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If you are interested in contributing or nominating Realtors for certain stories, please email us at Delilah.Royce@RealProducersmag.com.

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► publisher's note



When October finally arrives, we start to think about the holidays, fall, cooler temperatures, and 2018 is almost over already!

For *Tucson Real Producers*, it marks a one-year anniversary for connecting top agents in Southern Arizona by telling the stories of those you work with day in and day out. When I look back at all the stories we have shared, it is quite inspiring. Gratitude for the support, friendships and the honor to show you all the good that abides in your profes-

sion. If you see an issue you missed, and you would like to be able to read it, email me, and I can send you a digital link: Delilah.Royce@RealProducersMag.com.

Remember our partners are making this publication possible! Make an effort to meet them, find out why they were recommended as quality businesses and use them so they can show you the service they can provide a top agent like yourself.

My Best, Delilah



JUSTIN AND DANIELLE
Musgrove
— AMERICAN FAMILY INSURANCE

A Genuine Guy Properly Protecting People

By: Kamryn Stichter
Photography by: Casey James



Justin Musgrove from American Family Insurance is excited to provide you with a personalized evaluation of your insurance needs. “We’re a well-rounded company and offer car, home, business, and life insurance policies.” A family man himself, Justin is focused on delivering on the promise of being the best at properly protecting people as well as their assets.

In 2013, Justin was approached by his dad’s best friend about an opportunity to work in insurance. He quickly discovered it was the perfect fit for him. A former aircraft mechanic, Justin had a very regimented lifestyle but has since built habits that are more conducive to his industry, like building relationships and becoming a joyful, motivational force in the office.

He considers himself an expert at uncovering his client’s unspoken needs. “I won’t sell you what you don’t need, but I will assess what you need and help you look at things differently.” He loves working with young families like his own, but he helps individuals and large businesses too. Justin says his biggest strength as an insurance agent is his communication skills. “I don’t think I’ve ever met a stranger in my life. I’ve been given the gift of gab,” he laughs. “And I’m a genuine dude. What you see is what you will always get.”

One of the biggest benefits of visiting Justin is that his agency is local. “We’re not a 1-800 number, we care deeply about the relationship we form with our customers.” Justin is happy to meet with clients directly and is available at any time for calls. Insurance can be clouded by a great deal of incorrect information which leaves the potential for liability, but that’s not the case when you decide to work with Justin. “It’s my job to educate you so that you can make an informed decision about the needs of your family.”

The difference between average insurance and excellent insurance is excellent insurance may be more affordable than you think. “The swing can sometimes be \$200 or less, and the quality of service is better,” he confidently explains. “Insurance is not ‘one size fits all,’ and it’s definitely not all about the lowest price.” Justin cautions against non-preferred companies that are price-driven because when companies sacrifice price, they sacrifice service and quality of the product. “I want you to make a purchase from me, but I don’t want to sell to you. I want to establish trust.”

In addition to winning awards for outstanding customer service from American Family Insurance, Justin was voted as one of the top three best insurance agents in Tucson.

“I’m extremely grateful that people nominated me. I feel blessed that my customers have trusted me that much and think highly of me. It makes it all worth it.”

Beyond life as an experienced and successful insurance agent, Justin is also a dedicated leader, mentor, father and husband. He describes himself as very positive and upbeat. After a conversation with Justin, you will leave feeling energized and will likely learn something new. His dedication to self-improvement and his positive attitude is contagious.

Behind every great man, is a great woman. Justin met his wife, Danielle, when she was a senior in high school, and the rest was history. They now live in Corona de Tucson with their sons, Easton, 6, and Korbin, 3. Danielle comes to the office every Wednesday to help Justin manage his marketing. He is amazed by her ability to take care of their sons while flawlessly managing his social media so that it’s perfectly clean and crisp. She understands his vision perfectly and is prepared for the growth of their agency as Justin expands his team. Justin and Danielle are going on 13 years together. They agree that working together recently has brought them closer than they have ever been. “Danielle has exceeded my expectations in every part of our lives. She inspires me every day.”

Moving forward, Justin is excited about where his agency is headed. He is looking forward to building his team and creating an inviting place to work where people can accelerate their careers. He and Danielle love the Tucson community and enjoy working with the best, whatever your needs, their door is always open!



Written by
Steve Rivera
Photography
by **Joey
Ambrose**

GABE NEVAREZ

33 Realty Co. – Destiny

Gabe Nevarez never intended to get into real estate, but destiny proved otherwise.

More than 25 years ago, he'd follow his father, Manny, around as the elder Nevarez would show homes and make appointments.

Now, more than 25 years later, Gabe isn't just following in his father's footsteps but thriving from them. He even can be found picking his father's brain from time to time as Manny now works for him at 33 Realty Co.

"It was through him that I picked up the (real estate) bug," said Nevarez, a 35-year-old Tucsonan who found a winding yet eye-opening road to get to this point.

Nevarez's life has come full circle as it pertains to real estate and life as a broker, given he never really intended to get into the business at all. Growing up on the Southside of town and graduating from Pueblo High School, Gabe just smiles as he thinks of the obstacles he had to face. But he recognizes the people that helped to shape and guide his life. Now as he looks back he is proud of who he is and he realizes he is here because of teachers and coaches like Steve Lopez who taught him discipline, to dream big and that, with hard work, anything is achievable.

