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As an active Real Estate investor and mortgage banker I understand firsthand the importance of building a team of competent professionals to achieve my Real Estate clients' expectations so I am constantly striving to connect and build relationships with Realtors in various markets throughout the state. Working with professional Realtors that embrace the same values as mine is crucial to a highly successful experience and establishing a strong long term relationship with each client. That is my dedication to you.



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TABLE OF CONTENTS



07
Preferred Partners



08
Publisher's Note



10
Top Producer:
Mark Salas




16
The 1031 Exchange



20
What is it? - Robert O'Brien



25
The Sweet Spot - Bill McAfee, Empire Title



26
Stagecoach Ranch



28
Capturing The Essence Of The Individual - Tara Patty Photography



30
Up And Coming Real Estate Agent: Christy Dunfee



32
Sponsor Spotlight - RC Roofing & Renovation LLC



34
"Tool Time"



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►► publisher's note

I wish you all well as we enter the 2018 selling season. We will be publishing the year-end 2017 numbers in the March issue and starting in April, we will start again with year-to-date 2018 numbers.

I have had a lot of questions on the stats, and want to clarify, these are YOUR numbers. They DO NOT come from the MLS, and if you don't send in your numbers each month, they will not print. Participation is completely voluntary and I encourage each of you to take advantage of this opportunity. If you are not



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currently getting my email's, please reach out to me at mark.vanduren@N2pub.com and we will ensure you are included.

The Real Producer magazine has indeed been a huge hit! We are booked for cover articles for the 2018 calendar year, however, I am still meeting with Top Realtors for spots in 2019. If you have any interest please let me know!

Finally, the publication comes to you each month free of charge, we do not accept payment from the realtors featured. All the expenses for the magazine are covered by our loyal partners. Keep in mind ALL of the businesses in the publication are recommended by current TOP agents. We do not work with any businesses that are not recommended directly to us. Therefore, you can feel safe knowing any client in the magazine comes with very positive reviews. I encourage all of you to let them know you saw them in the *Real Producer* magazine!

I wish all of you fantastic success in 2018 and beyond!

Mark Van Duren

PUBLISHER

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Mark SALAS

I never planned on being a Realtor, but then again, I really did not have a plan. Real Estate has been really organic, one thing just leads to another. I sometimes stop to look behind and I am really excited about what I have accomplished. Each day I get up, and I am ready to take on the day. Many times, I am dancing and singing in the morning, just super pumped! I am ready for new challenges, ready to meet new people and ready to overcome obstacles. I have truly found my calling, I enjoy this career. My thought is that if you go back in time, to a much younger you, perhaps 20 years, is that younger person impressed with the older version? If the answer is yes, you have pleased the only person that matters. This is how I got to a place where my younger self is impressed. The thing is, it was not only my actions but the decisions that my mother and father made, long before I was born.



My Father and Mother are from New Mexico and we still have a lot of family there, all over the state. My father joined the military when he was only 17 years old when my grandmother had passed away as she was the one who was raising him. My father was given (2) choices at that point, he could either join the military or move to Canon City, CO to live with his sister and brother in law. My father chose to join the military, got stationed at Fort Carson, CO and that's how we came to Colorado Springs, CO.

My maternal grandfather was successful. He had a construction company, over 50 rentals, Firework stands, and a great standing in the community. He was a great businessman and there are so many other things that I did not know about, my Grandfather sure had a presence in his town.

My father joined the Army in 1972 and was stationed at Fort Carson in 1973. My Mother did not like the life of a military spouse so my father only served three years. They decided to give life a try here in Colorado Springs and agreed that if my father found a job within two weeks, they would stay. After only a couple of days looking, he landed a job with the Air Force Academy where he worked and retired from Civil Service, a 38-year career. That decision, was most likely the best decision of my life, even though I was not even born. It is crazy to lay out the events of a person's life; so many choices are made by so many different people, even before life starts, that ultimately have a huge effect.

I was born and raised here in Colorado Springs where I lived in the same home on the south side of town until I was 16. I went all the way through District 2 schools and I graduated from Harrison in 1997. I did not like High School much but I was usually on the honor roll, I always worked hard to get good grades. I did end up getting a scholarship for Pikes Peak Community College where I pursued an education in AutoCAD. Once I earned my Associates degree in AutoCAD, I continued my education at the University Of Phoenix where I earned a Bachelor's degree for business management. I wanted a degree that was universal and I still feel that my bachelor's degree has helped with my success.

I never really got into sports or any other after-school activities. I tried it a couple of times but it just did not seem to be my thing. My thing ended up being work, I am a hard worker and I like to see results. I was always working with my father, we would mow yards, install sprinkler systems and complete handyman work for many different people. I landed my first real paycheck at the age of 14 where I was a night janitor for Giberson Elementary and shortly after that I was working at the Hamburger Stand where I was managing the place at the age of 16. That lasted for a couple of years then I went to work for an outbound telemarketing company. I really did not like that job but once again I moved up and was promoted to a Supervisor position where I was able to work with people instead of working the phones.

My schooling in AutoCAD enabled me to land a job with a low voltage electronics firm here in Colorado Springs. I started drafting for the company and later ended up with a title of Sales Engineer where I would design and sell mainly fire alarm systems for commercial applications. I earned many certifications for the Fire Safety Industry but the one that took the most time was a certification as a NICET IV. This one was really tough but it gives me the ability to design and stamp fire alarm plans for submission to the fire departments for approval.

It was around this time when I met my wife, Jessica. Jessica has always helped me take my business endeavors to the next level by simply supporting me. Some of the business moves I make are very risky and I can count on her not to question my decisions or make me feel uncertain about the decision that I have made. We met one day when I was waiting for pizza, I placed the order and then drove around the area to look for some people that I knew. When I was coming around the corner I saw this young lady checking her mail and I kept my eyes on her as I drove down the street. Jessica waived and I promptly backed-up the vehicle to talk to her, we ended up going out that night and have been together ever since.

When I was working at the Electronics firm I would often talk with the owner of the company about his life. I have always asked a lot of questions, it can often make others feel uncomfortable but it is just my intuitive nature. This guy was really pro real estate and when he finally opened up he would often tell me the benefits of owning real estate and how great owning real estate had been for him. I looked at my life and I realized that I was working for a small company, had a small 401k and I would most likely rely on Social Security when I was retirement age, if it would still be available of course. This is when I decided to purchase my first investment property. Now at this time, I had already purchased my personal residence. I bought my first home when I was 22 but I was 21 when I signed the purchase contract. I remember that it was a very exciting time for me, I could not wait to get into that home, I was even dreaming of it at night. It was a new build and it took some time to build so I had plenty of time to anxiously wait.

I recall that I had a very difficult time getting into investing. I wanted to stay in a low price range so it was difficult to find homes and just as difficult to get agents to work with me. I ended up finding my first home through one of my fathers and I lawn mowing clients. One day when we were mowing his yard, we got to talking and he stated that he did not like being a landlord and he wanted to sell the one rental that he had. He had offered it to the current tenants but they were not in a position to purchase it so I offered to buy it. We worked out all of the details and just around a month later I was a landlord. About a year later I decided to do it again and I started the search the same as I had before.

I ended up finding a foreclosure that needed some work and I quickly realized that this new purchase was a totally different



game, I was purchasing a home that had no tenants and needed repairs. I recall that shortly after I won the offer and put my earnest money down I was sick to my stomach! I recall the stress, I was so concerned as I really had no idea of what I was doing. I moved forward with the purchase and now I was going to put my handyman skills to the test. With the help of my father, mother and wife, we were able to rehab the house. It took us just about a month to get all of the repairs complete and I had the home rented prior to the completion of the home. What a relief that was! After that, it was game on. I just started to purchase more homes, I would save for the down payment and repeat the process.

