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AUGUST 2018

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TABLE OF CONTENTS

 10 Partner Spotlight Cindy Gorman, Gorman Interiors	 12 Partner Spotlight Hyunah Jang, Hyunah Jang Photography	 14 Thank You For Canceling John Israel	 16 Industry Expert Carole Rodoni, Bamboo Consulting
 18 Real Wellness Amanda Bo	 19 Experience Expert John Ruhlin	 22 Head Turners	 24 Cover Story Dave Clark & Troy Bambino
 28 Star On The Rise Grace Pei	 32 Celebrating Leaders Steve White	 34 Top 100 YTD	 39 SCCAOR Update, Kevin Cole

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FAQ



▶ publisher's note
By Mitch Felix

Community Of Reciprocity

Welcome to this community of reciprocity. This month we explore some of the most common questions I receive about what we do and why we do it.

Q: Who receives this magazine?

A: The top 500 real estate agents/teams in 2017 on reported sales in Santa Clara County only — not including new construction or off-market listings. We also send some to office managers, owners and leadership. And, every one of the businesses supporting this received one as well. Last year the minimum production level was around \$15 million. The list will reset at the end of 2018 and continue to update annually.

Q: Why am I not listed in the standings?

A: Mistakes happen. And the data is off sometimes. I have also found that some teams report their data under one ID and others report each agent individually, which, of course, alters the rankings. To fix this, you will have to make the changes within the MLS. We all want the standings to be as accurate as possible.

Q: Do you manipulate the data?

A: We submit the data as given to us. We do not manipulate the data at all.

Q: What is the process for being in the magazine?

A: It's a nomination process. We do not know everyone's stories, so we need your help to learn about them. Go to SiliconValleyRealProducers.com and select "Nominate" from the top navigation menu. Just follow the prompts.

The next step is I pre-interview them to make sure it's a good fit. Once we get the overview of their

story, one of our staff writers conducts a phone interview and writes the article. We don't print anything without the interviewee's permission.

Q: What does it cost a real estate agent or leader to be in the magazine?

A: It costs nothing! This is not a pay-to-play model whatsoever.

Q: How can I write an article?

A: If you are interested in writing an article, please email me at mitch@siliconvalleyrealproducers.com.

Q: Who are the Preferred Partners?

A: Anyone listed as a "Preferred Partner" in the front of the magazine is part of this community. They will have an ad in every issue of the magazine and they are allowed to attend our events and participate in our online community. We do not just find these businesses off the street, nor do we work with all companies that approach us. One or many of you have nominated every single Preferred Partner you see in here. They know how to work well with the best agents already. Our goal is to create a powerhouse network not only of the best real estate agents in the area but the best businesses as well.

Q: How can I nominate a Preferred Partner?

A: If you want to recommend a local business to become a member of our platform, please go to SiliconValleyRealProducers.com and select "Nominate" from the top navigation. Just follow the prompts.



CINDY GORMAN, GORMAN INTERIORS

Designing With The Client In Mind

Cindy Gorman is a native Californian, wife, gardener & interior designer. Her life is full of passion and the spirit of giving. She works to improve the quality of life for others both professionally and in her free time. She and her husband, Craig, volunteer in their community as well as with their church. This year they will travel to Central America, on their third mission trip with Living Water International, to drill water wells and provide education to the women and children of small, Central American communities.

After twenty years in the Interior Design industry, Cindy decided to step out on her own to form Gorman Interiors. Two years later, Gorman Interiors is flourishing. Free to determine her priorities, Cindy is now able to give clients the focus and attention she knows they genuinely deserve.

Why Gorman Interiors

“I rarely used this room before. Now, it’s my favorite room in the house!” I love to hear this from clients when we are done designing a room,” says Cindy. “Something as simple as changing the paint color and the furniture arrangement in a room can



make a huge difference in its appeal. While this might seem obvious to real estate agents, it often is not obvious to the homeowner, who may feel overwhelmed by the task of furnishing or improving a room’s function or aesthetics. It is worth remembering that changes don’t always have to be major or involve buying new furniture. A small amount of money invested in consultation with a professional designer can have a significant return.”

“I take pride in designing a room that the customer finds themselves using more than they ever did before. When it is functional, comfortable and reflects their personality, the space transforms from simply a room in a house to a deeply personal space that they enjoy using.” It is through spending time getting to know her customers that Cindy can reflect their lifestyles in her designs.

“Every client is different. Every project is different. And that makes my job fun because no two days are the same,” Cindy explains. Recognition that every client and every project is unique differentiates Gorman Interiors from many other design firms. Cindy strives to improve the quality of each client’s life whether that means designing a space that is relaxing and rejuvenating, colorful and energizing or simply more functional.

While designing a space or an entire home can feel overwhelming for some, Cindy reminds us that it should be an enjoyable, stress-free and rewarding experience. In the end, her goal is quite simple: to design with her clients’ personalities, interests and lifestyles in mind while improving the quality of their home life.

HYUNAH JANG,

Hyunah Jang Photography

▶▶ partner spotlight

By Zach Cohen



Snapshots Of Life

In the photo “Life in Kauai” (2015), the Tahitian artisan is creating unique coconut fiber jewelry that requires many hours of concentrated labor invested in each piece. Hyunah Jang captured this photo on one Sunday morning while documenting his story through her images, one of her most memorable shoots from three years of living in Kauai. His story was interesting to her because he was one of only a few people still utilizing the rare and extremely beautiful black pearls of Tahiti, as well as carved shell, bone, feathers, freshwater pearls and small seashells from Kauai, Niihau and Tahiti. This picture won the Contemporary Photography Award in Hawaii by Pacific New Media in 2015.

