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SEPTEMBER 2026

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Jennifer
Keenan

Building a Business
on Relationships,
Service, and Family

Partner Spotlight
**M.L.R. FINE
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Featured Agent
KALAB HOOVER

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COVER STORY

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Publisher's Note

BY LIZ BISWURM

Providing a platform to celebrate and unite the top real estate professionals across Escambia and Santa Rosa County

As the Florida heat slowly begins to give way to cooler mornings, I find myself looking forward to my favorite time of year. Fall has always held a special place in my heart. It's the season when I start planning family gatherings, thinking ahead to holiday traditions, and anticipating the moments that bring everyone together. There's something about this time of year that naturally shifts my focus from the busyness of everyday life to the people who matter most.

It reminds me that real estate isn't all that different.

A home has never been just about four walls or a roof. It's where birthdays are celebrated, Thanksgiving dinners are shared, Christmas mornings become treasured memories, and life's most meaningful moments unfold. Every transaction we complete is helping someone begin a new chapter where those memories will be made.

As REALTORS®, lenders, title professionals, inspectors, and Preferred Partners, it's easy to become consumed by deadlines, negotiations, inspections, and the countless details that fill our days. But this season reminds me to pause and remember the bigger picture. Behind every contract is a family planning their future. Behind every difficult negotiation is another professional working hard to serve their client.

That perspective is exactly why *Pensacola Real Producers* exists. Our mission has never simply been to celebrate production. It's to elevate the culture of real estate in

Pensacola—to help us know one another on a deeper level, build empathy for one another, and inspire kindness and professionalism in every interaction.

To our Top 300 REALTORS® and our incredible Preferred Partners, thank you for investing in this community and in one another. Thank you for making our Fall Connections event such a meaningful evening and for continuing to show that relationships truly are the foundation of our industry.

As we head into one of the busiest and most joyful seasons of the year, I hope we all make time for what matters most. May we celebrate our successes, extend grace during the challenges, and continue building a real estate community where relationships always come first.

Happy Fall,



Liz Biswurm

Publisher & Owner
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Source: Paragon PAR MLS

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TOTAL VOLUME SOLD

TOTAL NUMBER OF
TRANSACTIONS

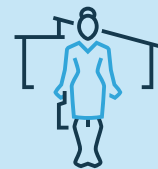


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PHOTOGRAPHY BY DEAN FAGOT
IHOMEGROWN VISUALS

Kalab Hoover Brings Discipline, Strategy and a Servant's Heart to Real Estate

For Kalab Hoover, success in real estate has never been simply about the number of transactions closed or the volume attached to them. It is about helping people make smart decisions, build long-term wealth and navigate some of the biggest financial moments of their lives with confidence.

Now a Global Advisor and Broker Associate with Engel & Völkers Pensacola, Kalab has closed more than 560 transactions and \$142 million in career sales volume during his 8½ years in real estate. But his path to the industry—and the skills he brings to every transaction—began long before he earned his real estate license.

A lifelong native of Florida's Gulf Coast, Kalab grew up in Paxton in North Walton County. Raised by a single mother alongside his brother, he learned early what hard work and perseverance looked like.

His mother and grandmother were two of the strongest influences in his life. His grandmother lived with the family while he was growing up, and Kalab watched his mother work tirelessly to provide for her children. Money was not always plentiful, but he remembers that she consistently found a way to give them the best life she could.

That example stayed with him.

"I am a hustler because of that," Kalab says of the work ethic he inherited from his mother.

Today, much of that drive is centered on his son, Landon. Kalab's determination to continually grow personally and professionally comes in large part from wanting to provide his son with opportunities and a life even greater than the one he had growing up.

From Corrections to Real Estate

After graduating from Paxton High School in 2005, Kalab attended Northwest Florida State College, earning his associate degree before being accepted to his dream school, Florida State University.