I was big into vehicles, I built three so far in my life. My first vehicle was a 1966 Chevrolet Pickup, I had a 1957 Chevrolet Pickup and a 1962 Mercury Monterey Convertible, all show winners. I loved the cars and they were a big part of my life but within 12 years of my first real estate purchase, they would all be gone. I decided to sale all the vehicles and invest in real estate, it is fun for me.



After my third or fourth purchase, a Realtor who I had worked with asked if I had ever considered getting my Real Estate License. We set up an appointment to meet for lunch and talk more but I had made my mind up before we met that it was something I was going to do, it was just the right fit. For some reason, I had never thought about it before that time. I started the classes shortly thereafter and went to work for his company, Best Realty. Not too long after I received my Real Estate License the market crashed and I was no longer able to pick up properties like I was accustomed to. The lenders tightened their guidelines, 25% was needed and people with 4 or more financed properties were non-financeable for more investment properties. I had to change my business plan, but that was not necessarily a bad thing.

The market just seemed to get worse, foreclosures were everywhere, lenders and real estate agents were dropping out of the business, it was a tough time for many. Now I was still working as a sales engineer and had a couple of other businesses that were still performing. For the Real Estate side of the house; I was still operating as a Real Estate Investor, not as a Real Estate Agent. I saw the market crash and I thought that it would be the best time to invest, I did not feel like this opportunity would come along again in my lifetime. I cut all of my expenses to a minimum and saved and saved. I then started to purchase homes in cash, one after another very consistently. I also started to flip homes, but if they did not sell, I would keep them in my rental portfolio. I really felt that I would be in a great position when the market came back and I had no concerns that the market would come back.

When the market did come back my business faced another huge change. There was so much competition in the foreclosure mar-

ket, everyone now had access to money. There were so many people whom I have talked with that went to this class or that class and it has become so difficult to find deals. This is the point where I made the decision to focus on helping clients and becoming a traditional Real Estate Agent. I have always worked with clients since I had my license but I was always my best customer. Today my investment business comes second to helping my clients but it is still going strong. I also put the other businesses that I

had to the side just to focus like a laser in helping my clients. I did a lot of research in what buyers and sellers are looking for and I developed my own systems to help others and push my business forward. These systems have helped me tremendously and I feel that they also help my clients. I found that most of the stuff Realtors talk about is like a foreign language to most people so I really try to focus on being a guide to help people achieve their goal. This is my slogan now, "I am here to help".

Now my business has grown to the point that I am unable to run it as a one-man show, so I brought in another Real Estate Agent and an assistant to help build my business further. I often self-reflect and I see myself as a ship, a turn in direction is slow and it takes much effort. The change in direction is also a gamble, who knows if it was the right move. Many times I do not know where I am going, but I know a change is needed.

I am looking forward to seeing what happens next in my real estate career, specifically in regards to the changes that I recently made. I feel that there are so many different options to continue a successful business in Real Estate, but what is right for me? It seems that every time I have this Real Estate game figured out, it changes on me. This is a business that truly pushes me to my limits and makes me constantly evaluate my path.

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The 1031 Exchange

Saving Taxes And Increasing Commissions

Since 1921, U.S. tax law has recognized that the exchange of one investment or business-use property for another of like-kind results in no change in the economic position of the taxpayer, and therefore, should not result in the immediate payment of income tax. The exchange rules permit the deferral of taxes, so long as the taxpayer satisfies numerous requirements and consummates both a sale and purchase within 180 days. Real estate investors and both residential and commercial real estate practitioners are wise to take the time to learn and understand the basic 1031 exchange rules as this mechanism can be utilized to upgrade an investor's real estate investment portfolio while also generating multiple commissions and valuable referrals.



The strong real estate market in Colorado continues to attract interest from both in-state and out-of-state investors looking to increase the returns on their real estate investments. Favorable interest rates, low vacancy rates, and increasing rental rates are driving a very hot market for investment properties. Even with commercial property prices rising, sellers can't make a profit if taxes absorb all the appreciation. That's why tax-deferred exchanges continue to be an attractive alternative for a growing number of investors interested in delaying payment of capital gains taxes. Knowledgeable investors structure the sale and purchase of investment property utilizing the tax benefits available under Section 1031 of the Internal Revenue Code. Most people often think about exchanges only in connection with the sale of commercial, industrial, or multi-family properties. However, exchanges are frequently utilized by owners of single-family residential properties that are held for rent. There are structures that even allow an investor to purchase vacation property or retirement homes while still utilizing the benefits that Section 1031 provides. Understanding the rules of 1031 exchanges and the benefits they provide to real estate investors can be of great benefit to real estate agents and brokers.

A Section 1031 exchange, sometimes referred to as a "tax-free" or "like-kind" exchange, allows investors to defer payment of federal and state capital gain tax that would otherwise be due by reinvesting the equity from the sale of investment property into other "like-kind" property. Section 1031 is available only to sellers selling real estate that is either held for investment or for use in a trade or business and do not apply to the sale of principal residences or property that is used exclusively as a vacation or second home. The like-kind requirement with respect to investment real estate is very broad. For example, an investor can sell residential rental property and exchange into other residential rental property, commercial property, industrial property, vacant land, or any other property that is considered a real property interest such as water or mineral rights. Also, an investor can

exchange from one property into multiple properties thereby expanding their real estate portfolio.

Section 1031 continues to be a valuable tool to real estate practitioners to both cultivate new clients and increase referrals. In fact, not knowing the basic 1031 exchange rules could result in a loss of potential business. For example, a seller thinking of cashing out their sale proceeds and moving into other non-real estate investments may reconsider when shown the tax benefits of reinvesting their equity into other investment real estate. All real estate agents and brokers should have a general working knowledge of the 1031 exchange process in order to competently serve their clients.

The Basics

Select a Qualified Intermediary. An investor structuring the sale of investment real estate as part of a 1031 exchange must first engage the services of a qualified intermediary or exchange facilitator to assist with the transaction. A qualified intermediary prepares the paperwork to comply with the 1031 exchange regulations and also receives and holds the net sales proceeds during the exchange period. Fees for a standard deferred exchange transaction typically run between \$550 and \$1,000. Because your client is relying on the intermediary to not only structure the transaction to comply with the 1031 exchange requirements but also to safeguard their exchange equity during the exchange process, it is important that a knowledgeable and trustworthy intermediary is selected. When choosing a qualified intermediary for a 1031 exchange, the intermediary's financial credentials, experience, and nationwide service are of primary concern.

Close into the Exchange. The exchange must be in place prior to the closing on the relinquished property so that the net sales proceeds otherwise payable to the investor are transferred directly from the title company handling the closing into the exchange account set up by the qualified intermediary for the

investor's benefit. If the closing occurs without the exchange in place, the investor cannot later elect to treat the sale as part of a 1031 exchange.

Identify the Replacement Property. The investor has 45-days from the date the relinquished property closes to identify, in writing, the replacement property that will be purchased with the exchange funds. The identification is typically made to the qualified intermediary. The replacement property can be located anywhere within the United States or its territories and does not need to be under contract within the 45-day period. However, since an investor is not allowed to change out identified properties after the expiration of the 45-day period, it is recommended that the investor have the replacement property under contract during the 45-day period. The investor is limited as to the number of properties that can be identified.

Close on the Replacement Property. The investor has 180-days after the relinquished property closing to purchase one or more of the identified properties to complete the exchange. Generally, an investor does not have the ability to extend either the identification or the closing deadline. Exchange proceeds in the exchange account are transferred by the qualified intermediary directly to the title company handling the closing on the replacement property to be applied for the investor's benefit.

Benefits to the Real Estate Broker.