After graduating from Pueblo High School and attending a Harvard internship, he began college with his eyes set on becoming a doctor. But the desire to one day be his own boss forced him to change direction. At the time, too, he was moving up the Costco supervisor ladder, making good money.

"There was that fear of getting out of my comfort zone," he said about his thoughts of leaving Costco completely. "So, eventually it was me taking the step of just doing it. My wife, Aly, was very supportive. If she would have said, 'Don't do it,' I wouldn't have." In the end, Gabe decided to stay on part time at Costco to help with stability. "With my family's support, and my dad becoming even more vocal, it was my dad who finally pushed me to get it done."

So, Gabe went for it, and just like always, his dad was there offering his help. "Things really picked up for me very fast," Nevarez said. "So fast that my head was spinning. When he asked if he could help, I said, 'Absolutely.' There's nobody you trust more than your dad, especially if you have a dad in the industry. He is so reliable."

...

•••

His fast-growing family also motivated him. He married Aly a year after going to real estate school and had his first of three children two years later.

Jacoby is now 6 years old, Austin is 4 years old, and Sophia is 2. And life is as good as the business.

He now has 11 employees at 33 Realty Co., situated in a refurbished house on 22nd Street near Hi Corbett Field.

“We gutted it and fixed it up,” he said of the new location. “During the remodel, I set up a cot and slept here. We had a lot of people come in to help.”

It’s a far cry from his first office, a 300-square-foot room in downtown Tucson with three employees. “That space [the small office] was just intended to be for myself,” he said, smiling. “I really didn’t think much about growth, but then people started asking about job opportunities, and I said, ‘Sure.’”

After “bumping elbows” for quite a while, the 22nd Street house was found, refurbished, and transformed into a cool and updated office, where most of their business is done by word of mouth and social media marketing. “Our niche,” he explains, “is working with “down-payment programs.”



Steve Lopez
Pueblo High School Coach

It’s also why he’s on the board of Tucson’s National Association of Hispanic Real Estate Professionals. He’s been aggressive about helping it succeed, recently securing the services of Danny Morel, an inspirational speaker in the real estate world. Nevarez saw him recently in Anaheim, CA, and thought he’d be perfect for a visit to southern Arizona.

“You see all these big names going to Phoenix and all the big cities, so why not Tucson?” he said. “So, I pitched it to him. Luckily, he’s a past president (of HAHREP), so he said he’d do it. I just told him we’re trying to build our membership, and we needed someone like him to help. He’s wonderful.”

Register at LeverageTucson.com to see Danny Morel on October 11, 2018, JW Marriot Starr Pass, 2 p.m. (Doors open at 1:30.)

Manny calls Gabe a loving and caring son, adding he’s proud Nevarez has followed in his footsteps.

“We could not have asked for a better son. He grew up with us, with our standards,” he states. “He has always set his goals and works hard to reach them. He told me he wanted to become a real estate agent, and as soon as he was eligible, he became a broker too. He’s reached his goal!”



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“Having that background with Habitat for Humanity really helped open my eyes to know that some people really do need (assistance) and don’t know what they need to get into a home,” he said.

Gabe has also partnered with Family Housing Resources and local lenders who are experts in the down-payment assistant programs. He’s done more than 100 of those transactions.

His personal past has also helped in making sure the dream of owning – and keeping – a home is possible for his clients. At age 23, he purchased his first home, and the housing market collapsed a couple of years later. Eventually, he had to go through a short sale, causing him to lose thousands of dollars.

“That was a real eye-opener,” he said. “I was young, and I was always told that nothing can go wrong in real estate. I overbought and overpaid. I was steered in the wrong direction. Looking back at my own experience, I said to myself, ‘I wish I knew a little more about it. How can I change things or do things differently?’ It’s helped me be a better real estate agent, a better broker and that’s why I push for educating my employees.”



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By Pam Ruggeroli



The Care Fund

MORTGAGE OR RENT ASSISTANCE FOR AZ FAMILIES

A parent should NEVER have to choose between working to pay their mortgage ... or caring for their child.

As a mother, I cannot imagine getting the news that my beautiful, athletic 16-year-old daughter was diagnosed with stage 4 cancer. I also cannot understand the financial strain this puts on a family. Between hospital trips to Phoenix, not being able to work, and insurmountable medical bills, it would be utterly overwhelming for any family. On top of all this, the thought of losing our home as well would just be devastating!

This is the story I heard from a young girl and her family three and half years ago when Mayor Jonathan Rothschild introduced the Care Fund to the Tucson community. As a REALTOR® and long-time member of the homeownership community in Tucson, I know first-hand what “home” means to children and families. I help them find it every day. So, when a child gets sick and the parents are faced with losing their home because of time off work and medical bills, it’s critical we help them stay safe and secure. During this time especially, we need to show our neighbors our love and support. That’s why the Care Fund has such a special place in my heart.

Can you imagine having to work and care for a seriously ill or injured child?

Eight months ago, Quinn Walker was born with half of a heart. It’s a condition called hypoplastic left heart syndrome, and, collectively, it kept her at Phoenix Children’s Hospital for three months. When Quinn was 7 days old, she had her first open-heart surgery. Her second came four months later, and she will need one more repair when she’s 4 years old. Eventually, Quinn will require an entire heart transplant. Her parents, Sandee and Adam, are in their early 30s. They have two sons (Logan, 8, and Mason, 5) and careers. She is a dance teacher, and he’s a firefighter. The Walkers wanted to be with Quinn 24/7 while she was in the hospital. That meant Sandee would go on hiatus with her dance studio and they would survive on Adam’s income while medical expenses added up. Their



Pam Ruggeroli in action!