Hyunah Jang is a lifestyle photographer, with seven years of experience, whose passion is to capture the essence of life and the human experience through her lens. Originally from Busan, Korea, Hyunah’s inspiration for photography first came from her father who was an underwater diver. After being featured in various documentaries, he once told her he needed a cameraman to record his dives and subtly planted the seeds for what was to come.

Hyunah Jang left for the United States at 15 years old. Entering American life as a teenager with limited English language skills

was a daunting challenge. She began at a high school in Sedona, Arizona. “As a teenager moving there, it was very different for me. This was a big turning point in my life.” After a couple of years, Hyunah began to find her place. Photography allowed for an expressive outlet and the natural beauty of the red rock canyons surrounding her high school, much different than the big city life she left behind in Busan, was a fantastic inspiration and helped set the tone for what was to become her passion.

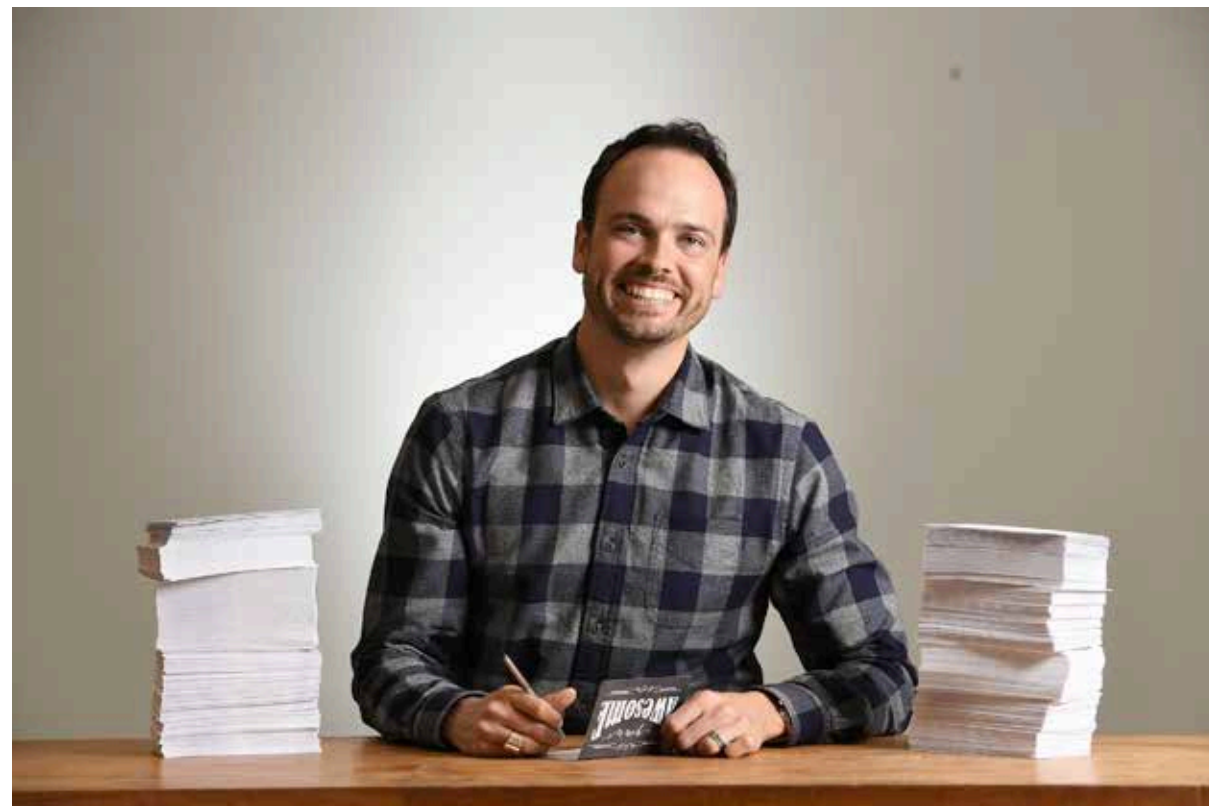
After graduating high school, Hyunah felt the desire to move back to the big city, eventually landing at the School of Visual Arts in New York City. She later transferred to Montserrat College of Arts and received a Bachelors of Fine Arts with a concentration in Photography. In 2013, she graduated from Boston University with a Masters in Photojournalism.

She accepted an offer to be a Creative Director at St. Regis Hotel on Kauai Island in Hawaii. One year later, she felt ready to begin her own photography business and became a specialist in capturing intimate moments. She tells of the time a man hired her to capture his wedding proposal from a distance, requiring her to hike eight miles to a waterfall to capture the images. “Eight-mile hiking with all my camera equipment was hard but in the end, it was all worth getting the shot and, more so, my clients were happy ... and she said, yes!” Another memorable wedding proposal shoot was a couple from Oregon. This man’s partner had terminal cancer and Hyunah had the honor of capturing this powerful expression of love. A couple months later, she passed away, and Hyunah received an email from the partner saying

thanks for capturing the most important moment in his life and they used Hyunah’s photo at her funeral. These are just a few of many stories.

In 2017, Hyunah was ready for a change and wanted to be closer to her sister and brother, the only other family she has in the United States. After three years on Kauai Island, Hyunah took her business to the next level and expanded her field in the Bay Area. “There are so many opportunities and I am never done learning.” One of Hyunah’s main goals is to grow her business. She is running her own photography business and working as an independent contractor in the San Francisco Bay Area. She wants to collaborate with companies for bigger projects that involve a more technical platform that keeps pace with modern-day communication. Hyunah’s ethos is towards constant growth. As her portfolio expands, she ensures she is keeping up with the latest in multimedia journalism, web design, pro audio equipment and various lighting systems.

www.HyunahJang.com



Thank You For Cancelling

By John Israel

When I was a mere 19 year old, I picked up a door-to-door sales job to pay for school during my summer break. Because I hated the cold call, I'd ask every customer for referrals of someone they knew, so I didn't waste their time, or my time (and if I were honest, it'd save me the rejection).