He attended FSU Panama City while simultaneously working full-time in corrections—a balancing act that offered an early glimpse of the work ethic that would later fuel his real estate career.

Kalab earned two bachelor's degrees from Florida State: Criminology and Psychology in 2012 and Public Safety and Security: Law Enforcement Operations in 2014. He also completed a minor in Underwater Crime Scene Investigation.

That program introduced another lasting passion: scuba diving. Kalab went on to earn certifications as an Open Water, Advanced Open Water, Nitrox, Scientific and Rescue diver.

His time at FSU also revealed another side of his personality: leadership. Kalab served as Student Government President at FSU Panama City from 2012 to 2014 and was named Student Government Representative of the Year for 2011-12. He was inducted into both the Golden Key and Garnet Key honor societies and has remained closely connected to his alma mater. Today, he is a Seminole Torchbearer and is

heavily involved with the FSU Seminole Club of Greater Pensacola.

Professionally, however, Kalab initially built his career in law enforcement.

Beginning as a Correctional Officer in 2007, he advanced through positions including Sergeant, Classification Officer and Senior Classification Officer. He later left the state Department of Corrections and spent two years as a Detention Deputy at the Santa Rosa County Jail.

Altogether, Kalab spent more than 13 years in law enforcement—a career he credits with developing the discipline, communication skills and ability to remain composed under pressure that now serve him in real estate.

When negotiations become difficult or a transaction hits an unexpected obstacle, those years of experience matter. Kalab learned how to evaluate complicated situations, understand people and bring calm leadership to stressful environments.

A Different Kind of Opportunity

Ironically, Kalab's introduction to real estate came partly from his own less-than-ideal experiences as a homebuyer.

After having frustrating experiences purchasing his first homes, a friend suggested that Kalab consider becoming a REALTOR®. The reasoning was simple: he was good with people, strong at building relationships and had the personality for the business.

Kalab listened.

He earned his real estate license in March 2018 while still working full-time in law enforcement and began selling homes part-time.

For approximately two years, he balanced both careers. Eventually, his

real estate business grew to the point where he had a decision to make.

In August 2020, he made the leap into real estate full-time.

Since then, Kalab has built a career that includes \$142 million in sales volume and more than 560 closed transactions. His achievements have included Keller Williams Platinum Awards in 2021, 2022 and 2024 and a Double Platinum Award in 2023. He is also a 2025 graduate of Pensacola Association of REALTORS® LEAD and an RPAC Major Investor.

For more than five years, Kalab also led a large real estate team consisting of approximately 12 to 14 agents and support staff. The team built its business around extensive client follow-up and a strong service system.



“A winner is just a loser who tried one more time.”

— George M. Moore, Jr.

Eventually, however, Kalab decided it was time for another transition.

He returned to operating as a single agent, allowing him to refocus on the parts of the business he values most: direct relationships, education and strategic guidance.

More Than a Transaction

Kalab wants clients to feel they have hired a **strategic consultant**, not simply someone who can unlock a door or put a sign in the yard.

Education has become one of his greatest passions.

Beyond explaining the buying and selling process, he enjoys helping clients understand opportunities involving tax strategies, 1031 exchanges, financing options, down-payment assistance and closing-cost assistance programs.

For Kalab, real estate should help people accomplish something larger.

“Helping people invest in their biggest investment in their lives” has been one of the most rewarding aspects of his career, he says.

It is also why his goals extend well beyond his own production numbers. Kalab plans to continue building a personal rental portfolio and ultimately hopes to develop affordable housing communities, including a tiny-home community.

His long-term vision is centered on helping people use real estate to build wealth and create the lifestyle they want.

He also wants the relationships to last.

Whether someone is purchasing a first home, selling and moving into the next stage of life, or beginning to invest, Kalab’s goal is simple: **be their REALTOR® for life.**

Systems, Perseverance and the Long Game



After hundreds of transactions, Kalab has learned that one of the most difficult aspects of real estate is helping consumers understand everything that happens behind the scenes.

