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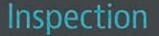
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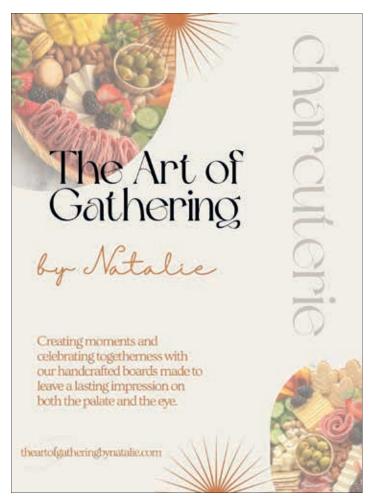


Matthew WrightSales Manager *"Leads Ninja"*



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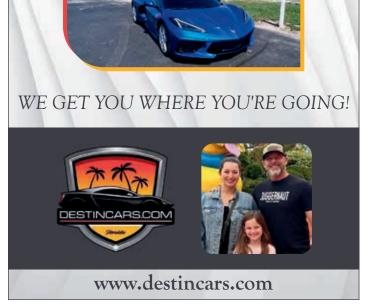
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HEN YOU BREAK
NEW GROUND AND
CONSISTENTLY
MAKE THE WORLD
AROUND YOU A BETTER PLACE
THROUGH TIME, THE EFFECT CAN
BE REMARKABLE.

That's exactly the type of result that Steve and Bill Abbott have created through time. Dating back to the 1970s, the dynamic team of brothers has created a truly iconic impact.

GETTING THEIR START

It all began in 1974. Steve had started with his father, William W. Abbott, Sr., who was a broker with El Matador after finishing up his military career. It wasn't long before Steve and Bill purchased the business from their father and opened a 600-square-foot office in Fort Walton.

In 1976, they started their rental business. Step by step, they built a business that boasted thousands of rental units, and they became the largest employer in the county, other than the U.S. military. Through time, they have been involved with just about every major condo development, and bought a small real estate brokerage. They expanded their work throughout the 30A area, as well.

"At first, people in the area weren't excited about us growing our business. But we stuck with it," Bill remembers. "The rental business is what drove the company. It was the gift that kept giving. We started out sharing a desk and one phone. We would sell a condo unit and then we would manage the rental, and we would pick up new customers."

GAINING GROUND

The path to success continued to pick up steam.

"We built a 10,000-square-foot building on Emerald Coast parkway. We were the only building. But it grew from there," Steve says. "And we have been very like-minded. I don't think we have ever had any real disagreements in 50 years."













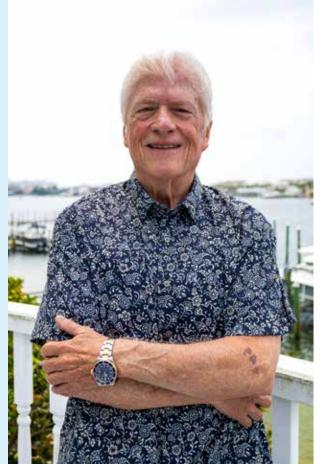
LEGACY OF LEADERSHIP

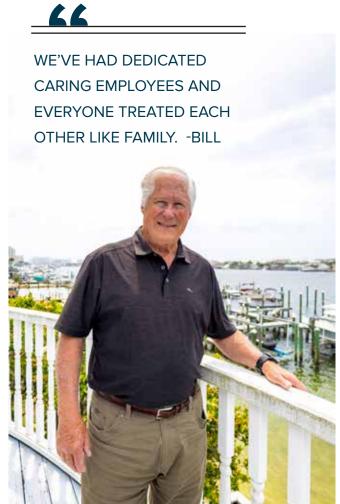
Steve's son, Nathan, is a REALTOR® and is continuing the legacy of success that his father and uncle started with their groundbreaking work decades ago.

"One of the remarkable things that I think about is that they had a vision back then. They had a belief that one day this area would be a world-class travel destination," Nathan says. "Clearly, that has come true. I love the fact that they were part of the foundation of that happening. It's been fun to watch through time."

One of the key elements of development in the area was the Mid-Bay Bridge.

"At the time, there was a lot of discussion about whether a bridge needed to be built. Steve and I got involved and talked with the bond brokers about it," Bill remembers. "We explained that the bridge would be a huge time saver for all of the people who worked and commuted back and forth to Destin. After our luncheon with them, they approved the bond issue and built the bridge."





