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Featured Agent Michelle Forneris



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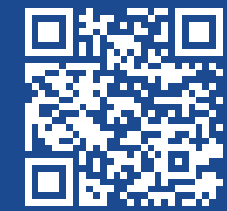
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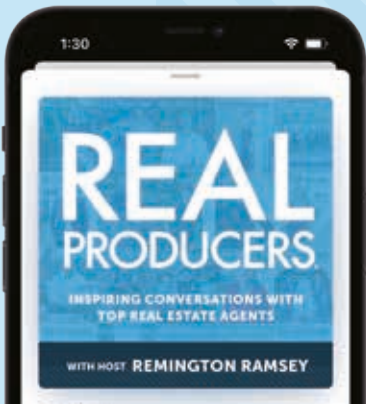
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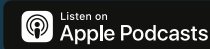
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# READINESS

Dear Real Producers of Fort Myers,

The Boy Scout motto, “Be prepared,” holds a lot of power—especially in our ever-changing world. Whether it’s a weather event, a health emergency, or a financial challenge, readiness gives us stability and confidence. Preparation helps us respond with clarity instead of panic and move forward—even when life throws curveballs.

## Being Prepared for Acts of God

Here in Southwest Florida, we also face the added reality of hurricanes. As we enter the 2025 hurricane season, it’s worth taking a moment to check your plans: Do you have backup supplies, a safe evacuation route, and sufficient coverage?

## Protecting Health and Wealth

*Fort Myers Real Producers* partners with trusted industry affiliates who support REALTORS® in both business and life. In this month’s issue, we’re excited to highlight Joe Garcia and SMG (SafeHarbor Management Group). SMG offers tailored insurance and retirement solutions for entrepreneurs. For independent business owners, this kind of product and expert guidance can be invaluable. Planning now means fewer surprises later. If you could use a review of your health insurance or retirement plans, reach out to Joe—or let me know, and I’ll connect you.

## Be Ready for Anything

I believe there’s opportunity in every market—good or bad. You just have to look for it and do some pre-

thinking about, “What would I do if...?” That kind of mental preparation separates those who merely react from those who lead.

We’ve seen market ups and downs—and the Great Recession of 2008–2009 still lingers in memory for many. But time and again, I’ve met REALTORS® who started their careers during that downturn and ended up thriving by pivoting into niches like short sales and foreclosures.

If the unexpected happened—like a housing slowdown or market shake-up—do you have a plan? Thinking it through now means you’ll be ready for anything.

As optimists, we hope for the best; as realists, we plan for the worst—and as a result, we do the best we can at all times. Wishing you peace of mind this season and the kind of preparation that transforms uncertainty into confidence.

Very respectfully yours,



**Andrew Regenhard**  
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# FROM THE DESK OF THE PRESIDENT

Florida Market Momentum: Inventory, Interest Rates, and Life Events Continue to Drive Real Estate

BY TIM WEISHEYER, 2025 PRESIDENT OF FLORIDA REALTORS®

There are three things that continue to impact Florida’s residential real estate sector: inventory, interest rates, and life events. As we break down the status of the market, the future outlook is probably stronger than some of us think after the drop in sales during the first quarter compared to this time last year.

Inventory has finally rebounded in Florida. Not since 2012 has there been so much product for our members to sell, according to Florida Realtors® housing data. The condo market is now officially a buyer’s market, and the single-family home market is close to it as well. Increased inventory means increased opportunities for buyers at all levels to analyze their needs and wants and find the property that is right for their home.

Although many hoped for a decrease in interest rates, they are holding steady between 6 and 7 percent. We know that a large number of potential buyers are sitting on the fence with a 2 to 3 percent interest rate on their current home and are hesitant to make a move. However, with more choices out there, buyers are starting to pop up—it’s just taking a little longer than what we’ve seen previously.

One of the many benefits of being a Florida REALTOR® is having access to comprehensive market data and our renowned research department.

Recently, Florida Realtors® chief economist, Dr. Brad O’Connor, shared, “When rates do eventually fall, as they enter the 5 to 6 percent range, it’s likely that inventory will be absorbed fairly quickly and prices will start to get bid upward again. So buyers who wait for lower rates may still face affordability challenges from higher prices, and on top of that, will have less selection available.” As real estate professionals, our market knowledge and expertise will be invaluable to buyers as they seek to make these important home-buying decisions.

