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COVER STORY
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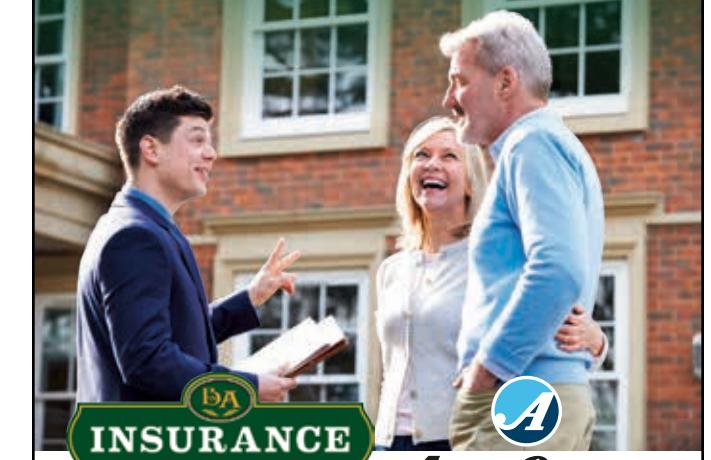
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Nick Ingrisani
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Jess Wellar
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Joseph Cottle
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Lily Woolsey
Photographer



Scott Golmic
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Doing Hard Things:

Why Growth Begins Outside Our Comfort Zone

BY BRIAN LUNSFORD

Apolar plunge isn't really about cold water. It's about purposely choosing to do hard things.

Fully submerging ourselves into the Atlantic Ocean on New Year's Day (61° water temp and bracing) doesn't magically ensure the year ahead will be smooth or predictable. In business, real estate, leadership and life, we all know challenges are coming. Markets shift. Deals fall apart. Plans change. Pressure is inevitable.

But there's something powerful about willingly stepping into discomfort. When we choose hard things, whether that's cold water, a difficult conversation, a bold business decision or standing firm in our values, we build courage, resilience and confidence. We remind ourselves that when the next challenge arrives, we've been here before, and we're capable of moving forward.

Doing hard things trains the heart. It strengthens faith. It sharpens leadership.



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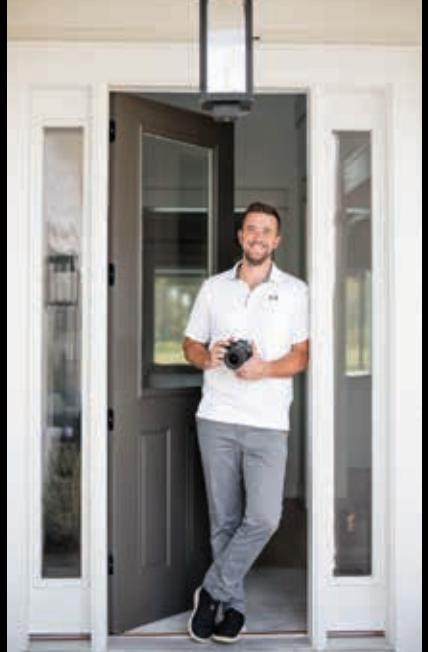
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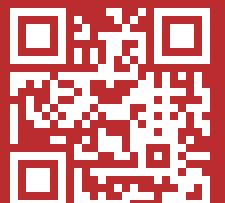
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Ian MacDonald

**The Teacher
Who Built a
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*Why one longtime lender still believes
every client deserves a lesson plan*

PHOTOGRAPHY BY THE REAL ESTATEOPHERS
WRITTEN BY JOSEPH COTTLE



When Ian MacDonald graduated with a degree in math education, he thought he'd be in the classroom for life. But after he and his wife—also a teacher—welcomed their first child, reality hit.

"Kids are expensive," Ian laughs. "We needed to find a way to make a better living." That simple need led him to stumble into a profession that has turned into a calling.

"I started with a company called HomeBanc," he recalls. "They were a publicly traded, faith-based lender out of Atlanta, and they were really focused on hiring good people—teachers, police officers, people from ministry—folks who wanted to do more, earn more, and help people." The company's approach aligned perfectly with Ian's teaching background. "They were about doing the right thing," he says. "I didn't want to leave teaching and just chase money. I wanted to feel good about what I did, too."

HomeBanc trained new hires like they were getting an MBA in mortgage lending—seven weeks in Atlanta, twelve hours a day, learning not just rates and products but marketing, communication, and public speaking. "It was sink or swim," Ian says. "I came out of there 100 percent commission, one kid at home, and no choice but to succeed."