One evening, I finished a sales call with a wonderful woman who had purchased enough product to cover half my week's sales quota.

The size of the order didn't matter because we had such a great time together, I'd have enjoyed her company even if she didn't buy anything.

Unfortunately, 48 hours after the appointment, I received a call from the woman, and her tone was somber. She needed to cancel her order.

Shocked I asked if there was something I did or said, or if there was something I could do or say for her to keep the order. She said, "Something came up. And I don't know if or when I will be able to purchase."

I could tell she didn't want to talk further about it, so I pulled back and wished her well.

A few days later, I notice myself still thinking about the woman and the great time we had together; I decided to write her a thank you note appreciating her for her time. In a nutshell, I said:

"Dear Cindy,
Thank you for your time the other day. I really enjoyed visiting with you, talking and learning about your kids and your family. I realize that right now is not the time for you to purchase anything, and that's fine. I just wanted you to know; I had a great time regardless. You are a hard-working, single mom, who cares deeply about her family. I'm so glad your friend Roberta introduced us. Please stay in touch if there's anything I can do to serve you down the line.
-Izzy"

I send the note and remember feeling really good because that's how I felt. Regardless of doing business, I was just grateful to have met the woman.

Three years later, I'm sitting in my dorm room when I receive a call from a familiar voice. She says, "Is this Izzy?"

"Yes," I reply.

"This is your old client Cynthia Blackman. Do you remember me?"

"Of course. How are you?"

"Well, I'm doing much better and am finally ready to place an order."

Shocked, I then helped Cynthia purchase an order tree times the size of her original.

Before we finish the phone call, she says, "You know Izzy, all those years ago when I had to cancel my order with you, I felt terrible. What I couldn't tell you is I had just been diagnosed with Cancer. Being a single mother, I had to leave my job and take care of myself. My boys moved back in with me to help out. Life was rough for a while.

The card you sent me meant so much. Once I got healthy and went back to work, I knew I would buy from you. That's why I'm calling you today."

My heart melted.

Great story right! But why am I sharing this with you?:

Most people send thank you cards when someone does something for them, or in business, we do it after a transaction or a referral. How many thank you cards have you sent to a client after their escrow fell through, or they backed out of an offer?

Most agents don't because they are upset, angry, maybe even embarrassed. What I've found is that in these moments our clients can see how truly committed we are to the relationship.

I have one such friend who runs a rather large financial planning practice, and his policy is to send a thank you note to any client who pulls their money and takes it to a competitors firm. They don't do it to make the client feel bad. They do it because they understand the value of "how people are left." If clients leave your services with a good taste in their mouth and

can tell you respect them and their decisions, those clients might come back when they find the grass wasn't as green as they thought it was.

Sometimes it was just one of the spouses or a partner who pulled the emergency brake. Keeping one of them on your good side might give them time to convince the other back over.

What if we brought gratitude to painful-challenging experiences? What if we thought the best of everyone before we judged and wrote them off? How might it change our lives businesses and relationships?

While you may not see positive reactions right away, it's a practice that could line up some significant blessings when you least expect them.

About the author:

John "Izzy" Israel is the founder of The Mr. Thank You Project, a global movement to inspire 74 million thank you cards written all over the world. Izzy is also a published author and keynote speaker. He can be reached through his website: www.MrThankYou.com.

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By Carole Rodoni

▶▶ industry expert



A New Type Of Down Payment Loan

What if you could get a loan to help your down payment on a home and not have to pay anything back on it until you sell the home? That is what several lenders are now offering. The way it works for the lender is that they share in the profit from any increase in value when your home is sold.

How it Works

The finance companies that offer these shared appreciation mortgages (SAM) include OWN Home Finance, Patch Home and

Unison Homeowner. Unison, the largest player, matches your down payment (typically 10 percent of the total cost of the home you are buying). You pay an upfront transaction fee of 2.5 percent of the money loaned. When you sell the home, you must pay back the initial loan amount plus a percentage of any price appreciation of your home since the loan was made. If the home's value stays the same from the time you buy it to the time you sell it, you simply pay back the initial loan amount. If the home loses value, you pay back the initial loan amount minus the appropriate percentage based on the decrease in value.

This type of loan works well if you expect to have only a modest increase in appreciation. In that case, a SAM gives you a loan at no additional cost beyond the initial 2.5 percent fee. On the other hand, if your home appreciates even at the average growth of home prices since 1981 (7-8 percent), a SAM could result in the equivalent of taking out a loan with a double-digit interest rate.

Other things to consider

What if you do not plan to sell?

Thirty years after the loan is made (even if you still live in the home), you must repay the initial loan along with the agreed-upon share of price appreciation.

What if you make improvements to the home?

In that case, you apply for a remodeling adjustment when you are selling your home. The appraisal at the time of sale (rather than how much you spent on the improvement) will determine the what you need to pay back.

What if you want out of the deal?

Some SAMs allow you to buy out the loan after three years by paying back the loan plus the originally agreed upon share of any increase in value.

These loans are not for everyone, so do your research carefully and work out the numbers. Remember, if your home will appreciate quickly this is an expensive loan to take out.