Let’s also remember that even with higher interest rates and some buyers sitting on the fence, life goes on: babies are born, couples get married, job relocations happen, promotions and pay increases are earned—and sadly, people pass away and relationships change. These factors are life events that trigger a home sale or a purchase—and Realtors are always ready to help a family transition to the next stage in their lives.

According to the National Association of REALTORS® (NAR), in a two-year period, there can be as many as seven million newborn babies, three million marriages, four million net new jobs, and 50 million job switches alone. As Realtors, we have the honor of supporting Americans as they navigate all of these, and more, changes in life.

As we move through the summer selling season, let’s always remember we do so much more than sell real estate—we help individuals and families with their largest investment, we guide them to building stability and long-term financial wellness, and we serve as cornerstones of our communities.

For more statistical information or access to Sun Stats—Florida Realtors®’ proprietary tool designed to help Realtors better understand their markets and easily use their local data with their customers—please visit [www.floridarealtors.org](http://www.floridarealtors.org).



Tim Weisheyer, broker-owner of Dream Builders Realty and dbrCommercial Real Estate Services in Central Florida, serves as the 2025 president of Florida Realtors®.



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# Michelle FORNERIS

## Relationships Are the Reason



Photo by LaCasaTour

BY ELLEN BUCHANAN

For over 20 years, Michelle Forneris has called Southwest Florida home—building a thriving real estate business and a reputation for excellence. Once an independent agent, she has since developed a small but mighty team that continues to elevate her business.

At the core of Michelle’s success is her people-first philosophy. The lasting friendships she’s built with clients—many of whom feel like family—are what fuel her passion for real estate. That, more than anything, is her “why.”

Michelle also credits real estate coaching as a game changer and encourages any agent serious about success to invest in it early.

### From The Big Easy to The Sunshine State

Michelle grew up in Metairie, Louisiana—a small town west of New Orleans. After high school, she worked in insurance, for an oral surgeon, and in hospitality—where she honed her people skills. That strong foundation in connecting with people would soon serve her well.

While living in New Orleans, Michelle and her husband, Chris, purchased a townhouse. Their REALTOR®, a friend, encouraged Michelle to explore real estate as a career. She earned her license in 2004 and began building her fledgling business in New Orleans. But in 2005, Hurricane Katrina forced Michelle and Chris to reevaluate their lives.

“Shortly after Katrina hit, we moved,” Michelle recalls. “We were looking at where we would want to live and raise a family.”

They considered Dallas, Texas, but fell in love with Southwest Florida while touring Southwest Florida for Chris’s job. By January 2006, they had made the move—and Michelle hit the ground running, launching her Southwest Florida real estate career the moment they arrived.

### A Powerhouse Partnership

Today, Michelle leads a dynamic real estate team alongside her husband, Chris. The team’s growth began seven years ago when Chris joined the business—an addition she calls a “game changer” and one that was instrumental in establishing the team and propelling it forward.

That momentum led to measurable success. Michelle earned several top agent awards in prior years, the Coldwell Banker Realty President’s Circle award in 2024, and was recognized among the top 200 female real estate professionals at the “Inspired” women’s real estate event, held annually in Fort Myers. Last year alone, she closed 39 transactions totaling over \$18.5 million in sales volume. For 2025, she’s aiming to reach \$30 million.

A key factor behind their success is the division of roles between Michelle and Chris, though they seamlessly come together whenever the workload demands it. Behind the



Michelle’s husband Chris joined her real estate team in 2018. (Photo by Jenny Drew Photography)

scenes, Chris constantly monitors the MLS, quickly identifying new listings and sending them to prospective buyers. “Morning, noon, and night, Chris constantly checks the MLS and sends listings to anyone looking for that type of home,” Michelle notes.

Chris primarily works with buyers, while Michelle focuses on listings. However, as Michelle explains, “It can get to be a little overwhelming, so we start teaming up and getting things done together.”

### The Forneris Group Advantage

Michelle’s team has grown organically and, in addition to Michelle and Chris, includes agents Patricia Biehl and Vinny Inguavgiato, transaction coordinator Anna Udrescu, and marketing specialist Stacy Tuescher. The group works collaboratively, providing support—especially when Michelle and Chris are pulled in different directions.

In addition to Michelle’s deep experience and Chris’s vital presence, what sets this small but dynamic team apart is their proactive mindset. Michelle says they’re “proactive, not reactive,” staying ahead of what needs to be done and managing the many moving parts of their business through a true team-based approach.

