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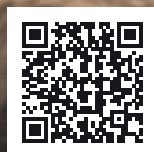
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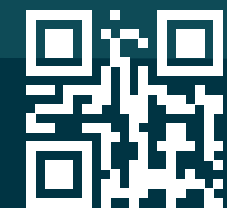


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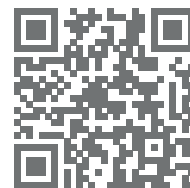
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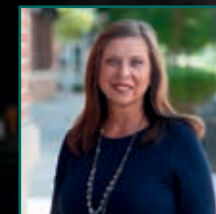
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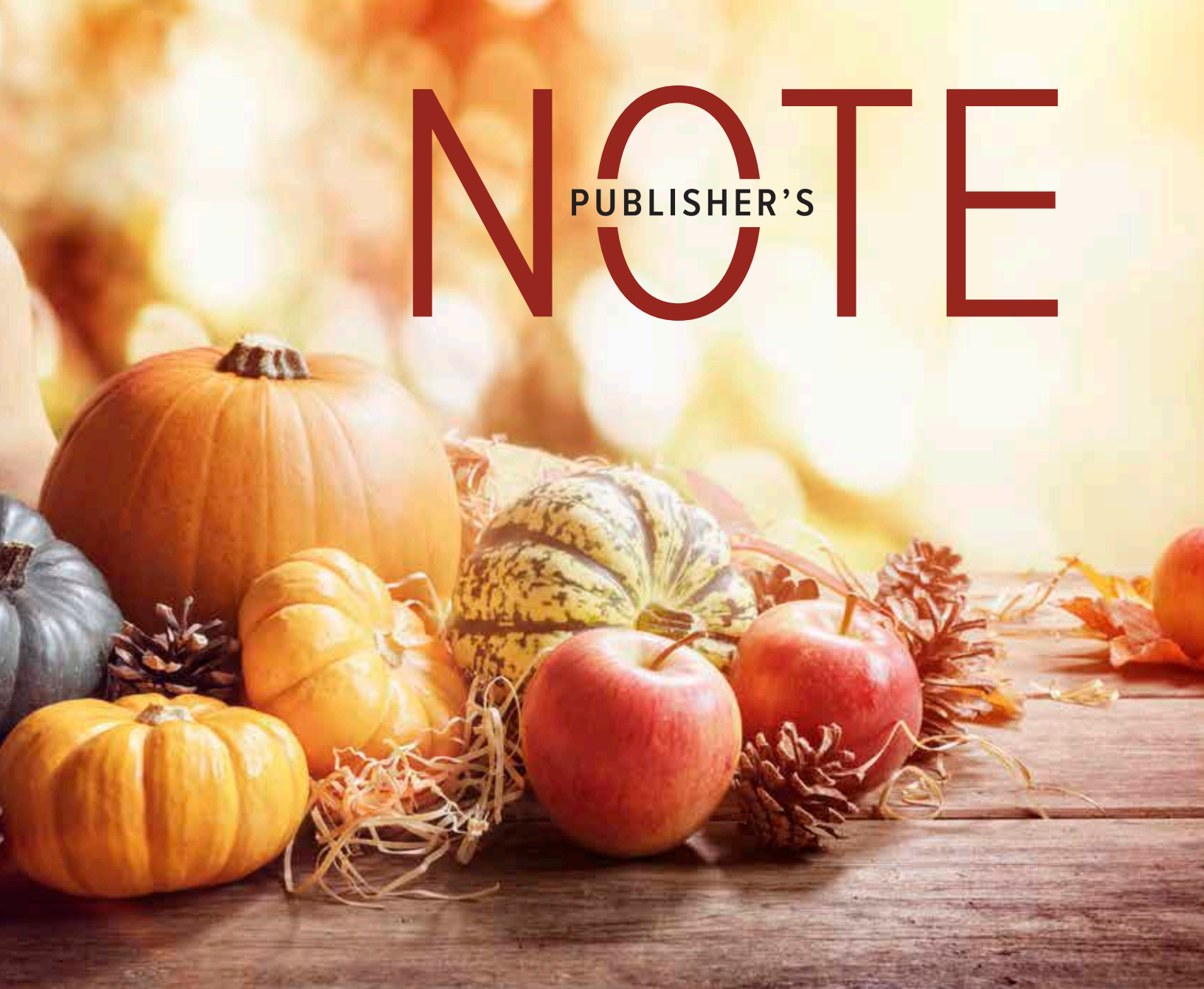
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NOTE

PUBLISHER'S



Hello October, the Season of Transformation!

