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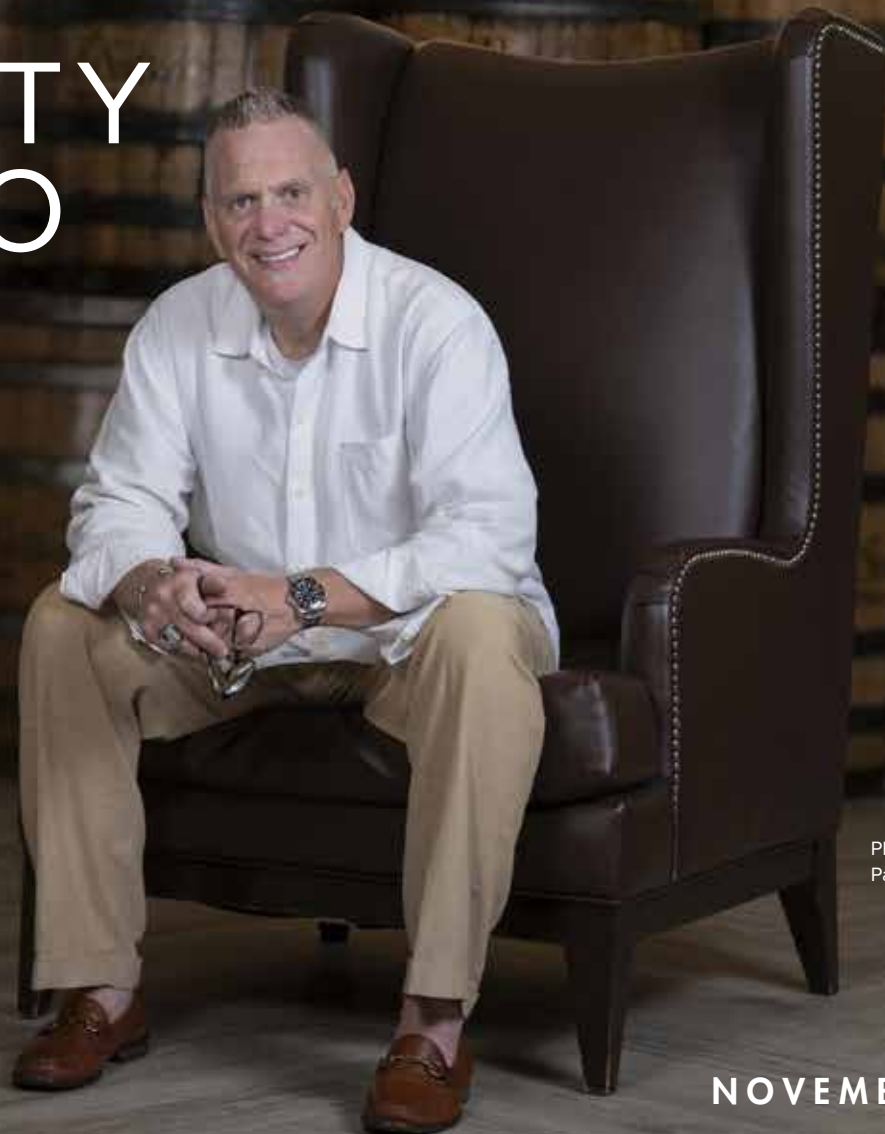


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- Renting is Cheaper than Buying

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# KAREN



# SALTZMAN

▲ broker spotlight

Written By Brett Rybak  
Photos By Brianna Loring Photography

Most days, you will find Karen Saltzman bouncing between her work as principal broker of National Real Estate, her work with her own clients and her favorite work of all – as wife to Chad, mom to Andrew (12) and Parker (10) and stepmom to Estella (9).

“I wake up early, and the cadence of my day follows my kids’ schedules,” Saltzman stated. “Sometimes, I feel like I juggle pretty well, but anyone who has worked in real estate long enough can attest to the ups and downs of our industry, so sometimes finding balance is tricky. We’ve built an incredible life together. It’s been hard. But all things considered, I feel so lucky.”