He did. Within a few years, Ian built a thriving business rooted in service and education. When the market shifted in 2007, he and a few colleagues decided to join a larger institution that could weather the storm. "We said, 'We've got to tie our boat to a big ship,'" Ian remembers. That ship turned out to be Regions Bank. He joined in early 2008—and he's never left.

Seventeen years later, Ian leads the MacDonald Mortgage Team at Regions, serving clients throughout northeast Florida and beyond. His tenure is rare in an industry known for turnover. "That consistency means something to people," he says.

At the core of his success is a simple philosophy: advice, guidance, and education. "That's what we focus on," he says. "If you call my voicemail, that's what you'll hear. We take an educational approach to lending—especially with custom home loans and remodels. When



“

I love what I do. I love helping people. And I love figuring things out—it's the math teacher in me.”

But what Ian loves most about this work goes beyond numbers and contracts. “I love people,” he says simply. “Everybody has a story. I love hearing their story and being a part of it. No two days are the same. Each conversation is a little like improv—you never know what’s coming when you pick up the phone.”

That sense of connection carries over into his family life. Ian and his wife have been married for more than twenty years and raised two children—now both in college. Thanks to the team he’s built, Ian has been able to do something few in his business can: unplug completely. “For the last six years, I’ve taken 10 to 14 days off twice a year,” he says. “I turn my phone off and travel with my family. We’ve hiked in Yellowstone and Yosemite, driven through the Highlands of Scotland, explored the coast of Portugal, and the beauty of Hawaii. You can’t put a price on those memories.”

If you ask Ian what keeps him going after two decades, he’ll tell you it’s simple. “I love what I do. I love helping people. And I love figuring things out—it’s the math teacher in me.” That mix of intellect, heart, and integrity has made Ian MacDonald and the MacDonald Mortgage Team more than just lenders. They’re guides—teachers, really—helping every client find not just a loan, but a sense of home.

I first speak with a potential client about their custom home needs, I will ask them to draw out a timeline with me, and I walk them through the process step by step,” explains Ian MacDonald. It’s an approach that resonates. “If I can get someone on the phone and talk them through it,” he adds, “they’ll usually become a customer, because they value that guidance.”

That teacher’s heart never went away. Ian still mentors through Take Stock in Children, raises funds for the athletic booster club at the high school where he taught, and keeps close ties to the St. Johns County school district. “There’s a real parallel between teaching and lending,” he says. “Both are about helping people understand something important so they can make confident decisions.”



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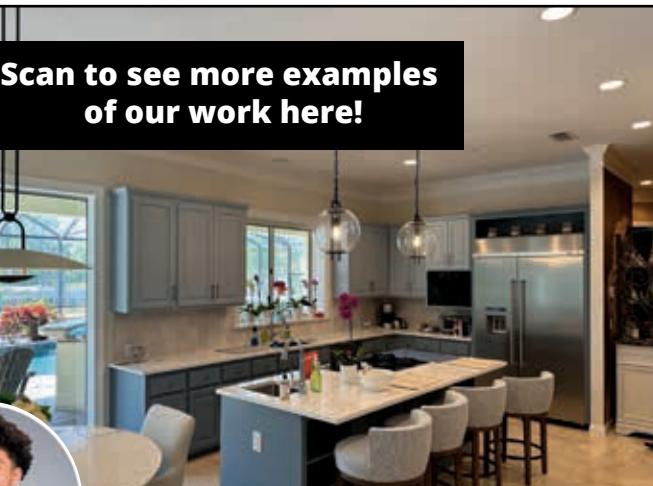
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Veronica Barba

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WRITTEN BY NICK INGRISANI
PHOTOS BY THE REAL
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Veronica was born and raised in the Republic of Moldova, at that time part of the former Soviet Union. She was raised in a close, loving family that shaped her values, work ethic, and gave her a strong foundation. From an early age, Veronica felt a strong calling to help others.

Her early career, as a nurse, placed her at the Oncological Institute, working directly with chemotherapy patients. While meaningful, the emotional weight of that work proved overwhelming. Hearing patients' stories and carrying their experiences day after day eventually pushed her to reflect on what she wanted long-term. Veronica realized she needed a different outlet that was rooted in creativity, problem-solving, and building.

"I went back to school and got a Bachelor's degree of Licentiate Engineer, specialty Interior Design, and a Master's degree in Architecture and Construction at the Technical University of Moldova. After graduation, I was offered a position as a university lecturer at the same institution."

However, everything changed in July 2015, when circumstances forced her to leave her country and everything she had built behind.

"In my forties, I chose to come to the United States to the land of freedom. I just put my finger on the map and chose Jacksonville. We didn't have any family or friends there. Nobody was waiting for us. We just came to the unknown and were ready to start life from scratch."