Another cornerstone of Michelle’s success is her commitment to coaching. She’s been working with the Tom Ferry coaching



organization for the past eight or nine years and strongly encourages other agents to pursue coaching—whether through their broker or independently.

“One hundred percent, I wish I would have done it from day one. Coaching has been worth every single penny,” she says.

**Their True Reward: Relationships That Last**

For Michelle and Chris, the most rewarding part of their real estate journey isn’t measured in transactions—it’s found in the lasting relationships they’ve built along the way. They don’t just help people buy homes; they create connections that often turn into genuine friendships.

Michelle finds joy in the variety of people they meet—each with a unique story. “We’ve worked with everyone from millionaires to teachers and police officers... And no matter who it is, we just love nurturing those relationships,” she says.

Michelle and Chris consider those connections the true reward of the job. “That’s what we love: the people, the friendships, the relationships, and, of course, making their dreams come true by helping them buy a house,” Michelle shares.

**Family, Fitness, and Fun**

When Michelle isn’t busy making her clients’ dreams of homeownership come true and forming meaningful friendships along the way, she’s focused on what matters most: family, health and fitness, and making the most of Southwest



Florida’s beautiful outdoors. She and Chris have two children, Zander (18) and Milani (17), both graduating this year. Milani, a high school junior set to graduate early, is interested in becoming an orthodontist, and Zander is currently dual enrolled at FSW in Fort Myers. An entrepreneur since age 14, Zander is now looking forward to obtaining his real estate license and joining the family team.

That same entrepreneurial sense of purpose and drive that fuels their business also shapes their family life—especially when it comes to fitness, which plays a central role in their daily routine. Michelle and Chris first met at the gym. Chris still starts his day with a 40-mile bike ride at 1:30 a.m., followed by a workout at 4 or 5 a.m. with Michelle. “Fitness, to us, is an absolute priority,” she explains. “Working out is definitely our release. Our daughter is into it now, too, and our son runs cross-country.” Rounding out the family is Breez, their adorable five-and-a-half-pound Morkie.

The Fornerises enjoy taking their powerboat out for cruising, fishing, relaxing beach days, and showing properties to clients. Travel is another favorite, with Aruba and cruises topping their list of go-to destinations. In her quiet moments, Michelle turns to books—especially ones that inspire personal growth. Her current read? *Success Through a Positive Mental Attitude* by Napoleon Hill. “Anything to help me,” she says with a smile.







The Forneris family  
(from left: Zander, Chris,  
Michelle, and Milani)

#### With an Eye to the Future

While they love their current home in the Sandoval community in Cape Coral, Michelle and Chris have their sights set on the waterfront in the near future. “We absolutely love it here and have made some amazing friends,” Michelle notes. “But we’re looking to be on the water and put our boat behind our house.”

On the real estate front, Michelle is focused on intentional growth—so she and Chris can travel while keeping their business running smoothly. Paris and Italy top her travel wish list.

As she looks to the future of the team, Michelle is committed to scaling it with care, preserving the values and client relationships that have brought her this far. “I’d like to grow the team a little bit more,” she says, “but I want to make sure we don’t grow too fast. And I want to make sure I have enough production for the team.

“It’s my goal to put systems in place to ensure things run smoothly, guide my team, and make sure they’re happy. I just want to be sure I do it the right way.”



Photo by LaCasaTour

# MEET MIKE SCHWARTZ

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# Joe Garcia

SMG



## Safeguarding What Matters

BY ELLEN BUCHANAN • PHOTOS BY NEW FRAME PHOTOGRAPHY

**R**eal estate professionals face unique challenges with health insurance and retirement planning. Joe Garcia, founder of SafeHarbor Management Group (SMG), recognized this gap early. When he launched SMG in 2004, his first initiative was to find a practical insurance solution for a large group of RE/MAX Realty professionals in Michigan.

“We discovered that many RE/MAX agents needed to secure their own insurance, but there weren’t many viable options,” Joe explains. “Because they were self-employed and didn’t have employees, there weren’t many carriers who wanted to offer insurance products to them. So we partnered with a company out of Illinois and brought a product to the table specifically for people who were self-employed. We went back to the RE/MAX group and said, ‘We can do this for all your agents looking for insurance at a very good premium.’”

That early success helped define the mission of SMG: providing tailored health insurance and financial solutions for self-employed professionals.

### Getting into the Protection Business

At just 29, Joe founded his full-service insurance and financial services agency. His drive to protect others’ assets was deeply personal, rooted in his own childhood.