Mayor Rothschild supporting a great cause.

hospital social worker suggested the Walkers find nonprofits to help them financially cope. Sandee admits they felt too proud to ask for help. At Care Fund, thanks to our generous donors, we were able to provide mortgage assistance to Quinn and her family, allowing them to be with Quinn during this difficult time.

Did you know?

Care Fund is the only nonprofit in Arizona dedicated to supporting families of seriously ill or injured children with mortgage or rent assistance.

At Care Fund, we believe that a parent should never have to choose between working to pay their mortgage over caring for their seriously ill or injured child.

In the last five years, Care Fund has provided more than \$1,300,000 through our Mortgage and Rent Assistance Program to serve 550 Arizona families

(1,300 children and 1,000 adults) in 55 cities throughout Arizona with 156,000 nights secure in their homes.

Our impact in Tucson and Southern Arizona.

Since 2013, Care Fund has assisted more than 130 families (340 children and 314 adults) in Tucson and Southern Arizona communities who are caring for a seriously ill or injured child through our Mortgage and Rent Assistance Program.

Tucson Leadership.

Our Advisory Council Tucson is a group of dedicated volunteers, including Tucson Mayor Jonathan Rothschild, who passionately advances Care Fund’s mission through community engagement and philanthropy. Pam Ruggeroli of Long Realty Company and Glen Warner of Homeowners Financial Group who currently serve as co-chairs.

Do you know of a family caring for a seriously ill or injured child who can benefit from our Mortgage and Rent Assistance Program?

In 2017, Care Fund served more than 20 families in the Tucson and Southern Arizona communities. This year we’re on target to double the families served in the Tucson community.

How do families get referred to Care Fund?

Care Fund works collaboratively with the following partners to refer families to our program: Diamond Children’s Medical Center, Tucson Medical Center, El Rio Health, Tu Nidito, Ronald McDonald House Charities of Southern Arizona and Ronald McDonald House Charities Central and Northern Arizona, Southwest Human Development, Phoenix Children’s Hospital, Cardon Children’s Medical Center, Ryan House, and Feeding Matters.

What’s next for Care Fund:

Join us on November 10, 2018, for our second annual “Casino Corral” powered by Tucson Electric Power at the Savoy Opera House. Proceeds from the fundraiser will provide mortgage and rent assistance to families in Tucson and Southern Arizona communities.

This fun, western-themed fundraiser will feature live music and casino games. Tickets are \$150 and can be purchased online at thecarefund.org or by phone at 480-305-8607.

How can you help?

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Risking for Growth

By Kamryn
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Behind An Nguyen Cooper's sweet face and sincere demeanor is an excited risk taker. An has moved across the world twice and has applied the same willingness for adventure to her business. She entered the industry two and a half years ago, and without a circle of influence has managed to develop a successful referral business quickly and organically. Her heart, her receptiveness to change and gratitude to her family have all been huge contributing factors on her rise to the top.

Some people claim to be adventurous, but there are people like An that leave the comfort of their home not just to a different city but to a different country. She spent the first 19 years of her life with her parents and brother in Vietnam but made the decision to study abroad in Sydney, Australia, truly a life-changing experience. "I'm so thankful for my parents. They worked so hard for so little money, but they used their retirement so I could study abroad. They invested in me. Without going abroad, I wouldn't be me. Nor would I be this confident or happy. It was a very difficult experience, but I know it was this opportunity that made me successful."

An's first six months abroad challenged her. She struggled to balance work and school, make friends and learn a completely new language, but she emerged with a degree in Hotel and Resort Management. Afterward, she worked in Australia for over a year. She speaks so fondly of her time in Australia, insisting that it was what prepared her to follow her parents to San Jose, CA, seven years ago.

An moved to Tucson for work opportunities in July 2014, and shortly after her parents followed. She met her husband, Brent Cooper, through a mutual friend in Las Vegas, and they married in April 2016. After buying a few investment properties, a friend suggested that An pursue real estate to handle her own deals and venture out of the hotel business. "I worked my butt off. I was so nervous I

wasn't going to make it," An exclaims. But she ended up achieving five times her goal in her first year, gaining most of her clients from open houses. She is grateful that her husband supported her decision to quit her full-time job so she had the ability to give real estate her all. "The greatest thing you can give someone is trust, and I'm so glad Brent trusted me."

An's business, along with the arrival of their daughter, Cayden, have required the Coopers make some adjustments at home. "Before my baby, we both worked like crazy. I'm still a workaholic, but family is more important. My husband supports me, my work and our family while I do real estate full time. We felt it was best that only one of us should work full time. It really took the pressure off; they're only kids once, you know? Family is the most important part of my life. So, we work less, but we have more," An explains.

An shares one of her most memorable transactions this year. She met a family at an open house and helped them find a larger home while they were in the process of adopting four children, siblings who didn't want to separate. The buyers were dealing with an intense timeline. It was a very emotional process because if they didn't get this house, they wouldn't get the kids. There were some complications with the appraisal right before An was set to leave for a visit to Vietnam with her family. Thankfully, the home received a successful second appraisal, and An's buyers were overcome with relief and happiness just in time. "You don't just help people buy or sell. It's their life, dreams and their



goals – it has the power to change everything. I get so involved. We aren't contractually bound, we're bound by relationship."