As we enter October, the air turns crisp, and the leaves begin their colorful dance, painting the world in red, orange, and gold hues. There's a certain magic in the air, a sense of transformation and renewal as nature prepares for the quiet of winter.

October is a time for embracing change and celebrating the season's beauty. It's the month of cozy sweaters, warm drinks by the fire, and the excitement

of Halloween. But it's also a time for introspection, a chance to reflect on the year so far, and to set intentions for the final months of 2024.

We're thrilled to announce our 2025 event schedule will be released soon! Stay tuned for more details—there will be fantastic opportunities to connect, learn, and grow together.

As we journey through October, let's remember: "Autumn carries more gold in its

pocket than all the other seasons." Here's to embracing the richness and beauty of this transformative time.

Wishing you all an October filled with warmth, reflection, and the magic of the season. Happy October, everyone!



Kristin Brindley
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CLAUDIA JONES

*Back in the Driver's Seat to
Lead First American Home
Warranty in New Jersey*

▶ partner spotlight | By George Paul Thomas
Photos by Chris Kellyman

Claudia Jones proves you can go home again, at least in the home warranty world.

“As a mom, I wanted to go somewhere on my own and buy a home,” she said.

Two decades ago, Claudia moved from California to New Jersey and launched First American Home Warranty’s presence in South Jersey.

Claudia was already involved in the real estate industry, having worked at Harmon Homes in California and Realtor.com in New Jersey, where she was laid off.

She later became a regional manager and took on additional leadership responsibilities within the company, so she wasn’t as involved in day-to-day operations but always remained behind the scenes in the New Jersey territory.

“I almost packed up my stuff and went back home to California. But I decided to stick it out,” Claudia said.

A former colleague at the realty site helped Claudia land at First American Home Warranty, and she’s been with the company ever since.

Now, she’s returned to spearhead First American’s home warranty presence in South Jersey again and is having a grand time reconnecting with real estate agents as an area manager.

“Introducing First American Home Warranty in a new state was hard because nobody knew who we were,” she said. “The competition was tough. It took years to build brand awareness.”

“I’ve always been committed to the real estate industry here, and I feel honored to share my 20 years of home warranty knowledge with the best agents and brokers in the area,” she said.

“As hard as it was learning the home warranty business, I enjoyed educating real estate agents about the value a home warranty provides for them and their clients. That passion still fuels me today.”

BUILDING A BRAND IN NEW JERSEY

Originally from Guatemala, Claudia quickly learned English as a youngster and became an honor student in California schools. Growing up in a large extended family, she wanted to stretch her wings as a young adult and eventually moved to New Jersey with the man who would become her husband.

HELPING TOP AGENTS SUPPORT THEIR CUSTOMERS

With 20 years’ experience, Claudia knows what it takes to be a valued resource for real estate agents as they help home buyers and sellers find their dream homes – and, in turn, help them protect their investment with a home warranty.



“
 Buying a home warranty
 provides important budget
 protection, with all the things
 that can go wrong in a home.”

“I help put it in perspective,” she said. “A home warranty provides budget protection, helping a client reduce out-of-pocket costs instead of having to pay full retail price for unexpected, costly repairs.”

BALANCING PERSONAL PASSION AND PROFESSIONAL EXPERTISE

Claudia has two adult sons, two granddaughters, and a “supermodel” dog named Luna, who was recently featured in this magazine’s July cover story. She and her husband have been together for 23 years and enjoy sports, the outdoors, traveling, and attending live concerts.

When she was a child, Claudia’s family always had sports on television, and she loved the Dodgers, Rams, and Lakers. But since moving East, she’s become a fan of the Phillies, Flyers, and Eagles. She even followed the Eagles to Super Bowl LII, cheering on their defeat of the New England Patriots.

As a young woman, Claudia became a dancer and made it to the third round of the television dance competition, Solid Gold. She even danced with Paula Abdul while trying out to be a Laker Girl.