Through time, there were efforts that helped shape the quality of life in the region. The Henderson family had given 1.25 miles of beach to the city. Steve led the charge, including organizing a trip to Tallahassee and the state capital, to avert I-90 from going through the area. Today, with those successful efforts, the area is known as Henderson State Park.

A STEADY FORCE FOR GOOD

Their efforts have been a steady force through all of the ups and downs of time. One challenge that tested the mettle of the region was Hurricane Opal. In the aftermath, Steve and Bill stood in the back of a pickup, addressing their employees. The storm forced them to lay off the team.

However, the dedicated team of employees stood by Bill and Steve, picking up shovels and rakes ... and going to work for free to clean up and move forward.

As Nathan recalls, "People felt so connected to the company that they kept working for free until they could be hired back."



That time came soon.

"They all went back to their individual projects and did cleanup. And then our partners rebuilt the buildings," Steve remembers. "Within 90 days we were back in business. It wasn't long before guests started coming back in droves."

As Bill adds, "We've had dedicated caring employees and everyone treated each other like family. Along the way, people knew they could come to Steve or I or the company and we would be a resource for them. They knew if something wasn't right, we would make it right."

WONDERFUL LIFE

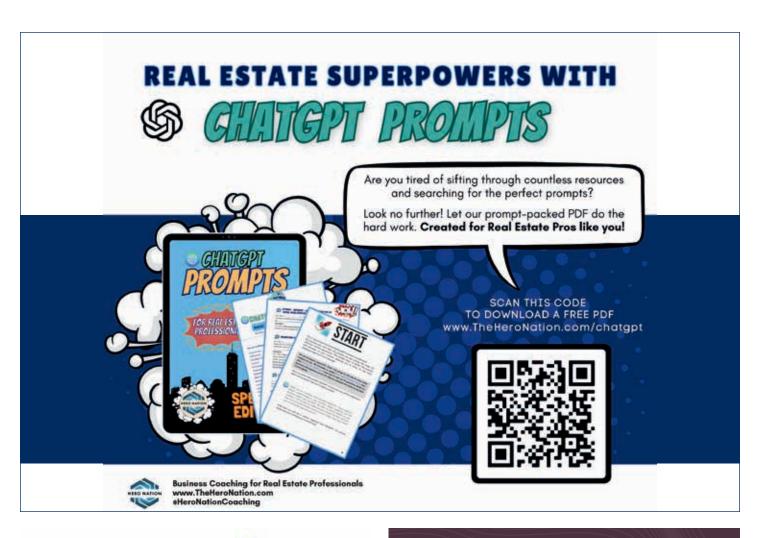
Family has been at the heart of life for both men through time.

Steve treasures time with his wife, Cindy, along with Nathan (and his wife Erin); and their daughter, Amanda. Bill looks forward to time with his family, including daughter, Jessica, who is also a licensed; and Chris who runs a successful brokerage.

When vision and action combine, powerful results are sure to follow. That truth has been exemplified by Bill and Steve Abbott through time. Those efforts continue to thrive.

"They have built a unique legacy. They were the only game in town. Our goal is to continue the legacy that we grew up around," Nathan says. "There was a lot of sacrifice that went into that. My dad said you have to show up every day to practice or you'll never get into the big game. You need to keep your mind in the right spot during the highs and lows."

Day by day and decade by decade, Bill and Steve have done that. They've envisioned the future, they've planned the path for achieving it and they've followed through with committed action to create a level of achievement that is truly iconic.















True service comes from the heart ... from a place of contribution and abundance, with a willingness to put yourself last in the process by prioritizing the needs of others.

That's exactly what Maggie Veach does each day.

All-In Spirit

As a REALTOR® with Red Hot Realty, Maggie commits herself to the needs of those around her ... putting herself fully at their service.

As she explains, one of the most fulfilling aspects of her work is serving those who serve the nation—with her specialty meeting the needs of the area's military community.

"I love working with the military community. They give so much. It feels good to give back to them. They come from all over the world," she explains. "It's really cool to get to know these people that we work with each day. I love that this isn't an office position. I'm out in the field. It's super fun to go in, analyze someone's home and see their furniture selections. It's fun working with a builder who lets you make some choices, too."