This philosophy, which has helped An tailor her business, is rooted in an experience she had with her home insurance agent. "I learned what it felt like to be special. So now I treat my clients like they're the only one. I'll be there whenever you need me, and I'll show you how important you are," An says. She has also incorporated some of her hobbies into her business. "You're going to laugh," An chuckles. "But I love watching HGTV. I love learning about remodeling, renovation, design and what buyers are looking for. It helps me be a better resource to my buyers, sellers and investors." An already offers complimentary photos, but her latest project is offering complimentary staging and interior design for her clients, a business she's trying to expand now. She loves being able to identify trendy and functional solutions. "It's part of providing excellent customer service," An says.

When An isn't watching HGTV, she loves spending time with her husband and their 18-month-old daughter, Cayden. "She is the best thing in my life. She is hilarious and smart." Cayden and An regularly meet up with a small group of other moms and toddlers at My Gym. They also enjoy other activities together, like relaxing at the pool, attending book readings, having playdates, and making trips to the zoo or children's museum. An and Brent both enjoy hiking and make a point to go out for a date every Thursday night.

An always got a thrill from traveling around the world, but she's settling down now and making the most of what Tucson has to offer. "I'm so blessed and thankful for all the support I received from people around me," An says. She has fulfilled her goal of supporting her parents, and is so grateful for their good health and proximity to her. An's heart in her work, and in her personal life, is so admirable. "I feel inspired and loved every day; that's why I stick with it."



► a closer look!

DOWNTOWN District

TUCSON'S STREET CAR

By Tony Ray Baker

I know it seems like yesterday, but Tucson just celebrated the streetcar's fourth birthday and almost four million rides. It hit the tracks and began service in July of 2014. Can you believe it?

The streetcar connects four main districts and provides access to over 300 venues along its 3.9-mile route. The track runs from the University of Arizona Campus, Main Gate and Banner Hospital, through Fourth Avenue, then Downtown Tucson and over to the new Mercado District on the west side of I-10.

Now, if we could go back in time, I'd say that the magic really started around the beginning of 2012. Famous chefs, private money investors, and entrepreneurs were already on the hunt for building spaces and investments with the anticipation of what the streetcar would bring. When construction of the streetcar started around April of 2012, new businesses were already underway. At one point last year, it was reported that a new business was opening every eight days.

Of course, what the streetcar would bring, and the entrepreneurs knew, is people – and lots of them. Some were willing to sell their homes in the foothills and rent high-end apartments (up to \$3,000 per month) just to be in downtown. Seniors who want to be connected to services without the need to drive themselves. Many others relocating to Tucson for new jobs. All with the same desire to be near downtown and enjoy the urban lifestyle it now offers.

As you know, as people moved into the area it created the need for more restaurants, retail, health-

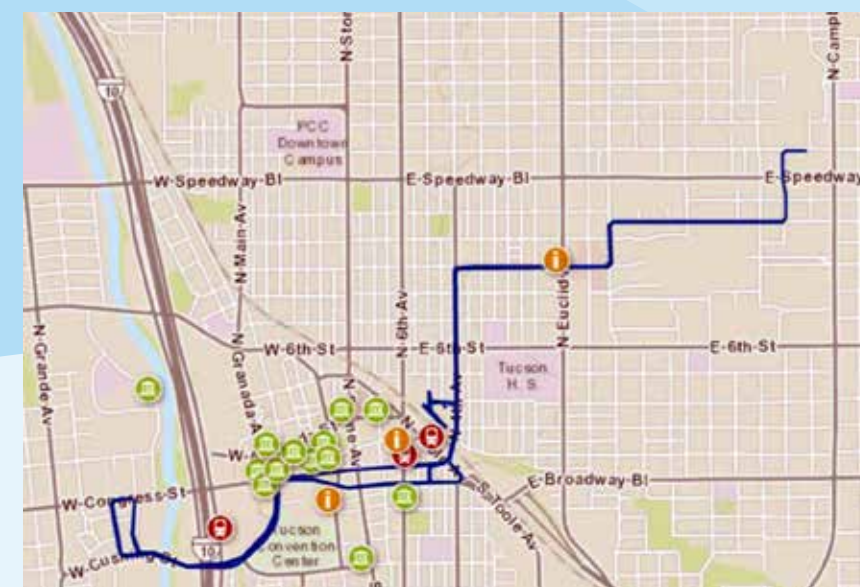


care, and definitely more housing. Up go the apartments, in fact, thousands of them already underway. Apartments! Probably not what you want to hear, I get it. So, what about housing for sale?

It's happening – not as fast as I'd like, but it is. Areas like Armory Park, Menlo Park, and the Mercado District have seen some amazing growth. Several small builders are to thank

as they really dominate these areas around downtown. From remodels to complete renovations and quite a few new construction sites, these builders are going as fast as they can.

Not the home prices you might remember: The cost of construction is high, and the buyer demand is high, so pricing may be a little shocking if you haven't checked it out lately. For example, we recently listed a home in



Menlo Park for \$340,000. A completely renovated hip roof bungalow with just a little over 1,600 square feet. We received two offers. The first agent submitted a low-ball offer after advising his client, and me of course (lol), that the home was grossly overpriced. The home appraised and sold to the second buyer for full price. A few years ago, that home might have sold for under \$200,000.