When Joe was 12, his mother passed away from cancer, leaving his father to raise three children alone. The financial and emotional toll was immense.

“I got into the insurance business because I saw firsthand what can happen when a family isn’t protected,” Joe explains. “After losing my mom, I watched my dad struggle as a single parent.

Financially, it could have been different if he had believed in insurance—he might’ve been able to afford the help he needed. Instead, at 12 years old, I found myself helping raise my younger siblings.”

That early hardship became a defining moment in Joe’s life—and the foundation for his career. “I never forgot that experience,” he says. “It’s one of the main reasons I got into the protection business. Nothing’s guaranteed in life. But at least with insurance, we have some guarantees. That’s what drives me—always looking to help and protect others.”

### The Journey from Michigan to Southwest Florida

Joe grew up in Lansing, Michigan, where he played football and basketball in high school. After graduation, he enlisted in the U.S. Navy for eight years, then returned to Michigan to earn his undergraduate degree from Western Michigan University and, later, his MBA from Michigan State University.

Directly out of college, Joe launched his professional career as an underwriter for homeowners and auto insurance at Foremost Insurance Group in Grand Rapids before transitioning to sales, becoming an independent Medicare agent under the guidance of a close friend and mentor. He played a key role in growing that business, expanding operations into 16 states. After several successful years, Joe knew it was time to build something of his own. In 2004, he founded SMG—a company grounded in the discipline, values, and drive he’d carried with him all his life.

As for his move to Florida, Joe says with a grin, “That was the easy part. I hated winter. As I got older, I kept complaining about how cold it was all the time. We started visiting Florida,





Joe Garcia is the owner of SMG, a niche health insurance products and retirement solutions company.

and I just love the sunshine. We came down here as snowbirds while I worked remotely. And last year, we decided to move here full-time.”

### SMG: A One-Stop Shop for Health Insurance and Retirement Strategies

Headquartered in Michigan, SMG now operates in 17 states, with offices in Michigan, Texas, and Bonita Springs, Florida. The company employs 16 people and maintains strong ties to Michigan, with Joe traveling back several times a month.

Originally focused on guiding individuals aging into Medicare, SMG soon expanded its services as it became clear that many clients needed more comprehensive support.

“We found that there were a number of services that these folks still needed—including retirement strategies to make sure their income was locked in and insurance for spouses who were younger than they were. So we started doing individual health insurance under the age of 65, and that all started to snowball into doing other insurance for niche specialties,” Joe explains.

Today, SMG offers a broad range of insurance and financial planning services designed for the self-employed, pre-retirees, and those navigating significant life transitions. This includes individual health plans for those under 65, as well as Medicare guidance for those eligible.

One of its core products is “America’s Choice,” a health insurance option that leverages national networks such as PHCS and Blue Cross Blue Shield of Nebraska. “The product is good for any self-employed person that’s 1099,” Joe asserts.

SMG also places a strong focus on retirement planning. The firm assists clients with evaluating Social Security timing, building guaranteed income strategies, and protecting assets in the event of long-term care needs. “We’re having these talks with clients in their 40s and 50s, too, while they’re still healthy and have more planning options available,” Joe says.

What distinguishes SMG, according to Joe, is its independence and fiduciary commitment. The firm has Series 65- and 66-licensed fiduciaries on staff—including Joe—who are legally obligated to prioritize clients’ interests. And because SMG is not tied to any one insurance carrier, the team has the flexibility to find the best fit for each client’s needs.

### Life Outside the Office

Joe and his wife, Jessica, have two grown children: Alex, who recently completed the police academy in South Carolina, and Megan, a licensed barber who is finishing her college degree in Michigan. Sharing the couple’s Florida home is their golden retriever, Disney.

Recently, Joe has been focused on a longtime passion—aviation—and is close to completing his pilot’s license.



Joe with his wife, Jessica, and their golden, Disney.



“That’s what drives me—always looking to help and protect others.”

A shared interest for the Garcias is golf. Jessica has become a competitive player, having won several championships within their West Bay community in Estero. The couple is also active in the neighborhood’s charitable work, contributing their time and energy to the West Bay Community Charitable Foundation, which supports nonprofit organizations in Lee County.

Joe and Jessica also enjoy traveling, but with their recent home remodel complete, Joe says they’re ready to “slow down, just relax, and enjoy the sun this summer.”

### Looking Ahead

As Joe and Jessica settle into their new home, Joe focuses on SMG’s future and opportunities to better serve clients, especially top REALTORS®. In particular, Joe wants real estate professionals to know that SMG is fully equipped to assist with their health care needs.