Step by Step to Her Real Estate Career

Maggie got her start in the business in 2019. Prior to that, the native of Georgia earned her degree in Interior Design from the University of Georgia, and took a position in Miramar Beach. She specialized in kitchen and bathroom design.

"I developed a good relationship with a lot of local builders and I was approached by one who was doing multiple properties. He convinced me to get my real estate license," she says. "Eventually, I met Missy McDonald, who became my Broker with Red Hot Realty."

Missy was in the process of building a team at the time.

"When she brought me on, I was one of three team members who worked with her," Maggie remembers. "It was very hands-on training. She watched everything to help us through that process."

Today, the team consists of Missy, Maggie and an assistant. In 2023, the team recorded \$22 million in sales volume representing 75 transactions.

The Fulfillment of Family

Life away from work is made rewarding by family. Maggie looks forward to time spent with her husband, Casey, and their dog, Tucker.

In her free time, she has a passion for working out. She and Casey also enjoy time on the water. She recently has also taken up a new favorite pastime—baking, as well as spending time with friends and family.

When it comes to fulfilling the needs of the community, Maggie and Missy have been very engaged. In fact, they founded a Facebook group called The Girls Night Out Squad ... an organization that gives new women who are moving into the area an outlet to meet people and to give them fun things to do.

"A lot of the military community members get their information on Facebook. We have more than 500 members," Maggie explains. "We host one meetup a month ... with activities including painting, birthdays, as well as sunset and sunrise paddles. Our tagline is, 'We are your REALTORS® and your first friends."

An Advocate Who Takes Action

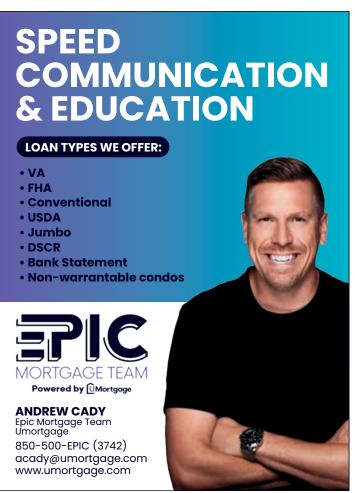
The passion that Maggie brings to her work is easy to spot, with an unmistakable spark for helping her clients reach their real estate goals.

"Many members of the military are uneducated about the benefits available to them through their VA Loan," she points out. "It's so important to work with them to help them utilize what they've earned."

As military members plan to move to the area from another part of the nation or the world, in many cases they are unable to physically view their new homes. In those cases, they know they have an important ally on their side in Maggie ... with a solid sense of trustworthiness, dependability and drive to make their visions of the future become real.