To say Saltzman has taken a long, winding road to this life would be an understatement. After growing up in Mississippi and going to college at Mississippi College, Saltzman’s career quite literally sent her to Little Rock, Arkansas, to Washington, D.C., back to Little Rock, back to Mississippi and finally to Lexington.

The first five years of Saltzman’s career were spent working in politics. During this time, she worked in Washington, D.C., for the U.S. Department of Labor and the U.S. Department of Homeland Security, while also holding political roles in her two stints in Arkansas. In 2009, Saltzman returned to Mississippi and began five years of work at the Mississippi Development Authority, ultimately serving as the director of the state’s energy office, focused on energy policy and economic development. In 2014, with 18-month-old Andrew in tow, her family moved to Lexington for what she thought would be another five-year stint. Parker was born shortly after their arrival in Kentucky, and not quite three years later, she found herself needing to forge an entirely new path for herself and her two young children.

She did just that.

“I was at a class for women going through divorce when I met Jennifer Williams, who was the principal broker at Keller Williams Greater Lexington at the time,” Saltzman said. “Jennifer was teaching a section of the class about real estate issues. She gave me great advice about my house and we stayed in touch. I’d been struggling with the idea of going back into the professional life I’d had before I moved to Kentucky, with long hours and a lot of travel and how that would impact my boys. A few months later, kind of on a whim, I shot her a text to ask if

she thought I could sell houses and she said yes. I owe my career to her confidence in me.”

Saltzman earned her real estate license in 2017, was with Keller Williams Greater Lexington from 2018-2020 and then branched out with three others to form Lifestyl National, a partnership with Lifestyl Real Estate, in 2020. She then obtained her broker’s license in 2021 and was managing broker of Lifestyl National until she took the leap to become independent with National Real Estate in the summer of 2023.

“We’ve built an incredible life together. It’s been hard. But all things considered, I feel so lucky.”



While she crafted this new, fruitful professional career, Saltzman remarried. She prioritizes being involved in her kids' lives, having served on the PTA board at Liberty Elementary for the past seven years, including three years at president, and sponsoring and being the team mom of her boys' baseball team. Oh, and that class for women going through divorce where Saltzman met Jennifer Williams? Saltzman now teaches that class after seeing the impact that it's had on her personally.



The world of real estate has seen a significant amount of changes in recent months, which in turn has caused Saltzman to educate herself while also keeping her team and clients abreast of new practices. National Real Estate, aptly named after its location on National Avenue in Lexington, is now the home to approximately 50 agents brokered by Saltzman.

"It's something we've taken seriously, making sure we train agents on new protocols in relation to the National Association of Realtors settlement, but it's also been about navigating issues as they arise. We want to make sure our clients are comfortable, and we can do our jobs to the best of our ability."

"Easily, the best part of my job is being at closing with a client who is beginning a new chapter of their family's story," Saltzman added. "Whether they are buying or selling, helping them move forward into this new chapter is what I enjoy the most."

"We knew these changes were coming down the pike and have been preparing for months," Saltzman said.

But in the end, the job is all about helping clients adjust to a major change in their life.

Saltzman surely is helping others with their new chapters, just as she has embraced a new chapter of her own.



“

Easily, the best part of my job is being at closing with a client who is beginning a new chapter of their family's story.







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2024 REAL ESTATE SUCCESS SECRETS

# Ideas that Work: 10 Social Marketing Tips

Is social media stealing your sanity? Don't let it! Be genuine, be social, and be ready to WIN!



## ASK THE EXPERT

"What if I don't have time to constantly post to social media?"



JAMES WEATHERHOLT  
OWNER/ FOUNDER

**SOCIAL MEDIA IS NOT THE  
ULTIMATE OR ONLY  
MARKETING YOUR BUSINESS  
NEEDS, BUT IT IS IMPORTANT!**

Social media is not "optional" anymore but more an expectation. So, if you are going to have to do it, do it well. The first thing we need to remember is that social media, is above all else, SOCIAL. While it can be an outlet for learning, mostly people are on social to unwind and mindlessly scroll.