“Sometimes, people get complacent and think, ‘Well, that’s just how much insurance costs,’” Joe says. “But that’s not necessarily true. There may be better options out there, and I would encourage them to explore those.”

As always, for Joe, the most satisfying aspect of his work is helping others safeguard what they’ve worked to achieve.

“The most fulfilling part is the ability to help people protect what they’ve worked so hard to have,” he says. “Whether it’s their health or their wealth, for me, it’s about protecting it and getting them set with the best life plan possible.”

To learn more about SMG’s benefits and retirement solutions, visit [www.oursmg.com](http://www.oursmg.com). For a review of your current health care plan, call Joe Garcia at 239-319-3062, email [JGarcia@my-smg.com](mailto:JGarcia@my-smg.com), or scan the QR code to schedule a meeting.







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# DAMON VETERE



BY JESS WELLAR • PHOTOS BY MICHELLE REED PHOTOGRAPHY

*“My comfort zone is genuine relationships and building trust so that my clients become my biggest cheerleaders... I get calls all the time from clients I worked with years ago that still reach out to ask questions because they know they can always count on me.”*

For Damon Vetere, founder and team lead of The Vetere Team at Coldwell Banker Realty, relationships have always been the cornerstone of his success. From his early days in corporate aviation software sales to now leading a thriving real estate team in Southwest Florida, his business continues to thrive on trust and a service-first mentality.

#### **Exiting Corporate Life**

Originally from Long Island, New York, Damon graduated from SUNY Stony Brook with a degree in political science before stepping into the corporate world. He spent years working for Flightdocs, an aviation software company specializing in maintenance tracking platforms for corporate flight departments.

That career ultimately brought him to Fort Myers in 2010 when the company relocated. But after five years in the industry, Damon realized something important was missing.

“My favorite aspect of being head of business development at Flightdocs was making connections,” he explains. “But business-to-business sales wasn’t as rewarding to me as making connections with my clients and helping them solve

problems and grow their departments. Eventually, I realized it was time for something new.”

With his natural ability to communicate, problem-solve, and manage relationships, real estate seemed like the perfect transition. In July 2012, Damon officially made the leap.

That decision quickly paid off. In his first full year in real estate, Damon won the NRT National Leadership Award (Rookie of the Year) for most closed units across the country — a boost of confidence that he was on the right track and a nod to his natural ability to connect with clients.

#### **Building a Team with Purpose**

Fast forward to today, and Damon leads The Vetere Team, which he launched in late 2021. The team of six agents has quickly established itself as a powerhouse in Southwest Florida, closing over \$40 million in sales and 105 transactions last year.

More impressive still, The Vetere Team closed the most units of any Coldwell Banker Realty medium team (three to six members) in all of Florida last year, while their success has also earned them the prestigious International President’s Elite designation (placing them among the top 6 percent of Coldwell Banker agents and teams nationwide), as well as spots on the Florida 100 list (top 100 Coldwell Banker earners in the state) and the Legends Society.





Damon Vetere and his wife Jules



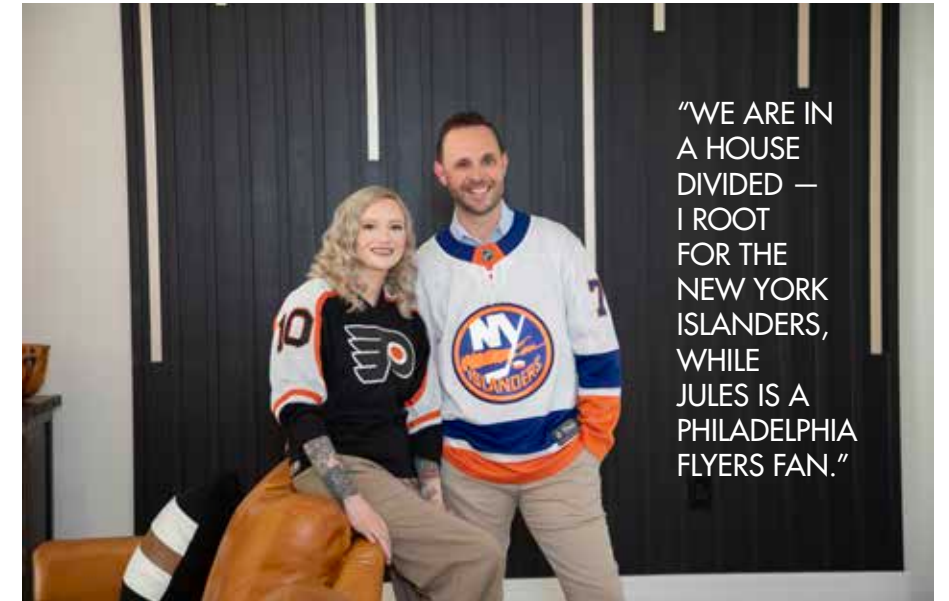
Damon's leadership approach is simple but effective. His goal is to empower his agents to build and run their own businesses within the team's brand, structure, and high ethical standards.