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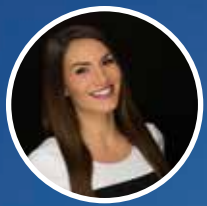
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▶▶ real wellness
By Amanda Bo



Find Your Why

When we know why we are doing something, we are driven by purpose. We can carry out actions without a purpose, but when we do so, we spin our wheels. We may be accomplishing things but we have made no real progress towards our destination. In order to get some traction under those wheels and reach our goals, we must find our driving core motivators, our **Why**.

During their first sessions, many clients fret about a lack of motivation. They ask me how they can find it, where did it go and how they can get it back. A lack of motivation often puts us in a state of doubt. However, with a shift of perspective, we can move from the Vicious Cycle of Failure into the Successful Cycle of Motivation, all fueled by finding the “right **Why**.”

We have all experienced the Vicious Cycle of Failure before. We set a goal: lose 20 pounds. We knew what we should do: exercise more and eat healthier. We either succeeded, only to find ourselves wanting to shed the same 20 pounds the next year. Or, we failed. Unable to reach the goal we go in search of the next wrong **Why**. When we set goals that are fueled by the wrong **Why**, often abstract, clinical and quantitative; we perceive the goal as a chore. Chores are laborious and lamented by most.

Amanda Bo Biehle is a National Board-Certified Health and Wellness Coach, author, athlete, and motivator who helps bring real change to clients. In this column, she brings you practical advice and strategies to enhance all the dimensions of your wellness from fitness tips and health knowledge, to self-development exercises. For more on Amanda's method visit her website www.Amandabo.com or follow her on social media @amanda_bo_.

Que a change of perspective. To move into the Successful Cycle of Motivation, we need to find the rewards of our goal, a qualitative one. Something that we can immediately feel must accompany our quantitative goals. By changing the goal from “I have to lose 20 pounds, so I should exercise,” to “I get to exercise because I want to lose 20 pounds so I will have more energy, focus and a better mood,” we implant motivation right into the statement. Changing the discourse of our intentions ensures success.

Success continues when you find your core motivators and it becomes part of who you are and how you identify yourself. The next cycle is that of Sustainable Self-Care. In this cycle, the chores we used to dread that became gifts are now our essential fuel. The actions we knew we should or had to take are now things that we want to and need to do. By fueling what matters most we stop failing, start succeeding and sustain it through self-care.

Find the right **Why** by finding what matters most. Does losing 20 pounds matter most? Or, does being a parent who can keep up with their children and have fun matter more a number on the scale? The time for reflection is now. Dream up who you are and how you want to identify yourself and the right **Why** will follow.

When we find our driving core motivators, our habits continue far beyond our summer body goals. Viewing our health and wellness as gifts gives us purpose with which we fuel ourselves towards our goals and achieving the overall visions for our lives.



▶▶ experience expert

By John Ruhlin

Back in the day (note: getting older, not saying the year) when I was selling CUTCO, my biggest influencer was my ex-girlfriend's dad.

Attorney Paul.

Paul seemed to have a super power at making money.

People would come to Paul and beg him to “go in on this with me!” as a way of validating their business idea.

Or to get his opinion on an interesting side gig that everyone else called “stoopid!”

(We've all had those loud naysayers)

Have a brilliant idea?

Better call Paul.

He would listen intently.

He would carefully consider.

He would say yes to some.

And he prospered. Oh, how he did prosper!

But his greatest trick wasn't his business alchemy.

It was his generosity.

You see, Paul was the kind of guy that would go to the church raffle and buy 1/2 the raffle tickets.

Win the grand prize.

And then donate his winnings back to the church.

(He did this with a Harley once. Yes, a H-A-R-L-E-Y.)

(Giving that bike away; now **That's** a sin!)

So there I was a geeky student, cutting rope and leather at his kitchen table.

And, knowing what a generous guy he was, I did what all good salespeople do: I asked for a big order.

“Hey, Paul. How about getting a pocket knife with your name engraved on it for all your clients?”

(I think my stomach was in my throat when I said this.)

Attorney Paul's reply was something I'll never forget.

“How dare you?? No, way! Get out of my house!”

(Haha. I jest, I jest.)

He carefully considered. And replied:

“Good idea. But let's do pairing knives instead.”

For you see, his plan wasn't to buy his clients a gift ... but his clients' **Wives**.

Happy wife, happy life.

An advocate in each one of his customers' homes.

I got it instantly.

(Who am I kidding? I was sweating like a rat in a wool sock. And praying he didn't change his mind!)

But now, as a guy who spends his best brain cells teaching on gifting systems and intentional relationship building?

It's amazing to me how many CEOs and business owners don't even know the **Names** of their clients' spouses.

Or their employees' spouses.

Or those spouses' birthdays.

sigh

“How's the family?” is the generic, I didn't-take-the-time-to-remember equivalent of “what's up, man?”

Would it have killed you to go on Facebook and do eight seconds of research?

There's a reason the Attorney Pauls of-the-world have business opportunities fall into their lap while others struggle mightily.

Generosity is something that will never go out of style.

And I just happened to write the book on strategic generosity.

The world is full of Attorney Paul's that will out-class, outwit and outplay.

Be one of them.

John Ruhlin is a speaker, consultant, best-selling author, entrepreneur, and creator of 'Giftology,' the systematic giving process that retains talent, delights customers and opens endless doors for thoughtful business leaders. For his best tips (and weekly stories) on how you can use Giftology in your business, sign up for his (no cost) Givers Edge Newsletter (<http://TheGiversEdge.com>).

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LINDA RODRIGUEZ



►► head turners

By Zach Cohen

COLDWELL BANKER

Year Joined This

Company: 2013

Linda Rodriguez began her working life as an advertising executive, first in her hometown of Cleveland,

Ohio, before moving on to the Bay Area. Here in California, she reached the pinnacle of her advertising career as Vice President in Charge of New Business for Carter Callahan, who at the time was the leading PR / Advertising agency for commercial and residential builders in the San Jose Area. By her late 30's, Rodriguez got burnt out. "When I couldn't tell the interns anymore that this was the most wonderful job in the world, I was in my late thirties. I said, 'I don't want to do this anymore.' That's how I transitioned out of the corporate world into real estate."