Motivated Buyers. The exchange rules often provide a real estate professional with an opportunity to facilitate two transactions: the sale of the relinquished property and the purchase of the replacement property. Because a 1031 exchange requires that the proceeds from the sale of investment real estate be reinvested within a short time frame, a seller in a 1031 exchange transaction immediately becomes a motivated buyer with cash set aside that can only be used to acquire other investment property. This creates an opportunity to assist the client in locating and purchasing the replacement property and generating a commission on the purchase. Often times we see investors sell a property that is owned free and clear and use the proceeds as down payments on multiple newer, more valuable properties. It is not uncommon to see realtors earn three, four, or even five commissions in connection with one 1031 exchange.

Increased Buying Power. A 1031 exchange allows an investor to utilize the entire amount of equity received from the sale of investment property without incurring immediate tax liability. For example, the sale of investment property for \$400,000 with a tax basis of \$100,000 generates capital gain of \$300,000 that would be subject to both federal and state tax. Payment of the tax reduces the amount of cash left over to make other investments. Structuring the transaction as a 1031 exchange defers the payment of tax thereby providing the investor the ability to use all equity to purchase the replacement property. The tax deferral benefits provided by Section 1031 are not available for

other investment assets such as stocks and bonds which is why investment real estate has become such an important component of investors' overall investment portfolios.

Opportunity to Invest in Bigger Projects. Properties may also be exchanged for tenant-in-common interest shares in larger investment property. Say your client owns a \$1 million retail property. The client can exchange it for a 10 percent ownership interest in a \$10 million property. There are a host of benefits to these fractional interest exchanges. Your investor clients may be able to buy into properties of a size and quality they couldn't otherwise afford. There's also the ability to trade their individual management responsibilities for ownership interests in a professionally managed property.

Higher Value Creates Higher Commission. In order to recognize the full benefit of tax deferral under Section 1031, the investor is required to purchase replacement property that is equal to or greater in value than the net selling price of the relinquished property (i.e. sales price less commissions and closing costs) and they must use all exchange equity as a down payment for the purchase. Therefore, a client selling an investment property for \$400,000 is immediately in the market to find a replacement property or replacement properties of equal value or greater. An investor that elects to trade down in value or equity is not prevented from completing a 1031 exchange but will realize some tax liability on the amount of the trade down.

Motivates Otherwise Reluctant Sellers. Often investors who have held investment property for a significant period of time are reluctant to sell due to the high tax liability that would be generated from a sale. Knowing the ability to defer the tax by structuring the sale as a 1031 exchange may convince some sellers to sell out of a management intensive property into a more passive investment or take advantage of a hot real estate market by investing into other developing markets without having the burden of a high capital gains tax liability.

Creates Happy Clients. This is always the goal. Assisting an investor in upgrading their investment real estate portfolio without payment of capital gains tax will create happy clients that translate to repeat business and referrals.

Strategies to Generate More Business By Use of 1031 Exchanges.

1. Promote. Promote your knowledge of 1031 exchanges to fellow practitioners to boost referral business. You may be surprised the level of expertise that just the basic understanding of 1031 exchanges can convey to your colleagues or potential future clients. Some realtors or brokers may not feel comfortable representing a party knowing there is a 1031 exchange involved. Take the time to understand the basics so you are able to step in when the opportunity arises. Promote your knowledge of 1031 exchanges in

...

all marketing materials, such as newsletters, ads, business cards, and brochures.

2. Ask the 1031 exchange question. Always ask the client if the property being sold is an investment property or held for use in a business. If the answer is no, that is the end of the 1031 exchange discussion. If the answer is yes, then offer the suggestion to have a qualified intermediary call your client or recommend that your client discuss the tax implications of the sale with their personal tax advisor. Often, sellers have not considered the tax implications of the sale and are surprised to learn of the amount of tax that will be due. Often title companies will call asking us to facilitate a 1031 exchange while the sellers are at the closing table. This implies the realtor or broker did not ask the question. Imagine your client who after receiving their check from closing, learns they could have deferred the capital gains tax had they conducted the 1031 exchange analysis. They may be unhappy with you for not suggesting it earlier. Avoid this uncomfortable conversation by always asking the question.

3. Know the Basics. For those clients selling investment property, explain the general rules of the 1031 exchange regarding the need to engage a qualified intermediary to facilitate the exchange and the 45-day identification and 180-day closing deadlines. Find a knowledgeable and reputable 1031 exchange qualified intermediary that you can refer clients to that have specific questions. Most qualified intermediaries will provide exchange consultation

at no cost. You don't want to find yourself in a situation where the client learns that they could have benefited from a 1031 exchange after the closing has already occurred.

4. Include Contract Language. Always include 1031 exchange cooperation language in the sales contract of any investment property. This will afford the seller the flexibility to structure the sale as a 1031 exchange. Inclusion of the language does not require the seller to complete the exchange but only provides that as an option should they elect to do so after consultation with their personal tax advisor.

5. Stay Informed. Sponsor seminars for your agents or prospects that feature 1031 experts that can provide more detailed information regarding exchanges including any changes in the tax laws relating to Section 1031. Many qualified intermediaries have programs that can be presented to your agents that are certified for continuing education credit.

Real estate practitioners should not stray over the line and should refrain from delivering tax advice strategies to their clients. Less is generally better in this scenario. Asking the question is what is important. The specific details of a client's 1031 exchange should be handled by attorneys, tax advisers, and qualified 1031 intermediaries. For brokers and agents who want to present every possible advantage to clients disposing of property, a 1031 exchange should be explored as a viable option.

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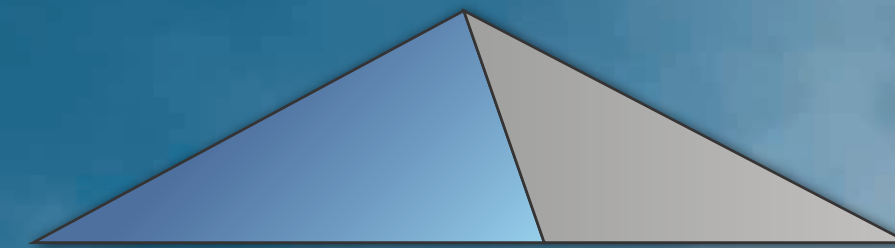


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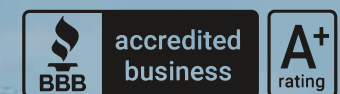
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WHAT IS IT?



The Global SuperTanker is a modified 747-400

Based on reporting from CBS/AP: “The converted jet can drop almost twice as much fire retardant as the largest air tanker currently in service.”

“We’re the very largest in the world -- there’s nobody out there that comes close,” Wheeler told CBS News correspondent Mark Strassmann in an interview broadcast in July (2017).

“We can drop a line of retardant about three kilometers long or, if you will, about a mile-and-a-half,” Wheeler told Strassmann as the plane performed a test run in Colorado last fall.

re-invigorated by wind gusts and dry vegetation, surging into Santa Barbara County.

Since May 2016, Global SuperTanker (the company and the plane) has been based at the Colorado Springs Airport, chosen in part for its convenient location for western U.S. access and necessary infrastructure for the large and heavy plane.

Since being acquired by Global SuperTanker Services from the now-defunct Evergreen Supertanker Services in 2015, the sprayer tank system has been moved from the original 747-100 into a newer Boeing 747-400 (N744ST) airframe. According to Wikipedia, “The 747 Supertanker can carry up to 19,600 gallons (74,200 liters) of retardant or water for 4,000 miles (6,400 km), and is the largest aerial firefighting aircraft in the world.”

The huge aircraft must first be under contract with an entity prior to it being deployed to a fire. Wheeler says this is necessary because the plane requires a certain infrastructure to be in place and adds “as you can imagine, this isn’t a \$10-an-hour proposition,” meaning the financing has to be in place as well as the needed infrastructure.