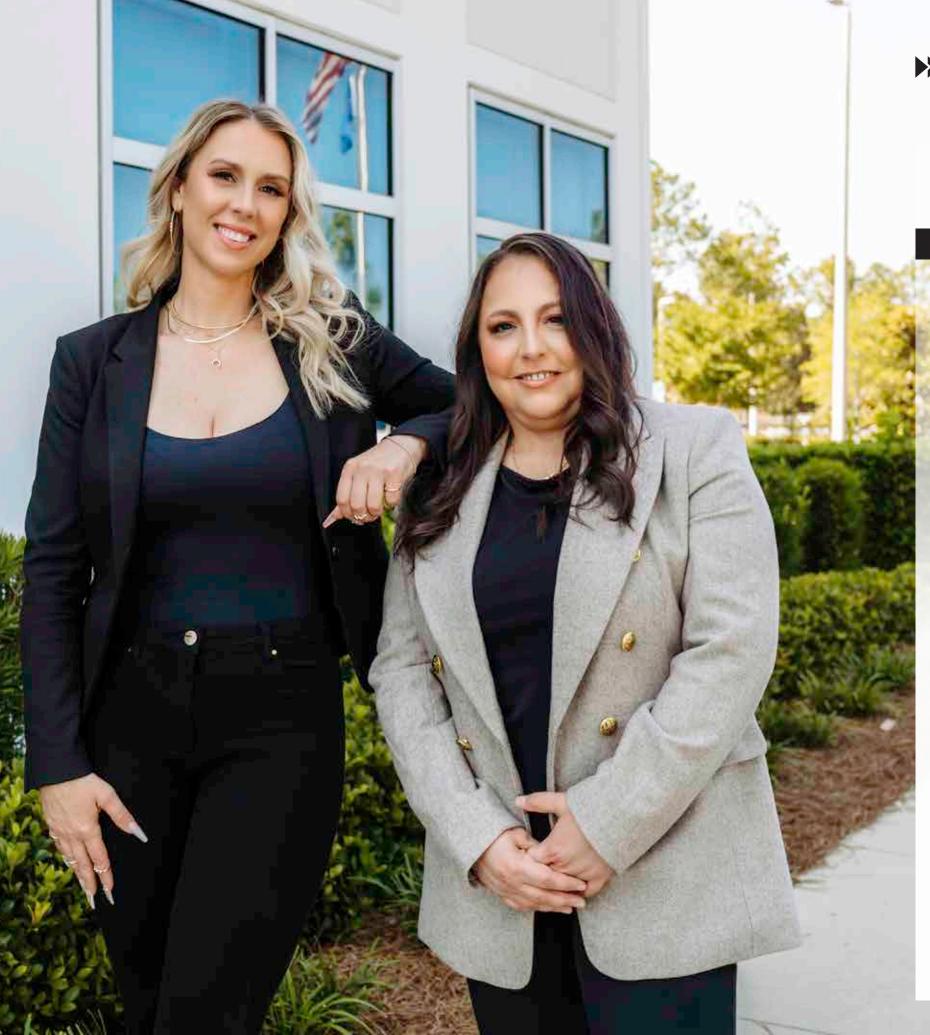








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>>> partner spotlight

By Dave Danielson Photography by Faltisek & Gloria

ALL COUNTY DIAMOND PROPERTY MANAGEMENT

Maritza Rosado and Cara Griffith: Making All The Pieces Work Together

The world of real estate is packed full of moving parts. That is especially true when it comes to making investment properties work for all involved.

It is especially helpful to have a partner on your side who has the experience and expertise needed.

That's the dynamic you
experience when you partner with Owners Cara Griffith
and Martiza Rosado at All County
Diamond Property Management, who
make all the pieces work together.

SUPERIOR SERVICE

As Cara says, their approach begins with providing responsive and attentive service.

"We've all had that experience where you call someone and you don't hear back for a week or two. We answer questions right away. We do the proper job of being honest, giving tips for getting a property occupied," Cara explains.



"We do background checks to make sure the right tenant is in the right home.

Once the tenant moves in, tenants can enter repairs into our maintenance portal. It takes a lot for the owner and tenant to be happy."

PUTTING EXPERIENCE TO WORK

Cara and Maritza both brought a wealth of past property management experience to the table when they got together and started the business.

Today, they provide a full range of property management and community association services, with more than 50 properties and growing.

Along the way, the partnership they enjoy with their REALTOR $^{\$}$ partners remains paramount.

"We sign a referral agreement with each of our REALTOR® partners with a guarantee that we will direct each of their clients back to them at the end of their tenancy. Our relationships that we have with real estate agents are very important," Cara points out.

"The Realtors receive a referral fee of \$500 for each of the first four referrals they make to us; then \$1,000 for each referral they provide between five and nine referrals; and \$1,500 for each referral they make to us once they reach 10 referrals. Also those numbers don't start over every year."



WONDERFUL LIFE

Away from work, Cara and Maritza lead full, rewarding lives.

Cara treasures time with her children — 18-year-old son, Teofilo; and 15-year-old daughter, Amaya. Cara had earned her degree in Kinesiology. She continues her love of fitness with active workouts, including weightlifting. In her free time, she enjoys riding her motorcycle.

Maritza, a Bronx native from New York, has a deep passion for spending time with her family, especially her son Raymond, who serves in the Air Force, along with his wife Kelci and children, Maddie, Leon, and Louie. Like Cara, Maritza enjoys riding motorcycles, cooking delicious meals and watching sports.

It's easy to see the passion that they have for what they do and the people they serve with their property management efforts.

If you can be dependable and do what you say you're going to do, that's all that matters. 0



"If you can be dependable and do what you say you're going to do, that's all that matters," she says. "It's all about creating results that way."

When you want a partner that will make all the pieces work together, look to All County Diamond Property Management.