Agents work without the guarantee of being paid, managing countless details and challenges while trying to move a transaction successfully toward the closing table.



With more than 560 closings behind him, Kalab jokes that he has “seen a thing or two.”

His advice to newer agents reflects those lessons.

Build the systems first. Follow up consistently. Stay engaged with past



clients and your sphere. And perhaps most importantly, keep going.

His favorite quote sums up that philosophy:

“A winner is just a loser who tried one more time.” — George M. Moore, Jr.

For Kalab, it is a reminder that perseverance often separates those who eventually succeed from those who stop just short.

Or, as he adds with a nod to another favorite saying: “Just keep swimming.”

Florida Roots

Away from real estate, Kalab’s life remains closely connected to the Gulf Coast he calls home.

When he isn’t working, he can often be found scuba diving, fishing, golfing, traveling or spending time at the beach. He and Landon also enjoy movies, video games and amusement parks together.

Community service is equally important. Kalab supports organizations including Sleep in Heavenly Peace, Ronald McDonald House and Habitat for Humanity and looks for opportunities to volunteer locally.

Ultimately, those priorities reveal how Kalab hopes his story will be remembered.

Not simply for \$142 million in sales.

Not for awards.

Not even for hundreds of successful closings.

He wants to be remembered as an amazing father to Landon, a dependable friend, a servant to his community and an advocate for the Gulf Coast that shaped him.

His professional motto captures the business he has built:

Florida Roots. Elite Standards. Proven Results.

But behind those words is something even more personal—a work ethic inherited from a mother who always found a way, discipline forged through more than a decade in law enforcement and a determination to keep pushing forward.

For Kalab Hoover, real estate is simply the latest chapter in a much bigger story about service, relationships and creating something better for the next generation.



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M.L.R. Fine Jewelry & Gifts

PHOTOGRAPHY BY DEAN FAGOT | HOMEGROWN VISUALS

A Legacy of Craftsmanship, Family, and Custom Design



For more than four decades, M.L.R. Fine Jewelry & Gifts has been helping families throughout the Pensacola area celebrate life's most meaningful moments. Whether restoring a treasured heirloom, designing a one-of-a-kind engagement ring, or finding the perfect gift, the family-owned business has built its reputation on exceptional craftsmanship, personal service, and relationships that span generations.



Owner Monica Rivers founded the business in 1984 with a simple vision: provide expert jewelry services while treating every customer like family. Forty-two years later, that philosophy remains at the heart of everything M.L.R. Fine Jewelry & Gifts does.

Today, the store offers a full range of services, including fine and fashion jewelry, unique gifts, jewelry repair, stone replacement, custom jewelry design, watch battery replacement, watch band adjustments, and complete custom pieces created using either a client's existing gold and gemstones or materials sourced through the store.

Their guiding philosophy is simple: **"Your vision is our inspiration."**

That commitment to personalized service has allowed the business to become much more than a jewelry store. It has become a trusted resource for customers looking to preserve memories, celebrate milestones, and create keepsakes that will last for generations.

Monica's journey into the jewelry industry began long before she opened the doors to M.L.R. Fine Jewelry & Gifts.

A Pensacola native and Milton High School graduate, she credits mentor Carollee Fryoux, owner of Carollee's Clock Repair in Pace, with encouraging her to pursue professional

watchmaking. That advice led Monica to attend the Lindsay Hopkins School of Watchmaking and Repair in Miami.

After graduating, she accepted an extraordinary opportunity with Bulova Watch Company in New York City as an Accutron Watch Instructor.

For a 19-year-old from Pace, Florida, the move to New York was a remarkable experience and an invaluable step in building the technical expertise that would shape her career.

Following her time with Bulova, Monica worked in several jewelry stores before deciding she wanted to master the art of jewelry design itself. She enrolled at the prestigious Gemological Institute of America in Los Angeles, where she expanded her skills in jewelry arts before returning home to Northwest Florida.