In 2016, following documentation delays, she officially began applying for jobs in architecture and construction, fully expecting to continue along that path. Instead, an unexpected voice kept intervening. A woman she met at church, Sandra McDaniel, became convinced that Veronica belonged in real estate. Despite Veronica's repeated resistance since she didn't see herself in sales, didn't know the industry, and spoke fewer than 100 words of English, Sandra persisted. She continued calling, texting, and encouraging Veronica to take real estate classes, confident that she could succeed.

"She never gave up on me. I only knew fewer than 100 words in English when I came. Had no knowledge of the industry either. She just kept calling, so I said I'll do my best and I will try."

Eventually, Veronica chose to believe in herself, commit fully, and try. She completed her real estate coursework, passed the exam in the fall, and officially began working in the industry in January 2017.

Veronica joined Sandra's brokerage ERA, where she was teaching real estate, and it's where she remains today. Her first year was exceptionally difficult. Language barriers made communication challenging, particularly over the phone, but she refused to let that become an excuse. Instead, she devoted herself to studying the market, mastering the sales process, and deeply understanding financing. That focus paid off: even in her earliest years,

she never lost a transaction due to financing issues.

"I'm very grateful to my brokers, Andrew and Jim Linn, for the opportunity to start from zero to where I became one of the top 100 to top 500 real estate agents in NE Florida."

By her third year, Veronica had become a monthly top producer in her company. Her momentum continued to build, and in 2021, a year marked by intense competition and multiple-offer situations, she closed the most transactions in the firm working with buyers. That achievement became especially meaningful to her, as she accomplished it while still feeling her English was imperfect, proving to herself that skill, preparation, and persistence mattered more than fluency alone.

Her growth continued steadily. In 2024, Veronica closed 46 homes, which is her most successful year to date. Over the course of her career, she has helped more than 100 active-duty, veterans, and military spouses buy and sell homes and has closed more than 100 new-construction properties with builders throughout the Jacksonville area.

At the core of her success is authenticity. Veronica believes that genuine care, a strong work ethic, and the ability to perform under pressure are essential. She focuses on understanding each client's story and recognizing how her knowledge can meaningfully impact their lives. When clients feel supported and understood, trust follows and with it, referrals that allow relationships to grow organically.

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**For Sam Fisher,
the lesson that
matters most
is that people
come first.**

SAMANTHA FISHER

From Classroom to Closing Table

WRITTEN BY
JOSEPH COTTLE
PHOTOS BY THE REAL
ESTATEOGRAPHERS

Meeting Sam Fisher, it's easy to understand quickly why relationships sit at the center of everything she does. "My number one goal is relationships," she says. "That comes before anything else, I love building that connection first."

It's a mindset that feels natural for someone who spent seventeen years teaching kindergarten before ever hosting an open house. For most of her life, the classroom was where she believed she was called to be—until she decided to make the switch.

There wasn't much time to ease into the new career. Her fiancé, Tony Augustine—a longtime real estate investor and local builder—handed her a listing right away. "He said, 'Go ahead and list it,' and I said, 'I don't even know how to list it!'" she says, laughing. "So I taught myself, step by step. Day one, I had a listing and just figured it out."

That self-starter grit carried her through an explosive first year: \$12 million in sales. "I was obsessed—" she admits, "obsessed with meeting people, doing open houses, learning the paperwork—everything. I love staying busy." Year two brought \$15 million, and last year she was able to meet her goal of \$25 million. But the numbers only tell part of the story. "Every year, I just want to be a little better than before," she says.

"It's not just about volume; it's about relationships and growth."

Her background as an educator still shapes the way she works. "At the start of my last year of teaching, the principal told us, 'This year it's all about rigor, not relationships,' and I remember thinking, nope," she recalls. "That's when I knew it was time for a change. For me, relationships will always be number one."

That philosophy extends not only to her clients but also to other agents. "My goal is to get along with every single agent that I get to work with in our market," Sam says. "If they're bringing buyers to my listing and see I am the agent, I want them to think, 'Heck yeah, it's her—I love working with her!'"

Her passion shows up most clearly in how she serves her clients. Sam loves helping first-time homeowners—especially those who thought homeownership was out of reach, and she finds particular satisfaction in clients who have become friends. The icing on the cake is when they come back as repeat clients. "When you do what you love and you love what you do, it never feels like a job," she says.



That sense of purpose drives her, but she still keeps room for joy. Outside of real estate, Sam's mornings start at the gym. "It's my outlet," she says. Afternoons often find her and Tony on the water near their St. Augustine home at Vilano Beach. "He's a big fisherman. I like to fish inshore—reds are my favorite because I like the beauty and the fight of the fish," she says. "We just love being outdoors, on the dock, around the pool, taking a walk, or being on the boat. Anything outside."