These days, Claudia often attends real estate networking events in South Jersey and enjoys creating personal connections with the area’s top agents.

“I try to stay balanced, have fun, and not take things too seriously,” she said. “I know the challenges that real estate agents have in today’s market, so I try to be approachable and inquisitive. I love engaging with new people.”

“I like to understand people and learn about them, so we establish a strong foundation for the relationship that makes working together more rewarding.”



“A new home is the single largest purchase most people will ever make,” she said. “Buying a home warranty provides important budget protection, with all the things that can go wrong in a home.”

A First American home warranty is a renewable service contract that protects a home’s systems and appliances from unexpected repair or replacement costs due to a breakdown. When a covered item breaks, First American will send a service contractor to the home to diagnose, repair, or replace the item.

Home warranties generally cover systems, such as heating, air conditioning, plumbing, and appliances, including dishwashers, ovens, clothes washers, dryers, and refrigerators – with upgrade options available.* In contrast, homeowners insurance does not cover mechanical failures, so a home warranty can help bridge that gap in protection.

With Claudia and her team’s guidance and expertise, real estate agents can help their clients choose the best warranty coverage for them.

HELPING EDUCATE AGENTS ABOUT HOME WARRANTY BENEFITS

Even after two decades in New Jersey, Claudia said she still studies First American Home Warranty’s competitors.

“Someone might have a shiny brochure from another company, but that company’s coverage limits might be half of ours,” she said. “I show agents that we have among the most robust coverage in the business.”

Coming from California, where home warranties are more common during a real estate transaction, Claudia said she sometimes has to remind agents why homeowners should have a warranty.

“I serve as an ally for real estate agents, helping them understand the importance of

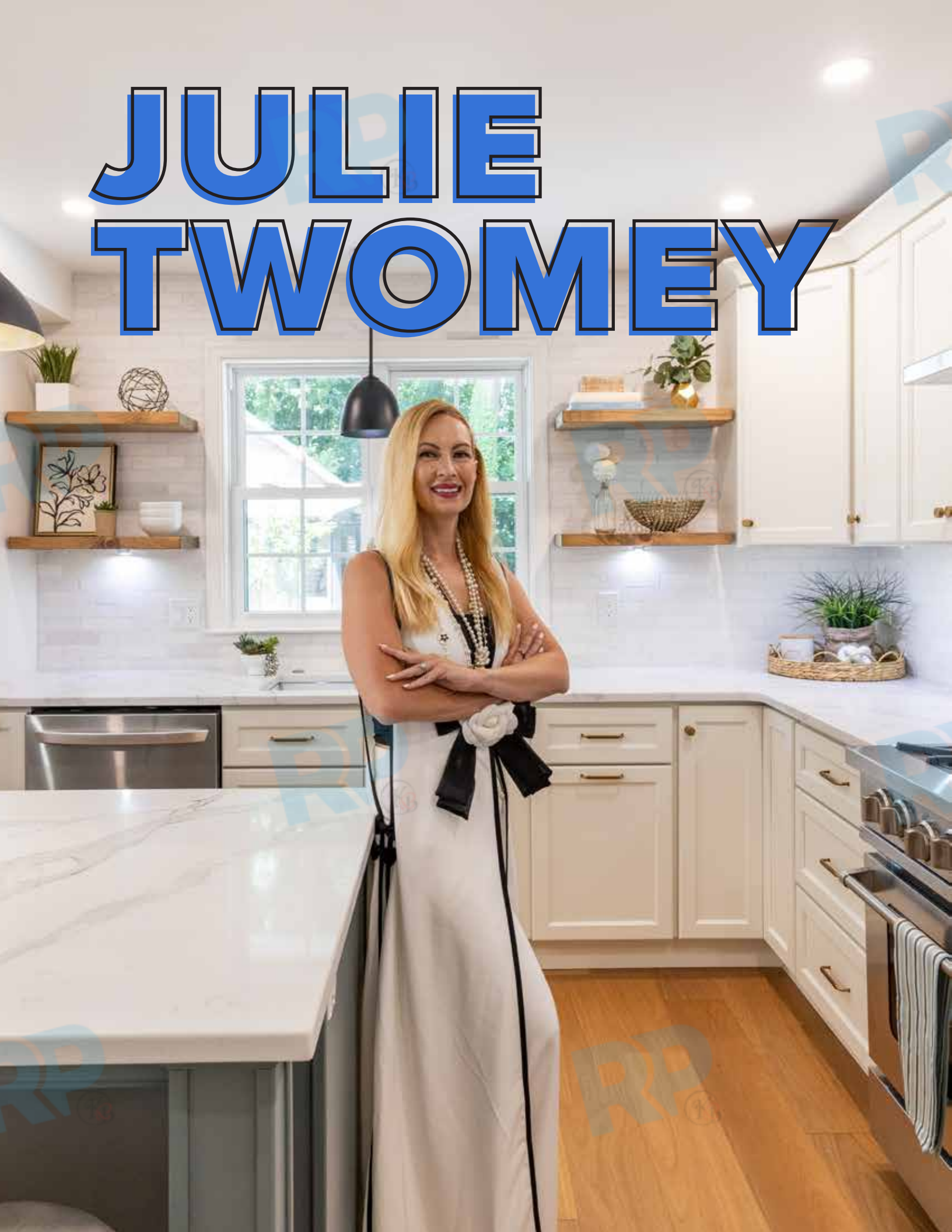
a home warranty. A warranty can also create referrals for agents,” she said. “Customers will remember that their agent recommended a home warranty. I make sure agents know that a home warranty should be a part of their value proposition to their clients.”