In 1987 Rodriguez launched her real estate career in Los Gatos. "I've seen an incredible change [in the market]." With over 30 years of real estate experience, she has solidified herself as a consistent top producer. Through all the fluctuations and changes in the real estate market, Linda has found success.

Success isn't merely selling homes or earning income for Rodriguez. "I like giving back ... I've never looked at myself as a salesperson. I've always looked at myself as more of a person that helps guide my clients through the emotional ups and downs of any given transaction, especially helping families making difficult transitional moves."

Travel

Linda's father's side of the family is from Spain. "Seville, Spain, is my favorite place in the world ... I feel like I'm in a different world when I'm there."



Fun Fact

Linda is up with her dog every morning before dawn. Together they complete a three to five-mile walk.

JENNIFER COSGROVE



►► head turners

By Zach Cohen

INTERO REAL ESTATE SERVICES

Age: 52

Year Joined This Company: 2003

With 15 years at Intero Real Estate Services, Jennifer

Cosgrove is a formidable force in an ever-changing California real estate market. "I love helping people make major life transitions. I've made a few myself along the way, and they're not easy. Being a real estate agent is much more than a transaction. It feels natural to help my clients through this important process." Cosgrove's goal is to find the best fit for her clients and this goes far beyond simply selling a home. "It's different for investors than for people who will be residing in the home they purchase," she explains.

Jennifer is actively involved with the Intero Real Estate Foundation, which has contributed over \$4,000,000 to senior citizens and youth within our local communities. "You have to give back to the communities you serve ... We give generously and know it has a meaningful impact on the lives of so many."

Advice for an up and coming agent

"You have to figure out what you want to get out of [your real estate career]. How does it fit into your life? Who can you best relate to and help? Many of my clients are people that have been through similar life events that I have like divorce, marriage, the death of a spouse, grieving troubled teens, relocating, etc."



Fun Fact

Wanting to learn the ins and outs of how to purchase a home for herself, Jennifer took the "principles of real estate" class in 1993, nine years before getting her real estate license with no intention of becoming a real estate agent at the time. Looks like she was clairvoyant!

TOM YORE



►► head turners

By Zach Cohen

KELLER WILLIAMS

Age: 56

Year Joined

This Company: 2017

He received his real estate license in 1988

Tom Yore has been in the real estate business for almost three decades, solidifying himself as one of the top agents in all of the Silicon Valley. After graduating from the University of Santa Barbara with a bachelor's degree in business economics, he began his working life doing construction during the day and the restaurant business in the evenings. Tom initially launched his real estate career part-time around his other obligations. He was not very good. With the help of some powerful mentors, he found success, soon realizing that real estate deserved to be a full-time commitment. Six days a week from 6 a.m. to 6 p.m. he worked and slowly grew in success.

Today he has a proven track as a top real estate professional in the Silicon Valley. After spending many years with Alain Pinel Realtors, Yore joined Keller Williams in early 2017 as a partner, heading the newly opened Saratoga office and the soon-to-be-opened Los Altos office. "I think [Keller Williams] is one of the top competitors of the future of real estate," Yore explains. Tom brings a wealth of skill and professionalism, along with a thorough knowledge of local communities to Keller Williams.

Family

Tom has been married to his wife, Claudia, for 17 years. Together they have three children.



Fun Fact

Yore received a full scholarship to play water polo at UC Santa Barbara. After graduation, Tom continued to participate in the USA Nationals and remains active with the team today.

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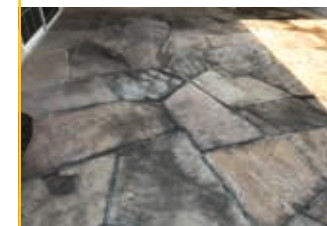


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Dave Clark



Troy Bambino

Dave Clark & Troy Bambino

THE BEST

Sometimes, the best decision you can make is to give your failing assistant a promotion. It sounds like a bad idea but for Dave Clark and Troy Bambino, it's how a great partnership was born. Troy recounts, "I was his assistant the first year and I was horrible at it. So, we brought in a new assistant — he promoted me to buyer's agent." Dave Clark adds with a smile, "I've done real estate for 31 years and I've worked with Troy for 21 years. He excels in people skills and fails at the paperwork to be quite blunt."

Troy: Thankfully, we have quite a few assistants now!

Dave: Yeah, it used to be a team of three people and now we're up to 15.

It was a sunny California day when *Silicon Valley Real Producers* caught up with Dave and Troy at their office in Campbell. We sat down in the conference room to talk about how they've found success over the last couple decades. Before Dave got into real estate, he worked at Apple.

Dave: I used to work at Apple computer before the internet. I worked on the Apple //e. When I first started, I used to do the market analysis on typewriters. It was a while ago when I first started.

Troy: He told one of the Google founders how stupid the name was.

Dave: I actually knew Eric Schmidt. He told me he was starting a new company called Google. I told him, "That's a bad name, buddy." He didn't listen to me.

Troy: Thank, goodness!

The room fills with laughter. The conversation is as bright as the day out-

side. It's a couple of minutes before the conversation turns back to how Dave got his start in real estate. Dave and Troy reminisce about the early days. When listings used to be in a binder with black and white pictures, Thomas guides were the GPSes of the day, and the only connection was the rotary phone attached to the desk.