The first contract under Global SuperTanker was with Douglas County Colorado on an as-needed basis, subject to availability (apparently standard clauses in the SuperTanker contracts). In 2016, the Supertanker was deployed to Israel to help fight the wildfires raging in the northern port city of Haifa and elsewhere throughout the country. Then, in 2017 it was used in Santiago, Chile, to help fight one of the biggest series of wildfires in that country’s history. Then in September of 2017, Cal Fire initiated the contract that led to the Supertanker being deployed against the historic and tragic fires in California.

“That’s the equivalent of what five to six C-130’s can drop.” Wheeler told Real Producers.

Wheeler says that fighting wildfires is just one part of their capabilities. He says the plane can also fight:

- Railroad fires (imagine an oil tanker fire in a remote mountainous area, maybe on a trestle)
- Oil platforms
- Oil tankers
- Oil spills

Wheeler adds: “We can have the plane to an oil platform in the Gulf from Colorado Springs in three hours; that’s faster than a ship.”

The company seems to be on a roll with contracts or contract talks with Chili, the state of Colorado, Israel, Colorado Springs, El Paso County, Douglass County, California, Ireland and more.

The economic impact on the Colorado Springs area, says Wheeler, is hard to gauge as they are truly a global enterprise, but they have personnel as well as the huge jet and the required infrastructure for it here. **“The economic impact for the airport is large,”** says Wheeler. He estimates that there is a multiplier of six to seven times for every dollar they spend for the City and County. He laughed and said, “I just increased that multiplier somewhat by going to Costco (here in the Springs) and spending a fair amount of money for the Company.”

While seeing the huge, magnificent jet flying low and slow over our city would be a treat, we can only hope that it won’t be because it’s dropping retardant on an encroaching wildfire.



The Global SuperTanker in action

SUPERTANKER!

World’s Largest Aerial Firefighting Aircraft Is Based In ‘Springs ...And Is A Global Wildfire Superhero

within, natural terrain and flammable vegetation, and where high potential for wildland fire exists”, according to CSU’s Colorado State Forest Service. Classic examples of this are, again, Waldo Canyon and Black Forest.

As this is being written, the **Colorado Springs-based Global Supertanker** has been deployed for the third time in the United States, this time to fight the unprecedented outbreak of Santa Ana-wind-driven wildfires in California. The first time was also in California in September to fight the “wine country” fire in Lake and Napa counties where more than 1,400 homes were destroyed and six people died in what was then the worst wildfire outbreak in California history.

When *Real Producers* spoke with Wheeler, he said the SuperTanker had just landed from a drop at what is known as the largest wildfire in the then-current outbreak, the *Thomas Fire*, which had been

“I hope the folks in Colorado never need us because it will be a disaster”---

---Jim Wheeler, President and CEO, Global SuperTanker Services, LLC, referring to what it would mean if his company gets the call to fight a fire in our state; it would have to be a fire of disastrous proportions, such as the Waldo Canyon or Black Forest fires.

Wheeler, who appears to be a very busy man these days, says Colorado Springs is in a “wildland-urban interface, or WUI,” meaning “an area where man-made improvements are built close to, or



Robert O'Brien

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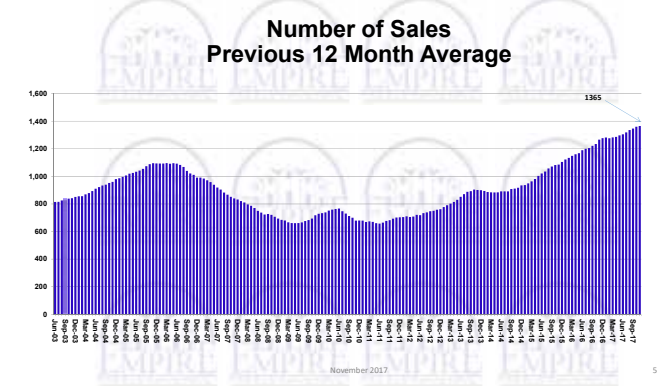
By Michael Podoyak,
Executive Manager
Empire Title of
Colorado Springs, LLC

“That trends to be the case”

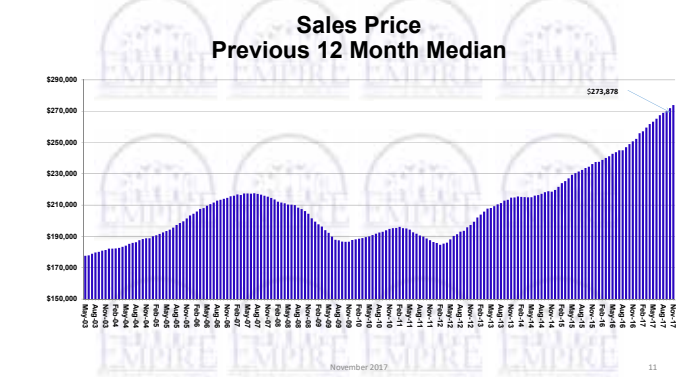
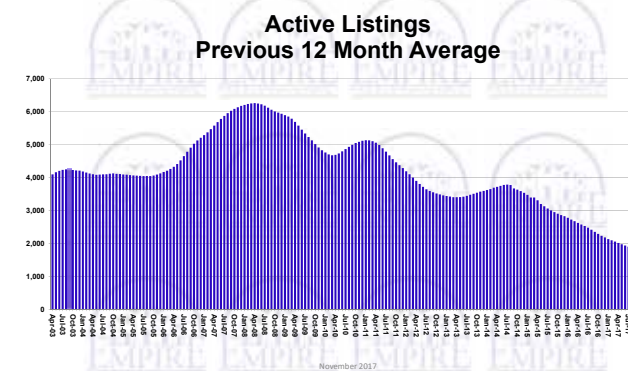
Everyone already knows that the secret to success in real estate consists of three parts: Location, Location and Location. Generally, it is also the case that weather activity is in direct correlation with real estate activity: as the months heat up, so does the real estate market. As we fast-forward now into the warmer months ahead, what seems to be the case with our real estate market in 2018? Can we expect another successful record-breaking year like we had in 2017 ... or even something better? To see into the future, it helps to look back at the past to see in what direction things were trending.

In December last year, Realtor.com ranked Colorado Springs as the 8th best real estate market going into this year, with predictions of year-over-year increases in home sales (3.1%) and median price (5.7%). It is too early and too cold to know whether our market is indeed on that track, but the way that 2017 finished would seem to support that case.

In November, active listings dropped for the fourth straight month – to 1,643. That’s certainly not unusual for that time of year, but when averaged over the previous 12 months it continued a downward trend that started in the summer of 2014.



Then there is the case of the median sales price in the Pikes Peak area, which fell slightly lower in November – to \$280,000 – from the previous month. Though having dropped four of the previous five months, it was barely below the peak of \$285,250 that was set in June. Furthermore, when averaged over the previous 12 months, it continued its steady rise from the \$218,598 in November 2014 ... significantly more – nearly \$100K – than the \$184,679 in February 2012.



The number of home sales also drooped further in November – to 1,255. It was the fourth drop in the five months since its all-time peak of 1,743 in June. However, when averaged over a 12-month period, the number of sales continued their upward trend that began in earnest in September 2014.

Based on just those trajectories, I would “trend” to believe that we are in for another excellent year in our real estate market. So buckle up, get your processes and systems in place and in good working order – just in case. It looks like things might be about to really heat up again.

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Bobbi Price

Introducing Stagecoach Ranch on the Range – A whole new concept in upscale equestrian living in eastern El Paso County. Colorado Springs and El Paso County have never had any development of 35+ acre parcels in a covenant protected atmosphere where the buyers could be confident that their investment would not be compromised by anything unattractive next door or down the street.