In December 1984, she opened M.L.R. Fine Jewelry & Gifts in two small rented rooms inside the former Pace Motel.

What began as a small local business has grown into a true family legacy.

Monica's sister, Lisa Cutts, soon joined the business, followed by another sister, Mellonie Smitley. Lisa's son, Christopher

White, grew up around the jewelry store before attending jewelry arts school himself. He joined the business full time in 2005 and has continued advancing his expertise through CAD/CAM training, allowing the store to transform customer ideas into detailed digital designs before 3D printing, casting, and hand-finishing each custom piece.

More recently, another generation has joined the family business as Monica welcomed her great niece, Makayla, and great nephew, Alex. Makayla assists customers throughout the showroom, while Alex is learning the craft as an apprentice jeweler.

Together, they represent the future of a business that has always believed in investing in people, preserving craftsmanship, and serving the community for the long term.

While many aspects of jewelry making have changed dramatically over the last four decades, Monica has remained committed to staying at the forefront of the industry.



When she first opened her doors, much of the work relied on hand torches, paper catalogs, and placing orders by telephone.

Today, M.L.R. Fine Jewelry & Gifts utilizes advanced CAD design software, 3D printing technology, laser welders, and the latest jewelry manufacturing equipment to create highly customized pieces with remarkable precision.

Rather than resisting change, Monica has consistently embraced new technology to better serve her customers.

“We’re only as good as our last design,” she says.

That mindset of continual learning allows the team to bring nearly any vision to life—whether restoring a

cherished family heirloom or creating an entirely original piece from scratch.

For REALTORS®, M.L.R. Fine Jewelry & Gifts offers more than beautiful jewelry.

The store serves as an exceptional local resource for thoughtful closing gifts, client appreciation presents, milestone celebrations, and custom keepsakes that leave lasting impressions. Because so much of real estate is built on relationships, meaningful gifts often become an extension of the care REALTORS® provide long after the transaction is complete.

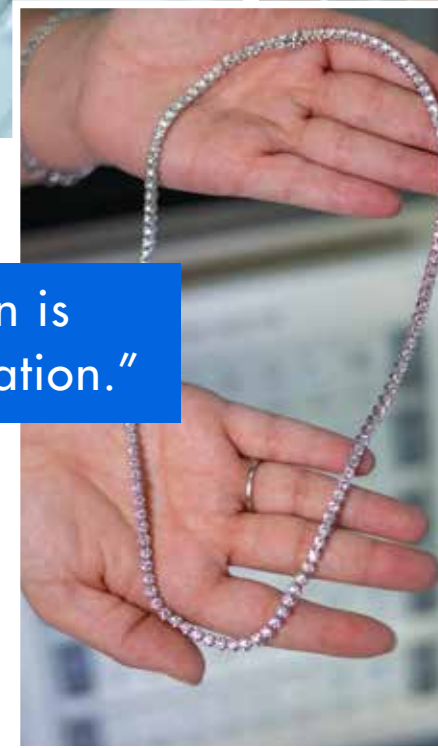
Whether designing a personalized piece to celebrate a home purchase, restoring a treasured family heirloom before a move, or helping clients commemorate life’s biggest milestones, Monica and

her team understand that every piece tells a story.

What continues to inspire Monica after more than 42 years isn’t simply creating jewelry—it’s seeing the reaction when customers receive it.

“There is nothing better than seeing the joy and surprise when someone picks up a repaired piece or sees a custom design come to life,” she says.

Outside the showroom, family remains the center of Monica’s life. The family not only works together every day, but also lives on the same property, making their business truly an extension of home. When they’re not at the store, you’ll likely find them spending time together cooking out, boating, fishing, or camping along the Gulf Coast.



“
Your vision is
our inspiration.”

When asked how she defines success, Monica’s answer isn’t measured in awards or sales.