Troy: It was a different mindset. If you weren't in the office, you weren't doing business because that's where your phone was. There were no cell phones or call forwarding.

Dave: That was the challenge: how do you get business when your phone is at the office, but you don't get business by being at the office?

Dave did not let the lack of mobile communication tie him down. From the beginning, Dave understood that the best way to make a connection is face to face.

Dave: I tried phone calling for 20 minutes once. I got too many people that didn't like it. So, I knew that was not a good way to make people like you and get a good name. I would go door knocking and give things away like pumpkins in the fall, flowers for

Mother's Day, calendars or notepads. That's how the business started ... I doorknocked and gave things away.

Now Dave Clark and Troy Bambino are in the top 1 percent of REALTORS® nationally. But the numbers are not what drive Dave or Troy. Even with a team of 15, both are still actively listing properties and taking appointments.

Troy: That's my favorite part — getting in front of people, seeing how people live, meeting new people and getting to know them.

Dave: My favorite part is helping people. You feel good in helping them reach their next goal.

Troy: You meet all kinds of people and it's really interesting. We've helped hoarders and then we've helped people where there wasn't a speck of dirt in the place.

Dave tells the story of one couple that they helped. "We met the husband. He showed us the house. There were several bedrooms we couldn't get into because there were several feet of stuff on the floor. When he finished showing us the house, he said, 'I'd offer for you a chair, but there's not one.' There were probably 12 chairs in the room, but they were all covered with stuff.

Troy: He said, "My wife, she saves everything." He blamed her; she blamed him.





Dave & Troy's team make all this possible

Dave: They wanted to move for years but couldn't. We helped them get over the hoarding issue. We helped them to unhoard the house so they could move. That was pretty heartwarming ...

Troy jokes: We should have created a TV show!

Laughter erupts. The conversation turns to kids and spare time. Dave has two grown daughters and loves to travel. "I've been to all 50 states that's my pride and joy. I love to go see different places, do different things." Troy has three boys. "All my free time is with my boys. I don't miss any of my kids' activities — it's one of the greatest joys I have."

With over 20 years in real estate, Dave and Troy have seen REALTORS® succeed and fail, market highs and market lows. Real Producers asked them for some tips on how to create a successful real estate business.

Dave: Hire an assistant — hire an assistant that will do paperwork ...

Troy: and promote the ones that don't! Once again, the walls echo with laughter. Though, Dave and Troy grow serious as they think back on what helped them achieve success.

Dave: The tricky part of the job is marketing and knowing how to get out in front of people. Every time you interact with someone, you have to make it interesting and add value. It has to benefit them.

Troy: Just add a little bit each year. If you take on too much, you'll get away from what works for you. Keep your core and just expand on it a little each year.

Dave: Yeah, do a small amount well. That's the secret: start small.

Both agree that every REALTOR® should read "The Millionaire Real Estate Agent" by Gary Keller with Dave Jenks and Jay Papasan. Dave adds, "Any book about how to give better service I read. We are always looking for ways to go beyond expected

services. It's all about word of mouth. You've got to make sure it's good words about you." Troy recommends, "Just keep looking. Different things work for different people. If you're new to the business, devour the sales and motivational books, you'll find what works for you."

Dave and Troy may have reached the top but they have no plans on stopping. Over the next five years, they'd like to continue to grow the team and create more opportunity.

Dave: I want our current team to be able to grow and move up. To do that, we need to keep expanding. I want to make their lives better.

Troy chimes in "And we like to be number one." He goes on to add, "We get to help people during a stressful time in their lives. The response we get from our clients is wonderful."

Dave: It's a lot easier to give really great service if you have 15 people rather than one.

The conversation closes right where it started with a passion for bringing out the best in people. Whether it's the assistant who can't do paperwork or a couple that wants to move but can't get through the clutter, Dave and Troy bring out the best. They bring out the best in their clients, in their team and, most of all, in each other.

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Grace Pei

UP TO THE CHALLENGE

▶▶ star on the rise

By Zach Cohen

After moving to the United States from China four years ago, Grace Pei set out on a determined path: to build a career in her new home. After passing her real estate exam, Grace landed a job with industry leader Alain Pinel Realtors only a few months after her move. Fast forward to the present and Pei is one of the top realtors in the Bay Area, achieving recognition as a top 10 percent Bay Area real estate agent in 2017. While her rise didn't come without challenges, Grace's heartfelt outlook and affable personality continue to carry her through.

With a master's degree and four years of previous experience in landscape architecture, the transition from designing new homes to selling them was both natural and trying. "I'm in the right place right now," she explains. "I love talking with people."



A New Beginning

Being a new agent in a new market is a challenge in itself but adjusting to everyday life in the United States provided a whole new depth for Pei. Here in the USA, the real estate industry operates differently — clients buy with different intentions and even language was a concern at first. While she cited language as a barrier, Grace is a marvelous communicator. Her approach is pleasant, good-natured and gracious. Competing with agents that have 20+ years of experience in the industry is still difficult but it's becoming less daunting as Grace climbs the ranks. Being able to point to her current successes — and her satisfied clients — really help.

"Success is succeeding for my clients," explains Grace. "It's the feeling that my client has, that they are truly happy — that is what is important to me."

Defining Success

Pei loves her work and it bleeds through in her words. By defining her success in terms of her customers' satisfaction, Grace flawlessly bridges the gap between selling a home and providing a service. Whether she's acting as the listing agent or the buyer's agent, the objective is to help the customer make the best decision, the choice that is in their best interests. And while recommendations and opinions can be helpful guideposts, it is the customer's satisfaction that Grace is after. This leads to trust, referral business and ultimately more satisfaction for both Grace and her customers.