The development was originally a 715-acre parcel that has now been developed into twenty 35-acre Ranch Parcels-Home Sites for the horse lover and/or those that just want some “breathing room” away from the hustle of the city, but close enough to still be convenient to major services and amenities. It is indeed a unique lifestyle and experience!

This extraordinary community is located on the west side of Peyton Highway approximately 1.6 miles north of Highway 94, very close to Schriever AFB and Peterson AFB, and less than 17 miles to Powers Boulevard. Falcon Town Center with both shopping and dining options is only 13.2 miles northwest and all are accessible by high-speed paved major roads.

The dramatic stone and timber entrance to Stagecoach Ranch on the Range announces your arrival to a truly amazing community and lifestyle, known by a select few. The land itself is beautiful rolling meadow land where the deer and antelope actually still play, and where every parcel enjoys beautiful sweeping unobstructed mountain views.

Aside from the natural beauty of the land itself, the developer has ensured that each parcel is

fronted with white vinyl fencing, reminiscent of old Kentucky Horse Farms! There are 40’ wide easements completely around the entire 715 acres, as well as 20’ on each side of each parcel, creating 40’ wide riding trails, where one can ride for an entire day and never leave the security and sanctity of their community.

Well, and septic systems will be the responsibility of the buyers and there are sample soils tests and well estimates available. Emblematic of the Developer’s vision, underground electric is run along the streets and into the 2 cul-de-sacs.

Each Ranch Parcel offers its own unique personality; some with garden level and walk out possibilities. The Architectural Control Committee is committed to preserving the views from each home-site by suggesting and coordinating the location and orientation of the homes. No mobile or modular homes will be allowed, and farm style homes are encouraged but not mandatory. Covenants are spirited with the goal of everyone enjoying a high-quality rural-ranch living lifestyle and experience, while not being overbearing or too restrictive. Said in a sentence: Be a good neighbor and enjoy good neighbors!

Chartercraft Homes is starting a pre-sold home shortly and New Haven Homes has a new ranch floor plan that runs in the mid \$500,000’s that can be built-to-suit, along with Direct Built Homes offering a “to-be-built” custom floor plan running in the mid \$600,000’s. Custom home and estate

home builders are also available from our preferred builders’ list. Of course, a buyer can build with the builder of their own choice, and the Architecture Control Committee will endeavor to ensure a high-quality environment. Minimum square footage is 1800 for the main level of a ranch style home or 2400 for the above grade square footage of a 2 story.

Barns, extra garages and outbuildings that blend with the homes are also allowed and a monthly HOA fee of \$142 ensures quality control for all.

It is indeed an amazing and inspiring vision, which now has become available. As everyone who has been to the site says, “You just have to come and experience it yourself!” So, come on out!

The project is being developed by Coronado Realty Advisors. For further information please contact Bobbi Price, 719-499-9451 or Stephanie Hawthorne, 719-210-0480 both with Bobbi Price Team with The Platinum Group Realtors

bobbipriceteam@gmail.com

<http://www.stagecoachranchontherange.com>





Capturing The Essence Of The Individual

By **Tara C. Patty**, owner Tara Patty Photography

Wow, that wasn't as long or painful as I thought it was going to be."

That's the comment I get quite often from new clients who have gone through a portrait session with me. Usually, it's from the dads or in individual headshot sessions the men. Most people think that going to a portrait photographer is like going to a dentist.

I believe in giving my portrait clients the best possible experience—however, I know that most people are in a rush—time crunch—so I try to get people in and out as soon as possible. This is especially true with business portraits. Time is money so I don't like to waste my clients time. However, I do work to capture the essence of the client—their personality—in the allotted time I have.

Why A Good Head Shot Is Important

If you are in business you need a good headshot—whether or not you use these on cards eventually you need something for the website, marketing materials or for use in ads. Then you must consider your online presence beyond the company website—your social media—FaceBook, LinkedIn and the like. All great places to have a current headshot.

It's important to actually look like your headshot. Huh? Well, there seems to be a few types of headshot clients that struggle with this—those who got a great portrait years ago and never want to update it—and those who have me do so much Photoshop they no longer look like themselves. Let's be honest I love Photoshop and the ability to do retouching for my clients. However, there is a point where too much of a good thing is actually a bad thing. You don't want to look like botox gone wrong.

But if you truly look like your headshot your clients can easily recognize you out in public spaces. I was recently at my annual photography convention when I had a number of people stop and say hi—they told me "hey, you look like your profile photo"—and actually seemed a little surprised, probably because we in the industry tend to over retouch ourselves even more so than clients! The point is you want to be recognizable in public.



My job is to get you to relax and feel comfortable in front of the camera. Here's what one business client said:

"Not only did Tara make us feel comfortable during the photo shoot, she also took some time to adjust the lighting to make sure we received the best pictures. Tara doesn't use the "shoot until something good pops up" method. She takes the time to compose and adjust the lighting in every picture. The feedback I've received from our portraits has been incredible. Tara was able to capture my personality and that speaks volumes."

Jamie Dodd, Co-Owner of Autosmith

So hopefully it's obvious that a good business portrait is important to your business. But does it reflect your brand? And what is your brand anyway?

Putting You Into Your Brand

With many businesses especially real estate you are your brand. As your customers associate your business with you by default you become part of the brand. What does that brand look like? Does it truly reflect who you are?

Increasingly many business owners are turning to branded portraits to promote their brand. And it's not just realtors, authors, motivational speakers or business coaches, it's attorneys, boutique owners, architects and entrepreneurs.

Business Headshots are one thing but a true branding portrait or series of portraits are something else. Think of some of the larger brands and think how their chief executive or chief spokesperson is the face of their business. Large or small, companies of all sizes are increasingly branded in this manner. That's just how the public perceives them.

Realtors are beginning to come to me for just this type of session. How does a personal branding portrait session work? We set aside two hours for this so you can relax—there is no rush. You will have a full 45 minutes with a Makeup Artist. Bring several outfits for

the session: We usually recommend a blend of business and more casual personal outfits. We set it up so you can see the images as we're photographing to see how you look. You will have a personal view and order appointment a week or so after the session where you can review the images and choose your favorites. It's that easy.

Here's what one realtor had to say about the experience: "I struggle with having my picture taken. I'm never happy with my photos. I called Tara and came in for the Branding Session—she helped me feel more comfortable in front of the cameras—I'm finally happy with my Business Branding Photos!"—Andrea Warner, Colorado Peak Real Estate

How Video Can Be A Game Changer

Why not take the visual a step further and add video? Video is exploding on the internet. Within the next few years, it is estimated to comprise 80% of internet search traffic. Those business websites that have videos on them will rank higher in search engine results than those that do not.

Many companies use personal touch with their clients such as personal phone calls or handwritten notes. A video can go beyond this. Because of the depth of the medium, you can express a full range of emotions, explain things in much great detail and emotionally connect with your audience. And best of all one video can speak to literally thousands of your customers.

A personal video on your website or social media pages can help remind customers why they came to you in the first place. Think beyond a drone or virtual tour video. A short professional done video including a few listings and you on camera can be a game changer for your company. Tara Patty Photography specializes in short 30 seconds to 5-minute videos for businesses. So show the human side of your business by adding a custom video to your website.



A good professional headshot, branding portrait and/or video can make a world of change in your business.



CHRISTY DUNFEE

My grandma loves to tell stories about me when I was young. Her favorite memory took place when I was in third grade. She would come over to the house to check on us kids after school and I would be cooking Spaghetti Dinner for the family. I was so small that I had to use a chair to reach the stove, and yes, I still need a step stool for everything. When my mom came home, dinner would be ready and we all would eat. For the longest time, I didn't know how to cook anything but Spaghetti and Mac-n-cheese, but we weren't hungry. My favorite memory of mine was when I broke my arm in third grade, and used my cast to keep my two brothers in line. You can imagine that memory is not as funny to them as it is to me.