"We have a diverse mix of experience and ages on our team, from new agents getting trained all the way up to industry vets that have been in the business for over 20 years. My philosophy is that I try to find people who want to be their own business owners; then I try to enhance everyone's business by filling in the gaps to help them better serve their clients."

And while he's always looking to grow, Damon notes he is extremely selective: "I want people who are in this business for the right reason. We also have a tremendous amount of responsibility as real estate professionals in Florida; I take that very seriously and my team does too. I want high-integrity individuals that want to help people, not just someone out there chasing the deal."

#### A Philosophy Built on Connections

Damon's success is firmly rooted in attention to detail and taking his fiduciary responsibilities with contracts seriously. But beyond the technical side of the business, he also takes pride in truly understanding clients' needs.



"WE ARE IN A HOUSE DIVIDED — I ROOT FOR THE NEW YORK ISLANDERS, WHILE JULES IS A PHILADELPHIA FLYERS FAN."

"When I meet with a client, the first question I ask is 'How can I help you get to where you need to be?'" he shares.

This approach has led to incredible loyalty from Damon's clients — some of whom have worked with him on 20 transactions or more over the past 13 years.

"If you've ever worked with me, you've heard me say 'I treat my clients like I treat my family.' Maybe that's the Italian in me!" he laughs. "But a newer unofficial team motto has been 'We do what an app and AI can't do', which goes back to client service," he emphasizes.

#### Family Man

When he's not working, Damon enjoys spending time with his wife, Jules, and their young daughter, Blaire, who was born just two days before Hurricane Ian made landfall.

"That's one thing we really love about living in Southwest Florida: it can be a transient area, but the way everyone bands together, especially during a hurricane, is incredible. It really makes you proud to be part of a community that watches out for each other," Damon acknowledges.

The Vetere family also includes two dogs: Lou, a 10-year-old pit bull, and Flynn, a 1-year-old Bernedoodle.

Off the clock, Damon is a huge sports fan, particularly of hockey and Formula 1 racing. He notes he met his wife in early 2018 and they immediately clicked over their shared love of hockey — even if they aren't rooting for the same teams.







The Vetere Team (from left: Shane Crawford, Beth Crawford, Alex Swade, Jules Vetere, Damon Vetere, Brian Thompson, Donna Leonard-Vazquez, Gerry Morel)

“We are in a house divided — I root for the New York Islanders, while Jules is a Philadelphia Flyers fan,” he elaborates with a chuckle.

Beyond family and work, Damon is heavily involved in his community. He was active with Big Brothers Big Sisters of Lee County for many years prior to starting his own family, and participates in Coldwell Banker Cares charity events and Toys for Tots.

Damon’s family is also deeply involved with Track to Trail Thoroughbreds, a Naples-based nonprofit that rehabilitates and rehomes retired racehorses. With Jules’ background as an equine vet tech, she plays an active role in evaluating potential adopters and ensuring former racehorses transition safely into their new lives.

Looking ahead, Damon’s eyes are set on growth. He’s focused on expanding into new development and bringing on more talented agents to The Vetere Team.

“I’m incredibly proud of what my team has been able to achieve in such a short period of time, and we are just getting started while expanding into new development,” he concludes.

“As far as personal goals go, though, if Jules has her way, there’s a summer home in Europe waiting for us someday — along with probably another horse or two!”



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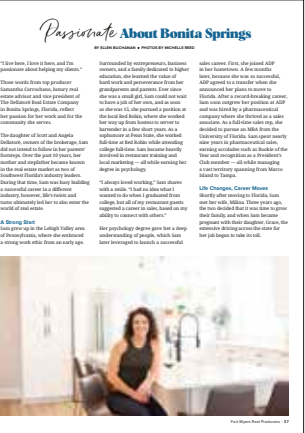
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