*Home warranty coverage varies by location, plan, and selected options.

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JULIE TWOMEY



SUCCESS THROUGH SERVICE

Communication and commitment are crucial for success in real estate. Julie Anne Twomey, a REALTOR® with Keller Williams, embodies these essential qualities. She prioritizes attracting clients who genuinely seek her assistance, ensuring a mutual fit without obligation. Her dedication to clear communication and personalized service ensures every client receives exceptional care and enjoys a smooth transaction. Julie’s approach distinguishes her in the competitive real estate industry, highlighting her unwavering commitment to client satisfaction and achieving successful outcomes.

SETTING OUT

Julie’s path to real estate is rooted in a diverse background shaped by education, family values, and a passion for serving others. Born and raised in Washington Township, NJ, Julie holds a bachelor’s degree in Psychology and a master’s degree in Education from Wilmington University. Growing up in a tight-knit family—her mother a dedicated nurse and her father a retired union carpenter—Julie was instilled with a strong work ethic and a nurturing disposition as the eldest of three siblings.

Her career journey began with roles in bartending and teaching at local high schools, experiences that provided valuable insights but ultimately led her to explore new opportunities. Transitioning to alcohol sales from 2017 to 2023, Julie found fulfillment but sought a career that aligned more closely with her long-term goals and passions.

In 2020, during the COVID-19 pandemic, Julie seized the opportunity to pursue her interest in real estate, obtaining her license while juggling part-time responsibilities. Initially drawn to the industry by its challenges and potential for personal growth, she soon discovered a profound connection to helping clients navigate one of life’s most significant decisions.

“My experience in real estate isn’t just about transactions,” Julie explains. “It’s about building relationships, understanding my client’s needs, and guiding them through the process with empathy and respect.”

In May 2023, Julie leaped full-time real estate, driven by her love for the flexibility it offers as a mother to her son and daughter. Her approach blends a passion for marketing—leveraging professional photography, videos, and social media—with a deep commitment to education and transparency throughout every transaction.

“What sets me apart,” Julie notes, “is my dedication to understanding my clients and ensuring they feel comfortable every step of the way. Real estate isn’t just a job; it’s about positively impacting people’s lives.”

Julie’s innovative marketing approach is a key differentiator. “I love to advertise! Along with professional photography, I incorporate videos featuring an intro and outro where I highlight everything I love about the house, including drone footage of the community,” she explains. Her proactive use of social media has proven highly effective, attracting buyers who weren’t actively searching but were captivated by her engaging content.





Julie discovered a dog left behind at the PGW facility in southwest Philly. After convincing the workers to let her in, she found Presley, who was initially reluctant to approach. With the help of a dog catcher, Julie brought Presley home, intending to find him a new family. Five years later, Presley remains an integral part of their household.