Most realtors are great salespeople. We get it, selling is what you do. The problem is that marketing and sales are NOT the same. They go hand in hand but one feeds the other and you must have both! So in this month's "Ask the Expert" we are focusing on the "Do's" and "Don'ts" of marketing your brand vs selling yourself on social media.

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## Don't just focus on your listings, pendings, and SOLDS!

Showing your success builds trust between yourself and your potential clients. But HOW you showcase that success can be either VERY powerful or very off-putting.

- Focus on building your brand loyalty and trust. Your reputation matters and you bring a lot to the table in every transaction. Show that off.
- Share your wisdom with thought leadership articles on LinkedIn.
- Considering writing long form posts on social.
- Put an emphasis on creating and maintaining a review funnel through Google. This will power the engine that is your "marketing machine" and make for GREAT social media posting fodder!

## Find out what works and do more of that on your social channels!

Consider utilizing a free content scheduling service to allow you to pre-create content and have it auto-posted to your platforms.

- Create content that leaves margins. This will allow you crop and create vertical, square or horizontal content from a single piece of media saving you time and effort. (video and photos)

- Use similar yet varied pieces of content on different days for different platforms. Take 1 idea or photo/video and post it in a few different ways tailored to each platform. Simply blanketing every platform with the SAME graphic on Monday will likely not produce the results you want.

## Change your perspective on HOW you showcase your listings.

- Tease your listings with video and link to your listing / website.
- Tag other businesses and friends to grow!
- Use the listing photos one at a time to "drip" campaign to your audience. You never know what someone may fall in love with (hint: it's usually NOT the first front photo of the home!)
- Utilize lesser popular functions of social to capture different audiences. For example: stories, reels and posts. Each of these have different algorithms, pull in different viewers and can be optimized in differently.

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▶▶ cover story

Photos By Keni Parks Photography  
Written by Elizabeth McCabe

# SCOTTY FLORO



## STANDING OUT AND RISING ABOVE IN REAL ESTATE

Known for his colorful outfits that only he can pull off, Scotty Floro has developed a following over the years. If you see a guy in pink pants, it might just be him. His vibrant personality and distinct sense of style have left a lasting impression, both in real estate and beyond.

“I was known at Ball Homes for my colorful outfits,” he says with a grin. “Being a golfer, I could wear pink slacks, green slacks, orange slacks, or even blue slacks. People would ask, ‘Who is the guy wearing the green pants?’ That’s how people knew me.”

Whether it’s his colorful pants or his fun-loving approach to life, Scotty’s brightly colored wardrobe is as bold as his approach to life and business.

With his drive and dedication, Scotty has built an impressive career in real estate. Known for

“never cutting corners” and always delivering for his clients, he’s a trusted name in Lexington’s booming real estate market.