I know you're dying to ask me, so let's get it out of the way now. What about condos? Unfortunately, no new condo projects yet. A lot of people are misusing the word "condo" when what they really mean to say is "apartment rental." Even some state and city officials seem quite confused about this subject. There are some older condominiums scattered here and there, but nothing new. Thus, the high-end apartments are at full capacity.

I'll leave you with this: If you haven't been downtown lately, go. Drive around the neighborhoods, check out all of the old homes, the pride of ownership that's naturally occurring. Check out all of the new homes. Enjoy a second Saturday, dine at one of the new restaurants, have a craft cocktail at one of the new speakeasy-type bars. Just go and if you have any questions, call me. I am always happy to share what I know about the new downtown Tucson.

Tucson's Streetcar Route

RP EVENT RECAP

AUGUST



At the beginning of August, our partners and top agents in Tucson came rain or shine to our Desert Hawaiian Luau Event. If you were able to make it, you were treated with fabulous food from Mama's Hawaiian Bar-B-Cue, stunning views of a spectacular home, music from Gary Roberts with Heart and Soul Band, and you probably had your caricature done too!

A huge shout-out to Mama's for supporting the realtor community with delicious hors d'oeuvres,

our drink sponsor Zach Mooney with Guild Mortgage (now), and our partners who brought fun, interesting and unique door prizes! Arizona Picture and Frame provided the gorgeous framed photos that will be hung all over Tucson. Make sure to look for the invite to our next event. All of the top 500 agents in Southern Arizona are invited and you are sure to have a great time connecting with other top agents and our partners.

Enjoy the amazing photos taken by our premier photographers Casey James and Joey Ambrose.

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▶▶ featuring

Jennifer

PHILIPS

Hard Work, Dedication, Leadership

Rod Hugen
Photography by Joey Ambrose

Jennifer Philips was a fastpitch softball pitcher. She still pitches. Only now she pitches real estate and coaching services and the empowerment of women. It is all hard work, and requires lots of time, effort, and energy – all things Jennifer never shies away from and actually embraces. The work ethic was instilled in her by her dad, Ed Woosley, who worked for Raytheon, but was also known for leading Bible studies at church and especially (for Jennifer) as her softball coach. “He was a good coach. I think being called a good coach is one of the highest honors,” Jennifer says with conviction. “I want to be known as a good coach.”

Jennifer is ambidextrous and does things in the way of whoever taught her. Her mom, being left-handed, taught her to write left-handed. Her dad, who is right-handed, taught her to play softball right-handed, although she can bat either way. Every day she would practice, throwing 200 pitches at the target. “Rain or shine,” she smiles. “I had to work at getting better, even in the rain.” Her dad pushed her hard and asked a lot of her. He also instilled in her the ideals



of “team.” He taught her what a team is and what is required to be a part of one. She grew up knowing what it meant to be part of a team and particularly what it meant to be a star on the team. “No one person is responsible for their own success,” she says. “We succeed together. Sadly, everyone forgets about the person who throws the ball to the star. But that person is every bit as important as the star and needs to receive the same recognition.” That lesson was drilled into her when she would pitch a shutout and was basking in the glory of the moment, and her father instructed her to stop bragging and to go thank the other players without whom the game would not have been won. Her dad reminded her, “Someone drove in the run that allowed the team to win.” He told her to never take credit but to always express gratitude to her teammates. It was a lesson she learned well. She claims her business partner and nephew, Stephen Woolsey, is titled the Operations Manager of the group, but much more

...

than that, he is the genius responsible for the systems, tools, and technology they employ. "He's the backbone of Gateway Partners, and without his initial nudge, we wouldn't exist today!" she exclaims.

Jennifer describes herself as a "serial learner," starting each day with videos, inspirational quotes, and her power songs, songs that impress and empower her. From watching videos to reading books, to listening to others, she is always pursuing knowledge and motivation – and passing on what she learns. It is what good coaches do. From listening to Simon Sinek's *Why Leaders Eat Last*, learning from local real estate professionals like Bob Herd, Louis Parrish and Adam Churchill, to the joy of having her three sons, Kamron, CJ (Casey), and Jesse (who respond to her affirmations by sending her their own) Jennifer makes no bones about learning from everyone around her. She grins, "It was a great moment when my kids started sending me back motivational videos after I had sent some to them."

As a single mother of three, Jennifer knows how difficult it is to find balance in life, but you won't hear her portray herself as a victim. "We make choices," she notes, "and things roll out the way they are supposed to roll out." A huge part of avoiding victimhood for Jennifer is to practice gratitude. Everybody experiences bad things. Every day, things don't go the way we want them to. So, the Gateway Partners practice a habit that one of the partners, Nichole Bale, created called the "Five Minute Rule." It means dwell on a negative experience for only five minutes. "Feel it and free it." Rather than hang on to the experience all day, you sit in it and deeply feel it for five minutes. You think about it, complain about it, talk about it, and then free it. Let it go. Letting go for Jennifer means to count her blessings and express her gratitude for what she's been given. And part of living out gratitude is giving to others.