For her, success is waking up every morning after more than four decades and still loving what she does.

It’s working alongside family.

It’s serving the community she calls home.

And it’s building a legacy that will continue for generations to come.

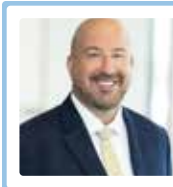
That passion, combined with decades of experience and an unwavering commitment to craftsmanship, is why M.L.R. Fine Jewelry & Gifts has earned the trust of families throughout the Pensacola area—and why it continues to be a valued resource for REALTORS® looking to provide exceptional service and meaningful experiences for their clients. ▀



Florida Continues to Welcome the World



BY CHUCK BONFIGLIO JR., 2026
PRESIDENT FLORIDA REALTORS®



Florida has long been the international gateway to U.S. real estate, and the National

Association of REALTORS® 2026 Profile of International Transactions in U.S. Residential Real Estate confirms that our state continues to lead the nation as the top destination for foreign homebuyers.

Even as international activity remains below pre pandemic levels, foreign buyers purchased 67,100 existing homes across the United States between April 2025 and March 2026, representing \$45.3 billion in residential real estate transactions. Those purchases accounted for 1.7% of existing home sales and 2% of the nation's \$2.3 trillion in existing home sales volume.

Once again, Florida ranked No. 1, attracting 20% of all international homebuyers, ahead of California at 19%, Texas at 12%, New Jersey at 4%, and Georgia at 4%.

The report also offers valuable insight into today's international buyer. More than half, 56%, of foreign buyers now reside in the United States as recent immigrants or non-immigrant visa holders, demonstrating that many international transactions are driven by people putting down permanent roots in our communities. Foreign buyers also continue to invest confidently in real estate. Nearly 48% purchased all cash, compared to 28% of all existing home buyers, while the median purchase

price reached \$465,000, well above the national median of \$413,600.

For those of us who work in Florida's real estate industry every day, our top ranking comes as no surprise. People from around the world continue to choose Florida because we offer more than beautiful weather and miles of coastline. We offer strong communities, a growing economy, no state income tax, world class healthcare, outstanding educational opportunities, and an exceptional quality of life.

Simply put, Florida's international story is very compelling. According to the Florida Realtors® Profile of International Residential Transactions in Florida, international buyers generated more than \$10 billion in residential sales volume while purchasing approximately 16,400 existing homes across our state. Florida's largest international buyer markets continue to include Canada, Colombia, Brazil, Argentina, and the United Kingdom, reflecting the state's strong connections throughout North America, Latin America, and Europe.

International buyers are especially drawn to South Florida, but demand extends well beyond Miami. Orlando, Tampa Bay, Naples, Cape Coral, Fort Myers, and Sarasota continue to attract buyers seeking everything from primary residences to investment and vacation properties.

The global connection works both ways. Florida Realtors are also helping clients explore opportunities beyond

our borders. According to the Florida Realtors Profile of International Residential Transactions in Florida, one in four members reported working with clients interested in purchasing property abroad. Spain, Colombia, the Dominican Republic, Portugal, and Costa Rica ranked among the top countries of interest, reflecting the increasingly global nature of today's real estate consumer.

Serving international buyers requires more than market knowledge. It requires cultural awareness, language skills, and an understanding of cross border transactions. Florida Realtors continue to lead the industry in these areas. Many of our members speak multiple languages, hold specialized international designations, and have built trusted referral networks around the globe that make complex transactions seamless for buyers and sellers alike.

As our state continues to grow, international real estate will remain an important contributor to Florida's economy and housing market. Every international transaction supports local businesses, strengthens communities, creates jobs, and reinforces Florida's reputation as a premier place to live, work, invest, and retire.

For Realtors in Florida, that's something we can all be proud of. Every day, our members help people from around the world achieve the dream of homeownership in the Sunshine State. That's not just good for our profession, it's good for Florida.