In her time, Julie enjoys being outdoors, shopping, and making new memories with her family. Fitness plays a significant role in her life, and she incorporates workouts into her routine, often involving her children. Julie is also a certified yoga instructor, teaching yoga for several years. Although she no longer teaches due to the demands of having young children, she continues to practice yoga and meditation daily, emphasizing health and fitness for longevity and strength.

Julie is actively involved with Philadelphia PAWS, reflecting her commitment to giving back to the community.

HEART AND HOME

Julie balances a thriving real estate career with a rich and fulfilling family life. Married for seven years to her husband, Jason, the couple shares two young children, Leo (3) and Dahlia (3 months), and a rescue poodle named Presley. Family is at the heart of Julie's life, inspiring her to be a better person each day.

Her family loves spending time outdoors, often visiting the Jersey Shore for beach outings and taking walks to various parks and playgrounds. These activities are not just about fun but about creating lasting memories with grandparents, aunts, uncles, and cousins. Julie's commitment to family time underscores her belief in the importance of close-knit relationships.

Presley, the family's rescue poodle, has a unique story. In winter 2019,

Professionally, Julie aims to help more families, start her real estate team, and continue investing in real estate. Her short-term goals include expanding her client base and enhancing her marketing strategies. In the long term, she envisions leading a successful real estate team and growing her investment portfolio, all while positively impacting her community and industry.

Before she concludes her narrative, Julie leaves advice for up-and-coming top producers:

"Establishing yourself and your business takes time—this is not a get-rich-quick industry. If you face challenges but still show up daily, you're on the right track, and a breakthrough will come. Save enough money to live comfortably to avoid seeming desperate for a sale; clients can sense that. Don't be pushy; be warm, approachable, and knowledgeable. This will attract the right people. And always greet everyone with a smile!"

LOOKING INTO THE FUTURE

Julie Twomey's approach to the future is inspired by her favorite quotes: Estée Lauder's "I never dreamed about success. I worked for it," "Change is inevitable, growth is optional," and "Chin up, crown on." These quotes reflect her belief that success comes from hard work and embracing challenges.

Julie defines success as living without regret, enjoying time for personal happiness, and positively impacting the world around her. With her family complete, she looks forward to creating lasting memories with them.



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Nancy KOWALIK

cover story

By Amelia Rosewood
Photos by Chris Kellyman

LEADING WITH VISION AND IMPACT

“We strive to make every interaction with our team an exceptional experience, embodying Second-Mile service. Whether you’re a client, a cooperating agent, or a service provider, we aim to ensure your experience is nothing short of elevated.”

This steadfast commitment to excellence is the hallmark of Nancy Kowalik.

PATH TO SUCCESS

Nancy’s journey to becoming a prominent figure in real estate began with roots in New Jersey. Though she was born in Jersey, her family moved to Fort Lauderdale, Florida, when she was just 11 years old. Nancy spent her formative years in Fort Lauderdale, balancing her education at Broward County College with various jobs, including bartending, waitressing, and valet parking. These early experiences taught her the value of hard work and highlighted her desire for a different path.

At 21, seeking a life beyond the service industry, Nancy returned to New Jersey. She stayed with her aunt and uncle while attending Middlesex County College. Her initial passion for radio led her to a job as a receptionist at a local radio station, where Nancy seized every opportunity to learn the business. However, her success

in radio, financial realities, and the demands of the job prompted her to pivot to sales. She excelled in radio sales, becoming the youngest national sales manager at 30 and learning invaluable marketing skills.

The decision to start a family led Nancy to open a small antique shop on Main Street in Mullica Hill. However, the shop’s challenges and the lack of professional real estate services during her attempts to sell the property ignited her interest in real estate. Displeased by her experiences with realtors, Nancy decided to obtain her real estate license and sell the house herself. “I wanted to make promises I could keep and treat others the way I wanted to be treated,” she explains.

Nancy’s determination to bring professionalism to real estate drove her to seek comprehensive training and a supportive environment. She ultimately found a real estate coach who significantly impacted her career. Her commitment to excellence and continuous improvement is evident in her approach to customer service. “I have

a live service that answers calls 24/7, ensuring clients always reach a person, not a voicemail,” she says.

