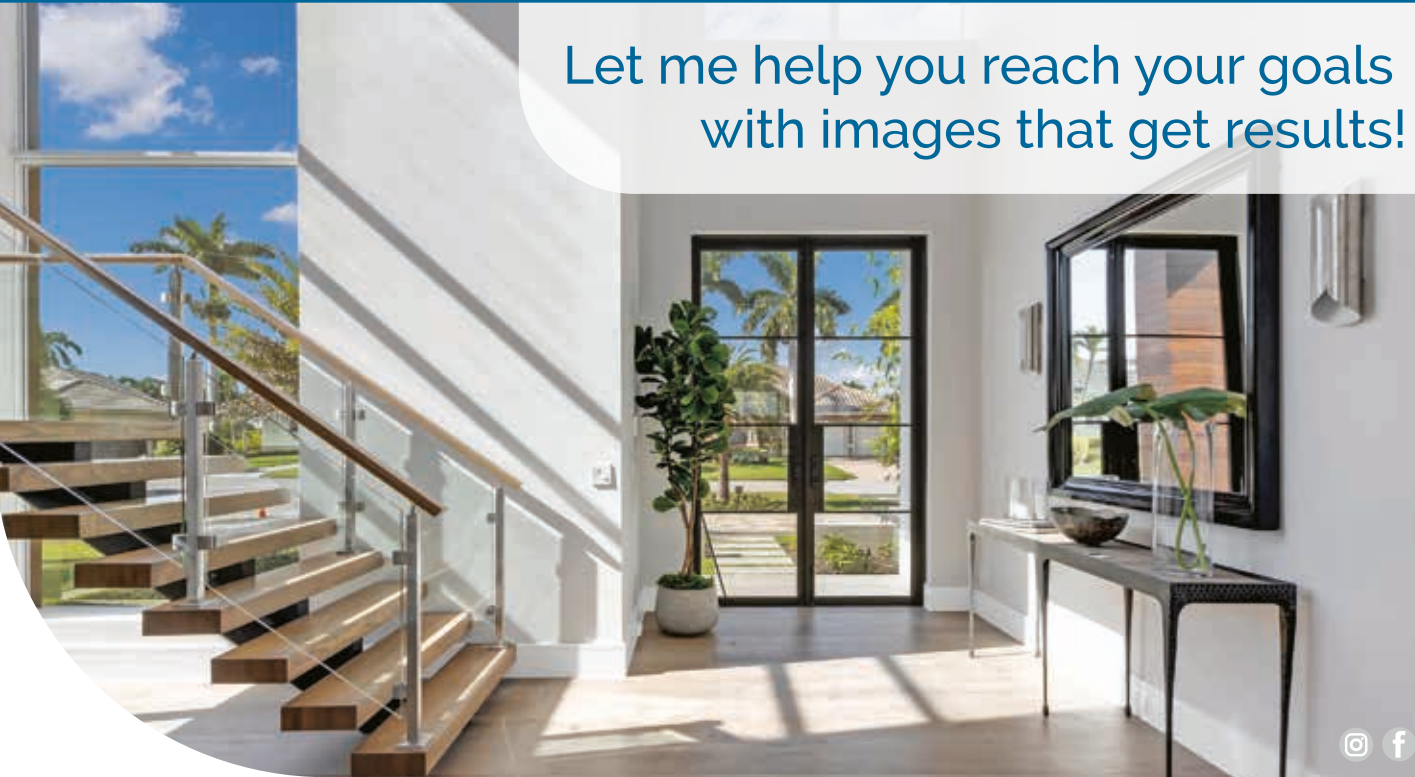
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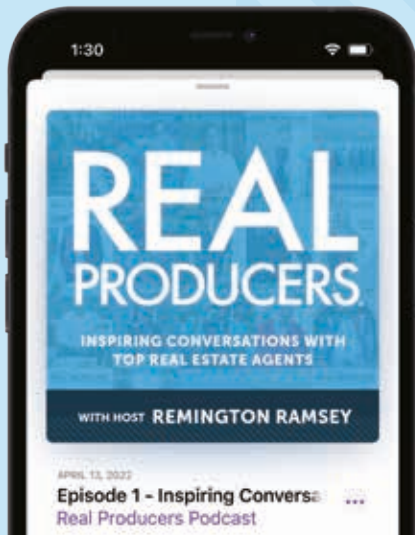
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