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Jennifer Keenan

Building a Business on Relationships, Service, and Family

PHOTOGRAPHY BY DEAN FAGOT | HOMEGROWN VISUALS, ANN MANGUM, AND CLAIRE DERECKI

When Jennifer Keenan talks about her career, one thing becomes immediately clear: she never set out to build a \$300 million real estate business.

She simply wanted to help people.

That heart for service has guided every chapter of her professional life—from teaching third grade, to leading children’s ministry, to eventually becoming one of Pensacola’s most respected REALTORS®. Fourteen years and more than \$300 million in career sales later, Jennifer remains grounded in the same principles that first inspired her to earn her real estate license: faith, relationships, education, and serving others well.

“I’ve always loved helping people,” Jennifer says. “Real estate just became another way to do that.”

Jennifer’s journey wasn’t one she had carefully mapped out.

After earning her degree in Elementary Education from the University of West Florida, she began her career teaching third grade at Holley Navarre Intermediate School. She later became an entrepreneur, owning two local retail businesses—The Learning Toolbox and Romper Room—before spending nine years as the Director of Children’s Ministry at Gulf Breeze United Methodist Church.

When she eventually decided to return to teaching, life had a different plan.

“While I was praying and driving one day, I saw a



Jennifer’s family from left: Kate Keenan Dorsey, Kyle Keenan, Shawn Keenan and Jennifer Keenan

sign that said, ‘You can be a Realtor!’” Jennifer recalls with a smile. “It was actually a recruiting sign for a local real estate office. I pulled in, learned what I needed to do, got licensed, and two weeks later I was sitting at a desk waiting for my first client.” It wasn’t a glamorous beginning.

The market in 2012 looked very different than it does today. Foreclosures and short sales dominated the landscape, and Jennifer began helping friends and family navigate the changing market while raising two young children.

The flexibility of real estate allowed her to combine everything she loved—teaching, ministry, entrepreneurship, and family.

“It just made sense.”

Today, Jennifer serves as a Broker Associate with Keller Williams Realty Gulf Coast and has consistently earned Keller Williams Platinum

and Double Platinum recognition. Her team has also been recognized as Keller Williams’ Top Team across a region spanning Louisiana, Mississippi, Alabama, and the Florida Panhandle.

Yet when asked what accomplishment means the most, Jennifer doesn’t mention production numbers. Instead, she talks about people.

Receiving the Pensacola Association of REALTORS® Humanitarian Award holds a special place in her heart because it reflects the values she hopes to embody both inside and outside of real estate.

“I want agents to know I’ll always be friendly, competent, and fair,” she says. “I want people to enjoy working with me.”

That mindset shapes every transaction.

Jennifer believes that behind every contract

is another professional who deserves respect and another family trusting someone with one of life's biggest decisions. Rather than viewing fellow REALTORS® as competitors, she sees them as colleagues working toward the same goal.

“Real estate is truly a team sport,” she says. “No one succeeds alone.”

It's a philosophy she lives every day.

She makes a point to attend broker opens, provide thoughtful feedback on listings, celebrate the accomplishments of agents across every brokerage, and freely share ideas that are working in her business.

“Our industry is stronger when we help one another.”

Jennifer's own business has grown almost entirely because of that philosophy.

While many agents invest heavily in lead generation, Jennifer has taken a different approach.

“I don't pay for leads or spend much on advertising,” she explains. “I'd rather focus on creating an exceptional client experience so people naturally refer me to their friends and family.”

For Jennifer, relationships have always been the best marketing plan.

She genuinely enjoys calling past clients, catching up with her sphere, and hosting broker open houses for listings that deserve extra attention.



“Find what you enjoy doing and do that well,” she advises newer agents. “For me, I love talking on the phone. Those quarterly conversations don't feel like work—they're something I actually look forward to.”

While Jennifer has embraced nearly every aspect of real estate, she laughs when asked about her biggest challenge.