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2023

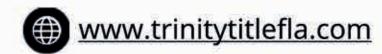


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It's been said that life begins at the end of our comfort zone. The more we stretch ourselves and continue to grow, the greater our rewards in life will likely be.

Plugged In

Taylor Labno is a perfect example of that spirit. As a REALTOR® with Coldwell Banker Realty, Taylor connects with other people—and, in turn, with what's possible for herself and those around her.

"The rewards that I get from real estate all begin with helping people. Through real estate I have built a platform and connections through various groups of volunteers," she explains.

"It's more than just a transaction. I really built my business through networking."

That's an understatement for the lady who has a very large network.

"That's the biggest part of my business. I went to 147 networking events last year. I go to any event that might benefit others. I spend a lot of time in my car. Facebook and Google are my best friends in the area ... and I'm always looking for local events even if it's just for 15 minutes," she says.

"I never know who I'm going to meet or what I'm going to learn. I've gotten involved with some amazing organizations. My biggest win is when someone tells me they need something and I say, 'I have a guy.' Facebook is the best place to find events."

Crossing a New Threshold

Taylor earned her real estate license on March 15, 2021. It represented the culmination of a successful transition in her life.

"My son and I had relocated to Florida from Northern California. During that time, my dad was going to stay with us for a few days to help us get settled, but soon my parents moved here. In time, my sister did, as well."



During that time, Taylor watched her parents go through the process of find ing and purchasing a home.

"It was a little difficult watching them in their process, because they weren't given a lot of support. Or told about several aspects of the process," she remembers. "I had a background in sales and customer service, so I decided to get into the profession myself."

The obstacles that came along with moving to a new place were definitely there for Taylor as she started life as a REALTOR®, but she kept moving forward toward her goals.

"I knew it would take a while. There's a lot to learn. I had a full-time job at a property management company, and through that I learned the ins and outs of the sales transaction," she recalls.

"I soaked up everything I could about real estate. I contacted top producers and shadowed them."

Taylor credits one person in particular who has been especially important in her journey.

"He has been critical as a mentor and coach," she emphasizes. "He's helped motivate me to expand beyond what I thought I could do, while pushing me to stay on track toward my goals and grow my business."

Putting Dreams Within Reach

A big part of the drive that Taylor has comes from helping people achieve something that they thought might be out of reach.

As she says, "I push people to do better ... to see them succeed in ways they didn't think they could. That makes me feel good."

Taylor's early career has been very active. Since 2021, she has completed 15 transactions and has been involved with more than 400 properties on the property management side.

Family Rewards

Taylor's world is made much more rewarding by family.

In her free time, she enjoys gardening. Another big source of satisfaction for her comes from reading. In fact, in 2023, she completed around 60 books on self-improvement or business improvement topics being among her favorites. She also stays busy with workouts at the gym.

When it comes to giving back, Taylor joined the Women's Council of Realtors Emerald Coast. She serves as the 2024 Membership Director for the network.

"The group welcomed me with open arms. That has really helped to propel me." She says with a smile.

She's also involved with the Emerald Coast Association of Realtors by sitting on six committees. As she says, "They also do a fantastic job. They offer free training and events, and are focused on supporting professionalism."

As Taylor looks to the future, she offers helpful words of advice for others who are starting their own journey in real estate.

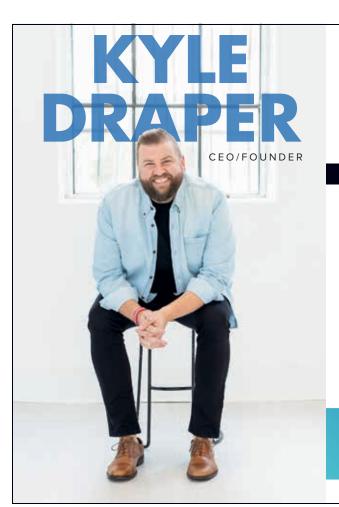
"One of the most important things I would say is to embrace fear and run straight through it," she emphasizes.

"I held myself back for so many years. It's not easy. But you can do it. You have to have a circle ... people you can vent to and others who support you. Learn to be okay with fear because that's going to drive you."

With a deep sense of gratitude and responsibility, Taylor keeps moving forward in service to others.

"The most important thing for me is that I want the people I work with to know that I'm here to help them ... and that we will figure things out together," she smiles. "I want to make sure that I leave this world a better place than when I found it."







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