On Balance

Balance is ever important. With long work days and high market demands, Grace continues to strive to make time for her family and friends. Her husband, Jason Barbeau, is a Special Education Administrator at a local high school district, which brings an entirely different set of daily challenges. The remainder of Grace's family still resides in China — she travels back to visit them once or twice a year. When she's not working, Grace enjoys watching soccer, going to the gym, hanging out with friends and working on her own home.

It's not easy building a top 10 percent business and balancing home life alongside it but based on Grace's track record of overcoming challenges, she's a good bet to get it all figured out. "I'm working on balance going forward."

And it can be very simple, as Grace explains. "I absolutely love what I do."

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- Barbara And Bryn O. in Palo Alto

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STATE OF THE REAL ESTATE MARKET

STEVE WHITE,
President, California Association Of Realtors

By Zach Cohen

California Association of Realtors (CAR) President Steve White has been in the real estate industry since 1986 and actively involved in industry advocacy since the early 1990s. As a Director of CAR since 1994, Steve's perspective on the evolution and the current state of the California real estate market is unparalleled. We had the pleasure of sitting down to discuss current industry trends, initiatives and the trajectory of the housing market in Silicon Valley and throughout California.

STATE OF THE REAL ESTATE MARKET

The rate at which home values are increasing in California and the Silicon Valley should come at no surprise. White explains, "There are just a few hundred homes and condos available for sale in Santa Clara [County]. Supply and demand are moving at top speed. Realtors and clients both have to adapt." Home values in the Silicon Valley region have increased faster than any other region in the state, expanding at a clip of 35 percent from 2016 to 2017 and there appears to be no slowdown in sight. While Steve agreed that Los Angeles County and other California marketplaces are also seeing a tightening of inventory — along with the resulting overbidding and multiple offer scenarios — it's somewhat less drastic than what's going on in the Bay Area. The median price of homes in Los Angeles County is around \$500,000; in Silicon Valley, the median is around \$1,500,000. For decades now, California has been building less new homes than its residents require, which has created a massive deficit. Currently, there is



a shortage of about 1.2 million units in California — if current trends continue, the deficit will be 2 million units by 2026.

CAR is looking closely at how to update their policies and communications in ways that mirror the current state of the market. The theme for 2018 is "Change it Up." Steve also realizes the importance of the role that real estate agents play in the changing market: Realtors need to do business in new, creative ways. "Communicating with clients and serving clients has to stay at least on par and, preferably, ahead of the market ... There is a ton of information available online and one of the challenges that Realtors have is that quite a bit of this information simply is not accurate," White explains. "Realtors with boots on the ground working day in and day out in the market to educate [clients] on what the realities are, that is the real value. Realtors need to build on that personal touch." The message is that Realtors have a clear value proposition that is not surpassed by technology.

ADVOCACY AND INITIATIVES

There are various circumstances that have led to the current state of the market in California. While White notes that one contributing factor is NIMBY-ism (Not In My Backyard), CAR is currently focusing its efforts on the adverse regulatory environment for home builders and developers. He spends much of his time advocating for homeowners and Realtors alike in both Sacramento and Washington, DC. The California Center for Real Estate (CCRE) holds large events that bring individuals and organizations within the industry together to solve the housing crisis and create an improved regulatory environment.

TAX FAIRNESS INITIATIVE

In 1978, Proposition 13 was passed, rolling back property assessments to 1975 values and placing a 2 percent per year cap on property assessment increases from that point forward. This effectively created a property tax ceiling. Proposition 60 and 90

followed, allowing seniors to sell their properties and take the new tax base with them. Each of these pieces of legislation intended to accomplish goals similar to the new tax initiative but has failed to do so due to restrictions inherent in the laws. Currently, only 11 out of 58 counties in California have opted into the programs associated with Proposition 60 and 90.

White and CAR are currently gathering signatures for this new Tax Fairness Initiative to appear on the November 2018 election ballot. This initiative will improve the regulations that allow senior and disabled citizens to sell their home and purchase a new home within the state of California, keeping the lower tax base from the original home. It would create tens of thousands of home sales, freeing up a sorely needed inventory of single family homes.

The idea is that there is currently a considerable amount of homeowners trapped in homes that they'd like to sell, but can't because of the tax implications of buying a new home. CAR has found that while these homeowners would be willing to pay the capital gains on their sale, the current property tax implications of their new purchase make a move unaffordable.

FINAL WORDS OF WISDOM

"One person can and does make a difference," explains White. "They can affect change in policy that helps California homeowners, just by being involved. Start by getting involved with your local Realtors Association."



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3	Andy Tse	Intero Real Estate Services
4	Juliana Lee	Keller Williams Palo Alto
5	David Lillo	Dpl Real Estate
6	Yuan Li	Coldwell Banker
7	Bogard-Tanigami Team	Alain Pinel Realtors
8	Mary Tan	Coldwell Banker
9	Valerie Mein	Intero Real Estate Services
10	Coco Tan	Keller Williams Realty
11	Mini Kalkat	Intero Real Estate Services
12	Nevis And Ardizzone	Alain Pinel Realtors
13	Marc Roos	Sereno Group
14	The Hanna Group	Intero Almaden
15	Alexandra Zhou	Morgan Real Estate
16	William Lister	Coldwell Banker
17	Dave Clark	Keller Williams Realty
18	Julie Wyss	Kw Bay Area Estates
19	Kathy Bridgman	Alain Pinel Realtors
20	Mei Ling	Sereno Group
21	Mitchell Zurich	Marcus & Millichap
22	Amy A. Mccafferty	Alain Pinel Realtors
23	Claire Zhou	Alain Pinel Realtors
24	Edward Graziani	Sereno Group
25	Minhua Jin	Coldwell Banker
26	Rebecca Lin	Maxreal
27	Greg Celotti	Alain Pinel Realtors
28	Lisa Dippel	Intero Real Estate Services
29	Mike Strouf	Intero Real Estate Services- S
30	Amar Realtor	Keller Williams Palo Alto
31	Lan L. Bowling	Keller Williams Palo Alto
32	Steve Mccarrick	Coldwell Banker
33	Joe Velasco	Intero Real Estate Services
34	Alan Wang	Keller Williams Realty