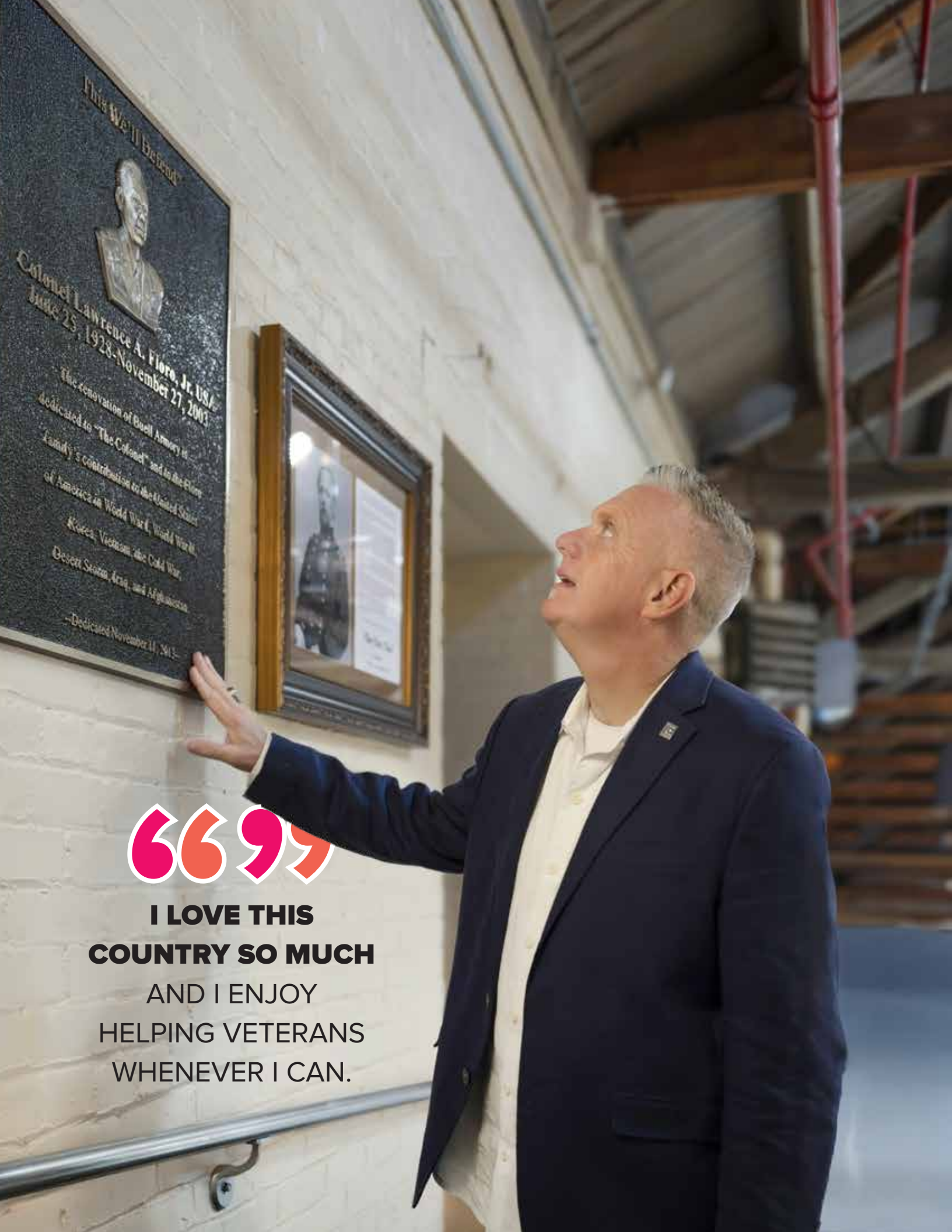
### A Strong Foundation

Born at Langley Air Force Base in Virginia, the Floro family moved to Lexington in 1973 where his father was Post Commander of The Bluegrass Army Depot. Scotty’s path to success was deeply influenced by his military upbringing. “I had a great childhood, but it was strict. My father was a colonel in the Army, and even at home, we had to dress right.”

This strict upbringing made Scotty the man he is today. “I made better choices having that type of foundation at home,” he says with gratitude. “I was too darn scared to make the wrong ones.”

Following family tradition, Scotty initially envisioned a career in the military. “I come from a long line of Army officers. We’ve been involved in every major conflict since World War I through the Afghan War. When I graduated from high school, I went straight into basic training, knowing I wanted to become an officer.”





**I LOVE THIS  
COUNTRY SO MUCH  
AND I ENJOY  
HELPING VETERANS  
WHENEVER I CAN.**

Scotty's military journey took him through Desert Storm in 1991, an experience that shaped him deeply. "There were times I feared for my life," he admits. With a military career, he knew that there could be 10-15 more deployments. "You're rolling the dice whether you come home or not. I had done it once and made it home, but I didn't want to play Russian Roulette with my life anymore."

After returning to the U.S., Scotty completed his degree at the University of Kentucky, where he ended up going through the ROTC program. "I graduated college and my father had the honor of commissioning me as a Second Lieutenant," he says. Following college, he began a short-lived teaching career at Henry Clay High School. But soon, he realized teaching wasn't for him. "I started a lawn and landscape company, and it grew into a huge enterprise. That kept me busy until I stumbled into real estate."