"My journey is growing and encouraging other people's journeys," Jennifer admits. "I look for ways I can help to nurture and grow people." People call her the Realty Executives Gateway Partners' Team Leader, but she reacts rather negatively to the designation. "I'm just a coach, I'm not the star." The passion to encourage others extends far beyond her real estate team. In 2013 Jennifer formed "Good to GLAM," an organization created to encourage, empower, inspire, and support female professionals. The stated goals are to help women:

- Gain confidence, get motivated and give back.
- Leverage opportunities and connections.



Jennifer and her partner, Stephen Woosley



Jesse, Jennifer, Casey (CJ) and Kamron

Accentuate your strengths, achieve your goals. Manifest your dreams to become your future.

Jennifer smiles and says, "It is fun watching people blossom and grow, and I love seeing it happen." Drawing on her own experience of having been an entrepreneur and seeing the difficulties women often face, combined with her coaching skills, Jennifer has a lot to offer business professionals. She worked as a cosmetologist for 10 years until health issues forced her to give it up. "I just wanted my clients to feel good about themselves," she says, adding, "When I started real estate 16 years ago, it was amazing that people trusted me with the largest purchase they'll ever make simply because of how I did their hair." She further acknowledges an entrepreneurial spirit has always been something that is part of her makeup. "I ran a day spa — sold it. I ran a gym — sold it. I've learned a lot along the way." Like any coach, she learned from others. People like Bill Nordbrock of the Tucson Business Club were influential and helpful to her as she set about coaching, training, and setting up referral systems especially for women. Jennifer also formed Gateway Coaching and Consulting for Brokers, Agents, and Real Estate Professionals to help train agents across all companies in the art of buying and selling real estate. She acknowledges

“No one person is responsible for their own success...We succeed together.”



being in the top 10 in real estate sales in her company in just her second year of selling, and she knows what it takes to succeed and is thrilled to pass her knowledge on to others.

"Spend time with my kids" is her immediate response to what she loves to do with her time away. "And watch football," she adds sheepishly, then brightens and says, "Watching football with my sons is the greatest!" Her eldest son, Kamron, is working at becoming a firefighter, CJ, her second born, works for a garage door company, and her youngest, Jesse, gets great grades and plays high school football and might be president someday. "All my boys are natural-born leaders and wonderful young men," she claims with pride. "I love them."

Like any good coach, Jennifer spouts aphorisms all the time, many of which she gleaned from her dad and mom. "Do those things you don't want to do when you don't want to do them" is a favorite. So is "People want to be around positive people" and "Don't ever race to a red light." Her mom would often say, "Anybody could be an angel, so treat them as though they are." There are many powerful life lessons contained in the hundreds of wise words she heard from her parents. One of Jennifer's guiding principles is to ask, "What would Mom do?" She laughs and says, "Growing up in church I often heard the phrase 'What would Jesus do?'; but I only had to look at my mom to know what was right or wrong." She goes on to grin and say, "Mom is gentle and kindhearted, but you don't mess with her."

Jennifer is gentle and kind and a strong, powerful coach and leader. Her softball-playing days are behind her, so now she pitches real estate, hard work, success, and the value of teamwork. She especially loves helping and encouraging women. Seeing everyone do well, not just the stars, is her passion. It's what good coaches do...

TOP 100 STANDINGS

By Volume | Teams And Individuals Closed Date From Jan. 1-Aug. 31, 2018

Rank	Name	Sides	Volume	Average
1	Kyle Mokhtarian (17381) of Realty Executives Tucson Elite (498305)	318.0	61,478,495	193,329
2	Marsee Wilhems (16298) of eXp Realty (495201)	263.0	59,706,437	227,021
3	Kaukaha S Watanabe (22275) of eXp Realty (495203) and 1 prior office	204	41,632,105	204,079
4	Michael D Rhodes (19668) of Realty Executives Tucson Elite (498307)	196.0	37,320,325	190,410
5	Laurie Hassey (11711) of Long Realty Company (16731)	103.0	35,425,430	343,936
6	Danny A Roth (6204) of Keller Williams Southern Arizona (478306)	131.0	35,363,421	269,950
7	Janell E Jellison (4774) of Long Realty Company (16706)	55.0	31,444,600	571,720
8	Don Vallee (13267) of Long Realty Company (298)	95.0	27,978,537	294,511
9	Laura Sayers (13644) of Long Realty Company (16717)	77	26,195,099	340,196
10	Russell P Long (1193) of Long Realty Company (298)	39.0	25,720,257	659,494
11	Brenda O'Brien (11918) of Long Realty Company (16717)	53.0	25,499,185	481,117
12	Alfred R LaPeter (32582) of Long Realty Company (16717)	49.0	23,024,961	469,897
13	Denice Osbourne (10387) of Long Realty Company (16707)	60.0	23,012,631	383,544
14	Aaron Wilson (17450) of Keller Williams Southern Arizona (4783)	109.0	22,932,150	210,387
15	Peter Deluca (9105) of Long Realty Company (298)	63.0	22,165,278	351,830
16	Anjela K Salyer (30415) of Mattamy Homes (5799)	56.0	21,498,116	383,895
17	Robin Sue Kaiserman (4368) of Long Realty Company (16706)	23.0	20,644,600	897,591
18	Sandra M Northcutt (18950) of Long Realty Company (16727)	64.0	19,450,923	303,921
19	Lisa M Bayless (22524) of Long Realty Company (16717)	53.0	19,359,898	365,281
20	Tom Ebenhack (26304) of Long Realty Company (16706)	71.0	19,234,287	270,905
21	Traci D. Jones (17762) of Keller Williams Southern Arizona (478302)	80.0	18,962,175	237,027
22	Judy L Smedes (8843) of Long Realty Company (16706)	37.0	18,835,646	509,072
23	Layne Lundeen (31434) of Long Realty Company (16731) and 1 prior office	49.0	18,617,510	379,949
24	Laurie Lundeen (1420134) of Coldwell Banker Residential Br (70204)	90.0	18,479,850	205,332
25	Don Hatcher (31480) of MTH Realty LLC (5383)	58.0	18,178,247	313,418
26	Curt Stinson (4808) of Realty Executives Tucson Elite (498302) and 1 prior office	88.0	17,931,100	203,762
27	Anthony Boatner (16214) of Keller Williams Southern Arizona (478306)	96.0	17,136,325	178,503
28	McKenna St. Onge (31758) of Long Realty Company (16706)	31.0	17,038,200	549,619
29	Michael Shiner (26232) of CXT Realty (5755)	70.0	16,503,247	235,761
30	Nicole Jessica Churchill (28164) of eXp Realty (4952) and 1 prior office	71.0	16,337,296	230,103
31	Jameson Gray (14214) of Long Realty Company (16706)	29.0	16,229,200	559,628
32	Marian R Soto (28907) of Mattamy Homes (5799)	42.0	16,225,148	386,313
33	Denise Newton (7833) of Realty Executives Tucson Elite (498306)	51.0	15,873,500	311,245
34	Bob Norris (14601) of Long Realty Company (16707)	58.0	15,394,640	265,425