"When you do what you love and you love what you do, it never feels like a job."

After fifteen years together, Sam and Tony plan to marry soon. When she does, she'll take his last name and lean fully into the perfect tagline she's been joking about for a while: Sam Augustine sells St. Augustine.

For Sam, that line isn't just clever branding—it's who she is. A teacher at heart, a connector by nature, and a realtor who still believes the best part of the business is the people.



Sam and her fiance, Tony, and daughter.



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Realtor Advocacy Leading the Way

BY CHUCK BONFIGLIO JR., 2026 PRESIDENT FLORIDA REALTORS®



The landmark insurance reforms enacted in Florida in 2022 and 2023 have delivered measurable benefits to the state's housing market and broader economy, these reforms, which Florida Realtors strongly supported and lobbied for during the 2022 Special Session, are now helping restore stability, affordability, and market confidence for homebuyers, sellers, and the real-estate professionals who serve them.

Under the reformed statutes, one-way attorney fees are no longer available in residential property insurance disputes. These changes have been central to reducing frivolous lawsuits and creating a more balanced legal environment.

Data from the Florida Office of Insurance Regulation and industry analysis show clear progress:

- **Litigation declines:** Personal insurance litigation filings dropped roughly 25 % in the first half of 2025 compared with the prior year, and Citizens Property Insurance saw a 34 % drop in new claims lawsuits. Legal expenses for insurers declined by about 17 %.
- **Lower legal costs:** Defense and cost-containment expenses in 2024 were reported at just 3.4 % of insurer costs. The lowest ratio since 2015.
- **Private market growth:** Regulators and industry sources note that 17 new insurers have entered Florida since the reforms, expanding capacity and competition.
- **Citizens Property Insurance recommended a reduction in premiums for the first time since 2015 resulting in a statewide average rate decrease of 2.6%. According to Citizens three out of five Citizens policy holders will receive an average premium reduction of 11.5%.**

This data illustrates that reducing the litigation burden led to the market stabilizing and more options for homeowners.

Why does this matter?

1. Enhanced Affordability and Market Activity

Excessive insurance litigation resulted in skyrocketing premiums and making coverage difficult to obtain, a deterrent

for prospective buyers. With litigation now in decline and insurer operating ratios improving, there's evidence that insurance cost pressure is easing. Many homeowners are seeing flat or reduced premiums, and regulators report greater pricing stability.

More affordable insurance strengthens buyer confidence, reduces carrying costs for homeowners, and supports a healthier pace of residential sales—an essential component of Florida's overall economic growth.

2. Increased Insurance Competition

The entry of new carriers into the Florida market means greater competition, which can help moderate rate increases and improve service levels for policyholders, making Florida real estate more attractive to investors and families alike.

3. Economic Stability and Growth

The insurance sector is integrated with Florida's broader economy. By stabilizing the insurance market, Florida is reinforcing one of the pillars that support its housing sector, a key driver of economic output in a state with the nation's fourth-largest economy.

Florida Realtors recognized early that unchecked insurance litigation posed a significant threat to home affordability and market vitality. By engaging with lawmakers, educating stakeholders, and advocating for balanced policy, Florida Realtors helped ensure that reforms targeted the legal incentives driving excessive litigation without stripping policyholders of legitimate recourse.

While these reforms have delivered measurable benefits, continued vigilance and thoughtful policy refinement will be necessary to sustain progress. Florida Realtors supports ongoing monitoring of market outcomes, further enhancements that protect consumers, and additional steps to ensure insurance remains available and affordable for all homeowners. Understanding and communicating these improvements helps reassure clients that Florida's real estate landscape is on firmer footing today than it was just a few years ago.

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Kayla is a Jacksonville native with a deep passion for her community. With nearly a decade of experience as a Mortgage Loan Originator at Atlantic Trust Mortgage, her background in sales, marketing, and operations—paired with her competitive drive—has led to consistent success. A Top Producer from 2010–2025, Kayla has earned President's Club honors six years in a row, all while staying committed to putting clients first and helping families achieve homeownership.

Outside of work, Kayla is actively involved in charitable organizations, especially Best Buddies. A former Co-Chair of the Champion of the Year Gala, she was named Champion of the Year in 2021 after raising over \$10,000 for individuals with intellectual and developmental disabilities. Her daughter, Skyley, proudly serves as a mission partner, helping raise awareness and support for the cause.

Kayla's passion extends to every area of her life—from her clients and referral partners to her community. She enjoys spending her free time making memories with her husband, Scott, her children, Skyley, Zack, and Landon, and her bonus kids, Lucy, Charlotte, and Ethan.

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