#### **Pursuing His Path**

Scotty's entry into real estate came from an unexpected place — a basketball court. "I was playing basketball with a REALTOR® one Friday night, and after we lost the game, he said, 'Scotty, you'd make a great real estate agent.' At first, I thought he was kidding, but he was serious. He told me to take the real estate class, get my license, and that he'd help me get into new construction."

Two weeks later, Scotty had his real estate license and sold his landscape company. "The rest is history," he says. That was in 2003. Now, 21 years later, at the age of 53, he's built a remarkable career in residential real estate, particularly in new construction.

"I specialize in new construction because I've been in it from day one," Scotty explains. "I spent 11-12 years with Ball Homes, Central Kentucky's largest homebuilder. I know everything about new construction, but I also

handle resales, flips, and I dabble in the horse business. I understand that world too, so I don't mind showing farms."

#### **Building Relationships, Not Just Sales**

Scotty believes success in real estate isn't about chasing numbers. "When you focus too much on the money, you miss the connections. For the first 10 years of my career, I was all about the numbers. Then I realized that building relationships is what matters. Take an interest in people's lives, their needs, and their families, and the numbers will follow. I tell young agents — stop chasing the numbers and start forming personal connections."

#### **Love for Family and Country**

Family has always been at the center of Scotty's life. "I'm very close with my brothers and sister. My dad, who we called 'the Colonel,' was my rock. Even though he passed in 2001, there are times when I can hear his voice during quiet moments. He always taught us to never give up."





**I WANT TO FINISH AS STRONG AS I STARTED. I'M NOT READY TO SLOW DOWN, AND I PLAN TO KEEP GOING STRONG FOR ANOTHER TEN YEARS.**

One person who holds a very special place in Scotty's heart is his mother, known affectionately as "Mama Flo" or "Flocahontas." "She's had dementia for about 10 years, and I've been taking care of her. She's a Facebook sensation because people love to follow my posts about her." He loves her dearly and would do anything for her.

Scotty married last year to his long-time girlfriend Rosemary DeCenzo-Floro, who is also a real estate agent. They have been together five years and now live all together with Rosemary's two children. Portia, 20, is a Junior at EKU and is studying Psychology and Houston, 18, is also

a real estate agent. Yes, three agents under one roof! There's never a dull conversation in that house.

Scotty also has a deep love for his country, a passion that led him to be a guest speaker at Garrett Morgan Elementary School's Veterans Day event. "I love this country so much, and I enjoy helping veterans whenever I can."

**Looking Ahead**

As Scotty reflects on his career, his goals are simple: "I want to finish as strong as I started. I'm not ready to slow down, and I plan to keep going strong for another ten years. I want to be remembered as one of the top agents when all is said and done."

Outside of real estate, Scotty enjoys spending time on the golf course. Rosemary often goes with him and Houston as well. As for Portia, she drives the cart with a good book to read. "We spend a lot of quality time golfing together as a family. It's our way of relaxing and enjoying each other's company."

In the ever-evolving world of real estate, Scotty Floro continues to stand out — not just because of his colorful outfits, but because of his genuine commitment to his clients and his unwavering dedication to building relationships that last a lifetime.

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NUMBERS

HERE'S WHAT THE TOP  
300 AGENTS IN THE BLUE-  
GRASS SOLD IN 2023

**\$3,004,988,038**  
SALES VOLUME

**8,803**  
TOTAL TRANSACTIONS

**\$10.02**  
MILLION  
AVERAGE  
SALES VOLUME  
PER AGENT


**29**  
AVERAGE  
TRANSACTIONS  
PER AGENT

\*only includes residential data, unreported off-market may not be included

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# Republic Bank

A Dynamic Duo with a Passion for Community and Client Care

With a combined experience of more than 50 years, Patricia Morgeson and Rebecca Elliott of Republic Bank exemplify dedication and expertise in the banking industry. Both women have carved out successful careers at Republic Bank, a Louisville-based financial institution founded in 1982 that has made its mark by offering comprehensive banking services with a personal touch. Their shared commitment to client success and community involvement is at the heart of their work.