My story is similar to many other families. We moved many times before my Dad was stationed overseas with the Air Force. When I was five, my parents divorced and my Mom became a single parent of three kids. I always joke that my mom must have liked to move because she moved us from Oklahoma (where my southern accent comes from) to Illinois, then to Texas, Washington, and lastly, Colorado. This equates to 13 different schools in

12 years. Growing up "back then" with only one parent was a challenge to say the least. You do what you have-to-do to make ends meet and to keep things going. I learned not to be afraid of new people and places and I learned determination and grit. My mom was lucky enough to re-marry and I am the proud step-daughter of Peter, who served in the Army during Vietnam. My family also welcomed my 3rd brother to the family.



By 2010, I had decided that it was time to use my knowledge and skills and put them to work by getting my Real Estate License. I have never looked back on that decision. Helping people pursue their dream of homeownership is extremely rewarding and I love every minute of it. Early in my career, I decided that understanding real estate and the market would be key to helping my clients. I took every class that was available, and after my first year, I had about 110 hours of continuing education completed. This has continued through my real estate career and now, not only do I take classes, but I teach at Keller Williams Partners Realty. I love having the opportunity to help agents in their real estate careers.

My business is built on trust, honesty, and doing the right thing, and my clients know it. I don't want to have just a client, but a life-long friend. Of the many ways I keep in touch with my clients, hosting events is by far my favorite. My team and I have hosted pumpkin patches, bowling nights, pie giveaways and so much more. I love getting to see my clients on a regular basis and catch up on what's happening in their lives.

Unlike most people, I met my husband, Don, when I was only 15 years old, a sophomore in high school. We dated for many years before getting married, at the ripe old age of 19, when we had our first child. Newly-wed and parents at such a young age was a struggle at times but amazing at others. I remember going on dates after we were married, and only being able to afford a large fry and Coke from McDonald's, which we would share. We would drive around town looking at homes and neighborhoods we dreamed to live in, or to car dealerships, looking at cars we wanted to have. We didn't own much - but we had each other. We have now been married for 24 years and have 2 children (whom we love dearly), 3 dogs, 3 cats and thank goodness, 5 acres for all those pets.

I began my journey in real estate when I was just 20 years old, managing Apartment complexes in Colorado Springs. I learned that I loved helping people find their homes and listening to them to create solutions for their needs. Having lived in Colorado Springs since 1988, I have had the opportunity to watch it grow. Want to know a back road, just call me, I know them all!

Giving back to the community is another priority for my team and I. We know first hand what Military Families go through, and what our Military sacrifices for us! We also know what it's like to not have very much. As a result of this, I pledged to give a donation to the "American Warrior Initiative" for every closing that took place from September through December 2017. In September, we helped raise \$50,000.00 that was used for five trained service dogs donated to Veterans. My team and I also collect donations for "Care and Share", a food bank, with almost 400 lbs of food donated in just 1 month. Also, near and dear to my heart is the "Companion Ranch", built by our dear client Jimmy. The Companion Ranch is a new non-profit organization building a dog park for service dogs. We are proud to support him in this venture of helping others.

I believe that every day you wake up with a choice! I choose caring for others, and happiness. I also believe that everything happens for a reason, and my life experiences have shaped and molded me into being a better version of myself. Looking forward in 2018, "Giving Back" is my theme, and great things are coming!

East vs. West:

This Young Man Went West



By Robert O'Brien, Real Producers reporter

►► sponsor spotlight

Ryan Cameron, owner of RC Roofing & Renovation LLC in Colorado Springs, has been in one form of building and renovations for over 20 years.

He's now 26 years old.

Yes, that means he's been "in the business" since he was six.

The headline for this article says "East vs. West..." and the East part is upstate New York and upstate Vermont...very upstate, almost to the Canadian border, as in Plattsburgh New York and Alburgh Vermont (founded in 1781 by Ira Allen of Revolu-

tionary War fame; current population, under 2000). Ryan's family heritage is in retail, the restaurant business, farm implements and building/renovating. This area of Vermont (and New York) is very rural still with many active farms but slowly becoming gentrified with large, beautiful homes appearing along the gently sloping shores of Lake Champlain, some built by Ryan's father's company of which Ryan was an integral part. One such home built by Ryan's dad's company is over 14,000 sq. ft. and at the time was valued at \$2.5 million.

The West part of Ryan's journey came in 2013 when, based on encouragement from his Colorado Springs-based Cousin, Margie, who works in the mortgage division of a bank here, encouraged him to relocate, believing that the opportunities here would be better for a new company than would be the case "back East."



Ryan took the advice, packed-up and moved to Colorado Springs and promptly began RC Roofing and Renovations. That was four years ago, when he was, let's see, 21 years old.

"All I do is work, sleep and eat," Ryan explained as he was driving during our interview, no doubt on his way to a job. The man is ambitious but is not a salesman.

"I want my work to speak for itself. So far, 100% of my business is referrals. I only want happy customers, so I don't try to upsell a customer. If I can do something better and cheaper for my customer and it still gets them what they are looking for, that's what I recommend. Happy customers make me happy."

Ryan is a busy person, with a very busy company. "We're booked solid for the next four months," explains Ryan. Cameron says his business consists of 10% roofing and 90% renovations. Even though "Roofing" leads the name of his company.

"I started with roofing because a lot of realtors wanted someone who could "do it all," Ryan explains. He says that roofing is now something he offers as part of a complete renovation and does not pursue roofing business. "We don't go door knocking," referring to a technique employed by many roofing companies of canvassing neighborhoods after hail storms.

Ryan is already looking ahead to evolving his business to employ the part of his background when working with his father, which is building custom homes. He has recently purchased three lots near the Kissing Camels area, taking advantage of a nice opportunity, and plans to begin building his first custom home there in January.

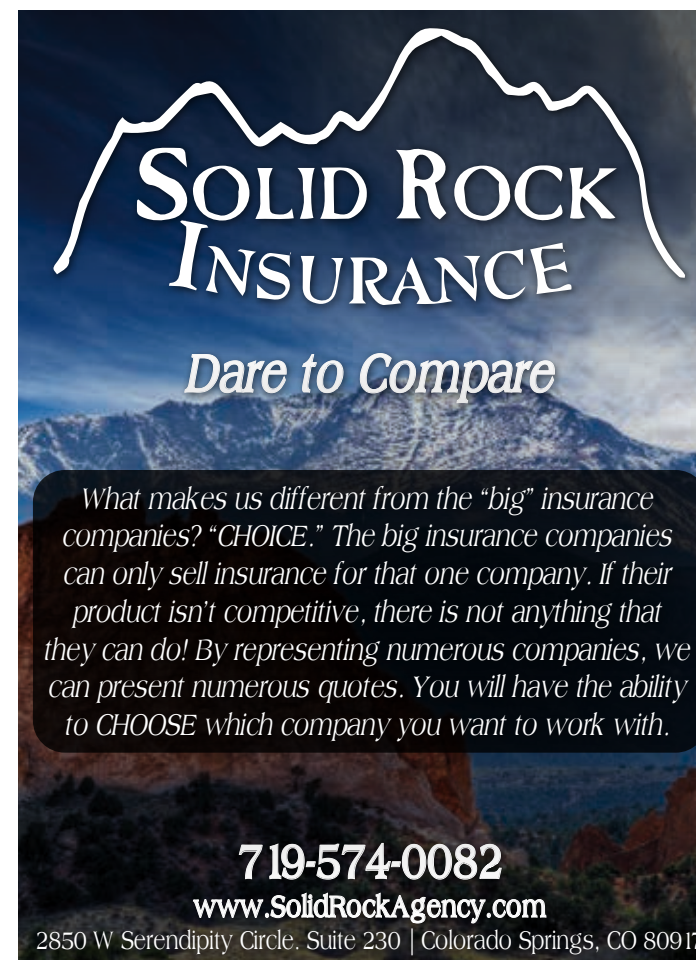
While Ryan is too busy building a successful renovation and custom home builder company to spend much time worrying about selling his services, he really wants his customers to believe in what he is

doing, to believe in *him*. Honesty and integrity are what seems most important to him, above business success. It's something that really comes through as he talks not so much about himself as his company and his customers.