#	Agent Name	Office Name
35	David Welton	Alain Pinel Real Estate
36	Shelly Chou	Coldwell Banker
37	Erdal Team	Sereno Group
38	Michael Galli	Alain Pinel Realtors
39	Al Moridi	Intero Real Estate - Cupertino
40	Royce H. Cablayan	Sereno Group
41	Yvonne Yang	Coldwell Banker
42	Nicholas French	Sereno Group
43	Annie Zhou	Image Real Estate
44	Kimberly Richman	Sereno Group
45	Ducky Grabill	Sereno Group
46	Frank Liu	Re/Max Gold
47	Lin Ning	Coldwell Banker
48	Vivian Lee	Homeland Mortgage And Real Estate
49	Bonafede Team	Csr Real Estate Services
50	Bill Gorman	Coldwell Banker

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TOP 100 STANDINGS

Jan 1, 2018 - June 30, 2018

#	Agent	Office Name
51	Greg Simpson	Kw Bay Area Estates
52	Ying Liu	Coldwell Banker
53	Yost Group	Coldwell Banker Res R E Srv
54	Lihong Zhong	Realty One Group - World Prop
55	Diyar Essaid	Coldwell Banker
56	Radha Rustagi	Keller Williams Realty - Cupertino
57	Jeff Peng	Maxreal
58	Mary Tian	Maxreal
59	Deepak H Chandani	Anthem Realty
60	Leslie Woods	Sereno Group
61	Sophie Shen	Sv Capital Group Inc.
62	Karen Nelsen	Intero Real Estate
63	Adam & Wendy	Pacific Union International
64	Vinicius Brasil	Keller Williams Realty - Cupertino
65	Satya Dasari	Keller Williams Realty - Cupertino
66	Mandana Simai	Sereno Group
67	Heng Quan	Bay One Real Estate Investment Corporation
68	Raymond Ni	Green Valley Realty
69	Yoga Yang	Intero Real Estate Services
70	Mark Chiavetta	Coldwell Banker
71	Jamie Pfister	Realty World Milestone
72	Ziwei Wang	Sereno Group
73	Eric Fischer-Colbrie	Intero Real Estate Services
74	Rebecca Yen	Coldwell Banker
75	Erika Carrasco	Intero Real Estate Services
76	Samit Shah	Intero Real Estate Services
77	Xiaozhu Kang	Maxreal
78	Therese Swan	Alain Pinel Realtors
79	William Chen	Faithful
80	Pamela Culp	Alain Pinel Realtors
81	Valerie Trang	Infiniti Real Estate
82	Brian Bernasconi	Sereno Group
83	Jordan Mott	Intero Real Estate Services
84	Shawn Luo	Aez Investment, Inc.

#	Agent	Office Name
85	Howard Bloom	Intero Real Estate Services
86	Lisa Thompson	Intero Real Estate Services
87	Shuangshuang Liao	Coldwell Banker
88	Meesun Kang	Legacy Real Estate & Associate
89	Cristina Martinez	Cristina Martinez
90	Chloe Mei	Keller Williams Realty - Cupertino
91	Rabia Alizai	Intero Real Estate - Cupertino
92	David Frazer	Coldwell Banker
93	Bret A. Maryon	Intero Real Estate Services
94	Kaiyu Ren	Keller Williams Palo Alto
95	Dennis Loewen	Metis Real Estate
96	Jinny Ahn	Coldwell Banker
97	Linda Baker	Alain Pinel Realtors
98	Malik Husain	Intero Real Estate Services
99	Yajnesh Rai	Keller Williams Realty
100	Todd Su	Realty World-Todd Su & Company

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KIRSTEN REILLY,
Broker Associate, Sereno Group



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LANDSCAPING

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LENGTHEN YOUR STRIDE FOR 2018

FROM THE DESK OF THE SANTA CLARA COUNTY ASSOCIATION OF REALTORS® PRESIDENT, KEVIN COLE

For our 2018 Association theme, I selected an inspirational adage I heard as a young man from an admired religious leader: "Lengthen Your Stride." As an ardent long-distance runner in my youth, this phrase motivated me to set and attain meaningful goals in five key growth areas:

1. Build spiritual strength
2. Increase moral strength
3. Increase knowledge
4. Increase personal well-being
5. Service to others

A desire to serve inspired me to dedicate two-years as a church missionary in Europe and later serve as a Congressional intern in Washington D.C.

Actively competing in relay-races, I learned the importance of correlation of effort among team members – a winning synergy in combining the attitude, strengths, and skills of all four runners of the team.

So, it is with the Santa Clara County Association of REALTORS®, we as industry professionals team-up together to contribute our time, talent and treasure for the overall success of our mission to fulfill "...the business, professional and political needs of its members – and to promote and protect home ownership and private property rights."



Individually and collectively, we come together from the various communities and neighborhoods throughout Santa Clara County, to proactively "Lengthen Our Stride" as a winning team. We embrace 2018 as an exciting year of advocacy – at neighborhood, city, state and national levels.

As an agent community, let us synergize with neighboring Associations; with C.A.R. and N.A.R., and more closely with our government and community leaders. With such a correlation of effort in 2018, we will together break the winner's tape as each measured step turns into a winning team performance!





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