“Technology,” she says without hesitation.

“I don't even own a laptop.”

Instead, she happily works from a desktop computer at home, surrounded by her dogs and family.

“I'm kind of curious how long I can keep that streak going.”

That authenticity is part of what makes Jennifer so relatable.

She isn't trying to fit anyone else's definition of success. She's built a business around what works for her, proving



that there isn't just one path to building a thriving real estate career.

Another source of pride is the family legacy she and her husband, Shawn, are creating together.

Their boutique team remains intentionally small and family-focused. Jennifer leads listings and buyers while Shawn, also a broker, manages contracts, finances, and behind-the-scenes operations. Recently, their daughter Kate joined

the business in marketing, and her husband, Andrew, became an agent in 2026.

Jennifer lights up talking about mentoring Andrew.

“He naturally connects with people,” she says. “He's ethical, empathetic, and genuinely wants to help others.”

Watching the next generation step into the business has become one of Jennifer's greatest joys.

“My future isn't about retirement,” she explains. “It's about creating opportunities for our family and building something that lasts for generations.”

That same heart for investing in others extends beyond her own family.

Jennifer especially enjoys helping first-time homebuyers, many of whom are now the same age as her own children.

“It's exciting to watch this next generation achieve homeownership.”

She also finds herself uniquely equipped to help families navigating probate or helping aging parents downsize.

Having experienced the loss of both of her own parents, Jennifer understands the emotions involved and is able to walk alongside clients with empathy born from personal experience.

Outside of real estate, Jennifer's love for planning continues to shine.

She once considered becoming a travel agent—or even a Disney tour guide—and still loves organizing vacations almost as much as taking them. Whether she's planning trips, hosting seasonal parties, organizing client appreciation events, or gathering friends for Bunco, creating memorable experiences comes naturally.

She's also deeply involved in the community through organizations including Impact 100, where she serves as an Ambassador,



“

I want agents to know I'll always be friendly, competent, and fair. I want people to enjoy working with me.”

Gulf Breeze Will Do, and the Pensacola Beach Woman's Club.

When she does find quiet time, you'll often find her reading historical fiction or planning her next adventure. After reaching a goal of reading 25 books last year, she's already aiming for 26 this year.

Ask Jennifer for her favorite quote, and she'll smile.

“Just keep swimming.”

Borrowed from Finding Nemo, those three simple words have become her personal reminder during the inevitable ups and downs of real estate.

“There are hard days,” she says. “But tomorrow always comes.”

It's a perspective that has served her well throughout her career.

Looking back, Jennifer hopes she'll be remembered for far more than sales volume.

She hopes people remember someone who was

approachable, encouraging, and fair.

Someone who believed a rising tide truly lifts all boats.

In an industry that often emphasizes competition, Jennifer has quietly built her career by choosing collaboration instead. Her success is proof that genuine relationships, integrity, and a servant's heart never go out of style.

And perhaps that's her greatest lesson of all: when you invest in people first, success has a way of following naturally. ▀



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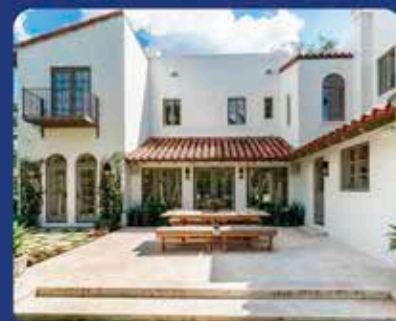
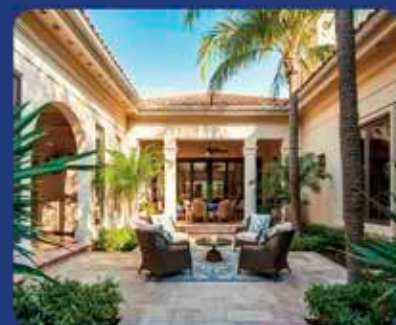
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