"There is nothing more important in life than doing the right thing," he says with great sincerity. "I want to be here a long time, building a reputation. That's how I've been taught. Therefore, I almost always have happy customers," he says. He did cite one incident where he was let go from a job, but that was because of the customer's finances, where they decided they would have finish the job themselves. Just that one and it wasn't a negative reflection on him or his company.

"I take pride in being an honest businessman," concludes Ryan. Honestly, from speaking with him, I believe him.

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“TOOL TIME”

The Tools Of Self-Defense When It's Just You And Your Attacker



By **Robert O'Brien**, Real Producers reporter

The third of a three-part series on self-defense for Realtors “in the field.”

Okay, so, here’s the premise of this article: You are alone at a property for a showing or showings. Maybe setting-up for an open house? Perhaps you have agreed to meet a client at a property; the client is someone you’ve met once, a few times or perhaps not at all. You took some safety precautions;

let someone know where you are, or arranged to get a call at a certain time from someone checking on you. You even might have intended to tell the client you need to take a photo of them, their vehicle, even their driver’s license. “House rules,” you explain.

All prudent and recommended steps. But in spite of your best efforts, at some point during the showing, before, during or after, the possibility exists that because you are alone at a property you could find yourself under attack. It might be a sexual assault or a robbery or the person wants your vehicle; whatever the reason...

...Are you prepared?

In the first two installments of this “Safety” series, we covered various types of self-defense weapons as well as self-defense advice from experts. Including martial arts. There emerged a sort of consensus from every expert with whom we spoke and the top one was **proper preparation** prior to the showing, followed by **situational awareness**.

In this installment, we are presenting to you some of the “tools of the trade,” basically, devices you can have with you, either on your person, in your hand or in your purse or briefcase, so that you can quickly go from defense to offense, from victim to attacker.

Most people do not think of themselves as “attacker.” Most of us don’t get into fights and aren’t used to physical contact of any kind with clients or co-workers other than shaking hands or maybe a hug at a birthday or retirement party. If we bump into someone accidentally, even brush a person, we say “excuse me,” even when contact almost happened. It is, for the most part, except for the examples just sighted, a societal taboo to touch another person outside of your family and friends.

As difficult as it might be to change your outlook, if being attacked, you have to get over the impulse to avoid contact,



Nikki Carroll, Training Director, Range Manager, Magnum Shooting Center.

which makes you the perfect victim (curling up in a ball, for instance). Rather, you have to train yourself...get training...ongoing training...to learn to be an effective attacker.

This article also has the assumption that you have not ever bought or received a gun, a knife, pepper spray or mace, or a Taser, or some other tactical device. It also assumes you have not had martial arts training. Even if either or both are in your personal safety repertoire, the information presented here might prove useful. We hope so.

In order to get the best perspective we could think of on “tactical safety tools,” we revisited **Nikki Carroll, Training Director and Range Manager at Magnum Shooting Center**. Nikki assisted us in reviewing the pistols, knives and other devices a person can use for self-defense. It should be noted that Nikki, as Training Director, naturally believes in training and more training regarding the use of any of these devices. The goal is to feel comfortable and familiar with your pistol or knife or pepper spray, etc., so IF the time comes when your life may depend on quick action on your part, you can react quickly and instinctively. That simply will not happen without proper, ongoing training.



Knives

Handguns

Nikki Carroll pulled five new **semi-automatic handguns** from the display case at Magnum Shooting Center. Each is compact and relatively lightweight and designed for concealed carry, for which you will need a permit, which you can get at Magnum and other facilities offering the course.

The **yellow** pistol is a **Ruger LCP**...for the “inner DeWalt lover in you,” says Nikki, referring to the yellow-colored devices made by the tool company. According to the Ruger website, this inexpensive handgun is “**Compact at just 5.16" long and 3.60" tall, the LCP® is designed to fit a variety of holsters and provide concealed carry options.**

The “Tiffany Blue” (think ’57 Chevy Bel Air) pistol is a Glock 43. The Glock website says: “**The G43 is the most highly desired and anticipated release in GLOCKs history. The G43 is the answer to your everyday concealed carry needs. It’s ultra-concealable, accurate and fantastic for all shooters regardless of hand size.**” This pistol is roughly twice as expensive as the Ruger LCP. What’s the difference? “The most important factor in selecting a handgun is that it fit the user’s hand properly, comfortably. That will determine 90% of your accuracy,” says Ms. Carroll. Price is just one part of a more complex picture.

The solid black pistol is the **Smith & Wesson M&P Shield**. Smith&Wesson says of this pistol: “**The M&P Shield is an easy to conceal pistol that offers professional grade features with simple operation and reliable performance day or night; Extremely thin and lightweight.**”



Revolvers

The grey and black Sig Sauer P-238 is a 9mm comes in many different configurations. Says the Sig Sauer website of this pistol: “**All metal, under a pound and available in a wide variety of configurations, the P238 micro compact is built to perform and please every shooter.**”

The handgun in the middle of the photo is the **STI Electra** with an integrated laser system in the grip. The higher price tag and heftier weight is a reflection of both the material used to make the gun as well as the integrated laser system in the grip. Based on our research, this handgun is extremely popular with women.

Nikki displayed three five-shot revolvers for consideration:

As you will see, the pricing between pistols and semi-automatics is roughly the same, at least for the ones Nikki chose for this article. It comes down to, again, personal choice and hand-comfort for the user.

The black and chrome revolver shown is a Smith&Wesson 38 Special 4421-I. Of the 38 Special, Smith&Wesson says “**These small revolvers were designed to fire full power rounds and are as simple and easy to use as they are reliable. Available in various calibers and with three diverse hammer designs, it is no surprise that the Smith & Wesson J-Frame has become the most popular, small-frame, defense revolver on the market**” No price shown for this handgun.

The pink and brushed silver revolver is the Smith&Wesson is the 642-2 38 Special 5-Shot. The Smith&Wesson website says of



The "Kitty Cat" is an inexpensive weapon you will always have with you Semi-Automatic handguns

this revolver: **"Lightweight alloy frame for easy carry, stainless steel barrel and cylinder, snag-free enclosed hammer and rated for continuous +P use."** The "+P" thing is a tech term that won't mean much to the average user.

The black and purple pistol is a Ruger LCR 38 Special 5 shot. According to Ruger, this pistol only weighs 13.5 ounces. The rest of the specs are pretty technical but Nikki feels this is a great concealed carry option for those more comfortable with a revolver.

Knives

If you don't feel comfortable carrying a gun, or simply want something in addition to a handgun for personal protection, you might consider carrying a folding knife. These are quite easy to carry in handbag or briefcase and do not require a permit. However, Ms. Carroll strongly suggests training in the use of a knife, as it is potentially quite a dangerous weapon and naturally you want to use it effectively. Magnum Shooting Center has teamed with West Side Crav Maga for specialized knife training.

Knives range in price from a simple "Jackknife" style knife to a more expensive and specialized self-defense tool. All the ones pictured are folding knives except the one with the blue handle, and that is called an "out the front" knife, as the blade is dispensed by pushing a button (there is a sophisticated safety on this knife); these used to be called "switchblades" and were illegal in Colorado until 2017.