Today, Nancy leads Your Home Sold Guaranteed Realty—Nancy Kowalik Group, a dynamic real estate brokerage located on Main Street in Mullica Hill. As a broker and mortgage loan officer, Nancy heads a team of 13 dedicated professionals who collectively drive the agency’s success. Since embarking on her real estate career in 2006, Nancy



has consistently demonstrated an exceptional ability to achieve impressive sales volumes and garner prestigious accolades.

Under Nancy's leadership, the team averages between 300 and 400 home sales annually. This remarkable performance is a testament to their commitment to excellence and client satisfaction. Their outstanding service has not gone unnoticed, earning Nancy and her team numerous awards and recognitions.

One of the most significant achievements is winning the Five Star Professional award for ten consecutive years. Nancy proudly reflects on this accomplishment, saying, "I've always thought if I got paid five stars versus cash, what would the team look like? That's a big deal to me." This award highlights the team's unwavering dedication to delivering top-tier service to their clients.

In addition to the Five Star award, the Nancy Kowalik Group has been a Platinum award winner for 14 years. This accolade is the highest recognition within the industry, underscoring the team's consistent performance and excellence in the real estate industry. Further cementing their reputation, Inc. Magazine



recognized the group as one of the fastest-growing companies in 2022, ranking them at number 3369. Nancy also takes pride in their significant volume in 2020, reflecting the team's resilience and success even during challenging times.

BEYOND NUMBERS

Nancy cherishes her family life with her two children, a 27-year-old daughter and a 25-year-old son. Due to their allergies, the family no longer has pets, though Nancy fondly recalls their earlier days with a cat and a dog. Despite the allergies, Nancy enjoys the occasional interaction with clients' pets.

Nancy and her daughter share a passion for gardening. The family loves to travel, often taking weekend trips. Cooking dinner together is another cherished activity. They actively participate in community events in Mullica Hill, enjoying activities like the Christmas tree lighting and the local farmer's market. "My goal when we moved here was to become part of the community," Nancy says, appreciating the sense of belonging they've found.

Travel is a personal passion for Nancy. She loves planning trips

and researching destinations, with Greece being a favorite. "I'm always future-casting, thinking about where we've been and where we're off to next," she notes.

Nancy's dedication to her community extends into her professional life. Over the past six years, she has donated \$180 thousand to local charities in South Jersey. One notable affiliation is with Acenda (formerly Robin's Nest), and she was honored as Philanthropist of the Year in South Jersey. She sets fundraising goals at the company Christmas party each year, inspiring others to contribute.

Nancy treasures hands-on charitable activities. She recalls a memorable project with Robin's Nest, where her team adopted a house for girls in South Harrison. Despite privacy rules now limiting direct involvement, Nancy seeks meaningful ways to make a tangible impact.

LOOKING INTO THE FUTURE

Nancy Kowalik lives by Ralph Waldo Emerson's quote, "Once you make a decision, the universe conspires to make



FUN FACT

Nancy holds a black belt in karate. She is also a yoga fan, loves cars, and enjoys driving fast.

it happen." This guiding principle is prominently displayed on her Facebook page and is a daily source of motivation.

For Nancy, success means freedom. "It's not about the money," she says. "It's about the freedom to focus on my family, help those in need, or lift others in leadership." This pursuit of freedom is her ultimate goal, allowing her to direct her energy toward what truly matters at any given moment.

Looking ahead, Nancy aspires to "follow the sun." She envisions spending the colder months in warmer climates like Florida while staying connected to her family and business in New Jersey. Balancing travel with leadership development for her team is a central part of her vision for the future.

Nancy's commitment to personal and professional growth is unwavering. Recently, she attended Wealth Con, a conference to enhance leadership skills and financial acumen. Events like these inspire her to share valuable insights and opportunities with her team.

As Nancy concludes her narrative, she leaves this valuable advice to up-and-coming top producers. "Aim to be in a room where you're the least experienced person. This is how you learn and grow. Rising stars can become complacent, so seek out those doing what you aspire to do. Network, find mentors, or switch brokerages. Don't settle for being the smartest person in your sphere; seek opportunities that elevate you."



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Treat others how you want to be treated.

MOVIE I CATCH MYSELF WATCHING OVER AND OVER

Groundhog Day...over and over.

FUN FACT ABOUT ME

Moved to Louisiana in seventh grade and attended high school and college before returning to NJ.




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