Rank	Name	Sides	Volume	Average
35	Eddie Watters (31442) of Realty Executives Tucson Elite (4983)	76.0	15,341,909	201,867
36	Stephen H McNair-Larese (33345) of Keller Williams Southern Arizona (478309) and 1 prior office	66.0	14,970,600	226,827
37	Ricardo B Aranda (30899) of eXp Realty (495201) and 1 prior office	78.0	14,908,750	191,138
38	Jose Campillo (32992) of Tierra Antigua Realty (2866)	93.0	14,864,824	159,837
39	Kristy E Johnson (22342) of Long Realty Company (16728)	40.0	14,774,450	369,361
40	Lynn Slaten (14783) of Long Realty Company (16728)	40.0	14,774,450	369,361
41	Jennifer Philips (16201) of Realty Executives Tucson Elite (4983)	62.0	14,531,300	234,376
42	Joshua Waggoner (14045) of Long Realty Company (16706)	14.0	14,512,000	1,036,571
43	Patty Howard (5346) of Long Realty Company (16706)	31.0	14,134,986	455,967
44	Steve Nissen (15430) of Long Realty Company (16706)	24.0	14,066,265	586,094
45	Kate Herk (16552) of Long Realty Company (16706)	24.0	13,990,046	582,919
46	Angela M Kuzma (28301) of Keller Williams Southern Arizona (478310)	66.0	13,974,390	211,733
47	Madeline E Friedman (1735) of Long Realty Company (16719)	35.0	13,693,600	391,246
48	Gary B Roberts (6358) of Long Realty Company (16707)	53.0	13,646,740	257,486
49	Shawn M Polston (20189) of Keller Williams Southern Arizona (478306)	90.0	13,643,149	151,591
50	Ronnie G Spece (19664) of At Home Tucson Realty (4637)	60.0	13,459,799	224,330