Finally, there are a variety of other "tools" at your disposal, from "stabbing pens" and tactical flashlights to simple hard-plastic keychain weapons such as the "Kitty Cat," as Nikki calls them. Included in this category are mace, pepper spray, and Tasers.

The topic of personal safety requires research, training and personal preference. More than anything, it requires a commitment to action on your part. Don't fall into the trap of "It won't happen to me." Whether you are on the job or just shopping, jogging, walking the dog...really, doing **anything** in or out of your home, honestly, does it make sense to go through life without being prepared?

Naturally, in addition to the "tools" described above, we also recommend looking into some sort of self-defense courses such as martial arts, possibly Krav Maga or some other form of "fighting." You may not see yourself in that role; either carrying a weapon or being a martial-arts black belt, but, a potential attacker might see you in the role of being their victim. Which will it be for you... victim or victor?

Does your firm offer safety training? If not, contact Nikki Carroll at Magnum Shooting Center at 719-487-3193 and/or at <https://www.magnumshootingcenter.com/>. Magnum offers a variety of gun (and knife) safety classes for Realtors and Brokers.

Please contact Real Producers @ rmobrienob@gmail.com if you have a story you can share about encountering a dangerous situation in your role as a Realtor. You can remain anonymous if you wish.

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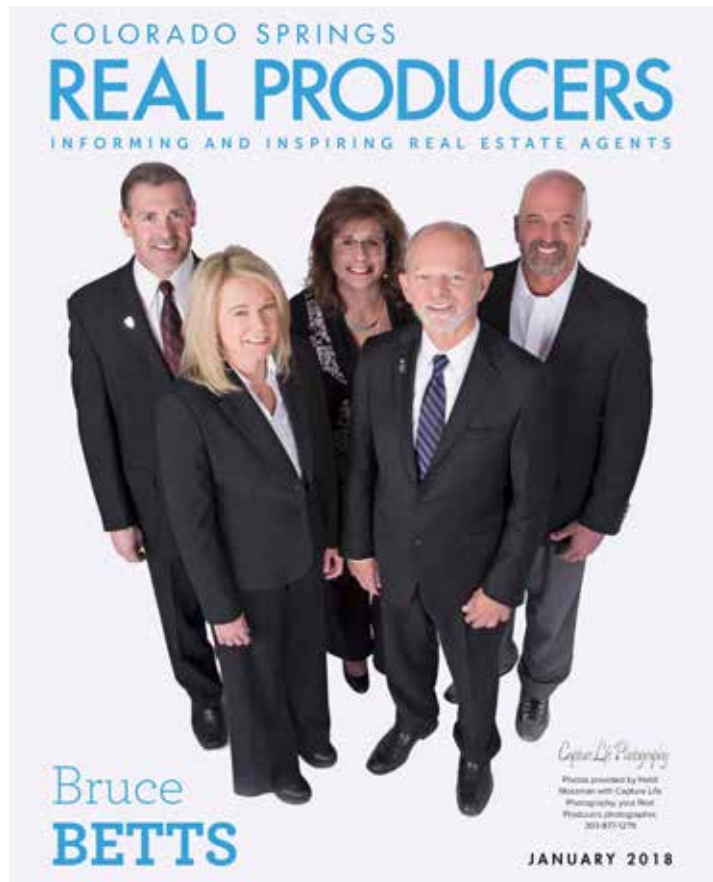
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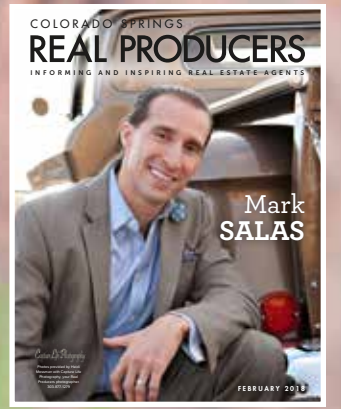
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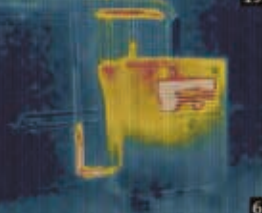
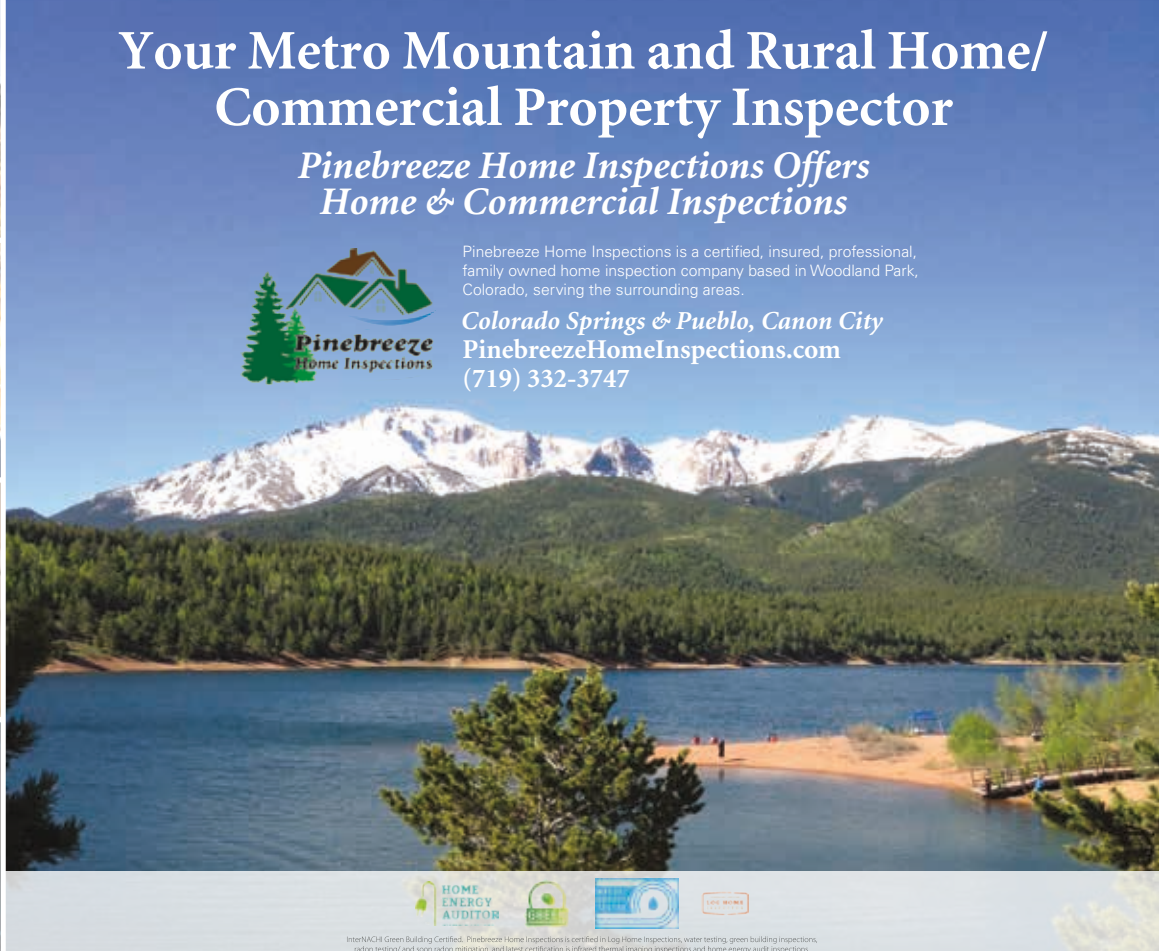
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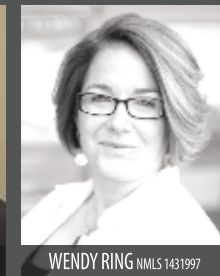
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