“I’ve been in banking for nearly 23 years, and I’m proud to say all of those years have been with Republic Bank” said Patricia Morgeson, Vice President and Private Banking Officer. “Banks are banks, and rates are rates, but it’s the

people inside that set them apart. That’s where Republic Bank, and I like to think myself, shine.”

Rebecca Elliott, VP and manager of Republic Bank’s CKY mortgage team, echoed that sentiment, emphasizing that client care and strong communication are core values. “I’ve been with Republic Bank for 8 years, and each year, I’m honored as a top producer. What really sets us apart is the way we care about our clients,” she said.

### A Range of Services

Republic Bank has a variety of services available to meet the needs of realtors and their clients. “As a Private Banking

Officer, I offer products that provide 95%-100% financing with no PMI for primary residences. We also have commercial products for professionals looking to buy into or start their own practices,” Morgeson explained. For Elliott, the focus is on offering a full suite of lending options, including “conventional financing, VA, FHA, USDA, KHC, construction loans, bridge loans, HELOCs, and HEALs.”

Both women pride themselves on their personal service. Morgeson added, “My clients have access to my personal number and can reach me anytime, even outside of regular business hours. If I can’t help them personally, I navigate them through the bank’s internal departments to find answers. It’s all about attention to detail and doing things right the first time.”

### Mentorship and Influence

The success of these two powerhouse women didn’t happen overnight, and they both credit mentors and life lessons for their achievements. Morgeson reflected on her journey, saying, “I’ve had several managers and mentors over the years who helped guide me. The culture at Republic Bank has been instrumental in fulfilling that mentorship need in my professional career.”

Elliott’s path to success started young and was deeply influenced by teachers and friends. “I didn’t have a lot of support growing up, but I was lucky to have teachers and friends who showed me my strengths and helped me build on them,” she shared. “I started out as a loan processor at a small mortgage company, and by the age of 23, I had started my own mortgage company, which I ran for 11 years.”

### The Joy of Helping Clients

Both Morgeson and Elliott take great pride in the relationships they’ve built with their clients over the years. “Many of my clients have been with me for so long that the line between client and friend is blurred,” Morgeson said. “I want to see my clients succeed not just professionally but personally too.”



Rebecca Elliott



Patricia Morgeson

Elliott agreed, sharing, “Helping folks with the dream of homeownership and building wealth through real estate is the most rewarding part of my role. I survived the housing market crisis of 2008, which was a challenging time for everyone, but it made me more determined to provide compassionate service to every client.”

**Defining Success**

When asked about how they define success, both women offered thoughtful answers that reflected their values. “Success for me is when a client refers their family or friends to me. It’s the ultimate compliment,” Morgeson said. “It shows

that they trust me to take care of the people they care about.”

For Elliott, success is about making a difference. “Going to bed at night knowing you did your best and waking up knowing you’re going to make a difference – that’s success. It’s about being happy and grateful for all that you have,” she said.

**Family and Interests Outside of Work**

Morgeson and Elliott are equally passionate about their families and community work. Morgeson, who’s been married to her high school sweetheart for 22 years, enjoys watching her two boys grow up. “They are my world, and I wouldn’t have it any other way. When I’m not working, I enjoy the outdoors, house projects, and spending time with my family and friends.”

Elliott, who is married to her husband Dave and has two kids and a granddaughter, practices and teaches yoga in her spare time. “Yoga is a great way to learn to be present and content. It helps me with self-care, and I love helping others with self-love too,” she explained.

Both women are also involved in non-profit work. Morgeson is passionate about Habitat for Humanity and Big Brothers Big Sisters, while Elliott focuses on helping others through yoga and self-care.

**Looking Forward**

When asked what they would change about the industry, both women highlighted the importance of teamwork and building strong client relationships. “We should all want to help each other be successful,” Elliott said. Morgeson added, “If you haven’t been happy with the quality of your lending or deposit services in the past, give me a chance to beat your expectations. It’s just what I do.”

With a focus on client care, community involvement, and a passion for their work, it’s clear that Patricia Morgeson and Rebecca Elliott of Republic Bank are not just banking officers—they’re trusted partners in their clients’ journeys toward financial success.

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