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TOP 100 STANDINGS

By Volume | Teams And Individuals Closed Date From Jan. 1-Aug. 31, 2018

Rank	Name	Sides	Volume	Average
51	Marta Harvey (11916) of Russ Lyon Sotheby's International Realty (472203)	32.0	13,389,750	418,430
52	Bryan Durkin (12762) of Russ Lyon Sotheby's International Realty (472203)	18.0	13,151,000	730,611
53	Spirit Messingham (22794) of Tierra Antigua Realty (2866)	45.0	13,097,500	291,056
54	Jerri Szach (6050) of Long Realty Company (16706)	38.0	13,045,697	343,308
55	Pete M Torrez (21748) of Long Realty Company (16706)	22.0	13,021,265	591,876
56	LaMar Watson (28955) of RE/MAX Results (5106)	69.0	12,799,180	185,495
57	Tyler Lopez (29866) of Long Realty Company (16707)	61.0	12,740,797	208,866
58	Jeffrey M Ell (19955) of Keller Williams Southern Arizona (478312) and 1 prior office	41.0	12,474,358	304,253
59	Sondra Kantor (32581) of Long Realty Company (16717)	23.0	12,400,161	539,137
60	Anne Ferro (608) of Russ Lyon Sotheby's International Realty (472203)	16.0	12,382,500	773,906
61	Jason Mitchell (36629) of My Home Group Real Estate (427501)	51.0	12,336,500	241,892
62	Susan Denis (14572) of Habitation Realty (4119)	34.0	12,300,341	361,775
63	Vicki L Holmes (19184) of Long Realty Company (16719)	49.0	12,294,200	250,902
64	Ann K Gavlick (27887) of Tierra Antigua Realty (286601)	40.0	12,133,700	303,342
65	Liz Nguyen (27962) of Realty Executives Tucson Elite (498305)	56.0	11,933,800	213,104
66	Lauren M Moore (35196) of Keller Williams Southern Arizona (478302)	34.0	11,837,439	348,160
67	Dorothy May (25551) of Long Realty Company (16728)	32.0	11,786,500	368,328
68	Tana R Newton (18103) of Long Realty Company (16707)	56.0	11,731,200	209,486
69	William S Allbright (28319) of DRH Properties Inc. (2520)	40.0	11,707,817	292,695
70	Michael D Oliver (14532) of Keller Williams Southern Arizona (478302)	42.0	11,607,880	276,378
71	Kristin Gloria Penrod (33258) of Redfin Corporation (477801)	37.0	11,574,363	312,821
72	Margaret E. Nicholson (27112) of Long Realty Company (16728)	31.0	11,556,500	372,790
73	Tim Rehrmann (25385) of eXp Realty (4952) and 1 prior office	45.0	11,486,939	255,265
74	Dorothy Jean Moore (35146) of Keller Williams Southern Arizona (478302)	33.0	11,483,449	347,983
75	Kelly Garcia (18671) of Keller Williams Southern Arizona (4783)	45.0	11,376,048	252,801
76	Jeff R LeBlanc (19505) of Russ Lyon Sotheby's International Realty (472203)	28.0	11,355,900	405,568
77	Angela Tennison (15175) of Long Realty Company (16719)	31.0	11,354,000	366,258
78	Jean Barclay (19068) of Long Realty Company (298)	14.0	11,341,700	810,121
79	Patricia Sable (27022) of Long Realty Company (16706)	23.0	11,311,749	491,815
80	Victoria R McGullam (31547) of eXp Realty (495203) and 1 prior office	59.0	11,271,190	191,037
81	John LaRocca (26586) of Long Realty Company (298)	12.0	11,023,700	918,642
82	Rob Lamb (1572) of Long Realty Company (16725)	22.0	10,954,500	497,932
83	Mary G Dorais (5988) of Long Realty Company (16706)	26.0	10,951,300	421,204
84	Maria R Anemone (5134) of Long Realty Company (16717)	23.0	10,730,700	466,552

Rank	Name	Sides	Volume	Average
85	Angella Hollar (14181) of RE/MAX Results (5106)	46.0	10,702,400	232,661
86	John E Billings (17459) of Long Realty Company (16717)	37.0	10,702,000	289,243
87	Corissa Y Miller (22532) of Tucson's TLC Realty (3939)	47.0	10,626,711	226,100
88	Tony Ray Baker (5103) of Tierra Antigua Realty (286606)	38.0	10,586,750	278,599
89	Anthony D Schaefer (31073) of Long Realty Company (298)	40.0	10,480,298	262,007
90	Nestor M Davila (17982) of Tierra Antigua Realty (286606)	59.0	10,410,850	176,455
91	Sofia Gil (1420209) of Realty Executives Tucson Elite (4983) and 1 prior office	50.0	10,196,700	203,934
92	Misty Rich (16280) of Realty Executives Tucson Elite (498311)	39.0	10,171,400	260,805
93	Cheryl Hallcock (28628) of Coldwell Banker Residential Brokerage (702)	39.0	10,126,799	259,662
94	Karen A Baughman (20321) of Coldwell Banker Residential Brokerage (70202)	44.0	10,039,598	228,173
95	Christina Esala (27596) of Tierra Antigua Realty, LLC (286607)	52.0	9,999,450	192,297
96	Carolyn Ann Fox (1420840) of Coldwell Banker Residential Br (70204)	56.0	9,965,774	177,960
97	Dawn Jacobs (36573) of Russ Lyon Sotheby's International Realty (472203)	27.0	9,952,578	368,614
98	Roni Benge-Adamson (8355) of Keller Williams Southern Arizona (4783)	30.0	9,925,134	330,838
99	Maren Seidler (19694) of Long Realty Company (16728)	30.0	9,896,165	329,872
100	Christina L Martinez (28846) of Russ Lyon Sotheby's International Realty (472203)	23.0	9,885,900	429,822

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THE FED AND MORTGAGE INTEREST RATES

A question frequently asked by both consumers and Realtors is *What is the Federal Reserve's impact on mortgage rates?* Understandably, this has become an even more pressing question due to the Fed's recent rate hikes and uncertainty for the remainder of the year.

Banks are required to keep a minimum amount of cash reserves at the end of each business day. They have the ability to lend to one another to meet this requirement, and the overnight interest rate that they can charge for those loans is the Federal Funds Rate. The Federal Reserve Open Market

Committee (FOMC) controls the range of the Federal Funds Rate.

After the FOMC meeting concludes, they release their policy statement on key economic indicators and the future outlook of the U.S. economy. If the outlook on growth is positive, the news is typically well received by the stock markets and, subsequently, mortgage rates will rise. Conversely, negative news will cause investors to place their money in the safe haven of bonds, and mortgage rates will fall.

So the answer to the original question is: It's an indirect effect.

The FOMC's decision helps us better understand the overall state of our economy, but it doesn't have direct connections to long-term mortgage rates. Indirectly, however, they certainly influence the various markets that do affect mortgage rates. Therefore, rate hikes and positive news from The Fed can ultimately lead to higher mortgage rates; but, hopefully you also have a thriving 401K, and your bank is paying you a little more interest on your savings account.

Jason Rose has been a loan officer with Nova Home Loans for the last 13 years and a veteran of the mortgage industry since 2001.

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